



ORO INTEGRATED COOPERATIVE

**Managing Adversity
*In the context of the Covid-19
Pandemic***

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History of OIC

REGISTERED IN 1966,
FIRST COMMUNITY-
TYPED COOP IN
NORTHERN MINDANAO

STARTED WITH
P88 CAPITAL

24 FOUNDING
MEMBERS

FIRST COOP IN THE
PHILIPPINES
ADOPTED THE ATM
SERVICES

OIC THROUGH THE YEARS AND BEYOND



ASSET
P6.1 B



DEPOSIT
P 3.2B



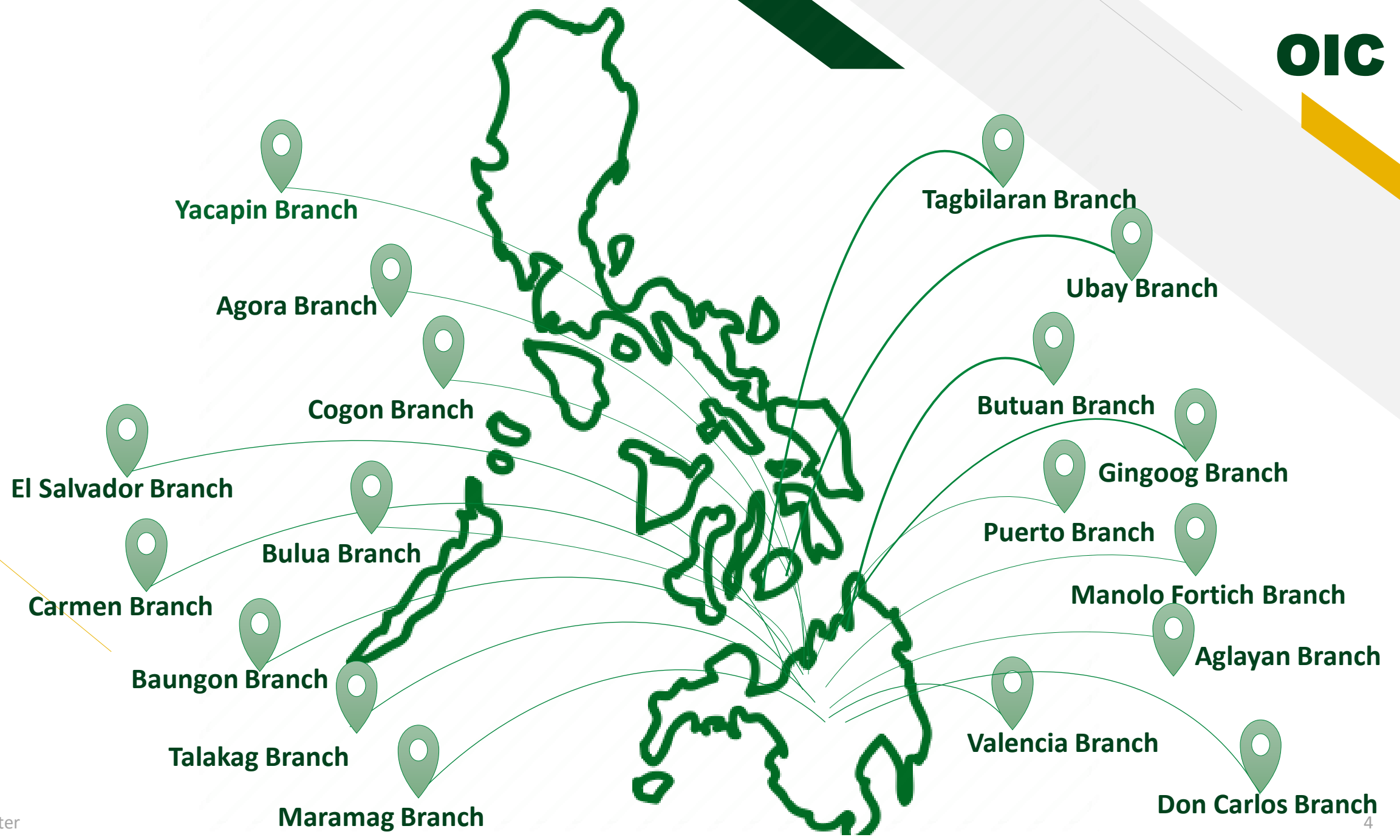
SHARE CAPITAL
P1.9B



MEMBERS
164,000



18
BRANCHES



COVID-19 PANDEMIC

The Two (2) sides of it based on OIC's experience





Challenges and Threat

Proclamation No. 922 declaring a State of Public Health Emergency on March 8, 2020.

