



BAAO PARISH MULTI- PURPOSE COOPERATIVE
San Nicolas, Baa, Camarines Sur

"A Simple Journey Amidst the Presence of COVID -19"

Tuesday, September 22, 2020

MS. ANABELL B. DE LA VIGA
General Manager

baacoop... truly cares!



Humble Beginnings...

- It was on **August 26, 1963** when the organization was first registered as Baao Parish Credit Union Incorporated (BPCUI).
- It started with **fifty (50) members** with an accumulated Paid Capital of **One Thousand One Hundred Ninety Three Pesos (P1,193.00)**.
- By history, the word **“Parish” the “Hijas de Maria”**, a religious organization of the Parish, who through the help of the Baao Parish Council, was able to make the Coop operational.
- It was in **1989** when the cooperative has registered **its first million asset** and was then recognized as a Millionaire Coop.



What do we
offer?



What do we offer?

ECONOMIC SERVICES

Savings Deposits	Loan Products	
• Regular Savings	• Microfinance Loan	• Character Loan
• Retirement Savings	• Salary Loan	• Grocery Loan
• Birthday Savings	• Pension Loan	• Medical Loan
• Travel Savings	• OFW Loan	• Enrollment Loan
• Anniversary Savings	• Back-to Back Loan	• Farmer's Loan
• Koop Alkansya (For Kids)	• Solar Package Loan	• Calamity Loan
• Time Deposit	• Jewelry Loan	• Petty Cash/ Emergency Loan



What do we offer?

SOCIAL SERVICES

- Damayang Pangkalusugan (DPK)
- Death Aid Program (DAP)
- Coop Life Program (CLP)
- Koop Assurance Program
- Baaocoop Damayan Insurance

MEMBER SERVICES

- SSS/ Philhealth Payment Accommodation
- Automated Teller Machine (ATM)
- KAYA Payment



What do we offer?

SPECIAL COOP PROGRAMS

- Aflatoun Program (School-based Savings Program)
- Coop College Assistance Program (CCAP)
- Coop Youth Exposure Program (CYEP)
- Coop Youth Volunteer Exposure Program
- Adopt-a-Barangay Feeding Program
- Koop Kalinga (Scholarship Grant for High School)
- Koop Negosyo (Business Dev't. Assistance Center)
- Koop Paligiran (Environmental Program)
- Coop Marketing Program (Member Business Advertising System)
- Balik Eskwela Program (Free School Supplies for selected Public School Students)



What have we been
through during the
Pandemic?

