



K-COOP

Naglilingkod para sa mas Maginhawang Buhay



POWER UP!

LEVEL UP ANG SIGLA AT SAYA!

2024 ANNUAL REPORT



VISION

Urban families are transformed into thriving communities that are authentically empowered, resilient, sustainable, and able to respond to their economic and social concerns enabling them to be lifted out of poverty.



MISSION

A cooperative that will enable primarily urban communities in the principles of cooperativism, advocate behavioral change, green inclusive finance, and mutual assistance through its financial and social services.



GOAL

Contribute to the attainment of the UN Sustainable Development Goals in the lives of its (100,000) members by 2027.



STRATEGY

Microfinance methodology that teaches discipline. Integrate organizational/social infrastructure [GRASYA] (balangkas), data driven(datos), networking and partnerships (koneksyon/ugnayan), and bundling (bigkis) of the financial products with the social services.

M.A.R.C.E.L.O

Managing with prudence
Alleviation of poverty
Respect
Collaboration and cooperation
Empowerment
Learning together
Oppportunity for growth

Pangako ng Pagtataya (Pledge)

Ako'y nangangako sa harap ng aking mga kasama
Sa ngalan ng aking pamilya na gagawin ko ang lahat
upang maging isang ulirang kasapi
Maging **masipag** sa lahat ng gawain,
Maging **masikap** sa adhikain,
Maging **masinop** sa tanging yaman,
Maging **maunawain** sa nangangailangan,
Maging **matulungin** sa lahat ng oras,
At higit sa lahat maging **matapat** sa aking sarili
sa aking pamilya, at sa aking mga kasama
Pagpalain nawa ako ng Poong Maykapal

CORE VALUES



Pagkamasipag



Pagkamasinop



Pagkamatulungin



Pagkamasikap



Pagkamaunawain



Pagkamatapat

2024 K-COOP THRUST

P

PROCESS IMPROVEMENT

Mas sinupin at pasimplehin ang mga proseso. Kapag mas masinop at mas simple, mas magiging magaan at mabilis ang mga gawain lalo na ang paghahatid ng mga produkto at serbisyo sa mga miyembro.

O

OUTREACH

Tututok sa expansion. Magbubukas ng anim na Satellite Offices

- ✓ Maypajo Caloocan
- ✓ Cabuyao Laguna
- ✓ Baras Rizal
- ✓ Sta. Maria Bulacan
- ✓ Tanza Cavite
- ✓ San Rafael Bulacan

W

WELFARE NG MGA MIYEMBRO AT EMPLEYADO

Prayoridad natin ang alaga at alalay sa ating mga:

- MIYEMBRO sa pamamagitan ng BDS at ng mga trainings na mas makakatulong pa sa kaniya at kaniyang pamilya
- EMPLEYADO sa pamamagitan ng mga trainings at pag-aaral sa mga kasalukuyang HR policies; sa pamamagitan din ng pagpapasimple at pagpapagaan ng gawain para makatutok sa pag-aalaga sa mga miyembro

E

ENVIRONMENT

Ipagpapatuloy ang mga aktibidad para sa kalikasan sa pamamagitan ng pakikipag-ugnayan sa:

- Mga organisasyon upang makapaghatid ng mga serbisyo para sa mga miyembro at
- Mga LGU upang makapagsagawa ng mga proyekto sa komunidad

R

RISK MANAGEMENT

Ipagpapatuloy natin ang pagpapalakas ng organisasyon sa pamamagitan ng pagkilala at pagtugon sa mga risks na maaring kaharapin nito. Ito ay makakatulong sa patuloy na pag-abot ng mga hangarin ng organisasyon.

UP!

Itataas natin ang antas ng paggawa at gagawin natin ito ng may SIGLA at SAYA

TALAAN NG NILALAMAN

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Magandang araw po sa ating lahat!

Ngayong 2025 Representative Assembly ng ating kooperatiba, sama-sama muli ang mga kinatawan mula sa Bulacan, NCR, Rizal, Cavite, at Laguna. Bukod sa pag-uulat ng mga nangyari sa ating organisasyon sa nagdaang taon at mga plano sa susunod na taon, mahalagang araw din ito dahil ngayon magaganap ang pagpili natin sa mga bagong lider ng ating organisasyon. At higit sa lahat, ang ating taunang Representative Assembly ang patunay na—ang bawat isa sa atin ay may ambag sa bawat desisyon at hakbang na ginawa at gagawin ng ating Kooperatiba. Sila ang nagpapaalala sa atin ng pagkakapantay-pantay natin bilang miyembro.

Siyam na taon na tayong kooperatiba, pero alam ko na marami sa atin ay kasama na sa ating pamilya mula pa noong mga panahon na tayo ay isang MFI-NGO pa lamang. Ako man ay dalawang dekada na bilang miyembro, akala ko ay kilala ko na ang K-COOP. Hindi pa pala.

CHAIRPERSON

CHARISMA BAUN

Sa maikling panahon ko bilang miyembro ng Board of Directors, mas nakita ko ang tunay na layunin ni Kuya Jun (bagaman hindi ko na siya nakilala nang personal) naunawaan ko ang kaniyang pangarap na magkaroon ng *"bangko ang mga Nanay"*. Nagpapasalamat ako na nabigyan ng pagkakataon na makasama at makilala si Ma'am Me-an, ang ating unang General Manager sa K-COOP. Naitanong ko sa aking sarili, sa estado nila sa buhay, bakit kaya sila nagtitiyaga sa ganitong organisasyon? At nakuha ko ang sagot sa ilang taon ko bilang Direktor. Nakita ko na sa pamamagitan ng kanilang malikhaing pag-iisip at taos-pusong kagustuhang makapaglingkod sa mga komunidad ay natulungan ang ating mga miyembro upang makaranas ng mas maginhawang buhay. Naramdaman ko kung gaano ako kapalad na maging kasapi at bahagi ng organisasyong ito. Hindi lang ng K-COOP, kung 'di ng buong Kasagana-ka Synergizing Organizations.

