



DAVAO BIR EMPLOYEES MULTIPURPOSE COOPERATIVE

MINUTES OF 2019th ANNUAL GENERAL ASSEMBLY

March 23, 2019 8:00 am to 2:20 pm

Brokenshire Resort and Convention Center, Davao City

Theme: "TANGKILIKIN AT PALAGUIN, DABIREMCO PAGTIBAYIN"

On March 23, 2019, DABIREMCO held its Annual General Assembly at Brokenshire Resort and Convention Center which started with a registration of members who came in as early as 07:00 in the morning.

The Program at 08:15 A.M. commenced with the very bubbly emcee, Ms. Michelle Reancho, leading the assembly in an air of positivity. Ms. Reancho likewise made sure to request members to register for the chances of winning gift items during the much-awaited raffle draw.

The assembly was welcomed by Dir. Bavilyn Amodia, reminding everyone of the cooperative's values and encouraged everyone to take the opportunity of applying for loan. After the welcome remarks, the singing of the National Anthem and Cooperative Hymn, the recitation of the Cooperative Pledge, Vision-Mission and Values immediately followed.

- **CALL TO ORDER**

The Chair called to order to start the 2019th Annual General Assembly at 8:30 a.m.

- **ROLL CALL**

Roll call of the Board of Directors was conducted and followed by the acknowledgment of the regular and associate members who were able to attend the General Assembly.

- **PROOF OF DUE NOTICE**

The proof of due notice was presented by the Secretary, Ms. Chastine Diaz and informed the body that written notice of the Annual General Assembly and Agenda was sent to all members last February 15, 2019. It was also mailed to associate members with registered address, emailed to members with registered email addresses and a notice was posted on the cooperative's official Facebook page.

- **DECLARATION OF PRESENCE OF QUORUM**

Out of the three hundred fourteen (314) Members In Good Standing (MIGS), two hundred twenty (220) members were in attendance. Three (3) Associate Members were also present.

A quorum was declared as of 09:00 A.M. composing of sixty (60) male and one hundred sixty (160) females. The 220 attendees are higher than the required of at least twenty-five percent (25%) of the 314 members entitled to vote, as stated in the Article 3, Section 9 of the Cooperative By-Laws.

- **CONSIDERATION OF THE MINUTES OF THE PREVIOUS GENERAL ASSEMBLY**

As there was no correction raised, Ms. Sharon Saupi moved for the approval of the minutes of the 2018th General Assembly to which Ms. Georgina Polinar seconded the motion

- **AMENDED ELECTION GUIDELINES AND INTRODUCTION OF CANDIDATES**

Election Committee Chairperson, Ms. Charissa Deles, reported the amended portion made in the Election Guidelines in compliance to GAD – equal opportunity for all regardless of sex and gender, for ratification. There being no objection of the amendments; Updated Election Guidelines was ratified.

GA Resolution No. 01-2019

DABIREMCO adapted the use of Electronic Voting (eVote) as a manner of voting; however, if system error may occur manual voting will be used. Election guidelines, steps and manner of eVoting was conveyed so that the main agenda of the General Assembly will not be disturbed.

Chair Deles also informed the assembly that a Notice of Election of Officers on the committee's readiness to accept candidates/nominees was posted and disseminated throughout the region as early as November, 2018 and a Notice of Nominees were posted thereafter. She then proceeded by introducing this year's candidates for the four (4) Board of Directors whose term has expired, and one (1) Board of Director who

resigned the post due to conflict of work and time schedules. Candidates for Audit and Inventory and Election Committees were also introduced.

Candidates for the different Officer positions were the following:

BOARD OF DIRECTORS:

1. Christine Diwata Camiña
2. Beverlie Montebon
3. Atty. Roderick Orallo
4. Karlo Pabatao
5. Rex Vincent Perido
6. Susan Tusoy

AUDIT AND INVENTORY COMMITTEE:

1. Noel Albarico
2. Jessa Palarca
3. Kenry Yap
4. Edilyn Beldia

ELECTION COMMITTEE:

1. Noli De Castro, Jr.
2. Georgina Polinar
3. Cresia Nena Labor
4. Massene Rubin

Ms. Deles further informed that voting will be closed at exactly 11:00 a.m. Any late members who wishes to vote beyond the time announced will not be entertained.

• **SOCIAL DEVELOPMENT PROGRAM – DISASTER PREPAREDNESS BRIEFING**

Mr. Dan Jorge Garcia, a Local Disaster Risk Reduction and Management Training instructor was invited to speak on Disaster Preparedness. The briefing was included in this year’s general assembly to capture as many members as possible to take part in the Social Development Program of the cooperative.

• **INSPIRATIONAL MESSAGE FROM THE GUEST SPEAKER**

Dir. Beverlie Montebon introduced the Guest Speaker, Supervising Cooperative Development Specialist, Antonio Chaves Escobar, from the Cooperative Development Authority.

ARD Escobar apologizes to the assembly that CDA Regional Director Elma Oguis cannot attend DABIREMCO’s General Assembly due to prior commitments – also attending some another cooperative’s General Assembly somewhere in Davao del Norte. RD Oguis wishes to impart her warmest congratulations for the milestone achieved by DABIREMCO.

ARD Escobar praises DABIREMCO’s catchy theme: “TANGKILIKIN AT PALAGUIN, DABIREMCO PAGTIBAYIN”, because it inspires members to patronize the cooperative and, to boost the goal of service to satisfy the needs of members. A responsibility to advocate cooperative’s goals and to be consistent with the mandates of government service.

He also encouraged the officers of DABIREMCO to continually be dedicated and work for the good of all members of the cooperative by quoting the Bible (Luke 12:48) “But the one who does not know and does things deserving punishment will be beaten with few blows. From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.”

A Certificate of Appreciation was awarded to Mr. Antonio Escobar for graciously honoring the assembly.

