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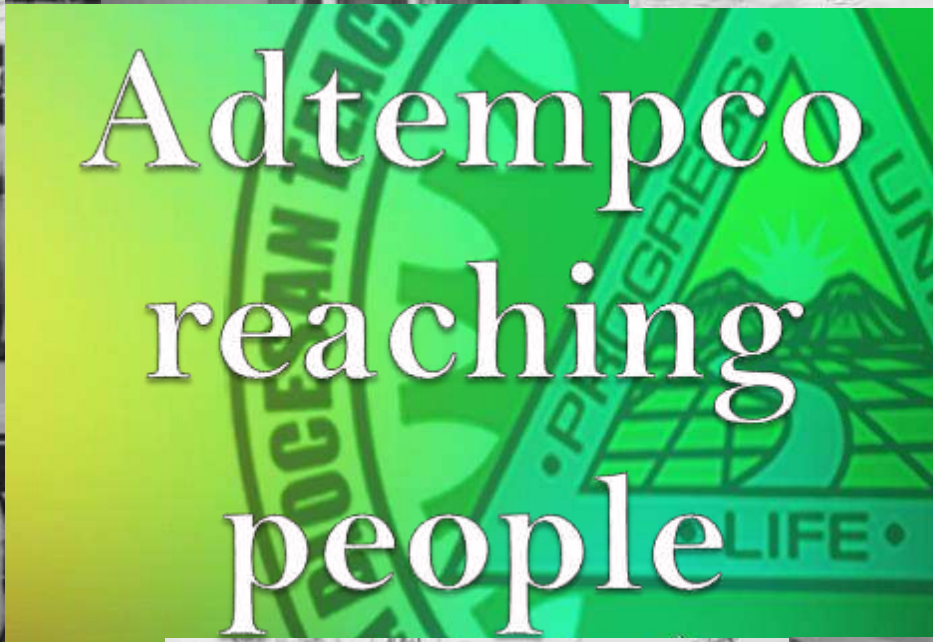
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Abra Diocesan Teachers and Employees Multi- Purpose Cooperative (ADTEMPCO)

Since 1985

Jerick V. Marzan
Bangued Abra, Philippines





The Humble

Beginnings

Lending
institutions
NOT
LENDING
to
employees
because of
LOW
SALARY

**Socially
Conscious
PRIESTS** with
Roman Catholic
Bishop of Abra



Diocesan
Employees **NEED**
for SAVINGS
mechanism and
source of **CREDIT**
at minimal
interest

February 1986
74 Founding Members
P152,361.59

ADTECCO
- Abra Diocesan
Teachers Credit
Cooperative

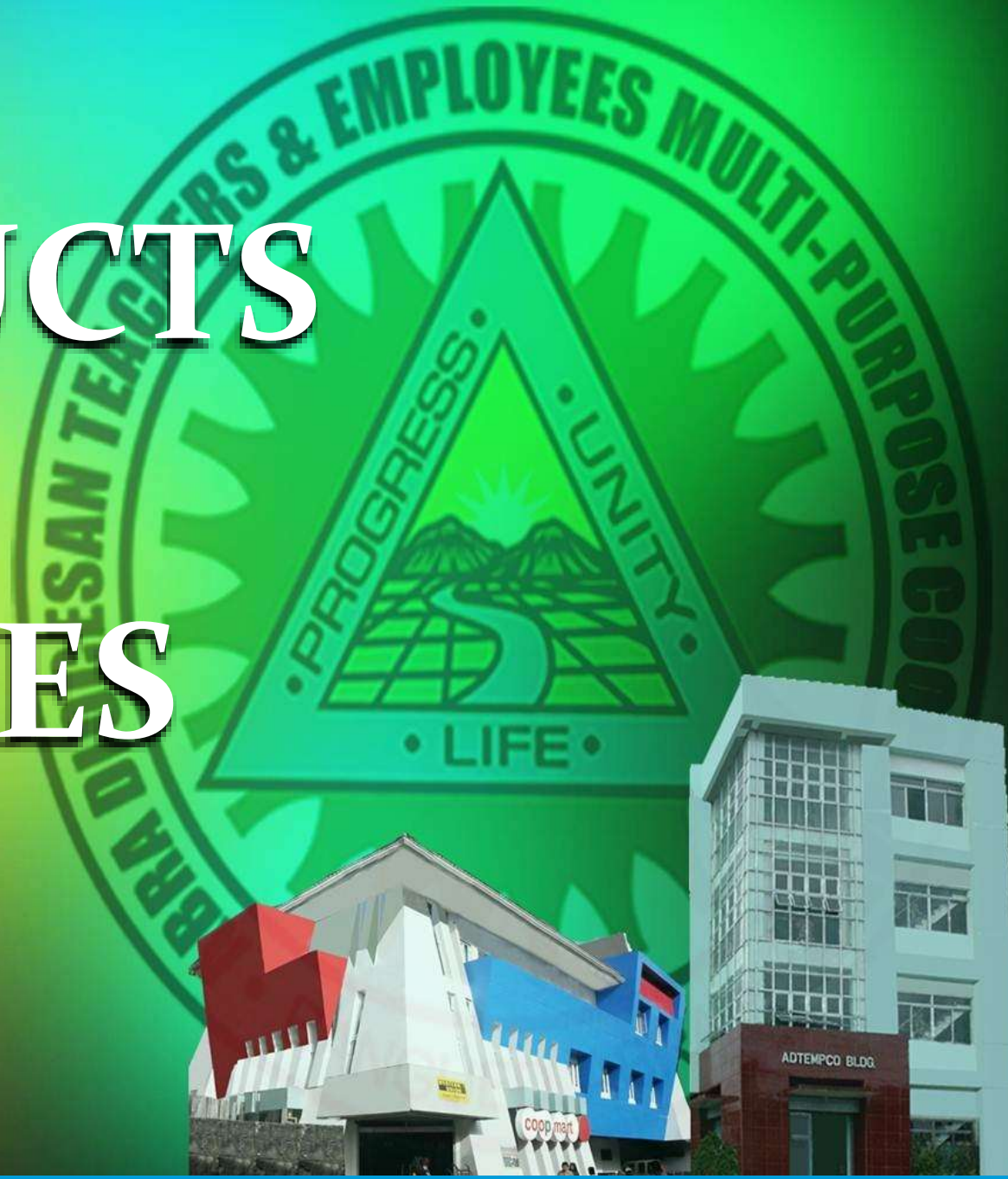
Closed type Coop
No Office
No full time Employees