The whole country was placed under Enhanced Community Quarantine(ECQ)

The passage of the Bayanihan to heal as one Act otherwise known as RA-11469.

The rising cases of Covid-19 across the Philippines



What are the Coping Mechanism?



Organized Crisis Management Team

- Formed 8 strong team department
- Each team has given each role and responsibility in the context of addressing the Pandemic
- The creation of the CMT was approved by the BOD

Reviewed Employees' Welfare and Protection, and Providing their Needs

- First order of the day is to give the people the peace of mind.
- Take immediate steps to ensure the safety and well-being of employees:
 - Application of non-traditional work arrangement
 - Approval of new leave credits on top of sick leave in case employee will be infected or residence under lockdown
 - Approval of one time hazard pay
 - Allowing early disbursement of 13th month pay

Amended Operational Guidelines



- Loan approval via email

- Loan disbursement approval via email

- Cash float approval via email

- Check disbursement- all disbursements will be approved by the branch signatories only.

Enhanced Members Services and Programs

- Health care assistance program
- Providing Free Laboratory Services
- Calamity Assistance Benefit
- Maternal Benefit Program
- Mortuary Assistance Program
- Cancer Patient Benefit Program
- Scholarship (High School & College)



Enhanced Members Services and Programs

- Train and educate them financially and inculcate the value of self-responsibility and volunteerism. Emphasize the sense of ownership
- Marketing of members' product thru online services (to be launched in October)
- Agri-product consolidator (vegetables and corn)



Business Transformation Initiatives

"the opportunities behind, a breakthrough"

- **Digitalization and online services**
 - **Development of online loan application**
 - **Development of virtual debit transfer of account**
 - **Online membership application**
 - **Online transaction on loan payment and deposits**
 - **Online marketing of members products- ONGOING**

> In the application of RA 11469 “Bayanihan To Heal As One Act” which was passed into law last March 24, 2020, OIC focused on:

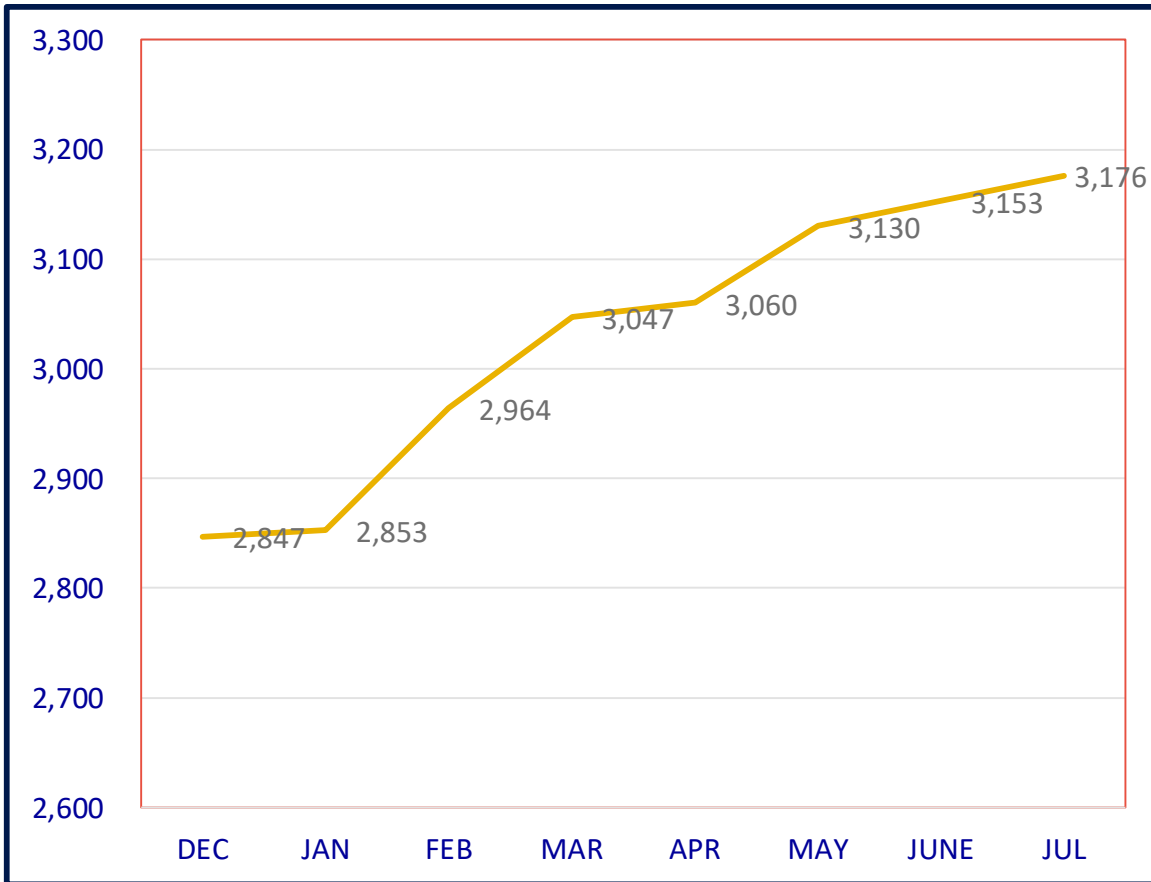
1. Liquidity Management
2. Loan Extension (moratorium)
3. Remedial Strategies
 - Regular Restructuring
 - Remedial Restructuring
4. Granting of Business Recovery Loan