- **APPROVAL OF THE AGENDA**

Chair Tusoy presented the agenda found in the Souvenir Magazine (part of the GA Kit) for approval:

1. Call to Order
2. Roll Call
3. Proof of due notice
4. Declaration of presence of quorum
5. Consideration of the Minutes of the Previous Meeting of the General Assembly
6. Election Process
7. Matters arising from Minutes of the Previous General Assembly
8. Unfinished Business
9. Approval of Development Plan and/or Annual Plan and Budget
10. Approval of 2019 Social Plan
11. Consideration of the following reports:
 - a. Committee Reports
 - i. Treasurer
 - ii. Audit and Inventory Committee
 - Audited Financial Statements
 - CAPR
 - Social Audit Report
 - Governance and Management Report
 - iii. Education and Training Committee
 - iv. GAD Committee
 - v. Conciliation and Mediation Committee
 - vi. Credit Committee
 - vii. Investment Committee
 - viii. Ethics Committee
 - b. Report of the BODs and Management Report
12. Amendments to Articles of Cooperation & By Laws
13. Amendments of the Policy Manual
 - a. Credit Policy
 - b. Dayong
 - c. Hospitalization Benefits
 - d. Ethics
 - e. Personnel Management Manual
 - f. Employees Evaluation
 - g. Officers Evaluation
14. Adoption of Newly Created Manual
 - a. Conciliation and Mediation Manual
 - b. Succession Manual
15. Ratification of 2018 Resolutions
16. Appointment of the CDA Accredited External Auditor
17. New Business
18. Results of Election of Officers
19. Adjournment
20. Raffles and Distribution of Dividends

Ms. Noeme Cuizon moved for the approval of the presented agenda and duly seconded by Ms. Daisy Pajaro. **GA Resolution No. 02-2019**

- **CONSIDERATION AND APPROVAL OF THE MINUTES OF 2018th GENERAL ASSEMBLY**

The 2018th General Assembly Minutes was presented. As there was no correction raised, Atty. Roderick Orallo moved for the approval of the minutes of the 2018th General Assembly to which Mr. Ralph Leslie Yu seconded the motion. **GA Resolution No. 03-2019**

- **MATTERS ARISING FROM THE MINUTES OF THE PREVIOUS YEAR'S GENERAL ASSEMBLY**

No issues were raised from the minutes of previous General Assembly.

- **UNFINISHED BUSSINESS**

There was no unfinished business reported and raised.

- **APPROVAL OF DEVELOPMENT PLAN, ANNUAL PLAN & BUDGET**

The Development Plan, Annual Plan and Budget was presented.

It was also announced that there is an ongoing Free Eye Check-up from Ideal Vision with No interest and payable for three months. There being no objection, Mr. Ralph Yu moved for approval to which Mr. Rodrigo Rellon and Ms. Daisy Pajaro seconded. **GA Resolution No. 04-2019**

- **APPROVAL OF 2019 SOCIAL AUDIT PLAN**

The 2019 Social Audit Plan was presented for ratification. There being no objection, Ms. Daisy Pajaro moved for the approval and was duly seconded by Ms. Charisse Queme. **GA Resolution No. 05-2019**

- **CONSIDERATION OF COMMITTEE REPORTS:**

- i. **TREASURER'S REPORT**

Ms. Grace Ditan, Treasurer, presented the financial report of the cooperative as of March 22, 2019 as follows:

DABIREMCO			
Bolton Extension, BIR Building, Davao City			
TREASURER'S SUMMARY CASH REPORT			
AS OF MARCH 22, 2019			
CASH IN BANK			
	Cash on Hand	P	49,882.00
	ONB Davao - Savings		4,808,128.33
	ONB Davao - Current		541,541.10
	ONB Mati - Current		78,069.70
	ONB - Debit Card		13,923.01
	ONB - Time Deposit		520,251.48
	MBTC - Current		245,138.89
	LBP - Savings		434,710.46
	LBP - Treasury Bills (Investment)		2,999,586.27
		P	9,691,231.24
CASH ON HAND			
	Change Fund		20,100.00
	Revolving Fund		64,328.00
	Petty Cash Fund		1,000.00
	BDO - Unified		39,535.00
			124,964.00
TOTAL AMOUNT AVAILABLE			P 9,816,195.24

The Treasurer's report was moved for approval by Ms. Fernanda Bañes and duly seconded by Mr. Ralph Uy. **GA Resolution No. 06-2019**

- ii. **AUDIT AND INVENTORY REPORT**

The Committee rendered its annual report for 2017 in two (2) parts:

1. Audit Findings/Observations
2. Results of Operations in Comparative Figures based on the Audited Financial Statements:
 - a. Financial Performance
 - b. Financial Performance Compared to the Budgeted Operations
 - c. Financial Condition

AUDIT FINDINGS/OBSERVATIONS:

a. Inventories

Regular inventory audits were conducted on the photocopying and canteen services during the year. A surprise audit was conducted by Ms. Crescencia G. Ungab on the BIR Tagum's photocopying machine operator on October 9, 2018. Ms. Ungab reported as findings of unremitted collections pertaining to September, 2018. The operator was made to settle the amount through deductions from the monthly share's claims on installment basis. Ms. Ungab discussed with the regular employee in-charge (the late Delia Tan) about the findings and recommended for appropriate monitoring and control measures to safeguard collections and the daily operations of the machine, as well.

Likewise, Ms. Ungab reported an amount of shortage on her audit of the canteen operations pertaining March, 2018. However, after reconciliation of the records with the Accounting Unit, it was verified that the shortage was due to the POS System, error and accordingly, an adjustment was made to correct the records.