the need.....

ADTECCO



OUR PRODUCTS & SERVICES

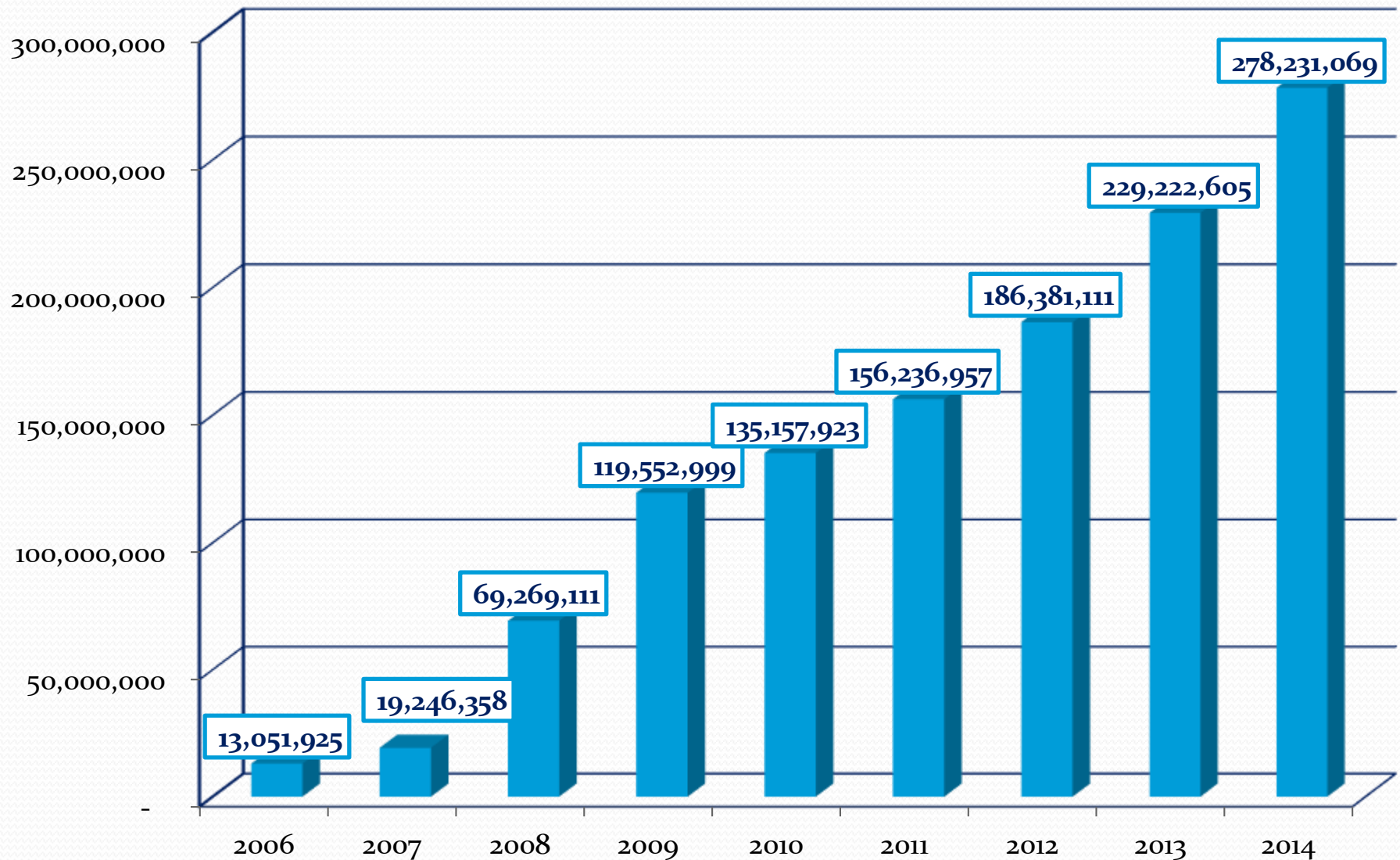


Consumer Store



Coopmart Sales

CY 2006-2014



Laundry Services



Lodging and Conference Hall





Coop Programs: Rural and Agricultural Development

MEMBERSHIP/OUTREACH

Area of Operation	Regular Members	Associate Members	Total
Abra			
Male	2,419	1,926	4,345
Female	4,407	4,622	9,029
Pangasinan			
Male	323	393	716
Female	609	990	1,599
Total	7,758	7,931	15,689

Membership (Year 2015)

* An average of 20% of associate members qualifies to regular membership. Indication that even low income earners have the capacity to save and invest .

Membership (Year 2014)

* Data shows that 68% of total membership are women and 32% are men. This is the output of gender advocacy of the coop to empower women & men in the community.

