



INTEGRITY

UNITED

PROVIDER

COMPETENT

RELIABLE

INITIATOR

UNIVERSAL

PILLAR

PASSIONATE

VISIONARY

TRAILBLAZER

NURTURING

BRIDGE

WHEEL
LADDER

GRAND

RESILIENT

STRONG

DIRECTION

PROVIDER

ICOOP 2018

BUILDING THE
NATCCO BRAND
FOR SUSTAINABILITY
AND INTEGRATION

2018



NATCCO
NETWORK

NATCCO Network Profile



5,130,708

63% Female 37% Male

INDIVIDUAL MEMBERS

802 member COOPS

Php **182.236** BILLION
CONSOLIDATED ASSETS

1,932
OFFICES

Almost **50%** of the
Sector based on
the individual
MEMBERS and
ASSETS





NATCCO

PRODUCTS &
SERVICES

**FINANCIAL
SERVICES
(BUSINESS)**

Deposits and Loans

Stabilization Fund

**Resiliency Fund/Disaster
Recovery Fund**

Remittances and Payments

**SUPPORT
SERVICES**

**Education, Training,
Consultancy**

Information Technology

**Microfinance Innovation
in COOPS**

Advocacies

CONTROL

Inspection/Supervision

OUR CONTEXT

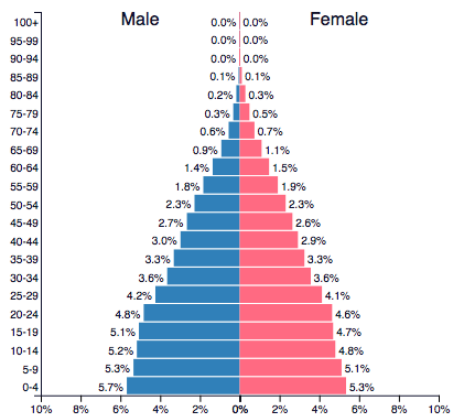


SUSTAINABLE DEVELOPMENT GOALS



Philippines ▼
2017

Population: 103,796,831



Federations take leadership



Philippine
Development Plan
2017-2022

“Ready or not, a new world is upon us” Klaus Schwab



Platform cooperativism explored



Emerging cooperative responses
to gig economy in Asia (ILO)

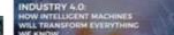
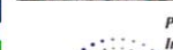
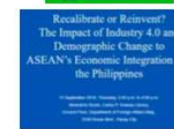


Directory: Platform Cooperativism
Platform Cooperativism Consortium
supporting the platform co-op ecosystem



Philippines geared towards Industry 4.0

DOST gears up for Industry 4.0, launches SETUP 2.0
at S&T Week



Nascent but vibrant startup scene in PHL

Philippines FinTech Startup Map 2017

Overview



- Over 200 startups
[PwC (2017) Off to a great start:
The Philippine startup ecosystem]
- 60+ FinTech startups
[Philippines FinTech Startup
Report 2017]
- Access to global
startup investors



*“Global value chains are continuing to shift,
especially from East Asia, but also increasing
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*“Can ASEAN Turn Geostrategic
and Technological Disruption
into Opportunity?”*
[Project Syndicate, Sep. 4, 2018]



Reshoring Initiative



Blockchain traceability in your smart phone

A grassroots approach to proving fair pay with FairFood



**“World of constant disruption
and innovation”
Are the cooperatives ready?**

- **Global Leadership Forecast 2018**
 - **50% of the 2006 Fortune companies no longer exist**
 - Many companies are unable to keep up with the pace
- **2017 Microsoft Asia Digital Transformation Study**
 - 86% of the Philippine business leaders **CONSIDER** transforming into a digital business to enable future growth as a key priority
 - *ONLY 32% have a full digital transformation strategy in place*
 - **URGENT NEED** to groom **digital leaders for Philippine businesses to grow and remain relevant in the future**