Malayo na ang ating narating mula noong panahon na tayo ay MFI-NGO pa lamang. Marami mang pagsubok at hamon na ikinahaharap ang ating Kooperatiba, alam ko at naniniwala ako na mapagtatagumpayan natin ito kapag tayo'y magkakaisa at magtutulong-tulong. Sa ating mga kasapi, ipagpatuloy natin ang pagtangkilik sa ating kooperatiba at patuloy tayong humikayat ng mga bagong miyembro. Hindi lamang para matulungan ang ating organisasyon, kung 'di makatulong din tayo sa ibang tao na nasa laylayan na makamtan din nila ang mas maginhawang buhay. Alam naman natin na hindi lamang sa credit and savings nakatuon ang K-COOP, higit rito ay ang pagbibigay ng iba't-ibang pagsasanay at ito ay gusto natin na maranasan ng mga susunod pang henerasyon.

Sa mga mahahalal ngayon, maglingkod sana tayo nang may kababaang-loob at huwag nating isipin ang anumang posisyon, bagkus isaisip nawa natin na maging katuwang tayo ng Management upang mapalakas pa at mapaganda ang serbisyo ng K-COOP at manahin pa ng ating mga anak, apo at ka apo-apuhan.

Sa mga ka-miyembro ko at sa bumubuo ng Management magmula kay Ma'am Me-an at GM Dexter, at sa nag-iisang tao na naniwala sa aking kakayahan, ang ating dating Chairperson na si Bb. Martiniana Mancio, lubos akong nagpapasalamat at pinalakas ninyo ang aking loob upang yakapin ang pagkakataong makapaglingkod. Hangad ko ang maraming taon pang tagumpay para sa K-COOP. Muli, pagbati at pasasalamat sa bawat isa.

Maraming Salamat po.


CHARISMA BAUN
Chairperson

Isang mapagpalang araw sa ating mga mahal na Kasapi!

Hinarap natin ang taong 2024 nang may tapang, pag-asa, at pananampalataya sa isa't-isa. Sa kabila ng mga hamon at unos na dumaan—tulad ng mga nagdaang kalamidad na nakaapekto sa pamumuhay ng marami sa atin. Sama-sama pa rin natin itong hinarap nang buong-loob, may pagtutulungan at pagkakaisa na nagbigay sa atin ng lakas upang malampasan ang mga ito.

Lubos ang aking pasasalamat sa ating Poong Maykapal, sa mga minamahal na miyembro, masisipag na empleyado, kasama din ang ating partners na walang sawa ang paglilingkod para maisakatuparan ang mga plano at hangarin ng K-COOP. Kayong lahat ang naging inspirasyon sa ating POWER-UP na 2024. Ang lahat ng ating natamasa ay bunga ng inyong LEVEL UP na kakayahan at pagtitiwala, na sinamahan din ng serbisyong may Sigla at Saya para sa ating Kooperatiba.

Ilan sa **Process Improvement** na isinagawa natin ay ang pagpapabuti ng proseso sa online loan application. Bagamat ang ilan ay naninibago sa pagyakap nito, naging magandang kasanayan ito upang tayo ay matuto at patuloy na makasabay sa digitalization.

Sa **Outreach**, nakapagbukas tayo ng SATO sa Baras Rizal at nakapaglunsad ng Member-Get-Member program para mas marami pa ang bilang ng ating mapaglingkuran. Ipinagpatuloy din ang mga aktibidad para sa **Welfare ng mga Miyembro at mga Empleyado**. Samantala, mas pinalakas din natin ang pagsusulong sa **Environment, Resiliency, and Sustainability Program** sa pamamagitan ng energy-efficient products sa ilalim ng GREENS loan. Nakapag-bigay kaalaman din tayo tungkol sa DRR-CCA para sa 1,166 miyembro, gayundin ang pagtutok sa **Risk Management** sa pangunguna ng ating Internal Audit Unit. Nakapagsagawa rin tayo ng 10 barangay community projects sa ilang komunidad.

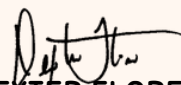
Buong galak ko ring ipinapaalam sa inyo na mayroon tayong mga miyembro at empleyado na nagpakita ng kanilang **LEVEL UP** na galing para sa ating kooperatiba. Isang parangal ulit ang nakuha ng miyembro nating si Ate Floricel Sanorjo ng Trece Martires Satellite Office, kung saan ay pinarangalan siya sa bansang Belgium para sa kanyang pagkapanalo sa TRIAS WOMED Awards. Nakapag-uwi rin tayo ng back-to-back na panalo sa MFI Talk at SineMaya Short Film Festival. Ilan sa ating empleyado ang nagkamit ng parangal sa pagpapamalas ng kahusayan sa pagtatalumpati at paggawa ng short film, kung saan ay waging nagawaran bilang "Best Film" ang ating entry na "Teoryang Ako" para sa taong ito.

Bitbit ang mga aral at biyaya, tanawin natin ang 2024 na puno ng pasasalamat at ang 2025 nang may panibagong lakas at pusong mapaglingkod.

Kaya ngayong 2025, patuloy niyo sana kaming samahan sa pag-abot ng 5&50 (5 Million additional income at 50% increase in active borrowers) at tuluy-tuloy na paglilingkod para sa mas maginhawang buhay.

Mabuhay at more power sa ating lahat!




DEXTER FLORES
General Manager

KATITIKAN NG PULONG NG NAKARAANG ASEMBLEYA NG MGA KINATAWAN

Sa pulong ng Asembleya ng mga Kinatawan (Representative Assembly) noong ika-25 ng Marso 2024, kung saan mayroong quorum (94.31% o 265 ng kabuuang 281 na miyembro ng Representative Assembly), pinagtibay ang mga sumusunod:

1. Pagtitibay ng Katitikan ng Pulong ng mga Kinatawan noong 2023
2. Pagtanggap sa Ulat ng Operations sa taong 2023 at Plano at Thrust para sa taong 2024
3. Pagtanggap sa Ulat ng Cooperative Annual Report (CAPR) para sa taong 2024
4. Pagtanggap sa Ulat Pinansyal sa taong 2023 (2023 Audited Financial Statements)
5. Pagtitibay ng Budget para sa taong 2024
6. Pagkuha ng External Auditor para sa taong 2024
7. Social Development Plan at Budget para sa taong 2024
8. Pamamahagi ng Patronage Refund ng taong 2023
9. Pamamahagi ng Interest on Share Capital batay sa 2023 Audited Financial Statements
10. Pagtitibay at Ratipikasyon ng mga Aksyon at Desisyon ng Lupon ng mga Tagapangasiwa
11. Paggawad ng Pasasalamat sa mga Direktor, mga miyembro ng Komite, at Satellite Office Coordinators na nagtapos ng termino
12. Pagkahalal ng mga bagong miyembro ng Lupon (Board of Directors)
 - a. Dalawang (2) taong termino:

Gng. Marilyn Aldave (Taytay)
Gng. Charisma Baun (Masinag)
Gng. Ma. Teresa Bucad (Bocaue)
13. Pagkahalal sa mga sumusunod bilang mga miyembro ng Komite ng Eleksyon:

Gng. Gina Dacanay (Tungko)
Gng. Nenita Catarman (Paranaque)
14. Pagkahalal ng mga sumusunod bilang miyembro ng Komite ng Audit:

Gng. Estrella Medel (Camarin)


Atty. Anna Liza B. Mones

COOPERATIVE SECRETARY


Gng. Charisma Baun

CHAIRPERSON

BUOD NG MGA RESOLUSYON PARA SA TAONG 2024

2024-1 Approval of the admission of 1,204 new members, as well as the resignation of 443 members for the months of November and December 2023

2024-2 Approval of the involuntary termination of the Twenty Seven (27) delinquent members of the Cooperative for November and December 2023

2024-3 Approval of the Projection and Budget for the year 2024.

2024-4 Approval to authorize the General Manager Dexter Flores to sign the certification to Peace and Equity Foundation, confirming the receipt of Twenty Million Pesos (Php 20,000,000.00) and its commitment to allocate 2% every year for inflation.

2024-5 Approval to acquire the services of BagoSphere for the purpose of conducting the managerial training program.

2024-6 Approval of the transfer of the Fairview, Batasan and Carmona Satellite Office to their respective new office address.

2024-7-A Approval for the opening of Corporate Bank Account

2024-7-B Approval for the Closing of Corporate Bank Account

2024-8 Approval for the update on bank signatories due to the rotation and transfer of Managers effective February 1, 2024.

2024-9 Granting authority to Mr. Eduardo Talavera, Jr. to represent K-Coop as Complainant in the filing of complaint against Mr. Elvin Teves

2024-10 Approval for the update on bank signatories due to the rotation and transfer of Managers effective March 1, 2024.

2024-11 Approval for the admission of 865 new members as well as the resignation of 645 members for Jan. 2024

2024-12 Approval for the involuntary termination of the 382 delinquent members for January 2024

2024-13 Approval of the Social Development Plans and Budget for the year 2024

2024-14 Approval to acquire the services of Ms. Ma. Elma Ame as external auditor for the audit of the 2024 Financial Statements

2024-15 Approval for the transfer of Dasmariñas Satellite Office

2024-16 Approval for the partnership with Water.org

2024-17 Approval of the distribution of Interest on Share Capital and Patronage Refund for the year 2023

2024-18 Approval of the appointment of Ms. Charisma Baun, Chairperson and Ms. Vivian Espina as Vice-Chairperson

2024-19 Approval of the appointment of Mr. Jaime Varela as Treasurer

2024-20 Approval of the admission of 1,258 new members, as well as the resignation of 1,001 members for the month of February 2024

2024-21 Approval of the involuntary termination of 128 delinquent members for the month of February 2024

2024-22 Approval of the appointment of Committee Members and Satellite Office Coordinators

2024-23 Approval of the appointment of Atty. Balsy Batalla as Cooperative Secretary effective May 1, 2024

2024-24 Approval to grant full authority to Ms. Charisma Baun and Mr. Dexter Flores to represent K-Coop in the PFCCO NCR Chapter Election and 30th General Assembly

2024-25 Approval to authorize Sammer John Printing Press to process the printing of the Cooperative's Service Invoice and Provisional Receipt

2024-26 Approval of the opening of a corporate bank account for Novaliches and Padilla Satellite Offices

2024-27 Approval for the update on bank signatories due to the rotation and transfer of Managers effective March 1, 2024

2024-28 Approval for the placement of Five Million pesos in a Time Deposit with China Bank

2024-29 Approval of the payment of compromise tax in the amount of One Million Five Hundred One Thousand and Twelve 68/100 pesos

2024-30 Approval of the admission of 1,249 new members, as well as the resignation of 887 members for March 2024

2024-31 Approval for the Authorized Representatives to the ACCU Forum

2024-32 Approval of the opening of a corporate bank account for Padilla Satellite Office

2024-33 Approval to authorize Ms. Charisma Baun to represent K-COOP in the Quezon City Cooperative Development Council meeting and election of officers

2024-34 Approval for the admission of 1,312 new members, as well as the resignation of 845 members for April 2024

2024-35 Approval for the involuntary termination of 520 delinquent members for the month of April 2024

2024-36 Approval for the renewal of credit line to Small Business Corporation

2024-37 Approval for the update on bank signatories due to the rotation and transfer of Managers effective July 1, 2024

2024-38-A Approval for the opening of a corporate bank account for the Head Office

2024-38-B Approval for the opening of bank accounts for Malolos, Norzagaray and Padilla Satellite Offices

2024-39 Approval of the partnership with USSC to facilitate online disbursements

2024-40 Approval for the admission of 1,676 new members, as well as the resignation of 1,093 members for the month of May 2024

2024-41 Approval for the involuntary termination of One Hundred Forty-Four delinquent members of the Cooperative for the month of May 2024

2024-42 Approval for the participation of K-COOP in the ICMIF Biennial Conference scheduled for 12-15 November 2024 in Buenos Aires, Argentina and authorize Mr. Dexter Flores to represent the Cooperative

2024-43 Approval for the transfer of ownership of motorcycles under the motorcycle benefit

2024-44 Approval of the Memorandum of Agreement between K-COOP and PFCCO-NCR concerning the remittance of the cooperative education and training fund in compliance with Articles 4 and 86 of RA 9520, and CDA memorandum Circular 2019-08

