

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





**FINANCIAL
SERVICES
(BUSINESS)**

Deposits and Loans

Stabilization Fund

**Resiliency Fund/Disaster
Recovery Fund**

Remittances and Payments

NATCCO

**SUPPORT
SERVICES**

**Education, Training,
Consultancy**

Information Technology

**Microfinance Innovation
in COOPS**

Advocacies

**PRODUCTS &
SERVICES**

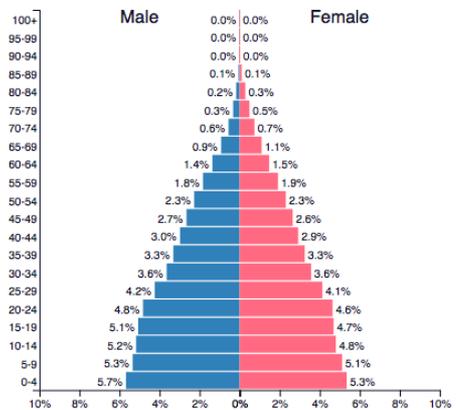
CONTROL

Inspection/Supervision

OUR CONTEXT



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

open 2018

Emerging cooperative responses to gig economy in Asia (ILO)

A BETTER GIG

DISRUPTING TOGETHER
THE CHALLENGES (AND OPPORTUNITIES) FOR PLATFORM CO-OPERATIVES

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

INDUSTRY 4.0: HOW INTELLIGENT MACHINES WILL TRANSFORM EVERYTHING WE KNOW

EU Manufacturing & Industry 4.0 Business Mission to the Philippines (incl. Assembly and Services)

Oct 1 - 5, 2018 - Manila

Philippine Inclusive Innovation Industrial Strategy (i²S)

INCLUSIVE FILPINNOVATION AND ENTREPRENEURSHIP ROADMAP
GEARING UP THE REGIONS FOR INDUSTRY 4.0

SMART TECH MANUFACTURING PHILIPPINES CONFERENCE
22 - 23 August 2018

Nascent but vibrant startup scene in PHL

Philippines FinTech Startup Map 2017

- 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 reshoring... New technologies are disrupting and fostering a technology-based model of production, challenging especially the region’s SMEs.”
[WEF (Sep. 2018) Shaping ASEAN’s Future Readiness]

“Can ASEAN Turn Geostrategic and Technological Disruption into Opportunity?”
[Project Syndicate, Sep. 4, 2018]

“Trade war and costs speeding shifts of production to ASEAN and USA”
[Next Big Future, Sep. 21, 2018]

Reshoring Initiative

Blockchain traceability in your smart phone

A grassroots approach to proving fair pay with FairFood

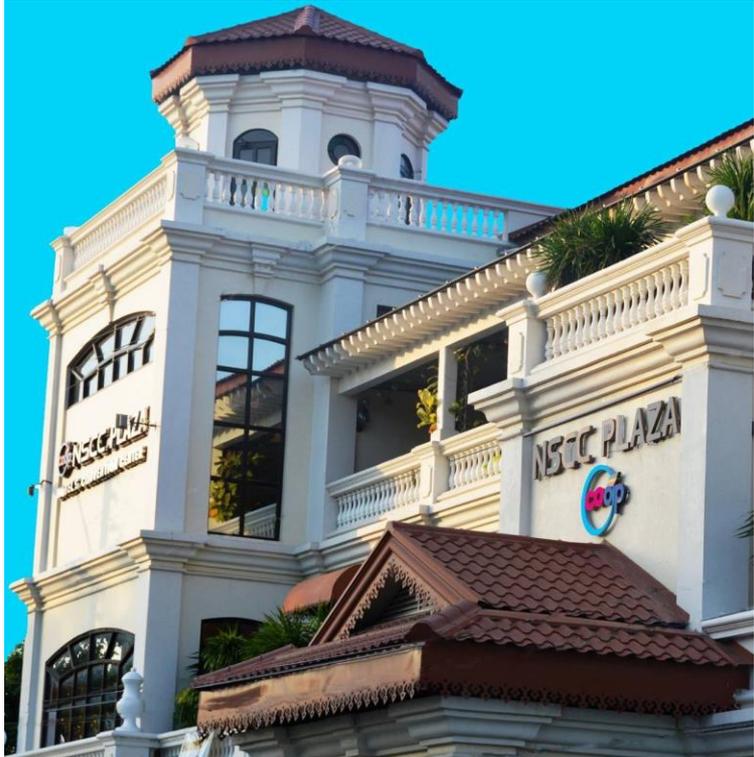
FAIRFOOD

**“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**



“
Changing the
lives of the
members and
communities
”





Our future, today.