The AC Extended due appreciation and recognition to the Accounting Unit for exerting efforts in installing accounting controls and monitoring system on the daily operations of the photocopying machines that practically complement the functions of the Committee.

b. Cash

Cash Audits were regularly conducted by Mr. Noel Fersan Bañes during the year pertaining to collections and remittances by the photocopying services, canteen operations and custodians of the petty cash fund, revolving fund, as well as the savings fund. His last audit completed was on February 15, 2019 pertaining to the collections and deposits for December, 2018. His verification disclosed a fair presentation of the cash on hand account; proper journal entries were prepared, and the pertinent attachments were presented accordingly.

c. Disbursements

Chair Diansay conducted the review of the disbursements for the year and have observed that all the transactions were substantially in compliance with the required supporting documents.

RESULTS OF OPERATIONS:

a. Financial Performance

	<u>2018</u>	<u>2017</u>	<u>Increase/(Decrease)</u>	
			<u>Amount</u>	<u>Percentage</u>
Sales/Revenues	<u>12,430,313.00</u>	<u>11,341,836.00</u>	<u>1,088,477.00</u>	<u>9.60%</u>
Net Surplus	<u>3,315,425.00</u>	<u>3,211,641.00</u>	<u>103,784.00</u>	<u>3.23%</u>

Gross Profit Contribution by Line of Business

	<u>TOTAL</u>	<u>LOANS</u>	<u>CANTEEN</u>	<u>PHOTO-COPYING</u>	<u>CATERING</u>	<u>RICE</u>	<u>UNIFIED</u>
SALES/REVENUE	12,068,266	3,407,561	1,793,049	2,684,622	3,124,059	1,007,966	51,009
COST OF SALES	5,078,120	-	(876,896)	(916,127)	(2,538,172)	(702,050)	(44,875)
GROSS PROFIT:	<u>6,990,146</u>	<u>3,407,561</u>	<u>916,153</u>	<u>1,768,495</u>	<u>585,887</u>	<u>305,916</u>	<u>6,134</u>
OPERATING EXPENSES:		<u>4,036,768</u>					
OPERATING INCOME:		<u>2,953,378</u>					
OTHER INCOME:		<u>362,047</u>					
NET SURPLUS:		<u>3,315,425</u>					

The Audit and Inventory Committee's report was moved for approval by Ms. Veronica Estremos and duly seconded by Ms. Georgina Polinar. **GA Resolution No. 07-2019**

iii. **EDUCATION AND TRAINING REPORT**

In behalf of Chairperson Abilia Bentulan who is on vacation leave, Ms. Maria Lucille Olipas, Education and Training Committee Secretary, presented the Education and Training Committee Report as follows:

COVERAGE:

- I. Training Requirements
- II. Trainings Attended
- III. Next Step

Training Requirements

A. Training Requirements for Cooperative Officer

Reference:

1. Article 44 of Republic Act No. 9520 and Rule 7 of its Revised Implementing Rules and Regulations
2. Revised Guidelines on the implementation of the training requirements of cooperative officers as adopted and promulgated pursuant to Cooperative Development Authority through its Memorandum Circular No. 2015-09

Republic Act No. 9520, otherwise known as “An Act amending the Cooperative Code of the Philippines” to be known as the Philippine Code of 2008, provides that officers of the cooperative shall be required to undergo necessary training conducted by duly accredited training provider by the Cooperative Development Authority (CDA)

Willful failure of the concerned cooperative with the training requirements for its officers, despite notice shall be ground for non-issuance of the Certificate of Good Standing (CGS) to the cooperative for the next immediate year. The non-issuance of CGS means the cooperative will not be granted tax exemption by the Bureau of Internal Revenue (BIR) for the same year.

Cooperative officers shall complete the required trainings within the first half of their term.

It is also provided that cooperatives shall include in their election guidelines the following:

- A policy requiring all officers to comply with the mandatory training requirements and the person responsible to ensure compliance thereof, this shall be the election committee, in case of elective officers, and in the case of appointed officers, the Board of Directors;
- Provision that non-compliance with the training requirements during their term shall be one of the grounds for disqualification for future election or appointment in any position in the cooperative;
- Provision that the cooperative shall ensure that all officers shall undertake/comply with the mandatory training during his/her half of his/her term.

B. Who are covered?

The Memorandum Circular shall apply to the officers of the cooperative regardless of type and size:

- Board of Directors (BOD)
- Secretary
- Treasurer
- Election Committee
- Audit Committee
- Ethics Committee
- Mediation and Conciliation Committee
- Other Committees created by the General Assembly and BOD, and
- General Manger or Chief Executive Officer

CDA Mandatory Trainings for COOP Officers									
Training Programs	Board of Directors	Secretary	Treasurer	Audit Committee	Election Committee	Ethics Committee	Mediation/ Conciliation Committee	General Manager/ Chief Executive Officer	
1 Basic Cooperative Course	√	√	√	√	√	√	√	√	
2 Cooperative Management and Governance	√	-	-	-	-	-	-	√	
3 Policy Development	√	-	-	-	-	-	-	-	
4 Financial Management	√	-	√	-	-	-	-	-	
5 Conflict Management	√	-	-	-	-	√	√	-	
6 Parliamentary Procedures	√	-	-	-	-	-	-	-	
7 Leadership and Values Re-orientation	√	-	-	-	√	√	√	√	
8 Strategic Planning	√	-	-	-	-	-	-	√	
9 Orientation on Labor and Other Related Laws	√	-	-	-	-	-	-	-	
10 Records Management & Non-Financial Transactions	-	√	-	-	-	-	-	-	
11 Basic Computer Program/Computer Literacy Course	-	√	-	√	√	√	√	√	
12 Records Management & Financial Transactions	-	-	√	-	-	-	-	-	
13 Basic Accounting for Non-Accountants	-	-	√	√	-	-	-	-	
14 Cooperative Standards	-	-	√	√	-	-	-	√	
15 Investment and Banking Procedures	-	-	√	-	-	-	-	-	
16 Audit Management	-	-	-	√	-	-	-	-	
17 Records Management	-	-	-	√	√	√	√	-	
18 Internal Control including Inventory Systems	-	-	-	√	-	-	-	-	
19 Rules Formulation	-	-	-	-	√	-	-	-	
20 Effective Communication	-	-	-	-	-	-	√	√	
21 Human Resource Management	-	-	-	-	-	-	-	√	
22 Entrepreneurial & Business Management Course	-	-	-	-	-	-	-	√	
23 Labor and other related laws	-	-	-	-	-	-	-	√	