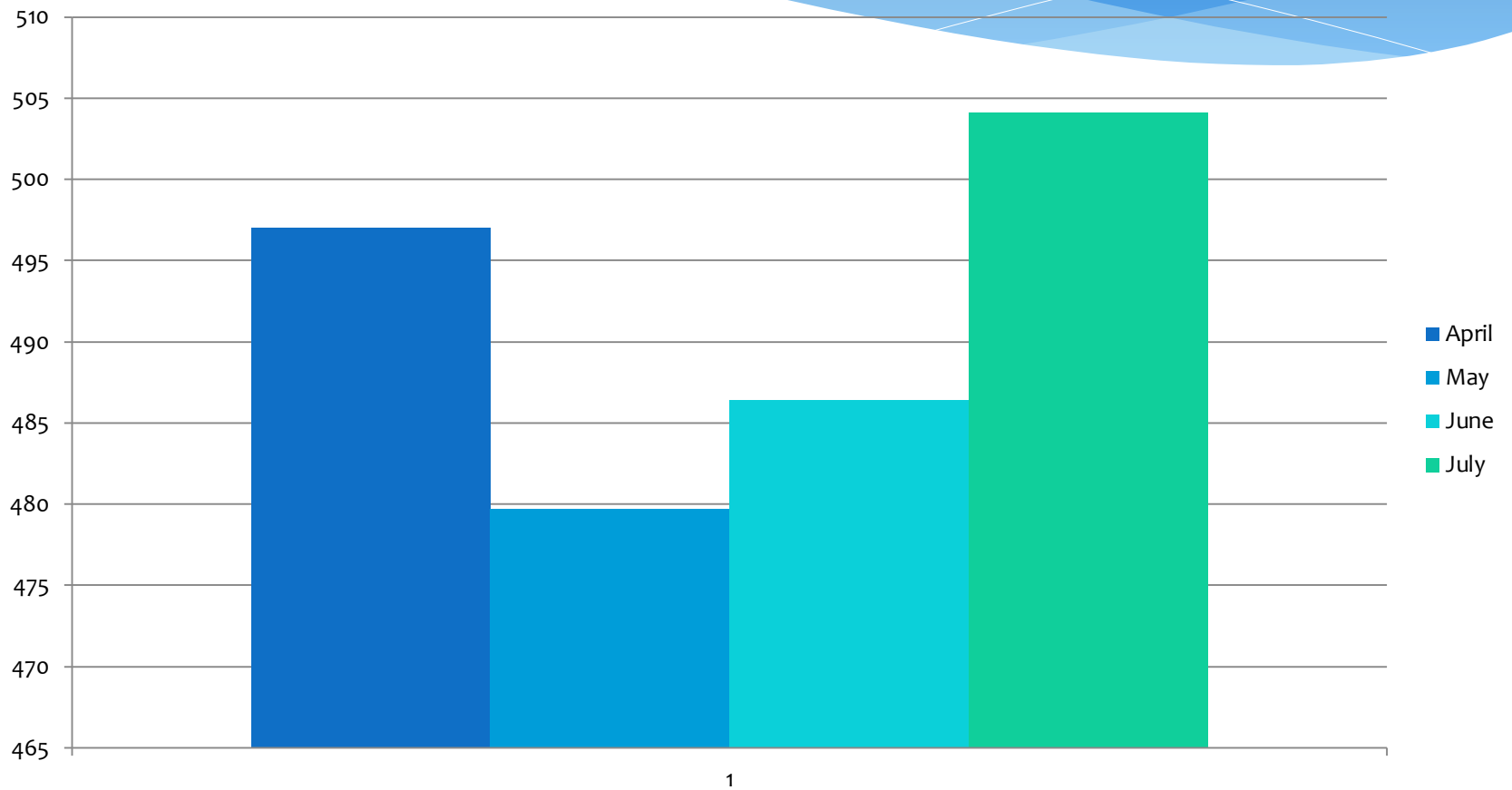


What have we been through during the pandemic?

- * **Shortened Work Hours;** No Saturday Transaction.
- * **Decrease/Fluctuation** in:
 - Cash and Investments
 - Deposit Liabilities
 - Loan Receivables
 - Income from Loans