Area of Operation	Regular Members	Associate Members	Total
Abra			
Male	3,224	1,728	4,952
Female	6,745	3,350	10,095
Pangasinan & Benguet			
Male	845	409	1,254
Female	1,159	1,169	2,328
Total	11,973	6,656	18,629

SAVINGS MOBILIZATION

Micro-savings

No. of Micro Depositors	Total Amount of Deposits
7,695 Accounts	Php3,473,190.72

Regular Savings

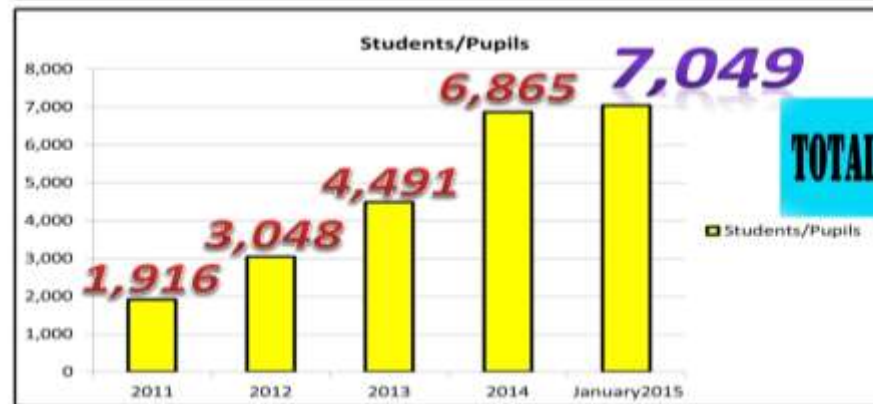
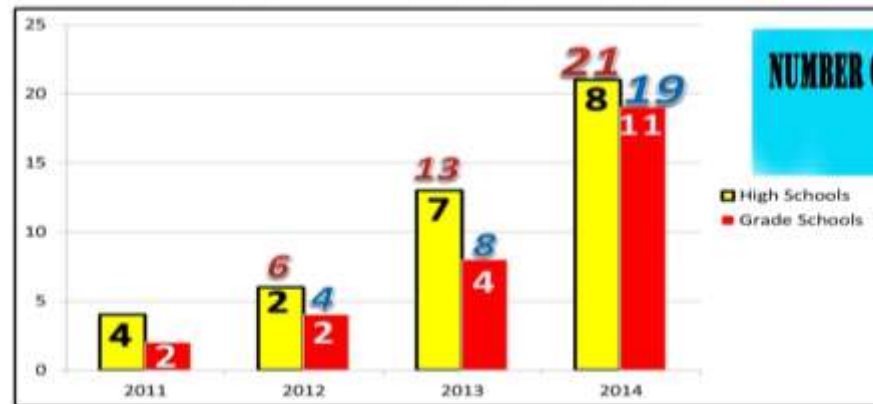


No. of Regular Depositors	Total Amount of Deposits
16,538 Accounts	Php110,915,821.90

SAVINGS MOBILIZATION PROGRAM

Aflatoun Program for pupils and students intended to promote the values on thrift and savings.

*As of 2015, there are **10,411** students from 58 private & public schools generating a total savings of **5,316,330.84***



AFLATOUN SKILLS TRAININGS



DECORATIVE BOX MAKING



BEADS WEAVING

Commercial Cooking



3D Origami Making



LOAN RELEASED PROFILE - PRODUCTIVE LOANS 2015

Agricultural Loans	No. of Accounts / Members	Ratio	Amount Granted	Ratio
Agri Loan Cassava	34	0.69%	553,350	0.42%
Agri loan-Coffee	10	0.20%	1,779,800	1.35%
Agricultural Loan - Integrated Crops	208	4.20%	11,882,200	9.04%
AgriLoan(Inputs)	313	6.32%	2,131,445	1.62%
Business Loan	538	10.86%	68,708,800	52.29%
Microfinance - Agri	1,091	22.02%	13,881,670	10.56%
Microfinance Loan - Enterprise	2,527	51.00%	25,904,977	19.71%
Educational Loan	234	4.72%	6,569,300	5.00%
Total	4,955	100%	131,411,542	100%

33% belongs to the Agri-sector of coop members engaged in agricultural activities.

51% are micro and small entrepreneurs of the cooperative

11% are medium entrepreneurs who operates businesses that helps employment generation in the localities

5% are members that avail loans for other purposes.

Agricultural Loans

- Under Agri-program, 88% of farmer-members are engaged in farming while 12% in livestock production and aquaculture.
- it is manifested that there is an increase in their income because being a member of ADTEMPCO, they were given the privilege to borrow their working capital with lower interest compared to the private lenders whom they used to borrow.



Microfinance program

- a poverty alleviating program



Microfinance program

- intended to uplift the lives of the bottom-poor by providing direct access to low-cost financial services and technical assistance.



Microfinance program

- women empowerment advocacy



MICRO-FINANCE PROGRAM

In 2014, a total member of 7,931 individual.

As of 2015, number of members decreased to 6,656 about 20% graduated from micro-finance and considered as regular members

Through the Micro-finance savings program, a window of opportunity was opened to the poor households who are deprived from saving in the banks due to unaffordable initial deposit requirements.

	2010	2011	2012	2015
Value of Members Savings	706,796.71	1,227,692.25	1,963,762.71	3,473,190.72



BUSINESS DEVELOPMENT SUPPORT SERVICES

DEMO FARM



This Demo Farm of ADTEMPCO encompasses of different livelihood activities to serve the members of the cooperative. It also serves as training center for farmer-members engaged in agricultural activities.

PIGGERY



Started its production in 2014 with the primary objective to support the demand of the members through the Coopmart-meatshop as well as to augment the scarce supply of meat in the province. Increased supply resulted to lower price of meat.