B. Trainings Attended

Trainings Attended by Cooperative Officers, Employees				
Training Programs	Board of Directors	Other Officers (Secretary, Treasurer, Committee Heads and Members)	Cooperative Office Employees	Dabiremco Members
1 Basic Cooperative Course/Fundamentals of Coop	100%	67%	100%	93 members
2 Cooperative Management and Governance	43%	37%	33%	
3 Policy Development				
4 Financial Management/Financial & Audit Mgmt		1 officer (Audit Head)		
5 Conflict Management	71%	52%		
6 Parliamentary Procedures	71%	56%		
7 Leadership and Values Re-orientation				
8 Strategic Planning				
9 Orientation on Labor and Other Related Laws				
10 Records Management & Non-Financial Transactions				
11 Basic Computer Program/Computer Literacy Course				
12 Records Management & Financial Transactions				
13 Basic Accounting for Non-Accountants				
14 Cooperative Standards				
15 Investment and Banking Procedures				
16 Audit Management				
17 Records Management				
18 Internal Control including Inventory Systems	14%	1 officer (Mediation Com)		
19 Rules Formulation				
20 Effective Communication				
21 Human Resource Management				
22 Entrepreneurial & Business Management Course	86%	52%	100%	
23 Labor and other related laws				
24 Other Trainings:				
GAD Trainings/Seminars	71%	11%	100%	
Credit Risk Management	1 officer (Audit Head)			
Orientation/Seminar (CDA)			1 employee	
Implementation of Social Audit			1 employee	
Business Continuity Mgmt		2 officers		
Seminar on Knowing our Currency w/ Fraud Detection		1 officer (Treasurer)		
Seminar on ISO Workshop	2 BODs			
Regional Coop Centennial Summit	1 BOD			
Gov't Employees Coop Forum	1 BOD			
Orientation on the Credit Info System Act	1 BOD			
Credit Information System	1 BOD			

III. Next Steps

- Review training programs and schedule of accredited provider
- Distribute sign-up sheet to cooperative officers
- Review expectations for training programs
- Agree on training schedule and resolve concerns, if any
- Seek approval of Regional Director
- Issue Order for training

There being no objection, the Education and Training Committee Report was moved for approval by Ms. Fernanda Bañes and duly seconded by Ms. Veronica Estremos. **GA Resolution No. 08-2019**

iv. **GENDER AND DEVELOPMENT COMMITTEE REPORT**

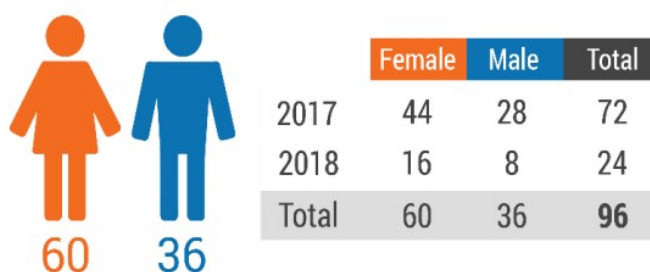
Mr. Karlo Pabatao, presented DABIREMCO's Sex Disaggregated Data as of December 2018.

Type of Membership	Female	Male	Total
Regular	225	93	318
Associate	36	20	56
Total	261	113	374



DABIREMCO Employees

	Female	Male	Total
Office	4	-	4
Canteen	3	1	4
Photocopy	2	-	2
Total	9	1	10



	Female	Male	Total
Ages 20-30	41	23	64
Ages 31-40	13	7	20
Ages 41-50	2	2	4
Ages 51-60	3	3	6
Ages 61-70	1	1	2
Total	60	36	96

The GAD Committee Report was moved for approval by Ms. Gloria Sempio and was seconded by Ms. Georgina Polinar. **GA Resolution No. 09-2019**

v. ETHICS REPORT

Committee Chairperson, Mr. Rex Vincent Perido reported the customer’s feedback from canteen and photocopier operations:

FOOD QUALITY:

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The food is fresh, well-prepared and served hot	31	36	17		1
The food has a good value for the price	31	39	16	1	1
The food presentation and service is Delightful	29	42	11		

<u>SERVICE QUALITY</u>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The waiting time is reasonable	33	40	12		1
The order taker, Photocopying operators and other staff are friendly, attentive, and sensitive to our needs.	34	33	17	1	1
Overall, the service is excellent	34	39	12		

<u>AMBIANCE</u>	Strongly Disagree	Agree	Neutral	Disagree	Strongly Disagree
The cleanliness is impeccable	34	42	11		
The lightning and air-con are adjusted to appropriate levels making dining comfortable	39	33	14	11	
Considering everything, my experience is excellent	32	42	10		1

Would you recommend our canteen and photocopying services to a friend?

YES	NO
44	5

COMMENTS AND SUGGESTIONS:

- More choices of food
- Sobrang Nipis ng kutsara at tinidor
- Must smile always
- Shortage of food
- Shortage of canteen staff
- More choices of vegetable menu
- The space is not enough to accommodate the customers
- Add more crews to monitor tables in the cafeteria for cleaning, customers are keep on coming
- Shortage of food especially before lunch
- Shortage of sauce, find/make an alternative like soy sauce lemon/pepper
- Do not display if there is no sauce available
- Overcrowded area, table, chair should be arranged in a manner that utilize the dining area conveniently and spaciouly
- Food shortage display to be selected especially noon time & snack time.
- Over Crowded area, table, chair should be arranging in a manner that utilize the dining area conveniently and spaciouly.