MAMBAJAO MULTIPURPOSE COOPERATIVE

E. Neri St. Poblacion, Mambajao, Camiguin
Registration No. 9520-10005895
TIN: 000-954-104-000

MAIN OFFICE

Registered with the Cooperative Development Authority - CDO Extension Office





	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

ENTERPRENEURSHIP

PARTNERSHIPS: PHILIPPINE COMMISSION ON WOMEN



GREAT WOMEN PROJECT

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





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

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



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)

- **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

PARTNERSHIPS: DEP-ED

Aflatoun- Social and Financial Education



284,054
children
SAVED

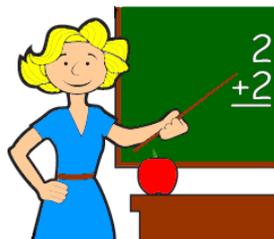
PHP168 M
saved



151
coops



1,419
schools



7,383 teachers

Young cooperative entrepreneurs!



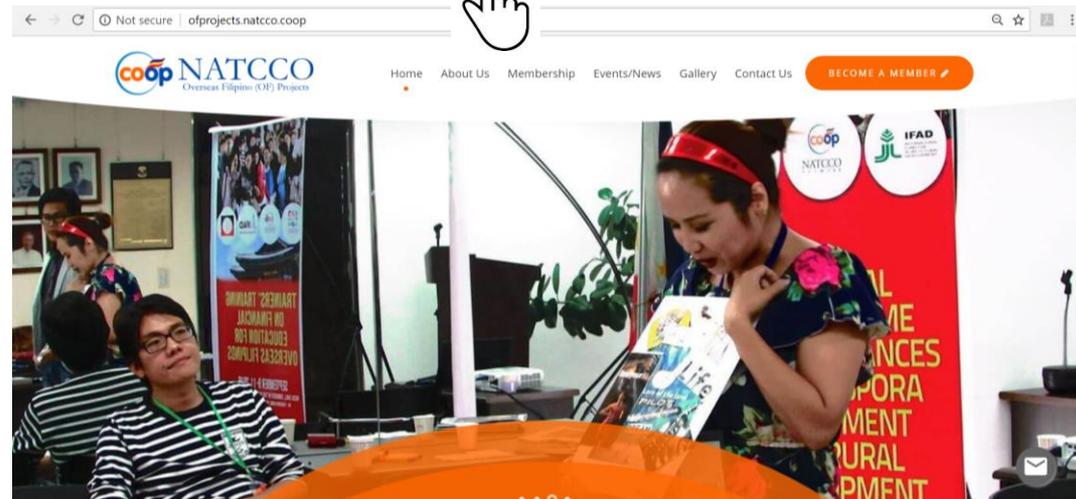
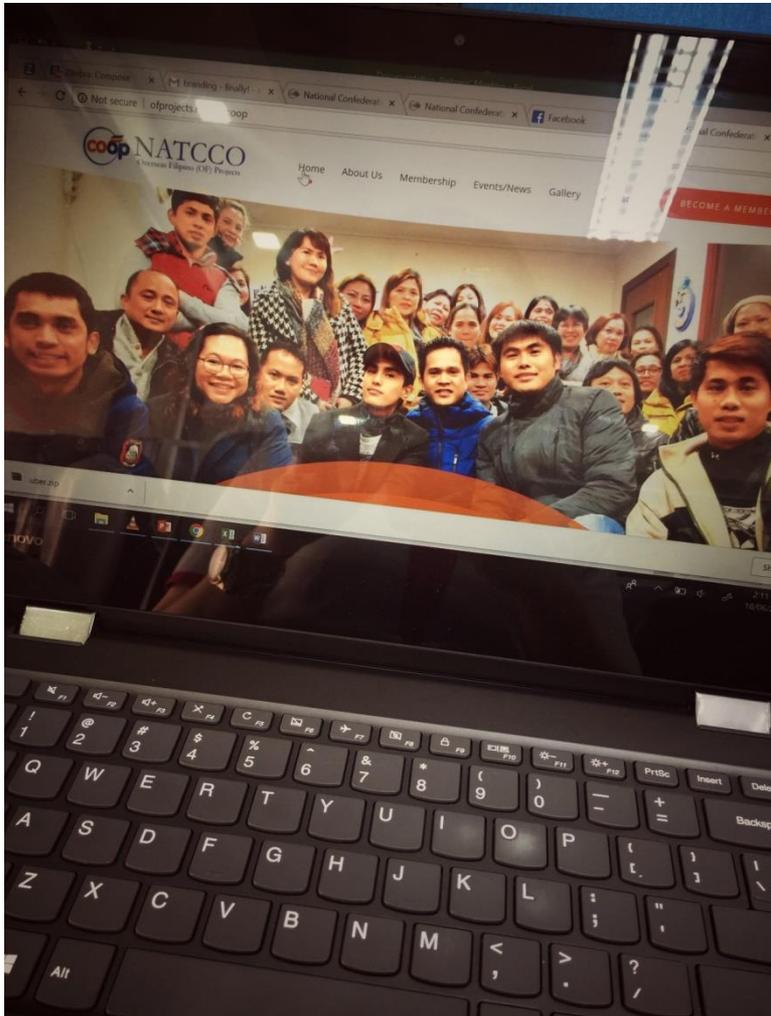