	RATIO	STANDARD	COOP1	COOP 2
A1	Delinquency PAR 1	≤5%	12%	11.11%
	Delinquency PAR 30	≤5%	6%	9.49%
P1	Provsion > 12 months	100%	100%	100.00%
P2	1-12 months	35%	54%	45.75%
E9	Institutional Capital	≥10%	9%	8.39%
A2	Non-earning assets	≤5%	7%	9.18%
L1	Liquidity -Savings	15%-20%	24%	22.01%
	Liquidity -Asset	≥10%	11%	11.11%
E1	Loans	70% - 80%	70%	61.35%
E5	Deposits	55%-65%	47%	46.25%
E7	Share Capital	35%-45%	32%	35.19%
E6	External Borrowings	0%	0%	0.00%
R7	Dividends	≥ Inf Rate	11%	6.18%
R9	Operating expenses	3%-10%	6%	6.34%
R10	ROA	≥ Inf Rate	8%	5.02%

CONSULTANCY: WHAT NICE RATIOS CAN BE

Enterprising the Members of the Cooperatives

ENTREPRENEURSHIP

PARTNERSHIPS: PHILIPPINE COMMISSION ON WOMEN



GREAT WOMEN PROJECT

- MOA Signing (Jun 8, 2017) PCW with 4 Private Organization



Supporting Women's Economic Empowerment (WEE) in the Philippines (300 WMEs from 9 coops)



Pili Tart
Mauban, Quezon Prov.



Raffia Fans, Placemats
Padre Burgos, Quezon Prov.



Dried Vegetable Noodles
Jagna, Bohol



Tablea
Jagna, Bohol



Soliya
Baybay, Leyte



Inabal
(native woven abaca)
Bansalan, Davao del Sur



- **Lourdes MPC** had 5 deliveries from 3 clusters with 28 farmers; total of 66 tons of white onions
- **Taloy Norte MPC** delivered 500 kilos of bell pepper on August 9

Jollibee Group Foundation
May 15

Congratulations to the farmers of Lourdes Multi-Purpose Cooperative (LMPC) from Occidental Mindoro on their successful first delivery of onions to Jollibee Foods Corporation! They are among the the partners of [#JollibeeGroupFoundation](#) in its [#FarmerEntrepreneurshipProgram](#) 🎉🏆 (Photos courtesy of Rhen Julian of LMPC)

PARTNERSHIPS: DEP-ED

Aflatoun- Social and Financial Education



**284,054
children
SAVED**



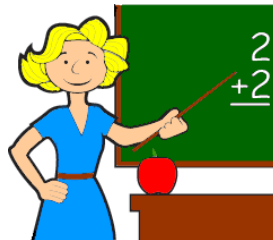
**PHP168 M
saved**



**151
coops**



**1,419
schools**



7,383 teachers



Young cooperative entrepreneurs!