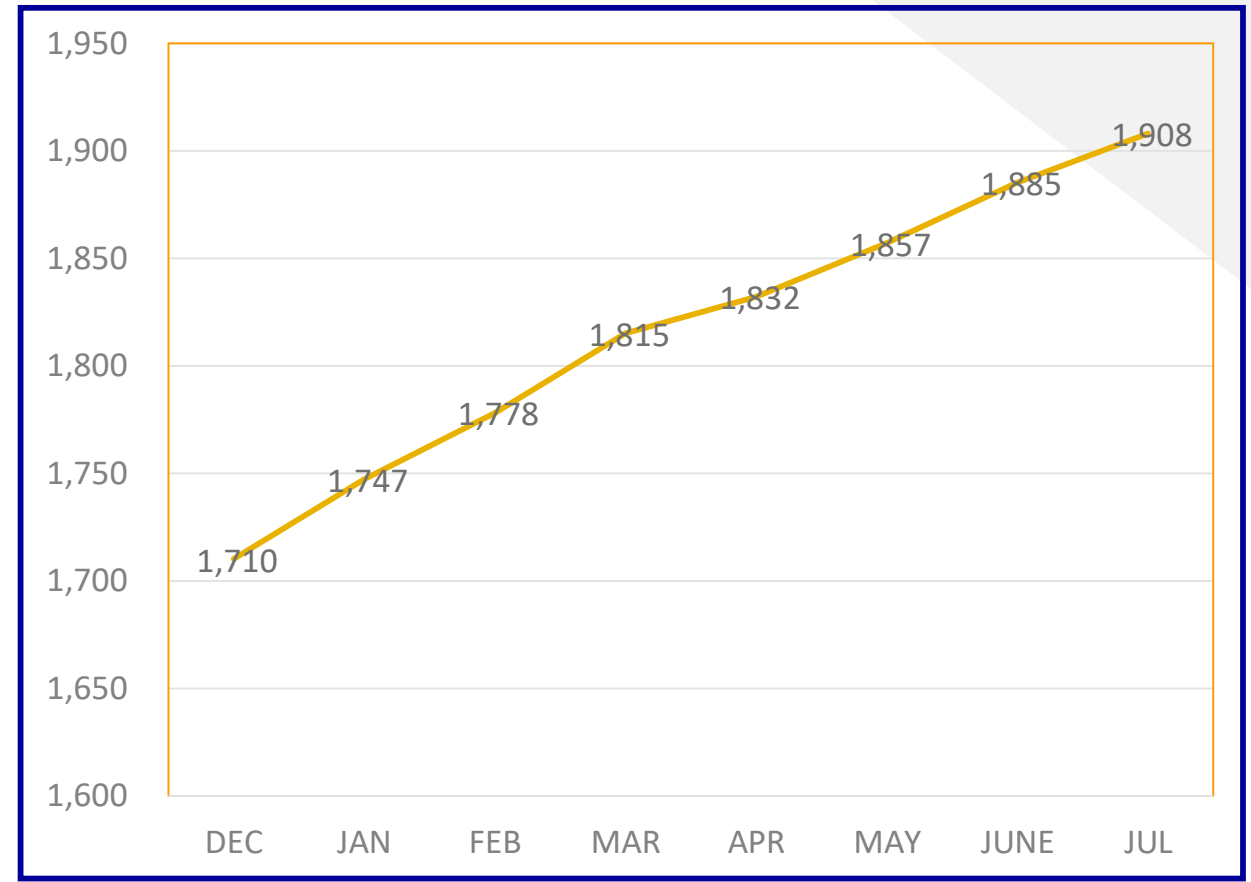
IMPACT OF COVID-19 TO THE FINANCIAL OPERATION



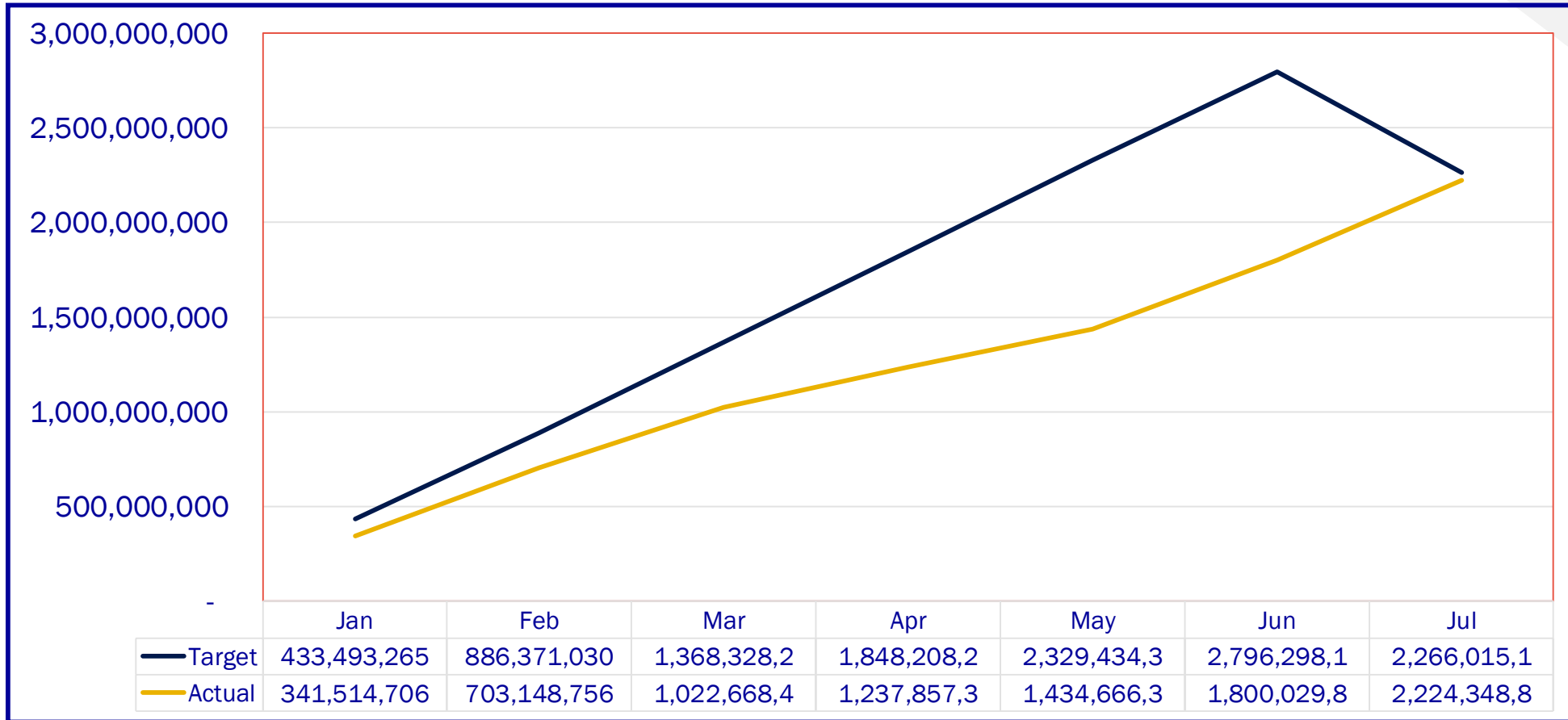
DEPOSIT LIABILITIES In Billions



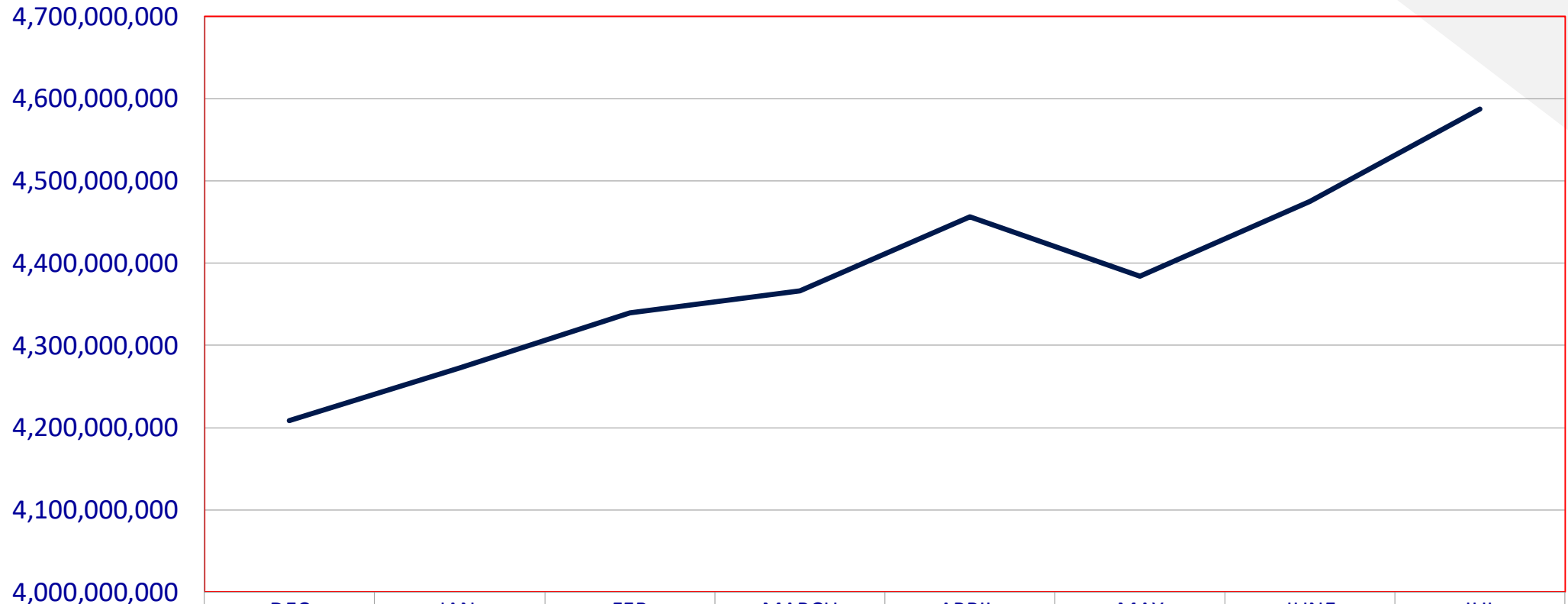