2024-45 Approval for the update in Bank signatories

2024-46 Approval to authorize Ms. Flora Valderama to represent K-COOP in the Caloocan City Cooperative Development Council

2024-47 Approval for the placement of the PFCCO logo in K-COOP signage and marketing materials, subject to the conditions set by the Board of Directors

2024-48 Approval for the admission of 1,747 new members, as well as the resignation of 1,059 members for the month of June 2024

2024-49 Approval for the involuntary termination of 17 delinquent members of the Cooperative

2024-50 Approval for the application for accreditation of K-COOP as a Collecting Agent of the Social Security System

2024-51 Approval for the investment in the construction of the PFCCO-NCR Headquarters and Training Facility amounting to One Million pesos (PhP1,000,000) for a term of seven years

2024-52 Approval for the closing of PNB bank account of GMA Satellite Office

2024-53 Approval for the update on bank signatories due to the rotation and transfer of Managers effective August 1, 2024

2024-54 Approval for the opening of corporate bank account in Security Bank

2024-55 Approval for the admission of 1,330 new members, as well as the resignation of 1,013 members

2024-56 Approval for the involuntary termination of 125 delinquent members of the Cooperative for July 2024

2024-57 Approval for the inclusion of Mr. Randy E. Laresma, HR Manager as an authorized signatory for the Home Development Mutual Fund (PAG-IBIG) transactions, alongside the existing signatories

2024-58 Approval to grant consent to Kasagana-ka Employees Credit Cooperative (KECC) to use a 17-square meter office space within K-COOP's premises by way of support to its sister-organization

2024-59 Approval to authorize UnionBank to recognize and accept the short names as valid references to the Cooperative in all transactions, documents, and communications

2024-60 Approval for the update on bank signatories due to the rotation and transfer of Managers effective September 1, 2024

2024-61 Approval for the admission of 1,203 new members, as well as the resignation of 893 members for the month of August 2024

2024-62 Approval for the involuntary termination of 218 delinquent members of the Cooperative

2024-63 Approval for the update on bank signatories due to the rotation of Managers effective September 1, 2024

2024-64 Approval for the renewal of Credit line to ReStart Me

2024-65 Approval for the admission of 829 new members, as well as the resignation of 1,002 members for September

2024-66 Approval for the involuntary termination of 20 delinquent members of the Cooperative for September

2024-67 Approval for the partnership with the DENR regarding Project TRANSFORM

2024-68 Approval to authorize the write-off of all matured loans as recommended by the Audit Committee

2024-69 Approval for the recommendation of the Ethics Committee in compliance to the DOSRI policy

2024-70 Approval to authorize the filing of an Affidavit of Desistance to formally withdraw the case against Mr. Elvin Teves

2024-71 Approval for the transfer of the Baliuag Satellite Office

2024-72 Approval for the update on bank signatories due to the rotation of Managers effective October 1, 2024

2024-73 Approval for the opening of a corporate dollar account

2024-74 Approval for the admission of 865 new members, as well as the resignation of 1,206 members for the month of November 2024

2024-75 Approval of the involuntary termination of Three Hundred Seven delinquent members of the Cooperative for the month of November 2024

2024-76 Approval to grant authority to the Accounting Officers and Supervisors assigned to their respective Satellite Offices to transact with the local government for the specific purpose of processing the renewal of the business permit

2024-77 Approval to grant authority to transact to the Accounting Officers and Supervisors assigned to their respective Satellite Offices to transact with the Bureau of Internal Revenue for the specific purpose of submitting the book of accounts

2024-78 Approval for the grant of cash gift to all regular employees

2024-79 Approval for the P3 Loan to SB CORP

2024-80 Approval for the involuntary termination of 72 delinquent members for the month of November 2024

2024-81 Involuntary Termination of 2019 Written-off accounts (CANCELLED)

2024-82 Approval for the transfer of B. Silang and Camarin Satellite Offices



K-COOP

Naglilingkod para sa mas Maginhawang Buhay

2024 BY THE NUMBERS

AS OF DECEMBER 2024

OUTREACH

46,568

TOTAL NUMBER OF MEMBERS

PHP

381M

TOTAL
PORTFOLIO



(Number of members multiply by (4) as the average of household size)

186,272

INDIVIDUALS BENEFITTED FROM K-COOP

PHP

97.4M

SHARE
CAPITAL

FINANCIAL PROGRAMS

68,162
NO. OF LOANS
DISBURSED



TOTAL AMOUNT OF
LOANS DISBURSED
Php **960M**

6,342
NO. OF LOANS
DISBURSED



TOTAL AMOUNT OF
LOANS DISBURSED
Php **128M**

6,232
NO. OF LOANS
DISBURSED



TOTAL AMOUNT OF
LOANS DISBURSED
Php **54M**

13,968
NO. OF LOANS
DISBURSED



TOTAL AMOUNT OF
LOANS DISBURSED
Php **15.6M**

978
NO. OF LOANS
DISBURSED



TOTAL AMOUNT OF
LOANS DISBURSED
Php **4.6M**

1,023
NO. OF LOANS
DISBURSED



TOTAL AMOUNT OF
LOANS DISBURSED
Php **9.8M**

SOCIAL PROGRAMS

BUSINESS DEVELOPMENT SERVICES

ORGANIZED

143

SARI-SARI
STORE OWNERS

125

KARINDERYA
OWNERS

80

FOOD
MANUFACTURERS

17

JUNKSHOP
OWNERS

69

BDS
GROUP

TRAINING, FORMATION AND INCLUSION

CAPACITATED

405

CENTER OFFICERS THROUGH
LEADERSHIP TRAININGS

829

CENTER CHIEFS WITH
INCREASED AWARENESS ON
FINANCIAL LITERACY

4,245

BENEFITTED FROM THE SOCIAL PROGRAMS

ENVIRONMENT, RESILIENCY AND SUSTAINABILITY

50

3S KADETS AT THE END OF
THE YEAR

1,166

MEMBERS WITH INCREASED
KNOWLEDGE ON DRR -CCA

COMMUNITY PROJECTS

20K



HOT CONGEE WERE DISTRIBUTED IN 5
SATELLITE OFFICES (BOCAUE, MARILAO,
MEYCAUAYAN, MASINAG AND MONTALBAN) THROUGH
THE COMMUNITY KITCHEN