PIGGERY



Since January 2015, it was able to produce 328 heads equivalent to 29,550 kilos and made available in the market.

Another aim of this program is to provide livelihood for the members. Hence, pig dispersal of the coop was conceptualized and started in February 2015. Fifteen (10) beneficiaries were granted with 69 heads of piglets for pattening. We target more recipient by next year.

POULTRY



The poultry farm started its production in 2014. It was able to produce 3,300 heads of broilers and 15,547 dozen of eggs.

To provide additional income to farmer-members, contract growing of broilers is programmed to be implemented by 2016.

RENEWABLE ENERGY



As part of the mitigation strategies for the demo farm as well as to promote energy conservation and environmental protection, a BIOGAS facility was established.

INTEGRATED FARMING SYSTEM

IFS aims to increase the productivity of farmers who are accustomed to the traditional method of farming.

The program started with 4 member - farmers and resulted to a 200% increase in every harvest period.

Continues campaign to farmers to engage in IFS.





ORGANIC VEGETABLE PRODUCTION

FARM INPUTS



ADTEMPCO also provides affordable agricultural inputs to farmer-members. Member can avail through cash basis or loan payable upon harvest.

FARM INPUTS



ADTEMPCO operates its own feed mill to produce the requirements of the demo farm and for the demand of the members.

Supply of raw materials comes directly from members through contract growing program of yellow corn and cassava.

COFFEE & CASSAVA PLANTATION



COFFEE, CASSAVA & RUBBER TREE PLANTATION

This program was launched in 2014 aiming to participate in the re-greening program of the government to combat global warming and save mother nature as well as providing additional long-term source of income for farmers.

During the preparation of the nursery and seedling propagation, this program has created short-term job for at least 15 families in the community who received a total remuneration of P 120,000.00 .

*As of September 2015, there are **10 farmers** who engaged in coffee plantation and **33 farmers** for cassava plantation with an average land area of 15 hectares.*



SOCIAL RESPONSIBILITIES

Gender Equality Services

GENDER EQUALITY TRAININGS

ADTEMPCO in partnership with the DSWD conducts "Family Development Sessions" on Gender Equality, Budgeting and Savings to the beneficiaries of the Pantawid Pamilya Pilipino Program of the government.



Gender Equality Training to Microfinance Members

Gender Equality Services / Family Development Sessions

ADTEMPCO has conducted Family Development Sessions, Gender Equality Seminar, Savings and Budgeting, Simple Bookkeeping and Micro-entrepreneurship Trainings to families under the Microfinance Program of ADTEMPCO and 4 P's Program of the government in 60 barangays in Abra.

As per assessment, after these series of seminars, the participants were empowered especially the women. Family relationship among the members was strengthen. There is an evident increase in their earning and saving capacity because they became aware of proper spending of their income.

SOCIAL RESPONSIBILITIES



OUTREACH PROGRAM

As part of giving importance to the people in the community and fulfilling its mission to share its blessings to the community, ADTEMPCO held its Outreach Program last May 2014 in selected microfinance areas namely; Boliney, Sapdaan (Manabo), Mudeng (La Paz), Bangloloao (Bucay), Lagangilang, San Juan and Deet (Tayum).





TREE PLANTING

One of the social responsibilities of ADTEMPCO is caring for the environment. Thus, every year ADTEMPCO never forgets to conduct a tree planting activity.