- Air-con should be adjusted if the office is getting crowded. People are waiting they should feel comfortable while waiting for their number to be called.
- Add more crews to monitor tables in the cafeteria for cleaning, customers are keep on coming.
- In photocopying service, they should be approachable and smiling (they're strict).
- Strikta inyong photocopying operator
- Great Job
- Keep it up guys
- Satisfied
- I like the way the DABIREMCO Staff serve and accommodate their customers. They are very friendly and neat. Keep it up.
- I appreciate the enthusiasm of the cashier and cafeteria server

There being no objection, the result of operations was moved for approval by Ms. Charisse Queme and was duly seconded by Ms. Maria Luz Roldan. **GA Resolution No. 10-2019**

vi. CONCILIATION AND MEDIATION COMMITTEE'S REPORT

Committee Chairperson, Ms. Teresa Miranda presented the Implementation Guidelines for Conciliation – Mediation of DABIREMCO.

Declaration of Principles:

- a) Subsidiarity
- b) Confidentiality
- c) Speedy Inexpensive Conciliation- Mediation Process
- d) Flexibility
- e) Liberal Construction
- f) Independence and Autonomy
- g) Accessibility
- h) Voluntariness

COVERAGE:

All cooperative disputes and issues between and among cooperative members, board of directors, committee/member, other officers, employees, clients and/or beneficiaries of the cooperative.

FUNCTIONS:

1. Formulate and develop the Conciliation-Mediation Program and ensure that it is properly implemented;
2. Monitor Conciliation-Mediation operations (entry of new cases, status of pending cases, performance of Conciliator-Mediators);
3. Submit semi-annual reports to the CDA within fifteen days after the end of every semester;
4. Accept and File Evaluation Reports
5. Submit Recommendations for improvements to the BOD; and
6. Recommend to the board any member of the cooperative for Conciliation-Mediation Training as Cooperative Conciliator-Mediator.
7. Issue Certificate of Non-Settlement (CNS); and
8. Provide conciliation-mediation services during their term, provided the member/s of the committee are mutually selected by both parties;

Section 10. Order of Conciliation-Mediation Proceedings:

PROCESS	DEFINITION	FORMS	PERIOD	PARTIES INVOLVED
a. Filing of Complaint	The Complainant/s or any party-in-interest shall file the complaint before the operation officer of the cooperative or any member of Conciliation-Mediation Committee.	Mediation Request Form (MRF)	Upon Indorsement of Case/Complaint	Requesting Party
b. Issuance of Notice of Conciliation / Mediation Conference	The Conciliation/Mediation Officer shall issue a Notice of Conciliation/Mediation Conference to the parties.	Notice for Mediation	5 days upon receipt of MRF	Conciliation/Mediation Officer

c. Conduct of Conciliation/Mediation Conference	During the conference, the Conciliation/Mediation Officer shall encourage the parties to mediate.	1. Agreement to Mediate 2. Settlement / Agreement Form 3. Evaluation of Mediation	w/in 10 days from the date of Notice	1. Conciliation/Mediation 2. Requesting Party 3. Respondent 4. Co-Maker
c.1 Conduct of Conflict Coaching Session	The Conciliation/Mediation Officer may initially meet with the disputants separately in a conflict coaching session, with the aim of clarifying their respective issues and interests. The Conciliation/Mediation Officer then proceeds to clarify the issues, facilitates to generate options and agree on the options that best meet their needs and interests.		Done During the Conference	1. Conciliation/Mediation 2. Requesting Party 3. Respondent 4. Co-Maker
If FAILURE or NO APPEARANCE of the Respondent during the 1st Conference				
d. Issuance of Notice for Final Conciliation / Mediation Conference	The Conciliation/Mediation Officer shall issue a Notice of Final Conference to the parties.	Notice for Mediation	5 days from the Failed Preliminary Conference	Conciliation/Mediation Officer
e. Conduct of the Final Conciliation/Mediation Conference	The call for Final Conference will only be upon failure on the 1st Mediation/Conciliation Conference.	1. Agreement to Mediate 2. Settlement / Agreement Form 3. Evaluation of Mediation	w/in 10 days from the date of Notice	1. Conciliation/Mediation 2. Requesting Party 3. Respondent 4. Co-Maker
e.1 Conduct of Conflict Coaching Session	The Conciliation/Mediation Officer may initially meet with the disputants separately in a conflict coaching session, with the aim of clarifying their respective issues and interests. The Conciliation/Mediation Officer then proceeds to clarify the issues, facilitates to generate options and agree on the options that best meet their needs and interests.		Done During the Conference	1. Conciliation/Mediation 2. Requesting Party 3. Respondent 4. Co-Maker
	If the conciliation/mediation is not successful, the Conciliation-Mediation Committee shall issue a Certificate of Non-Settlement. The Certificate of Non-Settlement is necessary for the dispute to be referred by the Conciliation-Mediation Committee to the following options subject to Board of Director's recommendation:			
F. Indorsement	1. The Co-Maker(s) to shoulder for the unpaid balance of the delinquent member.	Certificate of Non-Settlement	w/in 5 days upon failure of Conciliation/Mediation Conference or upon the date of failure to comply on the Agreement/s.	Conciliation/Mediation Officer
	2.. The Office of the Civil Service Commission/Ombudsman for the imposition of appropriate sanctions.			
	Under Section 22(i), Rule XIV of the Omnibus Rules Implementing Book V of Executive Order No. 292, as amended by Civil Service Commission (CSC) Memorandum Circular No. 19, series of 1999, Willful Failure to Pay Just Debts constitutes a light offense penalized by reprimand on the first offense, suspension for one (1) to thirty (30) days on the second offense, and dismissal on the third offense.			