NATCCO Diaspora Program Mobilizing the Overseas Filipino and the their families to the cooperatives

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**

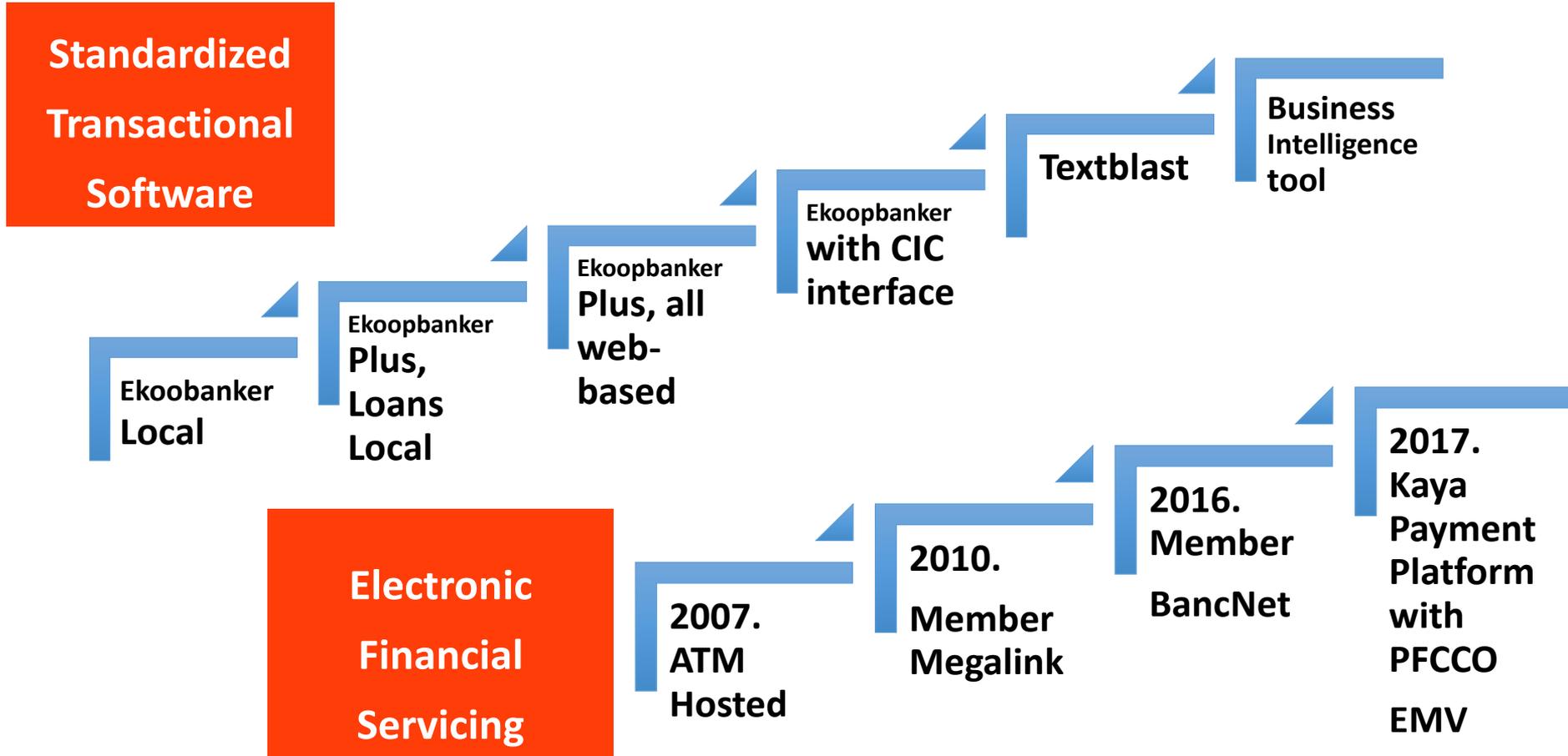
**Loan Fund
2006**

**Stabilization Fund
2008**

**Resiliency Fund
2014**

**Equity Fund
2015**