SHARE CAPITAL In Billions



LOAN RELEASED

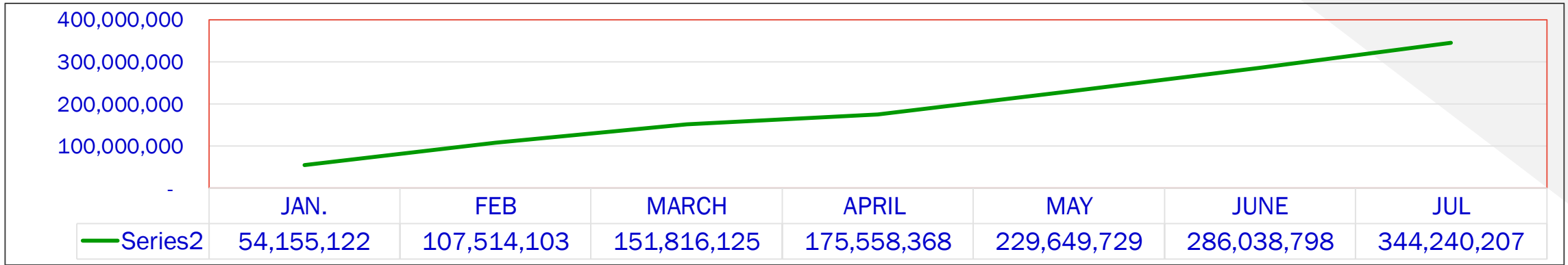


NET LOANS RECEIVABLE

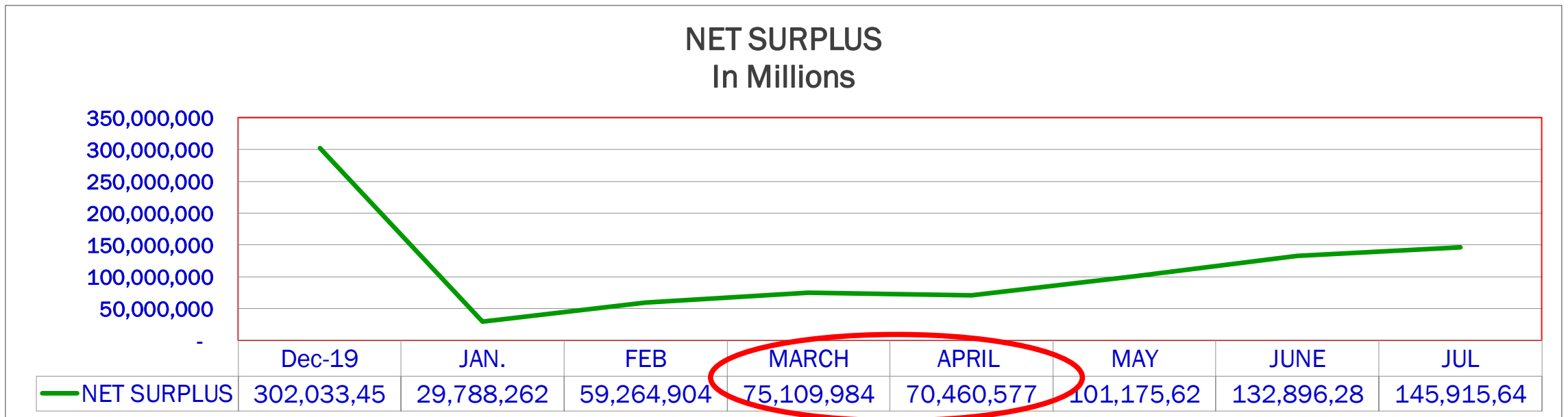


	DEC	JAN.	FEB	MARCH	APRIL	MAY	JUNE	JUL
NET LOANS RECEIVABLE	4,208,210,065	4,273,084,800	4,339,402,992	4,365,936,590	4,456,471,188	4,384,090,348	4,475,059,989	4,587,305,593

**INTEREST ON LOANS
In Millions**



**NET SURPLUS
In Millions**



1. UNCERTAINTY BREEDS.....

Creativity, innovative to new perspective and opportunity and accept “change”.

2. The relevance and importance in adhering to prudential standards. Coops resiliency emanates from being disciplined to financial standards.