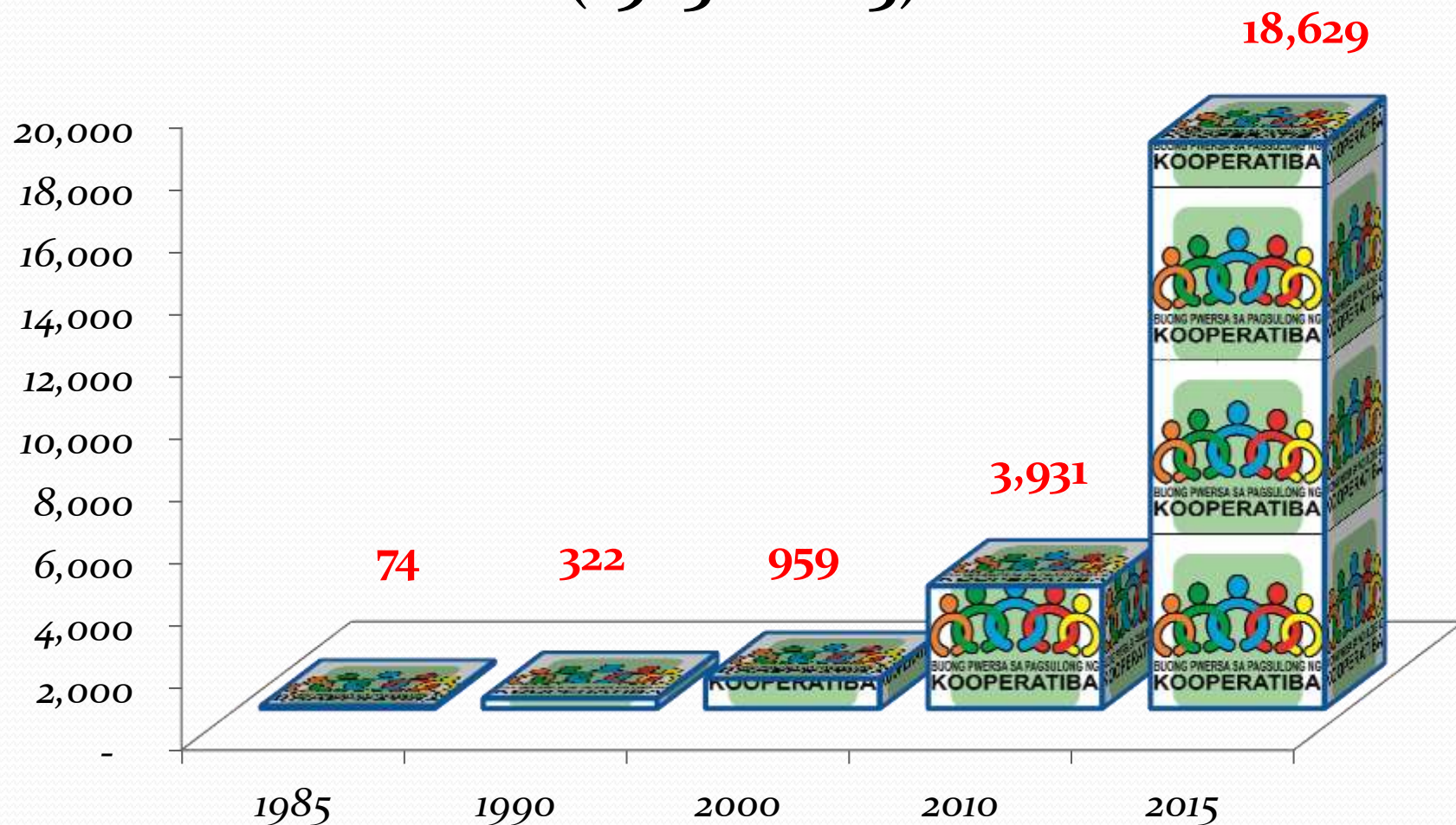


A clean-up drive around the Municipality of Bangued is one of the activities of the Coopmart's 7th Year Anniversary. It was participated by the staff of ADTEMPCO, some microfinance members and tricycle drivers who are members of the cooperative.

GROWTH FOR THE PAST 29 YEARS

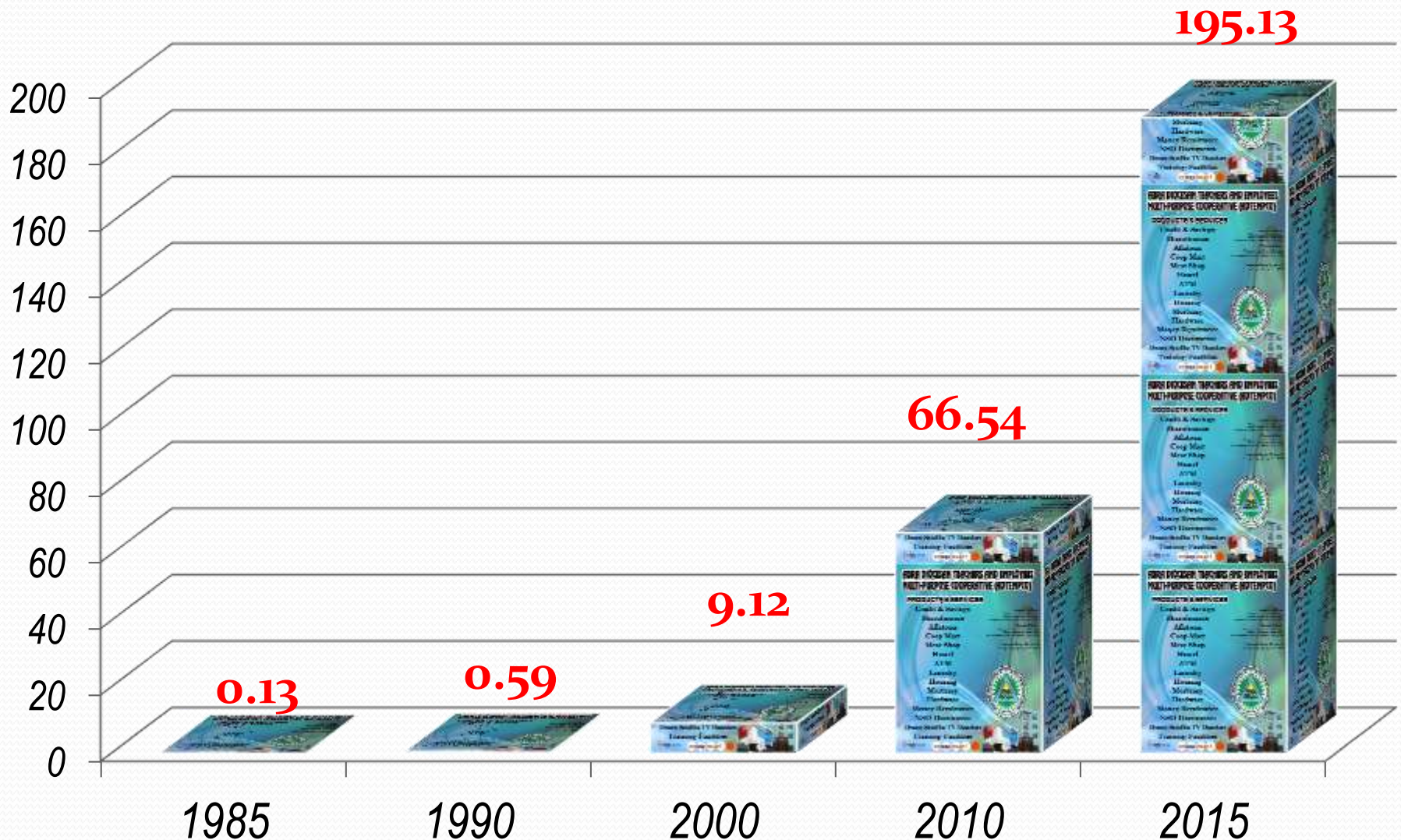


Membership Growth (1985 – 2015)