STEPPING-UP



PARTNERSHIPS: LBP and DSWD CONDITIONAL CASH TRANSFER



Beneficiaries:
700,000 Households

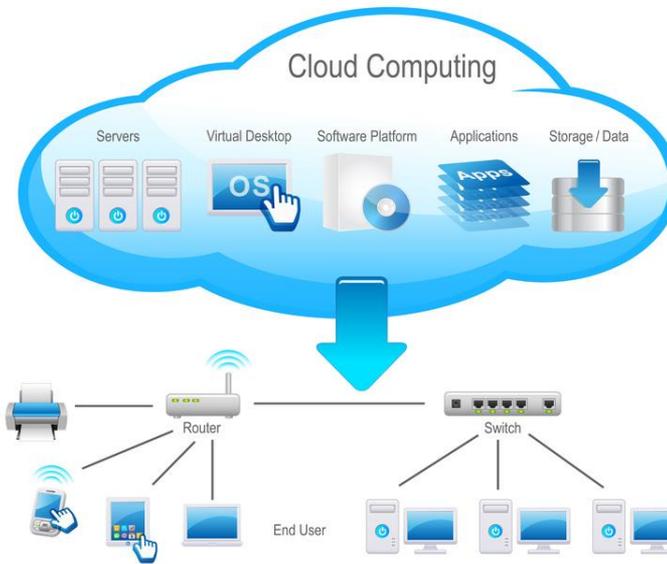
Cash Grants: Php
1.8 Billion

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



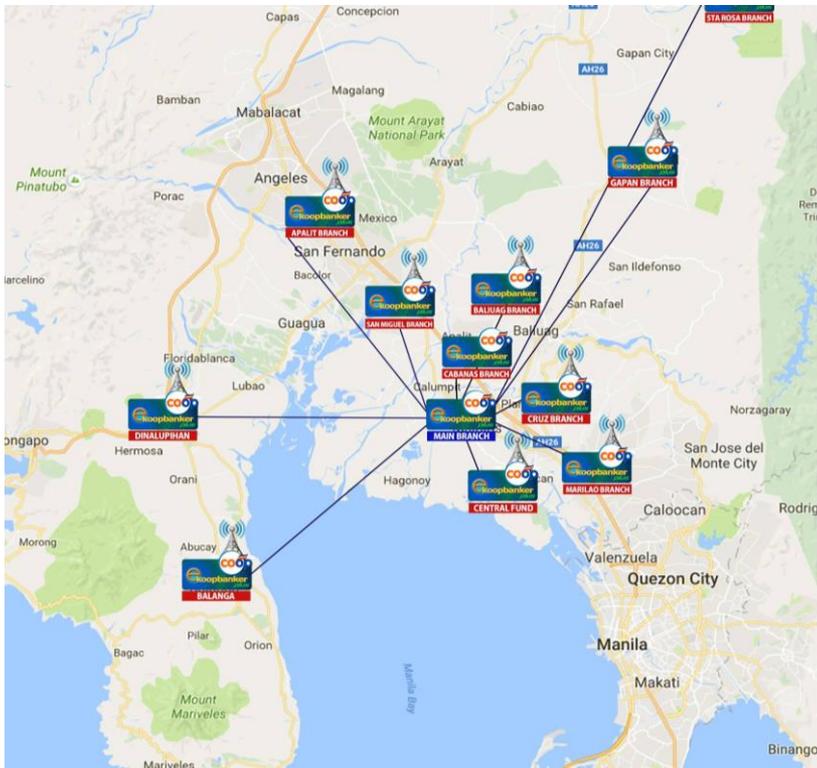
58 offices
8 coops