105

SOLAR LIGHTS



60

RUBBER BINS



10

BARANGAYS WERE BENEFICIARIES OF COMMUNITY PROJECTS WITH THE
FOLLOWING ASSISTANCE:

RESCUE
EQUIPMENT

HAND WASHING
FACILITY





KDCI

Our Core Business is Service

2024
BY THE
NUMBERS

AS OF DECEMBER 2024

BENEFICIARIES

46,568

CLIENT BENEFICIARIES



PROGRAMS



208

CLIENT-BENEFICIARIES TRAINED ON
VARIOUS ENTREPRENEURIAL TRAININGS



39

HEALTHCADETS AND STAFF WITH SKILLS
ON BASIC LIFE SUPPORT

33



3S KADETS
TRAINED ON BASIC
LIFE SUPPORT

COMMUNITY PROJECTS

5,406

BENEFICIARIES
AFFECTED BY
TYPHOONS

PHP 117,332.00

CALAMITY
ASSISTANCE
PROVIDED

8

CLIENT-BENEFICIARIES
AFFECTED BY FIRE AND
TERMINAL ILLNESSES

PHP 89,924.00

FINANCIAL
ASSISTANCE
PROVIDED THROUGH
THE K-SUPORTA
PROGRAM



KMBA

A warm embrace in an hour of need

2024
BY THE
NUMBERS
AS OF DECEMBER 2024

MEMBERSHIP



51,522

MEMBERS

258,610

COVERED LIVES



PRODUCTS AND SERVICES

BLIP BASIC LIFE
INSURANCE PLAN

434

NUMBER OF
CLAIMS

PHP

AMOUNT OF
CLAIMS

8.1M

CLIP CREDIT LIFE
INSURANCE PLAN

204

NUMBER OF
CLAIMS

PHP

AMOUNT OF
CLAIMS

3.1M

HIIP HOSPITAL INSURANCE
INCOME PLAN

40

NUMBER OF
CLAIMS

PHP

AMOUNT OF
CLAIMS

70,400

K-KALINGA

8,967

ENROLLED

16

PHP

CLAIMS
AMOUNTING TO

185K

K-BENTE

1,217

ENROLLED

503

PHP

CLAIMS
AMOUNTING TO

10.1M

CALAMITY ASSISTANCE

PHP

261,671.65

GIVEN TO

2,003

RECIPIENTS

KUYA JUN SCHOLARSHIP PROGRAM

39

COLLEGE

89

HIGHSCHOOL

PHP

587K

FINANCIAL
ASSISTANCE

AWARDS

RECEIVED THE 3 GOLDEN ARROW AWARD FROM THE INSTITUTE OF CORPORATE DIRECTORS BASED ON THE
ASEAN CORPORATE GOVERNANCE SCORECARD IN RECOGNITION OF THE COMMITMENT TO
HIGHEST CORPORATE GOVERNANCE STANDARDS

**KABUHAYAN SA GANAP NA KASARINLAN
CREDIT AND SAVINGS COOPERATIVE
(KASAGANA- KA OR K-COOP)
4th Flr. KMBA Members' Center Bldg. No. 5 Matimpiin St. Pinyahan
Quezon City, 1100**

**AUDITED FINANCIAL STATEMENTS
December 31, 2024
*(With Comparative Figures for 2023)***

Amounts in Philippine Pesos

STATEMENT OF MANAGEMENT'S RESPONSIBILITY
FOR ANNUAL INCOME TAX RETURN

The Management of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** is responsible for all information and representations contained in the Annual Income Tax Return for the year ended December 31, 2024. Management is likewise responsible for all information and representations contained in the financial statements accompanying the (Annual Income Tax Return or Annual Information Return) covering the same reporting period. Furthermore, the Management is responsible for all information and representations contained in all the other tax returns filed for the reporting period, including, but not limited, to the value added tax and/or percentage tax returns, withholding tax returns, documentary stamp tax returns, and any and all other tax returns.

In this regard, the Management affirms that the attached audited financial statements for the year ended December 31, 2024 and the accompanying Annual Income Tax Return are in accordance with the books and records of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)**, complete and correct in all material respects. Management likewise affirms that:

- the Annual Income Tax Return has been prepared in accordance with the provisions of the National Internal Revenue Code, as amended, and pertinent tax regulations and other issuances of the Department of Finance and the Bureau of Internal Revenue;
- any disparity of figures in the submitted reports arising from the preparation of financial statements pursuant to financial accounting standards and the preparation of the income tax return pursuant to tax accounting rules has been reported as reconciling items and maintained in the company's books and records in accordance with the requirements of Revenue Regulations No. 8-2007 and other relevant issuances;
- KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** has filed all applicable tax returns, reports and statements required to be filed under Philippine tax laws for the reporting period, and all taxes and other impositions shown thereon to be due and payable have been paid for the reporting period, except those contested in good faith.


CHARISMA B. BAUN
Chairperson


JAIME E. VARELA
Treasurer


DEXTER V. FLORES
General Manager

Signed on March 18, 2025

STATEMENT OF MANAGEMENT'S RESPONSIBILITY
FOR FINANCIAL STATEMENTS

The management of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** is responsible for preparation and fair presentation of the financial statements including the schedules attached therein, for the years ended December 31, 2024 and 2023, in accordance with the prescribed financial reporting framework indicated therein, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing financial statements, management is responsible for assessing the Cooperative's ability to continue as a going concern, disclosing, as applicable matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Cooperative or to cease operations, or has no realistic alternative to do so.

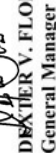
The Board of Directors is responsible for overseeing the Cooperative's financial reporting process.

The Board of Directors reviews and approves the financial statements including the schedules attached therein, and submits the same to the general assembly.

Ma. Elma L. Ilagan-Ame and John Rick R. Gattula, the independent auditors appointed by the general assembly for the years 2024 and 2023, respectively, have audited the financial statements of the Cooperative in accordance with the Philippines Standards on Auditing and the Standard Audit Systems for Cooperatives and in their report to the general assembly, have expressed their opinion on the fairness of presentation upon completion of such audit.