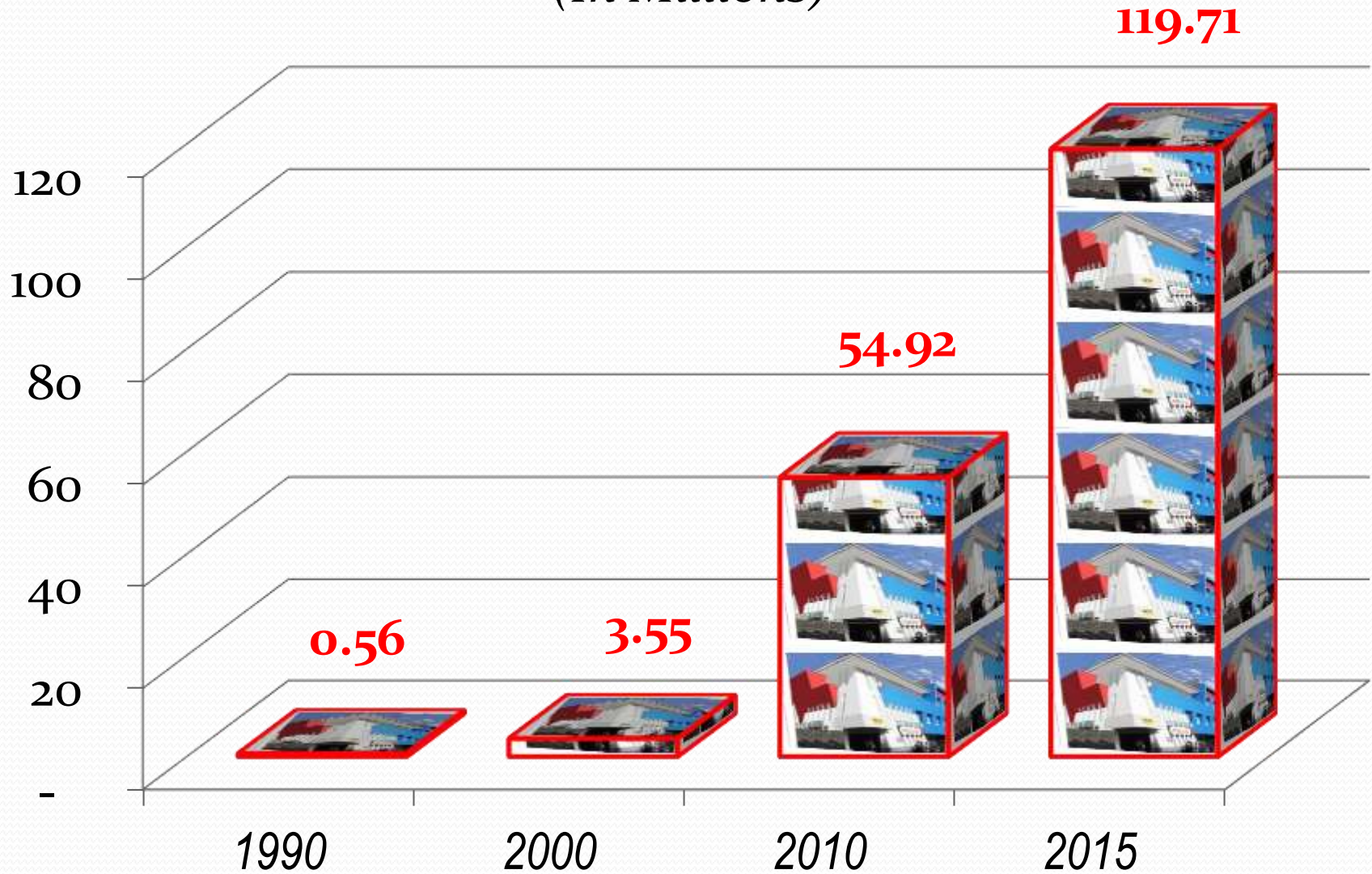
Share Capital Build-up

(In Millions)