354 offices, 220 coops

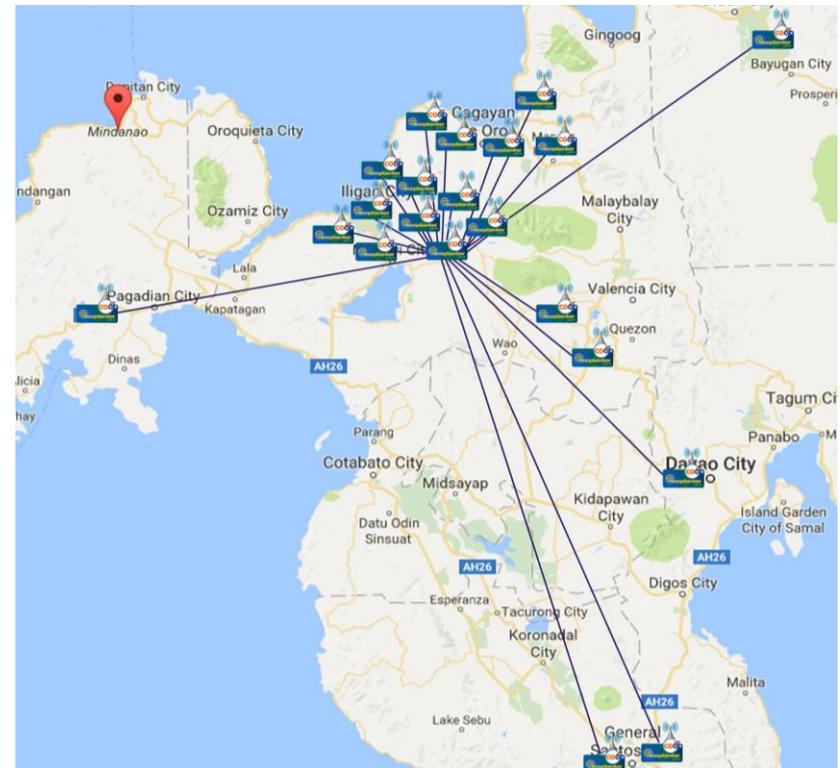
Ekoopbanker Plus



LIGAS NG KOOPERATIBA SA PAGPAPAUNLAD NG BAYAN



MSU-IIT NATIONAL MPC



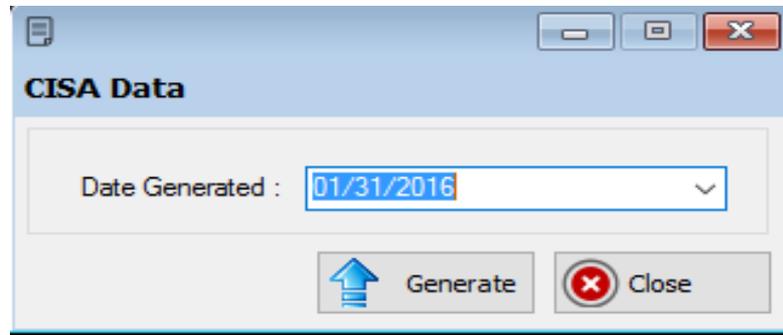
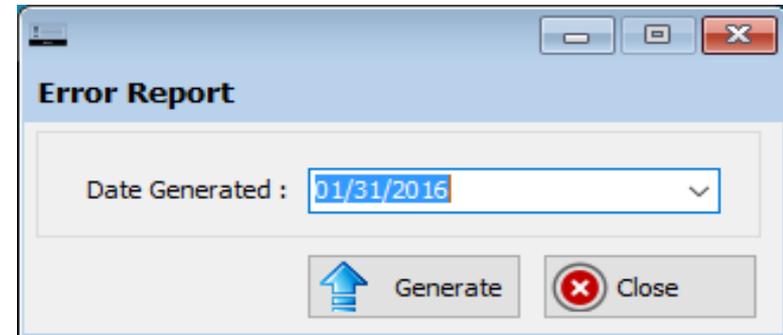
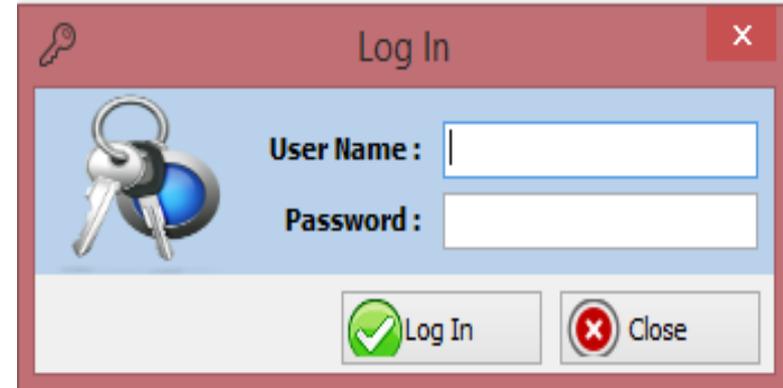
PAYMENT SOLUTION THROUGH POS