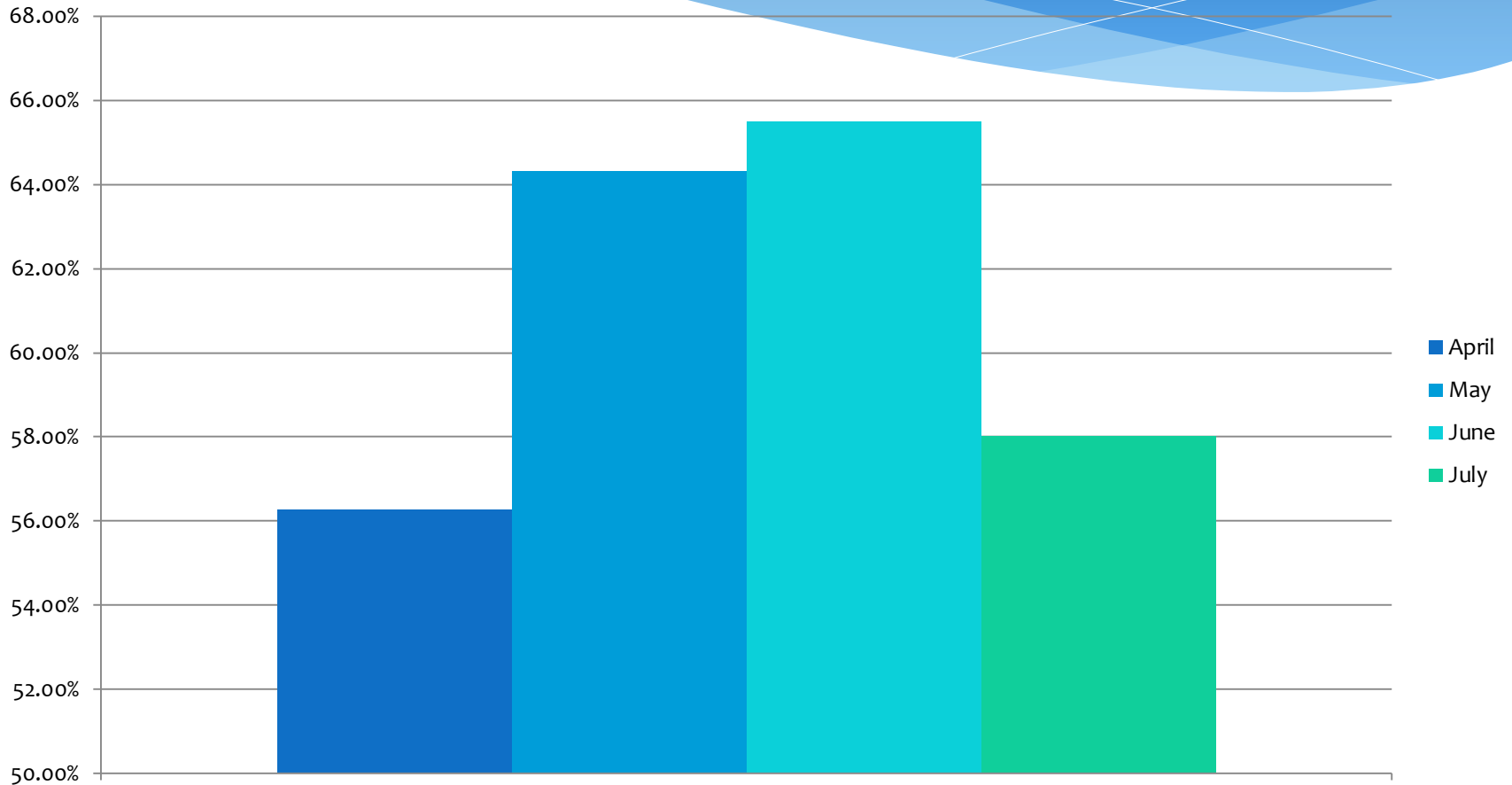


LOAN RECEIVABLES



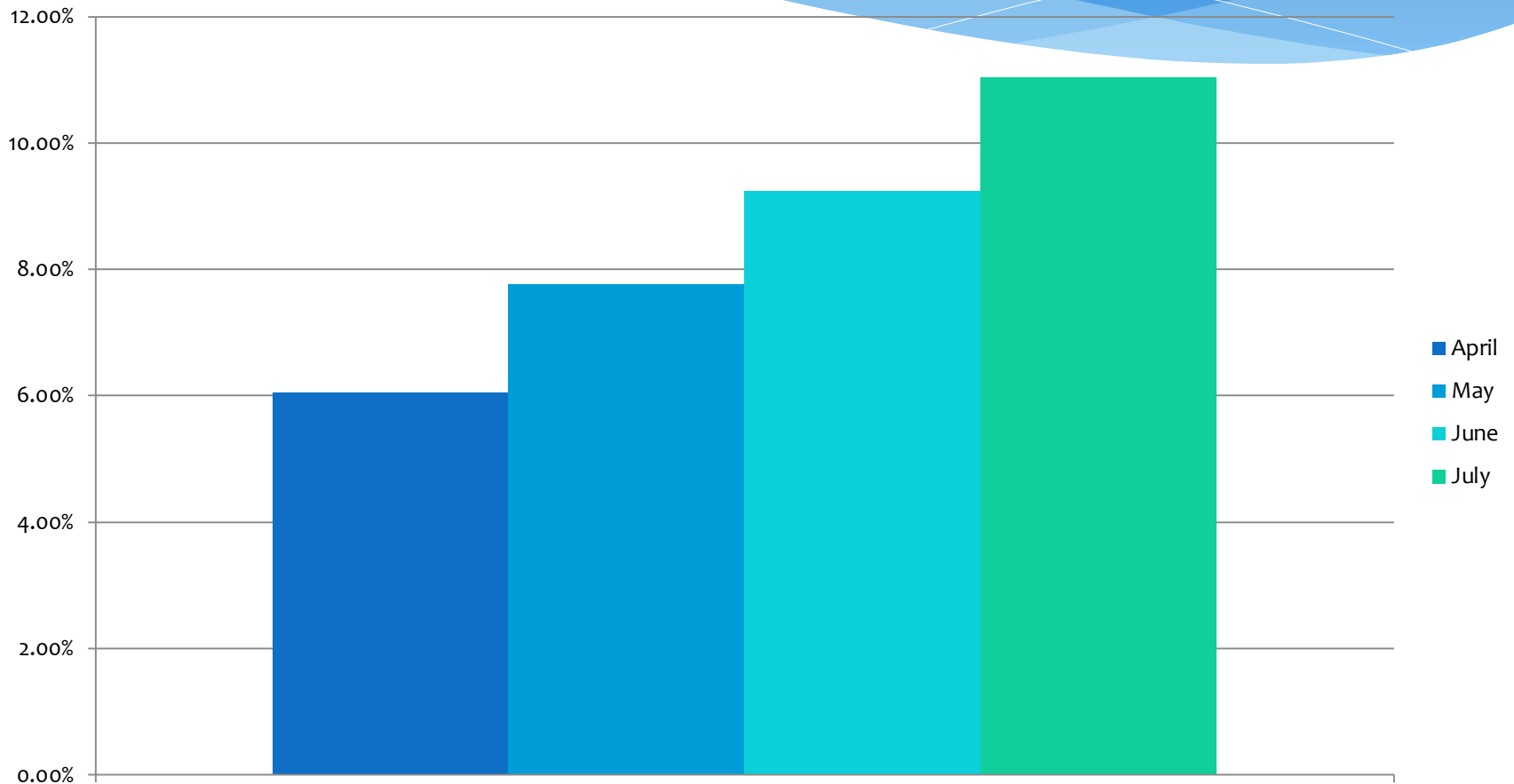


LIQUIDITY



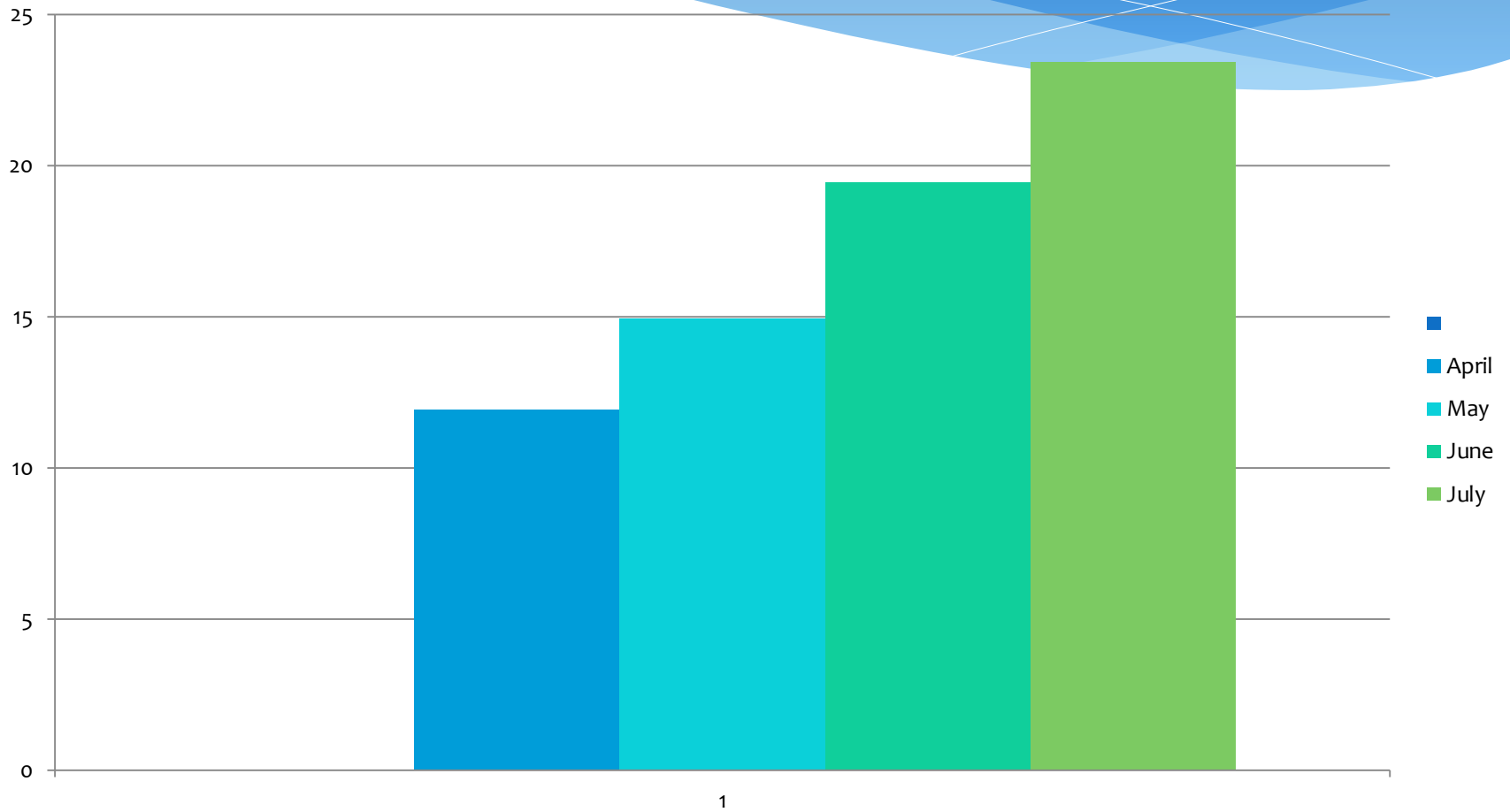


LOAN PORTFOLIO PROFITABILITY





NET SURPLUS





What have we done
during the
Pandemic?



WHAT HAVE WE **DONE** during the Pandemic?

- * Release of **Dividend 2019** Posted to Member's Savings **withdrawable anytime** from March 16 onwards.
- * Gave **P300.00 Cash Assistance** to ALL members
- * **30-days (Now 60 days)** Moratorium per RA 11494 "Bayanihan to Recover as One Act"
- * **No Demotion** on Membership Classification up to **December 31, 2020**
- * **Minimizing** entry of members inside the coop premise



WHAT HAVE WE **DONE** during the Pandemic?