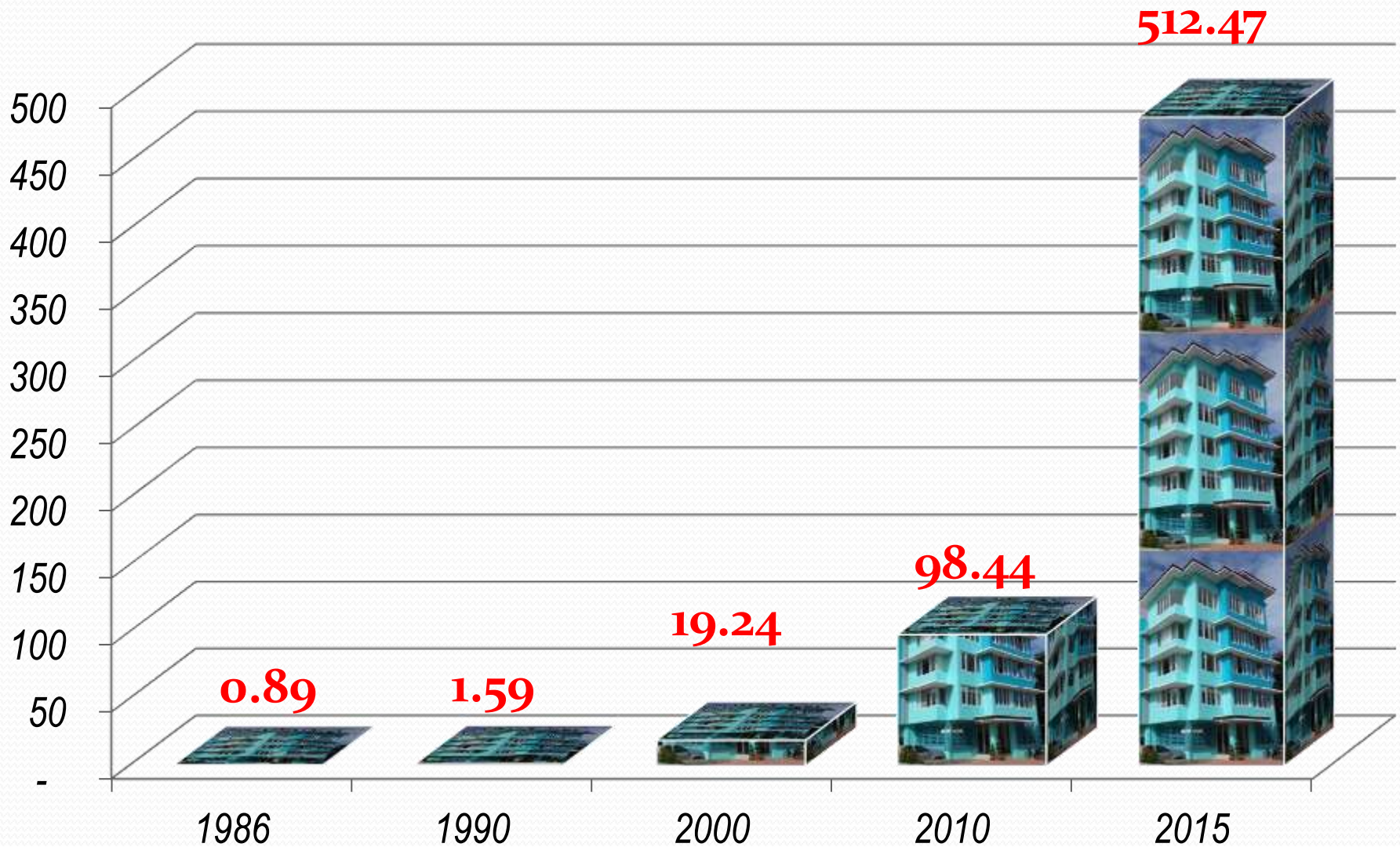
Savings Mobilization

(In Millions)



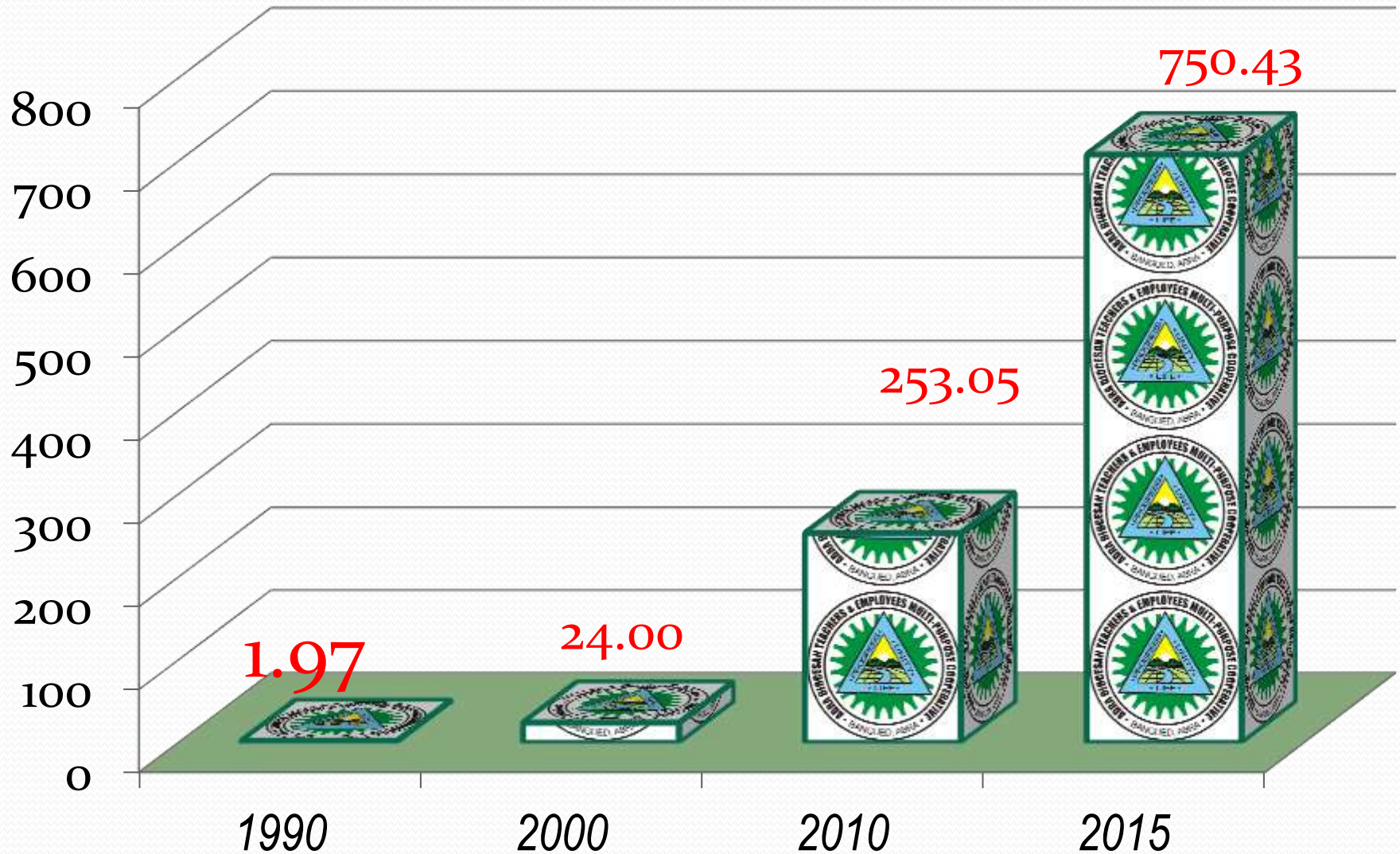
Loan Portfolio

(In Millions)