Compliance in submitting credit data made easy through eKoopBanker/Plus



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



- 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

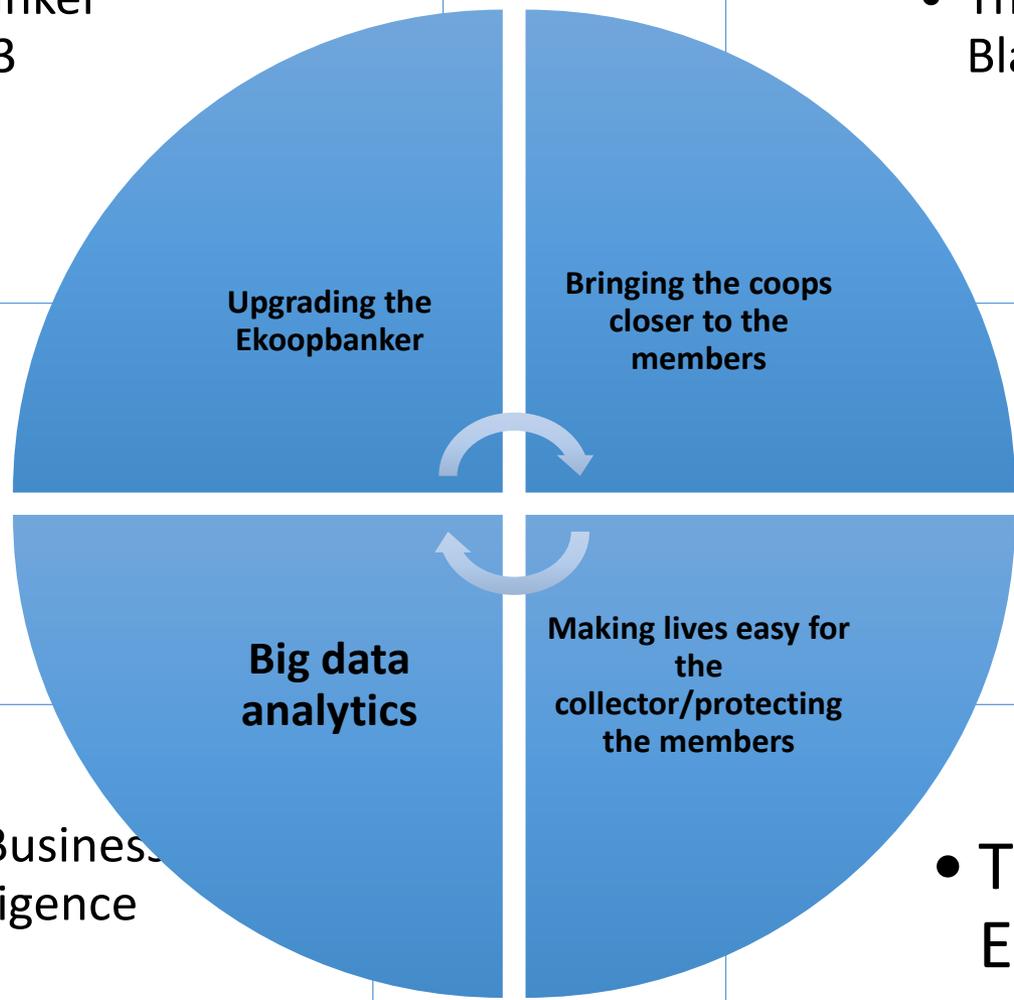
Making lives easy for the collector/protecting the members