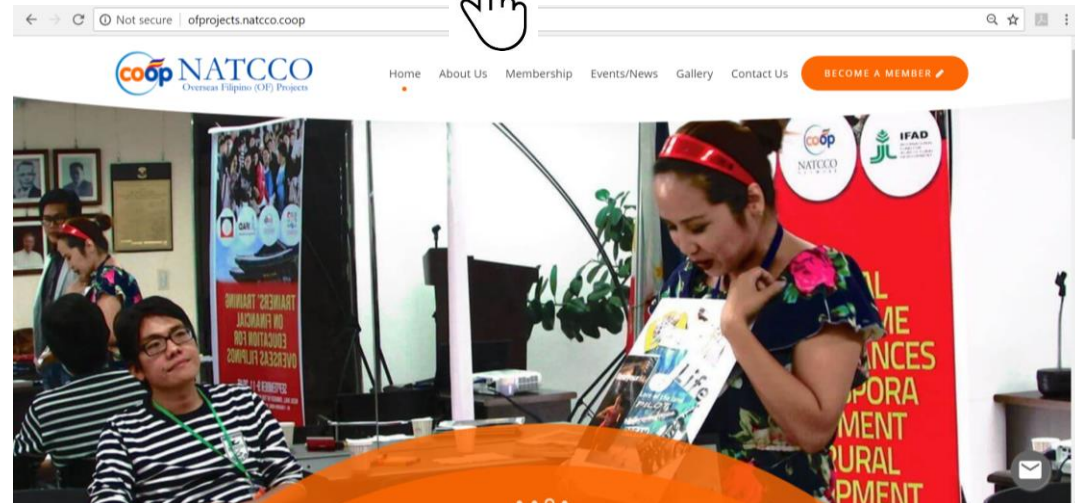
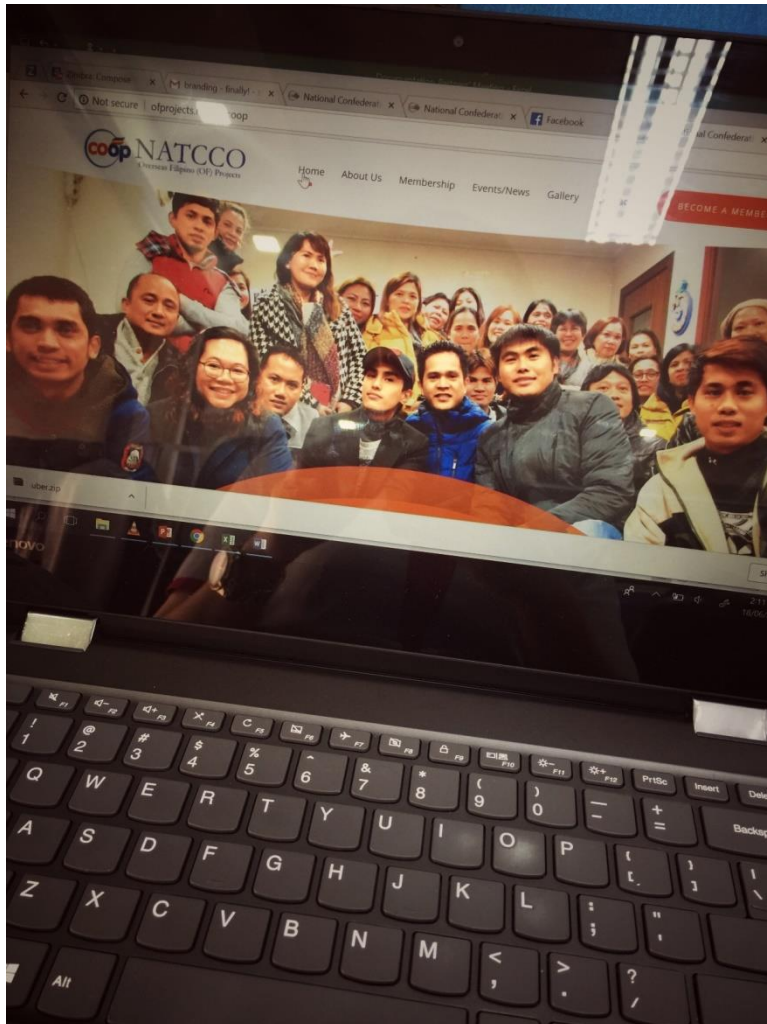


NATCCO Diaspora Program Mobilizing the Overseas Filipino and the their families to the cooperatives

Launching of the NATCCO OF Website



<http://ofprojects.natcco.coop/>



NATCCO launched its OF Website that provides helpful info for future OF members in finding co-ops in their province. There is also a facility wherein they can apply for membership online through a simplified format.

Starting with the KNOWLEDGE RESOURCE CENTER

COOPERATIVE ACADEMY OF NATCCO
(CAN!)

1ST OFFERING: LEADERSHIP AND
MANAGEMENT PROGRAM

MICROFINANCE INNOVATION IN COOPERATIVES



GROWING THE MICRO COOPERATIVES TO
BECOME MEDIUM AND LARGE
COOPERATIVES

PARTNERSHIPS: DAR

Growing 50 ARB based Cooperatives



NATCCO Loan Portfolio	390,687,479
Individual Members	90,396
Consolidated Assets of the 50 ARB Coops	911,846,187
Outstanding Loans	782,299,939
Share Capital	227,763,050
Deposit Liabilities	239,375,722

NATCCO MICOOP SERVICE

Management Consultancy

Capacity Building of Leaders and Management/Staff

Loan Fund

Integration of other NATCCO Services

Deposits

- Liquidity fund (short term)
- Loan Fund (long term)