CHARISMA B. BAUN
Chairperson


JAIME E. VARELA
Treasurer


DEXTER V. FLORES
General Manager

Signed on March 18, 2025

STATEMENT OF REPRESENTATION

TO THE COOPERATIVE DEVELOPMENT AUTHORITY:

In connection with my examination of the financial statements of the **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** covering the period ended December 31, 2024 that are herewith submitted to the Cooperative Development Authority, I hereby represent the following:

1. That said financial statements herewith attached are prepared and presented in accordance with the Philippine Financial Reporting Framework for Cooperatives, taking into consideration Cooperative laws, rules, regulations and principles;
2. That in the conduct of my audit, I adhered to the Philippine Standards on Auditing and the Standard Audit System for Cooperatives (SASC) as required by the Cooperative Development Authority;
3. That I am qualified as provided for in Section 8 of the Code of Professional Ethics for Certified Public Accountants and Article 81 of R.A. No. 9520 (Cooperative Code of the Philippines);
4. That I am fully aware of my responsibility as an independent auditor for the audit report issued and attached to the financial statements and the sanctions to be bestowed on me for my misrepresentations that I may have willingly or unwillingly committed;
5. That I am not a member of my immediate family do not have any direct or indirect financial interest with the cooperative;
6. That I am not an employee nor an officer of a secondary cooperative or tertiary cooperative of which this cooperative is a member;
7. That I am not an employee of the Cooperative Development Authority nor have I engaged an employee of the CDA in the course of audit;
8. That I make representation in my individual capacity;
9. That I am a member of the Cavite Chapter of the PICPA.

It is however, understood that my accountability is based on matter within the normal coverage of an audit conducted in accordance with Philippine Standards on Auditing and the Standard Audit Systems for Cooperatives.

M. Elma J. Ame

MA. ELMA L. ILAGAN-AME
CPA No. 79047

TIN No. 134-550-503-000

PTR No. CAV 8461882B, dated January 06, 2025, Trece Martires City, Cavite

BOA Reg. No. 0195 (Valid from December 01, 2024 to November 30, 2027)

SEC Accreditation No. 79047-SEC (Group C), issued April 19, 2022 (Valid for audit of 2021-2025 financial statements)

BIR Accreditation No. 09-002142-001-2023 (valid from November 20, 2023 to November 19, 2026)

CDA Accreditation No. 0001 (valid from September 19, 2022 to September 18, 2025)

18 March 2025

STATEMENT REQUIRED BY SECTION 8-A, REVENUE REG. NO. V-20

THE GENERAL ASSEMBLY AND THE BOARD OF DIRECTORS
KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)
4th Flr. KMBA Members' Center Bldg. No. 5 Matimpin St. Pinyahan Quezon City, 1100

I have audited the financial statements of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** for the calendar year ended December 31, 2024, on which I have rendered my report dated March 14, 2025.

In compliance with Section 8-A, Revenue Regulation V-20, I am stating the following:

1. That the taxes paid or accrued by the above taxpayer for the year ended December 31, 2024 are shown in the schedule of taxes and licenses attached to the income tax return.
2. That I am not related by consanguinity or affinity to the Management and Members of the Board of Directors;
3. That I, as the Principal/ Managing Director of M. I. Ame Accounting Office, or my staff, have no financial interest to the Cooperative or any family relationships with its management.

M. Elma J. Ame

MA. ELMA L. ILAGAN-AME
CPA No. 79047

TIN No. 134-550-503-000

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CDA Accreditation No. 0001 (valid from September 19, 2022 to September 18, 2025)

18 March 2025

M. I. AME ACCOUNTING OFFICE

INDEPENDENT AUDITOR'S REPORT

TO THE GENERAL ASSEMBLY
THRU THE BOARD OF DIRECTORS
KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE
(Kasagana-Ka or K-Coop)
4th Flr. KMBA Members' Center Bldg. No. 5 Matimpin St. Pinyahan Quezon City, 1100

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)**, which comprise the statements of financial condition as at December 31, 2024, and the statement of operations, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** as at December 31, 2024, and of its financial performance and its cash flows for the year then ended in accordance with Philippine Financial Reporting Framework for Cooperatives.

The financial statements of **KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE (Kasagana-Ka or K-Coop)** for the year 2023 were audited by **John Rick R. Galdula**, whose report dated March 8, 2024, disclosed an unqualified opinion.

Basis for Opinion

We conducted our audits in accordance with Philippine Standards on Auditing (PSAs) and the Standard Audit System for Cooperatives (SASC). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Cooperative in accordance with the *Code of Ethics for Professional Accountants in the Philippines*, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the Philippine Financial Reporting Framework for Cooperatives, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Cooperative's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Cooperative or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Cooperative's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

No. 6 Madiansacay St., Silang, Cavite • Telefax No. (046) 865-0553

As part of an audit in accordance with PSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Cooperative's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Cooperative's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Cooperative to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on the Supplementary Information Required Under Revenue Regulations 15-2010

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information on taxes, duties and license fees in Note 33 to the financial statements is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Such information is the responsibility of management. The information has been subjected to the auditing procedures applied in our audit of the basic financial statements. In our opinion, the information is fairly stated in all material respects in relation to the basic financial statements taken as whole.