- The Business Intelligence Tool

- The POS E-Collect

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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





Kaya

PAYMENT PLATFORM



2017 RUNNING, 17/19

September 78/81

October /89

2018, 110

**Providers MPC
KAFDECO**

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

Sacred Heart SC
Kailian MPC

St Martin Tours
Moncada Womens
MADECO
San Jose Delmonte

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

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

I: Ilocos

II: Cagayan Valley

III: Central Luzon

IV: Southern Tagalog

VI: Western Visayas

VII: Central Visayas

IX: Southwestern Mindanao

XII: Southern Mindanao

NEC MPC

- SDCC
- SGS MPC
- VALDECO
- PAG-ASA MPC
- Our Lady of Fatima
- Pasig Parish
- SACRED heart Parish
- San Juan Parish

Holy Cross V: Bicol

- Baao Parish MPC
- GSAC
- Catanduanes SUMPC
- SIDECO Naga
- BADEVCO

VIII: Eastern Visayas

X: Northern Mindanao

XI: Southeastern Mindanao

- Abuyog SFCCO
- RECEMPCO
- Holy Child
- LARCOOP
- Hilongos
- Bontoc MPC
- PERLAS
- SOEMCO
- Alipao MPC
- Toril CC

- Kauyagan Savers
- Mambajao CC
- Kamada ARC
- BUGEMCO
- SIFAMCO
- Oro Integrated
- Paglaum MPC
- MSU IIT NMPC
- BBFI
- Sta. Monica
- Gata Daku

- MARAGUSAN G MPC
- SAMULCO
- LISCOFARMCO
- Dagohoy MPC
- Panabo MPC
- KING Coop

Tagum Coop



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

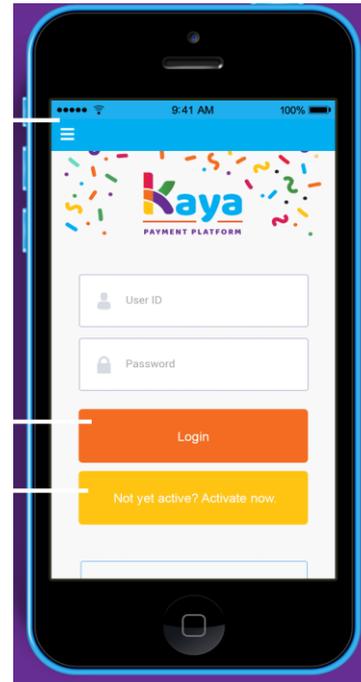
With intra/inter-branch and inter-coop facility