Loans

- Credit Lines
- Term Loans
- Back to back loan
- Microfinance

Remittances



FINANCIAL PRODUCTS



Central Fund since 1987

**Liquidity Fund
2002**

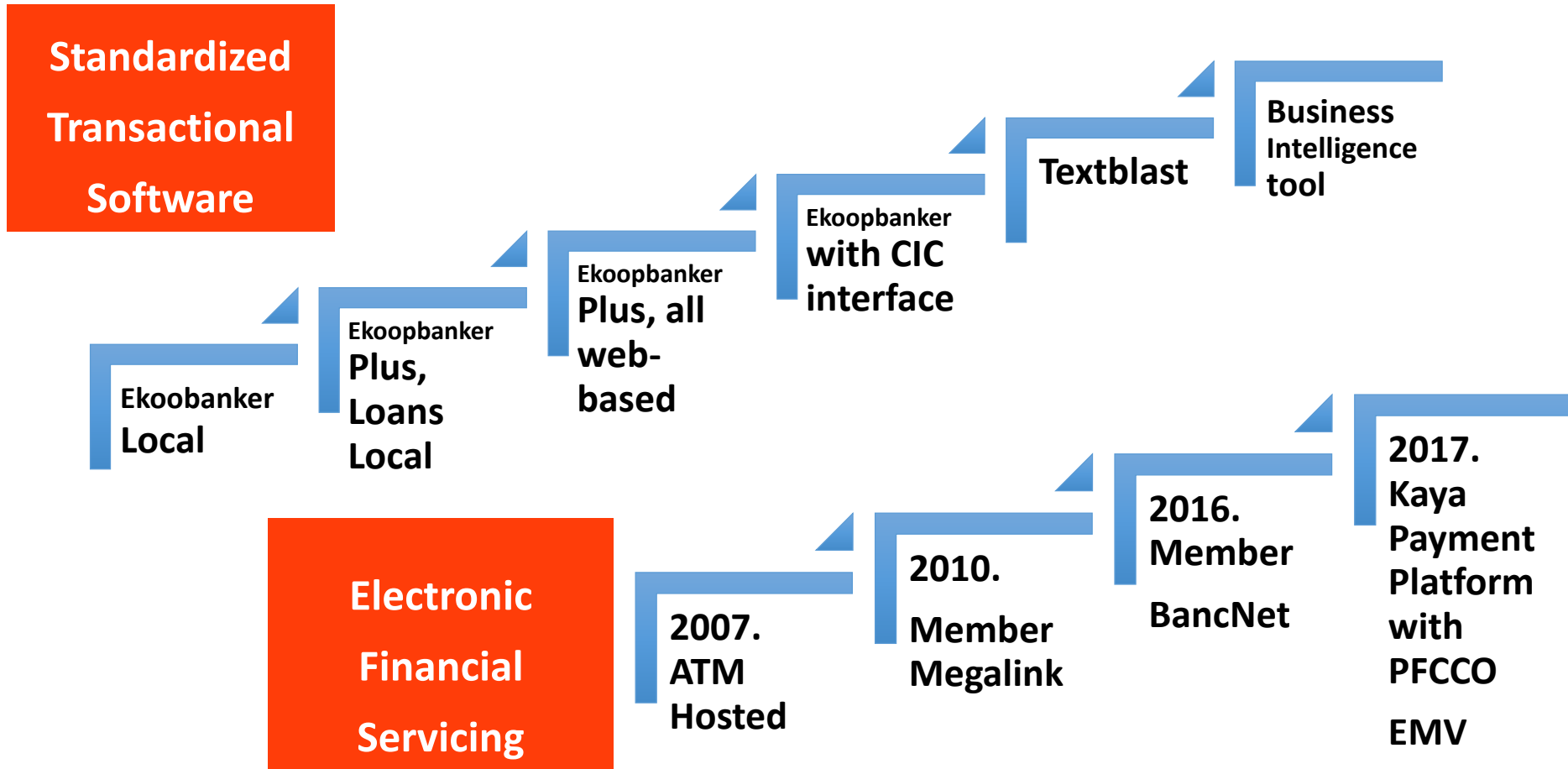
**Loan Fund
2006**

**Stabilization Fund
2008**

**Resiliency Fund
2014**

**Equity Fund
2015**

STEPPING-UP



PARTNERSHIPS: LBP and DSWD CONDITIONAL CASH TRANSFER



Beneficiaries:
700,000 Households

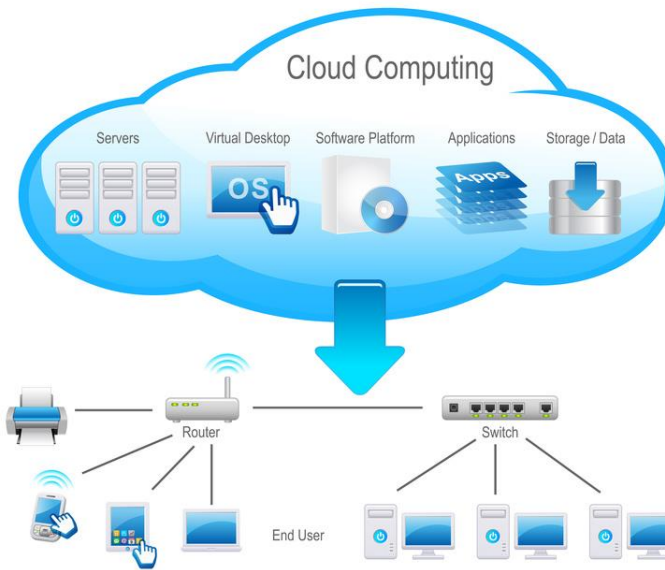
Cash Grants: Php
1.8 Billion

Coop Conduits : 65
- 100

Municipalities :
576

Regions: 4, 5, 6, 7, 8,
NCR, Portion of CAR

Building safe & sound coops Standardizing systems towards an integrated network



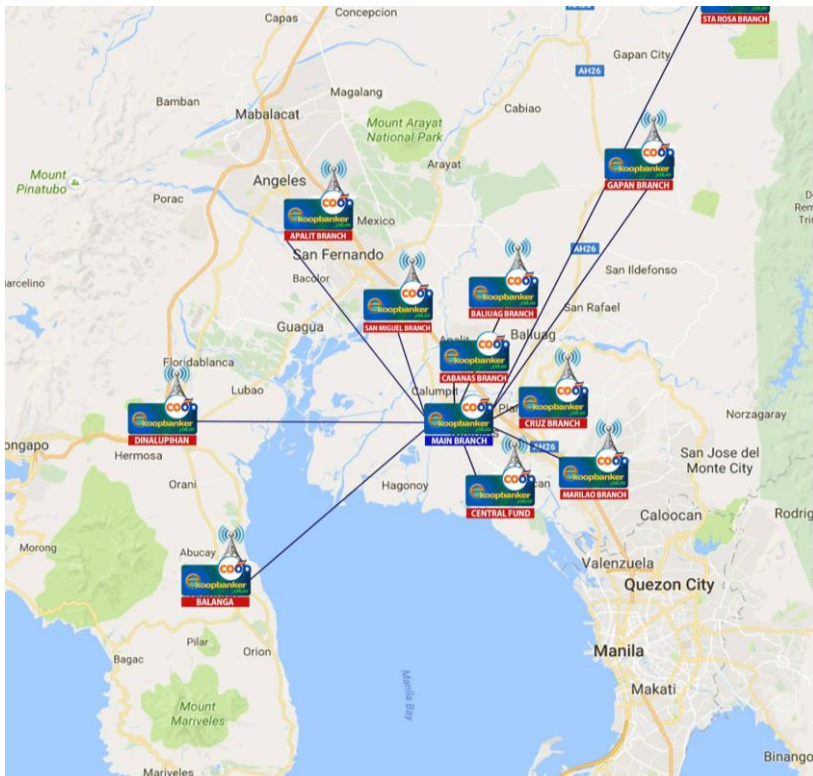
58 offices
8 coops

354 offices, 220 coops

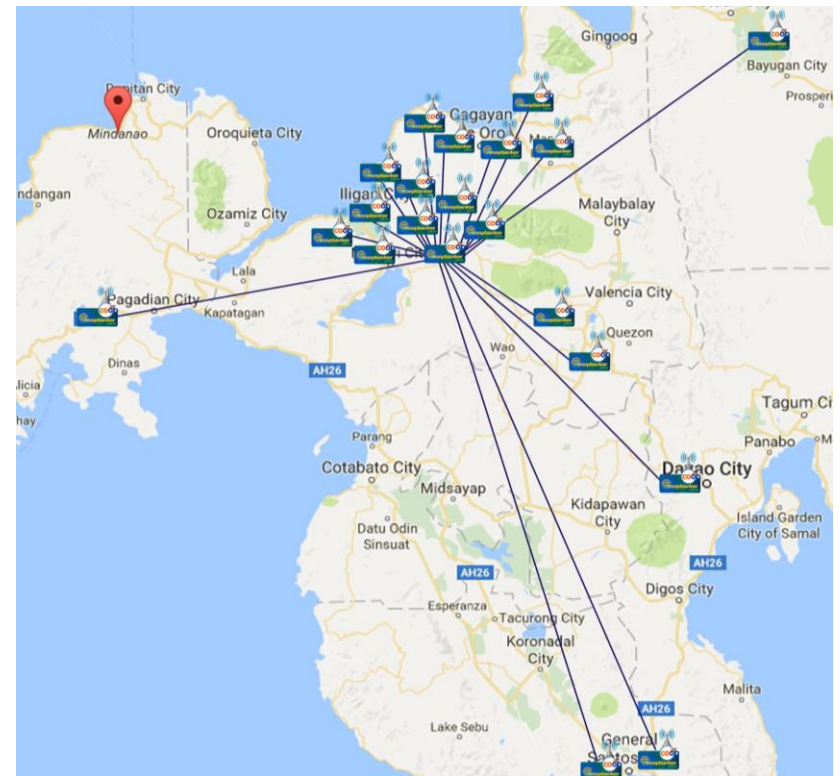
Ekoopbanker Plus



LIGAS NG KOOPERATIBA SA PAGPAPAUNLAD NG BAYAN



MSU-IIT NATIONAL MPC



PAYMENT SOLUTION THROUGH POS