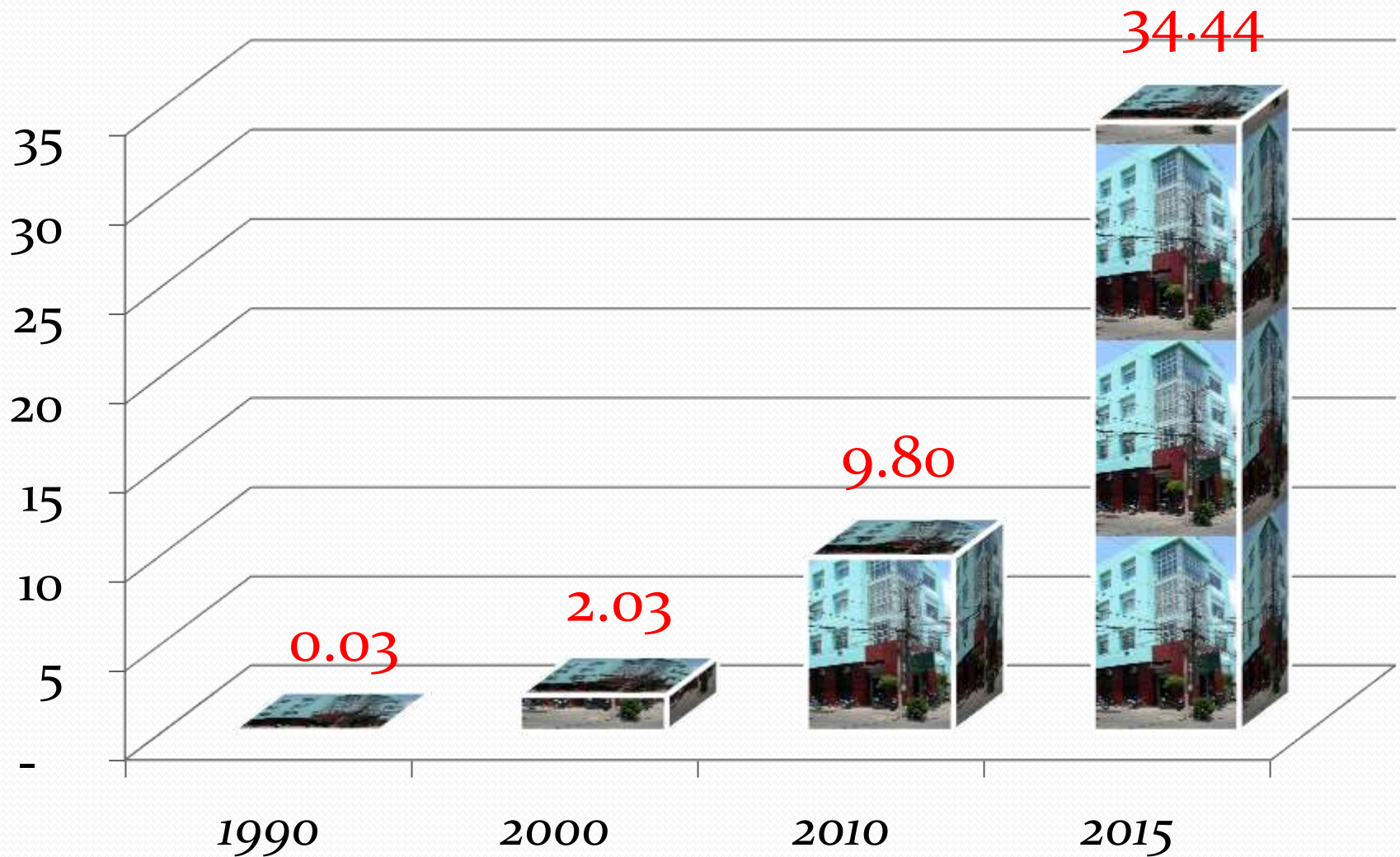
Total Assets

(In Millions)



Net Surplus

(In Millions)



Operational Highlights that contributed to ADTEMPCO's growth:

- 1985** – ADTECCO was organized with 74 pioneer members
- 1992** – ADTECCO became a multi-purpose Coop, ADTEMPCO
- 1998** – From a diocesan-based coop, ADTEMPCO opened its door to the people of Abra
- 2008** – ADTEMPCO extended its area of operation in Region 1 & CAR and then Luzon
- 2010** – Microfinance Program was launched to serve the grassroots level of the community
- 2011 to Present** – Expansion program through establishment of branches.



Credit & Savings Branches

Abra:

- Head Office
- Bangued Branch
- Lagangilang Branch
- Manabo Branch
- Sallapadan Branch

Pangasinan:

- Manaoag Branch
- Urdaneta Branch
- San Carlos Branch

Benguet:

- Baguio Branch

La Union:

- San Fernando Branch

Business Enterprises

CoopMart Bangued

CoopMart Lagangilang

CoopMart Sallapadan

Petron Gas Station

Meat Shop

Hostel

Business

**Development Support
Services**

TOTAL EMPLOYEES: 236

ADTEMPCO is
dedicated to do
its part in
improving and
uplifting the
lives of the
people in the
countryside.