	3. Small-claims Court or legal officer for collection. (Provisional remedy: Attachment of properties whether real or personal properties upon the recommendation of the Board of Directors.)			
	4. The Federation or Union Level; or			
	5. Other Alternative Dispute Resolution (ADR) providers for arbitration, private Conciliation-Mediation, counselling, social services, etc., at the parties option.			

There being no objection, the Conciliation and Mediation Manual was moved for approval by Ms. Georgina Polinar and duly seconded by Mr. Rodrigo Rellon. **GA Resolution No. 11-2019**

vii. CREDIT COMMITTEE'S REPORT

Credit Committee Chairperson, Ms. Tahan Tiarah Ranalan reported the following:

Comparing 2017 and 2018, the Credit Committee noted an increase in the amount and number of loans granted. Below is the comparative summary:

COMPARATIVE LOAN REPORT				
	2018	2017	VARIANCE	% increase / decrease
Salary Loan	15,755,000.00	13,930,150.00	1,784,850.00	12.81%
Emergency Loan	242,000.00	406,000.00	-171,000.00	-42.12%
Bonus Loan	2,187,892.00	2,014,682.00	173,210.00	8.6%
Travel Loan	901,200.00	1,590,050.00	-688,850.00	-43.32%
Consolidated Loan	2,441,000.00			
Educational Loan	100,000.00			
Appliance Loan	18,350.00			
Promo Loan	2,026,000.00			
Special Loan	470,000.00			
Calamity Loan	100,000.00			
	<u>24,241,442.00</u>	<u>17,940,882.00</u>		
NO. OF MEMBERS WHO AVAILED OF LOAN FOR THE YEAR				
	2018	2017		
MALE	48	65		
FEMALE	117	185		
	165	250		

In 2018, DABIREMCO Credit Committee, staff and officers continued its credit marketing style which allowed quicker decision-making and turn-around for loans application that your loan application can be processed in just one day. DABIREMCO has also introduced additional loan windows such as Consolidated Loan and Christmas Promo Loan.

The Credit Committee continues to oversee the credit policy. True to the core philosophy of the DABIREMCO, our members help each other through lending. The interest on our loans provides the income that returns to its members in the form of savings dividends. With interest set at the prime rate, DABIREMCO will be distributing P 0.226 per peso as loan interest payment as patronage refund and P 55.45 per share as interest on share capital.

To end her report, Chair Ranalan expresses gratitude for the help and teamwork that our DABIREMCO professional staff, Treasurer and her Assistant, Credit Committee members and the Board of Directors, which yielded the Credit Committee's work so much easier. Their daily efforts help keep our Cooperative a strong, productive and inviting place to conduct business, as our motto goes "Your needs, our Priority".

There being no objection, the Credit Committee Report was moved for approval by Mr. Dennis Lasat and duly seconded by Ms. Chastine Diaz. **GA Resolution No. 12-2019**

viii. INVESTMENT COMMITTEE'S REPORT

Ms. Fernanda Bañes, Investment Committee Chair, presented their 2018 accomplishments and Future Plans as follows:

ACCOMPLISHMENTS:

1. **Unified Products and Service** – Cellphone loading, ticketing, travel and tours, and remittances
2. **Treasury Bills Investments** – A total of P3,000,000 placement of T-Bills
3. **Ideal Vision Partnership** – Free eye check-up. Eye wear can be purchased thru DABIREMCO with payment terms at minimal interest.

FUTURE PLANS:

1. **Health Care Provider** – Our provider will be the Cooperative Health Management Federation or 1 COOP Health with P500,000 Investment as Share Capital with CISP
2. **Funeral Plan under Cosmopolitan CLIMBS Life Plan, Inc.**
3. **Condo or Apartelle Rental**
4. **DABIREMCO Village**
5. **DABIREMCO's Kitchenomics** – This plan intends to hire an in-house cook that would prepare foods for sale at the canteen by offering more delicious and healthy viands at MORE affordable prices
6. **Enhanced Appliance & Motorcycle Loan**

There being no objection, the Investment Committee Report was moved for approval by Ms. Maria Luz Roldan and duly seconded by Ms. Chastine Diaz. **GA Resolution No. 13-2019**

ix. REPORT OF THE BOARD OF DIRECTORS / MANAGEMENT REPORT

Chair Tusoy presented the Management Report – presenting DABIREMO's 2018 accomplishments, explained the growth of cooperative members per type (regular/associate), growth of the Members' Capital Build-up from CY 2013 to CY 2016 and the computation of interest on share capital and patronage refund.

FINANCIAL PERFORMANCE (for more details, please refer to the Report of the Audit and Inventory Committee)

MILESTONES

1. Recognized as the 2018 MOST OUTSTANDING COOPERATIVE – Medium B Category by the City Government of Davao thru the City Cooperative Development Office’s Program on Cooperative-LGU Active Partnership (CLAP) with a cash award of Twenty-Five Thousand Pesos (P25, 000.00). In 2017, we were recognized as one of the outstanding cooperatives– Small Category.
2. Reclassified to Medium-sized cooperative with a paid-up share capital of P17.152M in 2018 from P11.45M in 2017.

PROGRAMS, ACTIVITIES AND BEST PRACTICES

1. Conducted 2018 Operational Planning at Royal Mandaya Hotel on Jan. 5-6, 2018.
2. Initiated the development of computerized Gender and Development (GAD) Database and DABIREMCO Website.