With ECPay integration

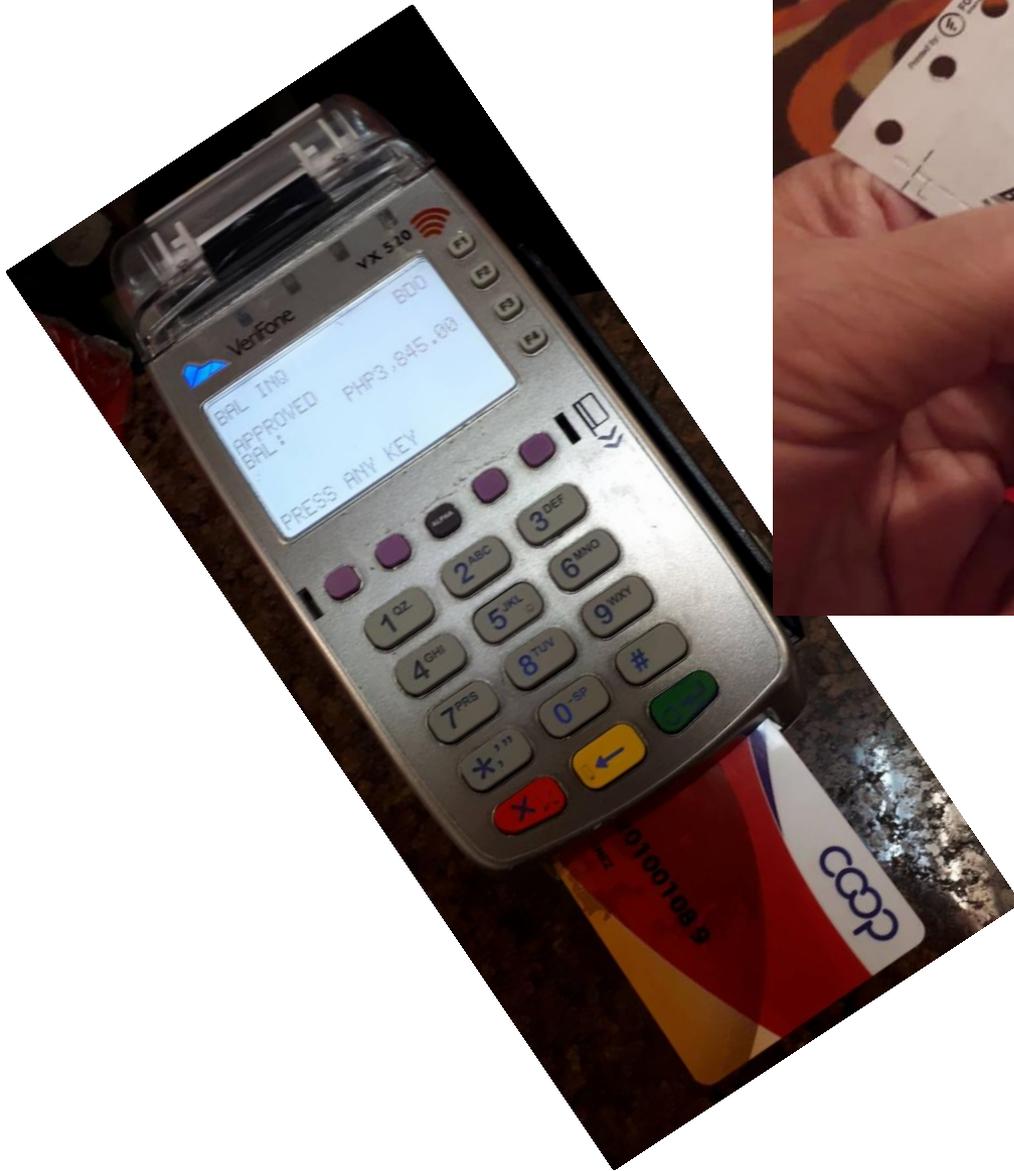
With Bancnet integration

Mobile Loans, Merchant Pay, Agency Banking, Remittances

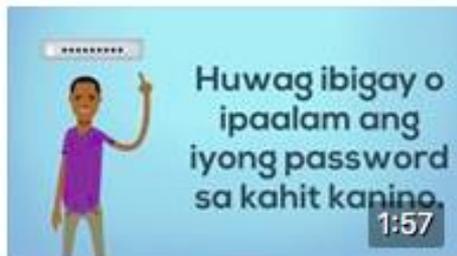
Delivery Channels



(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!

62 views · June 2

All Videos

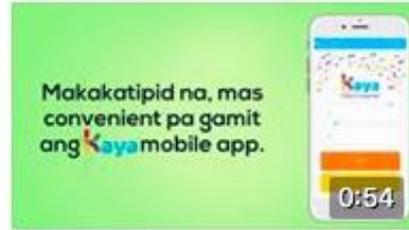
Video Insights

Video Library

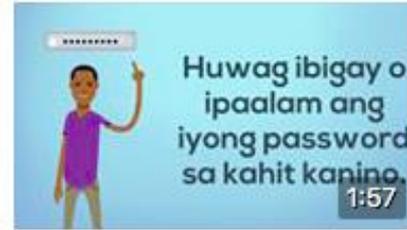
+ Add Video



How to Activate your KAYA Account
27 views · August 14



32 views · July 23



KAYA SECURITY REMINDER
40 views · July 19



KAYA MOBILE RELOAD
9 views · July 19



KAYA PAY BILLS
16 views · July 19



KAYA FUND TRANSFER
9 views · July 19



KAYA OVER THE COUNTER SERVICES
36 views · July 19



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**



- **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**

- **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