Compliance in submitting credit data made easy through eKoopBanker/Plus



- 1st mover from cooperatives
- 60 coops at different stages of implementation.. And more

A screenshot of a "Log In" window. It has a red title bar with a key icon and a close button. The main area is light blue and contains a key icon, a "User Name:" label with a text input field, and a "Password:" label with a text input field. At the bottom, there are two buttons: a green "Log In" button with a checkmark icon and a red "Close" button with an 'X' icon.A screenshot of an "Error Report" window. It has a blue title bar with standard window controls. The main area is light blue and contains a "Date Generated:" label followed by a dropdown menu showing "01/31/2016". At the bottom, there are two buttons: a blue "Generate" button with an upward arrow icon and a red "Close" button with an 'X' icon.A screenshot of a "CISA Data" window. It has a blue title bar with standard window controls. The main area is light blue and contains a "Date Generated:" label followed by a dropdown menu showing "01/31/2016". At the bottom, there are two buttons: a blue "Generate" button with an upward arrow icon and a red "Close" button with an 'X' icon.

- Ekoopbanker Version 3

- The Text Blast Facility

<file:///localhost/Users/Ibing/Documents/textblastGA.mp4>

Upgrading the Ekoopbanker

Bringing the coops closer to the members

Big data analytics

Making lives easy for the collector/protecting the members

- The Business Intelligence Tool

- The POS E-Collect

<file:///localhost/Users/Ibing/Documents/glikfinalGA.mp4>

file:///localhost/Users/Ibing/Documents/POS_GA_copy.mp4

STABILIZATION FUND SYSTEM



- DATABANK OF ALL THE NATCCO MEMBERS FOR BENCHMARKING
- RISK BASED EVALUATION FOR EXISTING MEMBERS
- TABLE ANALYSIS FOR ALL THE OTHER MEMBERS OF NATCCO