	2018	2017	2016
Gross Revenue	13.15 M	14.42 M	3.93 M
Net Income	3.36 M	3.21 M	1.66 M
Interest on Share Capital	1.647M (P55.4577 per share)	1.574M (P83.5362 per share)	.816M (P59.577per share)
Patronage Refund Interest Goods	P0.226 per peso 0.05 per peso	P0.215 per peso 0.05 per peso	P0.16 per peso 0.05 per peso
Capital Build-up	17.15M	11.45M	8.32M
Time and Savings Deposit	4.30M	1.56M	-
Membership			
a. Regular	319		229
b. Associate	53	295	56
		63	

3. Updated the Sex Disaggregated Data
4. Compiled the POLICY MANUAL of DABIREMCO comprising the following:

Crafted in 2018

- a. Succession Manual
- b. Conciliation and Mediation Manual

Enhanced in 2018

- c. Code of Ethics
- d. Election Guidelines
- e. Credit Policy
- f. Policy on Mutual Assistance
- g. Hospitalization Benefits
- h. Performance Evaluation System for Employees and Officers

Existing

- i. Human Resource Management Policy
- j. Employees Retirement Plan
- k. Savings and Time Deposit Policy
- l. Accounting Manual
- m. Internal Audit Policy

5. Initiated the migration of the Computerized Accounting System to T3X Systems Developer with enhanced accounting features.

6. Initiated the amendment of DABIREMCO's Vision, Mission, Objectives and Goals, and Core Values to mainstream Gender and Development in the policies, projects, activities and programs of the cooperative.
7. Proposed amendment to the Articles of Cooperation and By-Laws to increase authorized capital stocks from P20M to P50M, institutionalizing Gender and Development, and introduction of additional lines of business subject the ratification by the General Assembly.
8. Conducted regular Board Meetings and Committee Meetings.
9. Conducted the 2018 Annual General Assembly on March 24, 2018 at Ritz Hotel Garden Oases, Barrio Obrero, Davao City. It was attended by 227 (71 males/156 females) officers, members, and staff.
10. Provided Raffles, Early Bird Incentives and Door Prizes to the members during General Assembly.
11. Conducted various training and seminars for staff, officers, and members. Please see the report of the Education Committee.
12. Attended the CDA initiated activities, such as:
 - i. The 14th National Cooperative Summit and Joint Celebration of the 21st Anniversary of CDA on March 10, 2018 at People's Park, Davao City
 - ii. 3rd Annual Ownership Meeting and Recognition Night on Dec. 15, 2018 at Star Hotel, Torres St., Davao City.
 - iii. Participated in the Cooperative Month Celebration on Oct. 2018
 - Launching of the Cooperative Month at People's Park on Sept. 29, 2018
 - Tree Planting Activity at Buda, Marilog District on Oct 20, 2018
 - 2018 Inter-Cooperative Badminton Tournament where DABIREMCO Team won the 3rd Place for the Mixed Doubles.
13. Extended various loans to members as reported by the Credit Committee.
14. Availed of the franchise package of Unified Products and Services, Invested excess cash thru T-bills, among others. (Please refer to the report of the Investment Committee)
15. Provided Hospitalization Benefits to three (3) members with a total cost of P5, 735.69.
16. Given Burial Assistance or Wreath to seven (7) deceased members and direct dependents amounting to P10, 000.00.
17. Paid Mortuary Assistance of P157, 600.00 to five (5) deceased members and dependents.
18. Celebrated DABIREMCO's 17th Anniversary on Sept. 21, 2018 at 2nd Floor, BIR Bldg., Davao City with giveaways and raffle prizes
19. Provided employees benefits such as:
 - a. Retirement Benefit Plans
 - b. Uniform Allowance
 - c. Health Care Benefits (HMO)
 - d. Mandated social benefits
20. Adapted Performance Evaluation System
21. Initiated Community Development Programs
 - a. Participated the "Adopt a Site Project at Mt. Talomo-Lipadas Watershed of the Davao City Water District (DCWD).
 - b. Sponsored Scholarship Program thru the Archdiocesan Nourishment Center by providing school uniforms, shoes, and school supplies to four (4) Goodjao (Badjao) and two (2) Christian students;
 - c. Conducted Feeding Programs
 - i. Archdiocesan Nourishment Center at Bucana, Davao City on Nov. 17, 2018.
 - ii. Special Children of Bolton Elementary School on Nov. 20, 2018
 - d. Donated ten (10) canes for the blind students of the Davao School and Rehabilitation Center for the Visually Impaired.
 - e. Provided Medical Assistance (in a form of Medicines) to the Senior Citizens of Barangay 40-D, Bucana, Davao City on December 9, 2018.
 - f. Joined with the BIR during the gift giving of 30 sacks of rice during Outreach Program at Davao City Jail, Maa, Davao City where DABIREMCO shouldered the snacks of the employees joining the program
22. Tied-up with the "Love the Children Foundation" by selling their products at DABIREMCO canteen.
23. Sponsored Wellness Program
 - a. GLUTA Volleyball Tournament of SOGIE at Salaruha Gym, Talomo, Davao City on Dec. 21, 2018
 - b. Zumba Session with DABIREMCO Members and BIR Employees every 1st Friday of the Month
24. Celebrated Holidays with Christmas Carols rendered by
 - a. The Mindanao Association for the Blind on December 5, 2018
 - b. Alay sa May Kapansanan Foundation on December 19, 2018

- c. School for the Blinds on Dec. 4, 2018
 - d. Held Christmas Party for the Members, Officers and Employees on Dec. 8, 2018 at the Japanese Tunnel, Davao City
25. Held Operational Planning for 2019 Priority Programs at Japanese Tunnel, Davao
 26. Adopted the eVoting System, a computerized election process from voting to processing of results.
 27. Used the Point-of-Sales (POS) Machine in the canteen operation.
 28. Collaborated with the following organizations:
 - a. CFDC
 - b. CUDC
 - c. CLIMBS
 - d. 1CISP
 - e. BIR
 - f. BIR
 - g. CDA
 - h. CCDO
 - i. Gender Equality Resource Center (GERC) as training provider
 29. Availed of the loan protection coverage and surety bonds of accountable officers
 30. Conducted Oath Taking Ceremony on April 20, 2018 with Director Nuzar N. Balatero as the Inducting Officer
 31. Feedback Mechanism
 - a. Supported the Research Study of Sharon Rebanco
 - b. Installed Drop Box at the canteen area open to all members and customers
 - c. Conducted actual survey on customer satisfaction by the Ethics Committee
 - d. Distributed feedback forms to all attendees of the General Assembly which also served as raffle entries drawn during the General Assembly with exciting prizes