- * **Strict** implementation of standard health protocols such as “**No face mask, No entry**”, sanitization/ disinfection, temperature scanning , physical distancing and;
- * **Online Transaction** using KAYA Cards/ Palawan Express
- * **Flexible Work Arrangement/ Skeleton Work Force;**
Provision to use Leave credits as stated in Labor Advisory No. 01
- * Provision of **Proportionate 13th Month** Pay to all Employees.



WHAT HAVE WE **DONE** during the Pandemic?

- * Donation of **sacks of Rice to the LGU** for packing & distribution for the constituents
- * **Food packs to frontliners** assigned in Poblacion Area (Baa) & San Agustin Iriga.
- * **“HOME DELIVERY”** of Loan Releases to members for easy access.



WHAT HAVE WE **DONE** during the Pandemic?

Increase in amount, and adjustment of terms for the following loan privileges:

- ✓ **CALAMITY LOAN**
- ✓ **ELECTRONIC GADGET LOAN**
- ✓ **CHARACTER LOAN (Account B)**



WHAT SHALL WE DO?

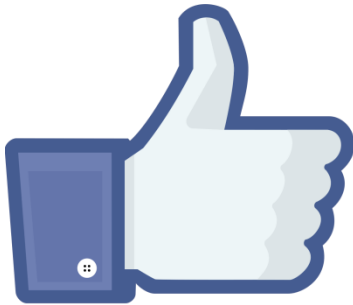
- ✓ **Continue providing viable** programs and services to our members.
- ✓ **TRUST** as one **secret ingredient** to be successful
- ✓ We **value our members** because our member is our customer

**"What you get by
achieving your goals
is not as important
as what you become
by achieving your
goals."**

Henry David Thoreau



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Baao Parish Multi- Purpose Cooperative
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Thank you!

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