Providers MPC KAFDECO

BSU MPC
Bokod Sulphur MPC
Taloy Norte MPC
ADTEMPCO
La Trinidad VMPC

**2017 RUNNING,
17/19**

September 78/81

October /89

2018, 110

Sacred Heart SC
Kailian MPC

SDCC

NEG MPC

SGS MPC

VALDECO

PAG-ASA MPC

Our Lady of Fatima

Pasig Parish

SACRED heart Parish

San Juan Parish

Holy Cross

San Jose Delmonte

Baao Parish MPC

GSAC

Catanduanes SUMPC

SIDECO Naga

BADEVCO

St Martin Tours
Moncada Womens
MADECO

III: Central Luzon

Iloilo City PSTMPC

Pandan MPC

Barbaza MPC

Guimaras BRMP

Patnongon MPC

La Castellana MPC

SRT Palawan MPC

SRT Puerto Princesa

SMFarmers FC

MEMPCO

KARBEMCO

Baclay MPC

Kabasalan PMPC

ZAMSURGEA

I: Ilocos

II: Cagayan Valley

IV: Southern Tagalog

VI: Western Visayas

VII: Central Visayas

IX: Southwestern Mindanao

XII: Southern Mindanao

Sta Catalina CC

Dalawinon Farmers MPC

Kisandal MPC

Bacbacan MPC

VIII: Eastern Visayas

X: Northern Mindanao

XI: Southeastern Mindanao

Abuyog SFCCO

RECEMPCO

Holy Child

LARCOOP

Hilongos

Bontoc MPC

PERLAS

SOEMCO

Alipao MPC

Toril CC

MARAGUSAN G MPC

SAMULCO

LISCOFARMCO

Dagohoy MPC

Panabo MPC

KING Coop

Tagum Coop

Kauyagan Savers

Mambajao CC

Kamada ARC

BUGEMCO

SIFAMCO

Oro Integrated

Paglaum MPC

MSU IIT NMPC

BBFI

Sta. Monica

Gata Daku

St Vincent Ferrer
MAFDECO

St. Joseph WMPC

Arya Coconut Farmers

New Galerian

MARBECO

Lourdes MPC

Most Holy Rosary

DCCO

LAMAC MPC

BUFARMPUCO

CANDIJAY Teachers

KASILAK MPC

BOHOL MPC

Consolacion MPC

COWASCO

A day in the life of a member



- **GIVE, SEND TRANSFER MONEY**



- **RECEIVE MONEY**



- **PAY BILLS**

- Pay the power bill
- Pay the water bill
- Pay the cable bill
- Pay the telecoms bill for the postpaid phones
- Pay loans to coop and others
- Pay government bills (PhilHealth, SSS, PAG-IBIG, GSIS, TAXES)



- **LOAD THE PHONE**

- **Pay for airline bookings**

- **Transfer to other e-moneys**



Making the coop as a place
where the transactions of
the members can be done

Delivery Channels



Teller
Services



Mobile
Banking



ATM



POS

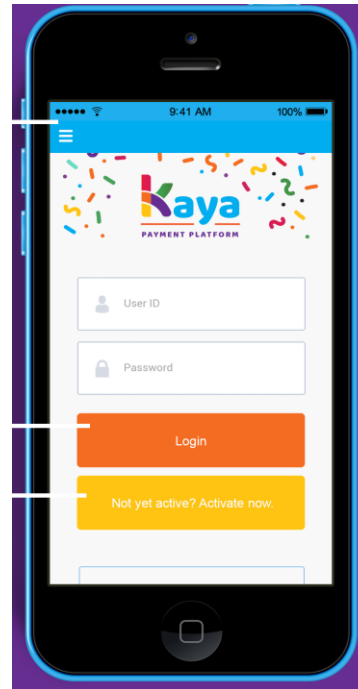
With intra/inter-branch and inter-coop facility

With ECPay integration

With Bancnet integration

Mobile Loans, Merchant Pay, Agency Banking, Remittances

Delivery Channels



(Google Playstore: Kaya Mobile



Fb: Kaya Payment Platform-VIDEOS



KAYA SECURITY ADVISORY

28 views · July 4



KAYA Overview Services

79 views · July 4



444 views · July 4



KAYA Service Overview

151 views · June 2



KAYA Security Reminders

216 views · June 2



Mobile Reload? Kayang KAYA!

144 views · June 2



Fund Transfer? Kayang KAYA!