M. I. Ame
MA. ELMA L. ILAGAN-AME

CPA No. 79047

TIN No. 134-550-503-000

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18 March 2025

No. 6 Madiansacay St., Silang, Cavite • Telefax No. (046) 865-0553

KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE
4th Flr. KMBA Members' Center Bldg. No. 5 Matimpin St. Pinyahan Quezon City, 1100

STATEMENT OF FINANCIAL CONDITION

As of December 31, 2024
(With comparative figures for 2023)
(Amounts in Philippine Pesos)

	Notes	2024	2023
ASSETS			
Current Assets			
Cash	5	84,255,966	59,646,628
Loans and Receivables (net)	6	359,573,754	441,157,798
Other Current Assets	7	9,192,272	8,721,696
Total Current Assets		453,021,992	509,526,121
Non-Current Assets			
Other Financial Assets - Long term	8	450,000	900,000
Property and Equipment (net)	9	9,126,280	8,078,687
Intangible Assets	10	689,067	4,000
Total Non-Current Assets		10,265,347	8,982,687
TOTAL ASSETS		463,287,339	518,508,808
LIABILITIES AND EQUITY			
LIABILITIES			
Current Liabilities			
Deposit Liabilities	11	125,230,820	115,586,133
Accounts Payable - Non Trade	12	11,443,347	10,762,887
Accrued Expenses	13	4,859,517	5,422,226
Loans Payable - Current	27	32,411,951	50,526,515
Due to Unions/Federations	14	2,335,037	2,566,296
Interest on Share Capital Payable	15	6,461,687	12,478,579
Patronage Refund Payable	16	2,847,086	5,426,870
Other Current Liabilities	17	6,879,880	24,139,784
Total Current Liabilities		192,469,326	226,909,291
Non-Current Liabilities			
Loans payable - Non-Current	27	21,152,855	43,156,906
Retirement fund payable	26.2	6,195,781	4,094,160
Accounts Payable - Non Trade	12	59,823,426	69,823,426
Total Non-Current Liabilities		87,172,062	117,074,491
TOTAL LIABILITIES		279,641,388	343,983,782
EQUITY			
Share Capital	18	97,499,000	91,736,000
Deposits for Share Capital Subscription	19	3,361,434	2,885,028
Statutory Funds		100,860,434	94,621,028
Reserve Fund	20	73,126,562	70,051,597
Cooperative Education and Training Fund	20	998,118	810,477
Community Development Fund	20	809,399	1,570,125
Optional Fund	20	7,851,437	7,471,799
Total Statutory Funds		82,785,517	79,903,998
TOTAL EQUITY		183,645,951	174,525,026
TOTAL LIABILITIES AND EQUITY		463,287,339	518,508,808

See Accompanying Notes to Financial Statements.

KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE
4th Flr. KMBA Members' Center Bldg. No. 5 Matimpin St. Pinyahan Quezon City, 1100

STATEMENT OF OPERATIONS

For the year ended December 31, 2024
(With comparative figures for 2023)
(Amounts in Philippine Pesos)

	Notes	2024	2023
INCOME FROM BUSINESS OPERATIONS			
Income from Credit Operations	21	215,169,963	223,561,606
Other Income	22	3,153,613	2,920,174
TOTAL INCOME		218,323,575	226,481,780
LESS EXPENSES			
Cost of Services	23	149,231,821	153,136,341
Financing Cost	24	4,657,980	4,774,597
Administrative Cost	25	49,058,946	35,863,477
TOTAL EXPENSES		202,948,748	193,774,414
NET SURPLUS		15,374,828	32,407,366
DISTRIBUTED AS FOLLOWS:			
Reserve Fund	20%	3,074,966	9,722,210
Optional Fund	7%	1,076,238	2,268,516
Cooperative Education and Training Fund	5.0%	768,741	810,184
Due to Unions/ Federations	5.0%	768,741	810,184
Community Development Fund	3%	461,245	972,221
Interest on Share Capital	42.0%	6,457,428	12,476,836
Patronage Refund	18.0%	2,767,469	5,347,215
NET SURPLUS AS DISTRIBUTED		15,374,828	32,407,366

See Accompanying Notes to Financial Statements.

KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE
4th Flr. KMBA Members' Center Bldg. No. 5 Matimplin St. Pinyahan Quezon City, 1100

STATEMENT OF CHANGES IN EQUITY

For the year ended December 31, 2024
(With comparative figures for 2023)
(Amounts in Philippine Pesos)

	Notes	2024	2023
SHARE CAPITAL			
Authorized 1,500,000 shares at Php 100 par value			
Balance at beginning of year		91,736,000	29,068,600
Add: Receipts from Payment of Subscription		5,763,000	62,667,400
Total		97,499,000	91,736,000
Adjustments		-	-
Balance at end of year	18	97,499,000	91,736,000
DEPOSITS FOR SHARE CAPITAL SUBSCRIPTION			
Balance at beginning of year		2,885,028	1,548,320
Add: Receipts from Payment of Subscription		476,406	1,336,709
Total		3,361,434	2,885,028
Adjustments		-	-
Balance at end of year	19	3,361,434	2,885,028
STATUTORY FUNDS			
Reserve Fund			
Balance at beginning of year		70,051,597	60,329,387
Add: Allocation from Net Surplus		3,074,966	9,722,210
Total		73,126,562	70,051,597
Adjustments		0.04	0.09
Balance at end of year	20	73,126,562	70,051,597
Cooperative Education and Training Fund			
Balance at beginning of year		810,477	1,507,363
Add: Allocation from Net Surplus		768,741	810,184
Total		1,579,218	2,317,548
Less: Expenditures		(581,100)	(1,507,071)
Balance at end of year	20	998,118	810,477
Community Development Fund			
Balance at beginning of year		1,570,125	3,068,721
Add: Allocation from Net Surplus		461,245	972,221
Total		2,031,369	4,040,942
Less: Expenditures		(1,221,970)	(2,470,818)
Balance at end of year	20	809,399	1,570,125
Optional Fund			
Balance at beginning of year		7,471,799	10,447,685
Add: Allocation from Net Surplus		1,076,238	2,268,516
Total		8,548,037	12,716,201
Less: Expenditures		(696,600)	(5,244,401)
Balance at end of year	20	7,851,437	7,471,799
TOTAL STATUTORY FUNDS		82,785,517	79,903,998
TOTAL EQUITY		183,645,951	174,525,026

See Accompanying Notes to Financial Statements.

KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE
4th Flr. KMBA Members' Center Bldg. No. 5 Matimplin St. Pinyahan Quezon City, 1100

STATEMENT OF CASH FLOWS

For the year ended December 31, 2024
(With comparative figures for 2023)
(Amounts in Philippine Pesos)

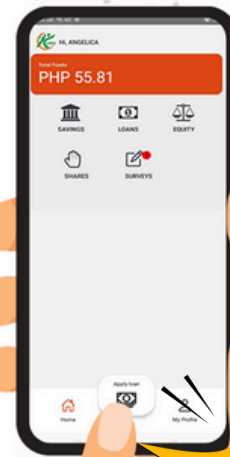
	Notes	2024	2023
CASH FLOWS FROM OPERATING ACTIVITIES			
Net Surplus		15,374,828	32,407,366
Adjustments to reconcile net surplus to net cash provided by operating activities			
Retirement expense	26.2	2,101,621	4,094,160
Depreciation	9	4,553,645	3,453,886
Amortization of Intangibles	10	114,933	25,417
Provision for probable losses on loans	6	11,030,388	9,220,877
Operating Income before Working Capital Changes		33,175,415	49,201,705
Changes in Assets and Liabilities			
Decrease (Increase) in:			
Loans and Receivables	6	70,553,656	(13,121,984)
Other Current Assets	7	(470,577)	(1,409,164)
Increase (Decrease) in:			
Deposit Liabilities	11	9,644,687	(49,081,555)
Accrued expenses	13	(562,709)	(950,645)
Other Current Liabilities	17	(17,259,904)	9,797,276
Payments made to Unions/Federations	14	(1,000,000)	(1,310,000)
Payment of Interest on Share Capital	15	(12,474,320)	(6,190,174)
Payment of Patronage Refund	16	(5,347,253)	(11,503,613)
Net cash provided by (used in) operating activities		76,258,996	(24,568,154)
CASH FLOWS FROM INVESTING ACTIVITIES			
Net Acquisitions of Property and Equipment	9	(5,601,238)	(5,540,845)
Payments made for Investments	8	-	(225,000)
Payments received for Investments	8	450,000	-
Payments for Intangibles	10	(800,000)	(16,000)
Net cash provided by (used in) investing activities		(5,951,238)	(5,781,845)
CASH FLOWS FROM FINANCING ACTIVITIES			
Cash paid for Program Subsidy Payable	12	(9,319,540)	(10,111,731)
Payments received for Loans Payable	27	10,407,900	73,325,000
Payments made for Loans Payable	27	(50,526,515)	(56,979,316)
Utilizations of Statutory Funds	20	(2,499,671)	(9,222,289)
Payments received for Share Capital	18	5,763,000	62,667,400
Payments received for Deposits for Share Capital			
Subscription	19	476,406	1,336,709
Payments made for Retirement Fund Payable	26.2	-	(4,103,628)
Net cash provided by (used in) financing activities		(45,698,420)	56,912,145
NET INCREASE IN CASH		24,609,339	26,562,145
ADD: CASH, JANUARY 1	5	59,646,628	33,084,482
CASH, DECEMBER 31	5	84,255,966	59,646,628

See Accompanying Notes to Financial Statements.

BALIK-TANAW 2024

POWER UP at LEVEL UP nating hinarap ang taong ito. Iba't-ibang aktibidad ang naisagawa para sa PAGPAPABUTI ng ating proseso, PAGPAPALAWAK ng bilang ng miyembro, PAGTUGON sa pangangailangang kapasidad at kakayahan ng miyembro at empleyado, PAGSUPPORTA sa kalikasan, at PAGHAHANDA mula sa mga bantang maaaring harapin ng ating kooperatiba.

Resulta mula sa **Business Process Improvement Session at Workshop** ang pagkakaroon ng **ONLINE LOAN APPLICATION** at **ONLINE DISBURSEMENT** kung saan mas pinabilis at pinasimple na ang proseso para sa mga miyembro at empleyado.



PROCESS IMPROVEMENT WORKSHOPS



10 BARANGAY COMMUNITY PROJECTS



SOLAR LIGHTS

105



RESCUE EQUIPMENT

HAND WASHING FACILITY



RUBBER TRASHBINS

60



Pagsasagawa ng Risk Management Learning Session and Workshop sa mga empleyado bilang POWER UP na paghahanda sa mga bantang maaaring harapin ng K-COOP. (Enterprise Risk Management-ERM)

ERM TASK FORCE



HOORAY!!

3S KADETS ON DRR-CCA



POWER UP na kaalaman para sa mga miyembro tungkol sa pangangalaga ng kalikasan bilang bahagi ng Environment, Resiliency, and Sustainability (ERS) program.

Pag-organisa ng Focus Group Discussion (FGD) ng Inclusion program sa mga College Scholars (KJSP) upang matukoy ang kanilang pangangailangan na maaaring matugunan sa pamamagitan ng pag LEVEL UP ng ating produkto at serbisyo.



YOUTH KJSP SCHOLARS

EPIC!

BDS ORGANIZED GROUPS



Pagtuturo sa ating mga miyembro ng makabagong pamamaraan ng pagtitinda na makadadagdag sa kanilang kita, sa tulong ng ating partners.

Kahusayan sa negosyong nagpa-LEVEL UP sa ating miyembro na si Floricel Sanorjo mula sa Trece Martires Satellite office, sa naganap na WOMED Award South ng TRIAS Southeast Asia para sa kaniyang recycled scrap tires.

JUNK TO RICHES

WOW



TINIG MARALITA PRODUCTIONS

Pag LEVEL UP ng talento ng mga empleyado sa kanilang pagkapanalo ng limang (5) award kasama ang Best Film sa 2024 SineMaya Short film Festival



POWER UP na pagka-panalo rin bilang "Best Speaker" para sa English category at "People's Choice Award" ng ating IAU Manager na si Gerardo Timbol Jr. sa naganap na MFI TALK 2024.



BARAS SATELLITE OFFICE

SATO'S NA TAYO!!!

NEW SATO NGAYONG 2024!



MGA KATUWANG SA PAGLILINGKOD

THANK YOU!



A MEMBER OF





Ang K-COOP 2024 Annual Report
ay pag-uulat ng pamunuan ng
**KABUHAYAN SA GANAP NA KASARINLAN
CREDIT AND SAVINGS COOPERATIVE
(K-COOP)**
sa mga miyembro nito ng
katayuan ng kooperatiba sa aspeto ng
pinansiyal, bilang ng miyembro,
mga naabot ng mga programa nito at iba pa.

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AND CONTRIBUTORS**

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