These accomplishments were made possible thru the efforts and cooperation of the officers, staff and members of DABIREMCO. **GA Resolution No. 14-2019**

- **AMMENDMENT ON ARTICLES OF COOPERATION AND BY-LAWS**

Chair Tusoy presented the amended and improved Vision, Mission, Values, and the Objectives and Goals of DABIREMCO. Also presented are other amended portion of the Articles of Cooperation and By-Laws for ratification.

VISION:

DABIREMCO is a stable, trustworthy and gender responsive cooperative providing the best products and services to its members, customers, and the community.

MISSION:

DABIREMCO is committed to uplift the lives of its stakeholders, customers, and community regardless of sex and gender by providing excellent savings, credits and allied services.

VALUES:

DABIREMCO CARES

- C - Continuous Improvement
- A - Accessibility
- R - Responsive to the needs of the Stakeholders
- E - Ethical
- S - Service Oriented

OBJECTIVES AND GOALS:

Financial Viability – To expand the business venture and increase the Return of investment of stakeholders.

Member and Customer – To attract and maintain satisfied members and customers.

Internal Business Process – To establish and implement sound internal control system and improve service delivery.

Learning and Growth – To develop and maintain professional and highly-skilled team of leaders and staff.

Cooperative, Community and Environment – To be actively involved in community services and cooperative affairs.

There being no objection, Ms. Veronica Estremos moved for the approval of amendments on DABIREMCO's Article of Cooperation and By-Laws and duly seconded by Mr. Kenry Yap.

GA Resolution No. 15-2019

- **AMMENDMENT ON DAYONG**

Chair Tusoy presented the amendments on **DAYONG** for ratification which was moved for approval by Ms. Daisy Pajaro and duly seconded by Ms. Freia Constantinopla. **GA Resolution No. 16-2019**

- **HOSPITALIZATION BENEFITS (INFORMATION)**

Chair Tusoy presented the amendments on **HOSPITALIZATION BENEFITS** for ratification which was moved for approval by Ms. Daisy Pajaro and duly seconded by Ms. Freia Constantinopla.

- **SUCCESSION MANUAL**

Chair Tusoy presented the Succession Manual to the assembly and was immediately ratified. Ms. Marianne Grace Ilao motioned for the approval and duly seconded by Ms. Maria Luz Roldan. **GA Resolution No. 17-2019**

- **RATIFICATION OF BOARD RESOLUTIONS**

There being no objections and clarifications, the 2018th Board Resolutions was moved for approval by Mr. Rex Vincent Perido and duly seconded by Atty. Paolo Felicito Jakosalem. **GA Resolution No. 18-2019**

- **APPOINTMENT OF CDA ACCREDITED EXTERNAL AUDITOR**

Chair Tusoy opened the body for the approval to continue the appointment of the CDA Accredited External Auditor, Ms. Thelma S. Ciudadano, a partner of Ampil, Elises, Ciudadano and Co., CPAs as the External Auditor of DABIREMCO.

There being no objection, Ms. Veronica Estremos moved for the continuous appointment of Ms. Thelma S. Ciudadano and was duly seconded by Ms. Teofila Milana. **GA Resolution No. 19-2019**

- **RESULTS OF ELECTION**

The floor was given again to the Election Committee Chairperson, Ms. Charissa Deles to declare the results of election. Below are the results:

BOARD OF DIRECTORS:		NO. OF VOTES	RANKING
1	Susan Tusoy	203	1
2	Christine Diwata Camiña	200	2
3	Beverlie Montebon	195	3
4	Rex Vincent Perido	153	4
5	Karlo Pabatao	135	5
6	Roderick Orallo	134	

AUDIT AND INVENTORY COMMITTEE:		NO. OF VOTES	RANKING
1	Jessa Palarca	165	1
2	Kenry Yap	157	2
3	Noel Albarico	155	3
4	Edilyn Beldia	135	

ELECTION COMMITTEE:		NO. OF VOTES	RANKING
1	Noli De Castro, Jr.	175	1
2	Georgina Polinar	155	2
3	Cresia Nena Labor	149	3
4	Massene Rubin	133	

Only four (4) were nominated for the Board of Directors position and were considered automatically elected. The candidate who garnered the lowest number of votes will replace Dir. Eddie Castillo, who resigned due to transfer of assignment. Mr. Karlo Pabatao, who replaced Dir. Castillo will serve only the remaining term of one (1) year.

The Audit and Inventory Committee and the Election Committee elected candidates will serve the cooperative for a period of two (2) years.

GA Resolution No. 20-2019

• **AWARDING OF EMPLOYEES**

The following DABIREMCO Employees were awarded for their exemplary work attitude:

1. Ms. Maricel Tabanao – Manager
2. Ms. May Ann Frial – Photocopier Operator
3. Ms. April Mae Maganito - Cashier

• **ADJOURNMENT**

There being no matters further to be discussed, newly elected Board of Director Rex Vincent Perido moved for the adjournment of the General Assembly and was duly seconded by Atty. Paolo Felicito Jakosalem. Dividends and Patronage Refunds were distributed after. ***GA Resolution No. 21-2019***

The General Assembly was adjourned by Chairperson Susan D. Tusoy at 3:15 P.M.

CERTIFIED TRUE AND CORRECT:



CHASTINE T. DIAZ
Secretary

ATTESTED BY:



SUSAN D. TUSOY
Chairperson