149 views · June 2



Magbayad ng Bills kahit walang KAYA App? Kayang KAYA!

68 views · June 2

All Videos

[Video Insights](#)[Video Library](#)[+ Add Video](#)

1:12

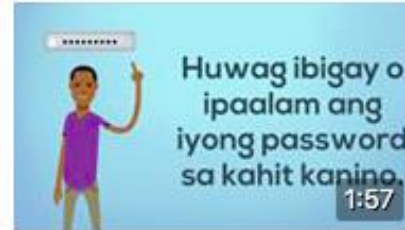
How to Activate your KAYA Account

27 views · August 14



0:54

32 views · July 23



1:57

KAYA SECURITY REMINDER

40 views · July 19



1:00

KAYA MOBILE RELOAD

9 views · July 19



2:56

KAYA PAY BILLS

16 views · July 19



1:33

KAYA FUND TRANSFER

9 views · July 19



1:47

KAYA OVER THE COUNTER SERVICES

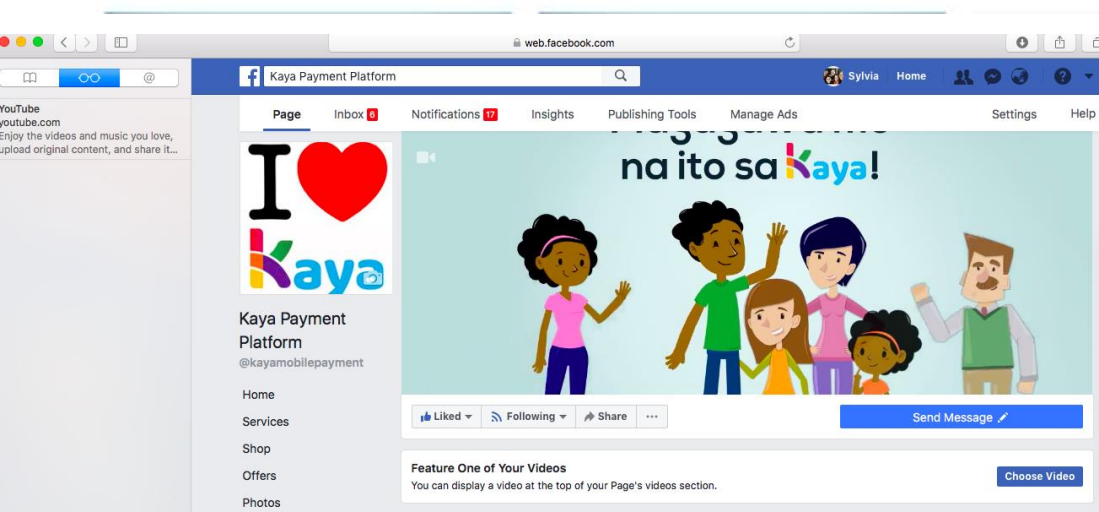
36 views · July 19



0:54

KAYA OVERVIEW OF SERVICES

15 views · July 19



- [file:///localhost/Users/Ibing/Documents/KAYA video.mp4](file:///localhost/Users/Ibing/Documents/KAYA%20video.mp4)



- **#kayamoments**
- **#mmcc2018**



- **Download the app from Google Playstore:**
 - Kaya Mobile
- **Facebook:**
 - Kaya Payment Platform

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Platform cooperativism explored



Emerging cooperative responses
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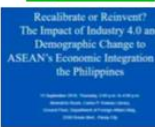


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Philippine Inclusive Innovation
Industrial Strategy (i²S)



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- Access to global startup investors

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PHILIPPINE COOPERATIVES 4.0



- **Maximizing the value of the network of cooperatives**
 - >10,000 cooperatives
 - **>10M individual members**
 - >383 Billion Pesos total assets
- **COOP was a disruptor then, let us continue to be DISRUPTORS**

- **Digital Cooperative Leaders and Digital Transformation for Coops**
 - E-commerce platform
 - Kaya Payment --FINTECH of the cooperatives
 - Platform of cooperatives
 - Online learning
 - Use of mobile
- **Bringing the cooperatives online**
 - Bringing the members' online