3. The significance of Business Continuity Plan policy

4. Leadership role is very important.

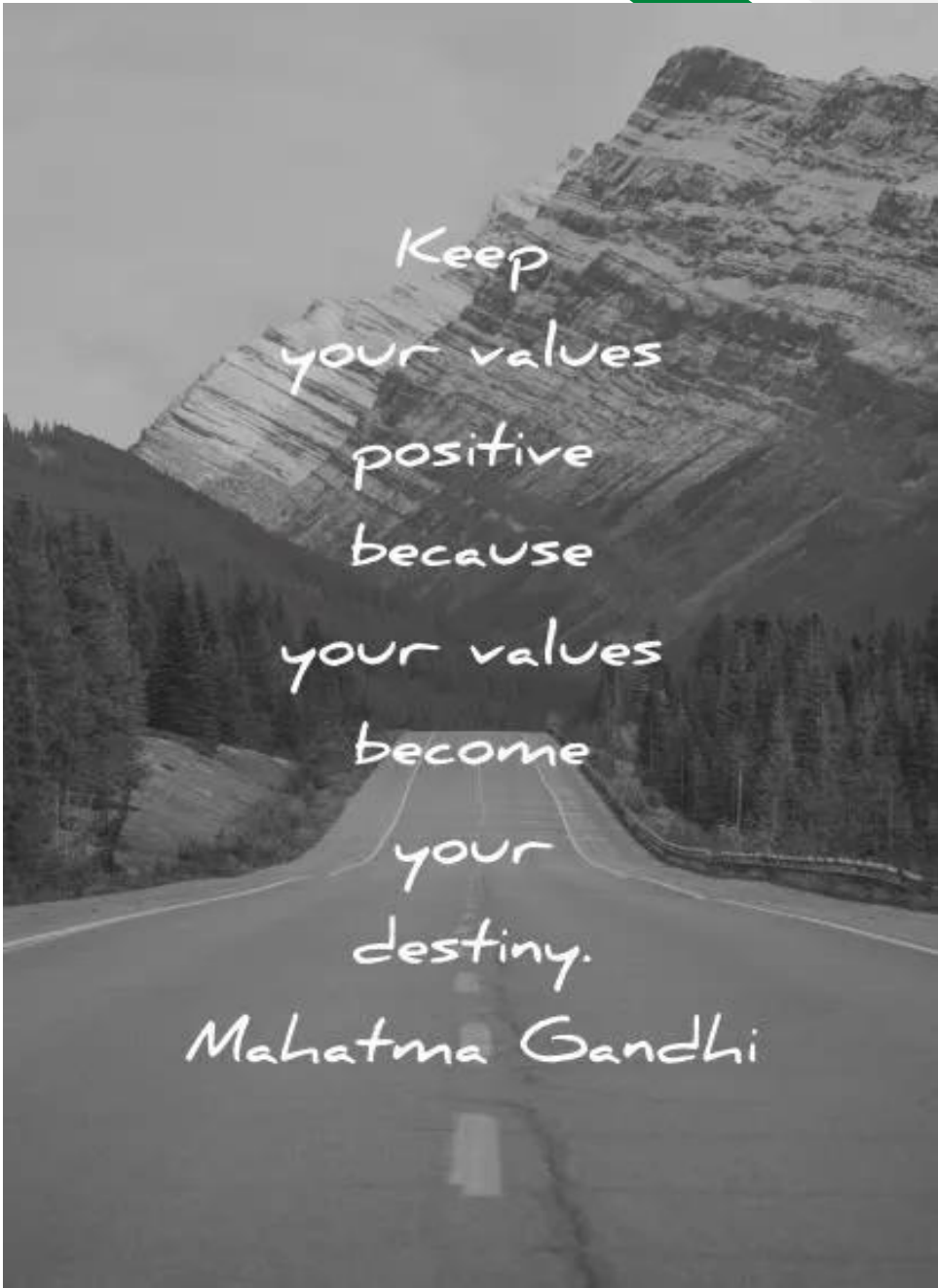
5. Well informed and value driven members will keep the coop sail amidst the storm.



UPCOMING 60 DAY MORATORIUM

- 1** Strengthen liquidity position
- 2** Control/manage the loan releases
- 3** Daily cash position monitoring
- 4** Re-assessment of mitigation strategies environmental core.





Keep
your values
positive
because
your values
become
your
destiny.
Mahatma Gandhi



Thank You.



Oro Integrated Cooperative



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