

# COMMITTEE REPORTS

## 2019 AND 2020

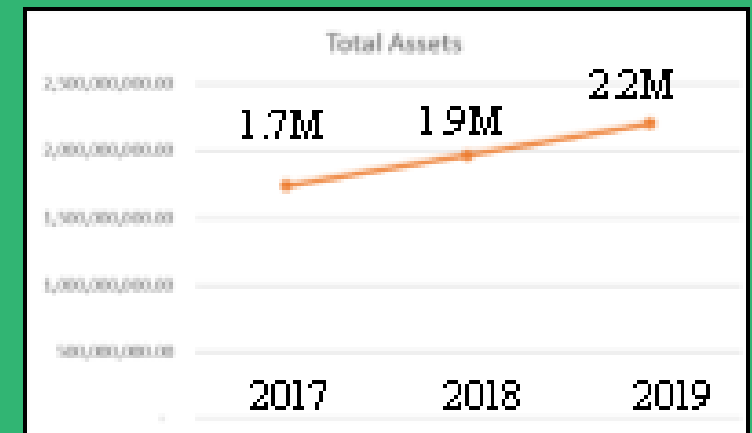
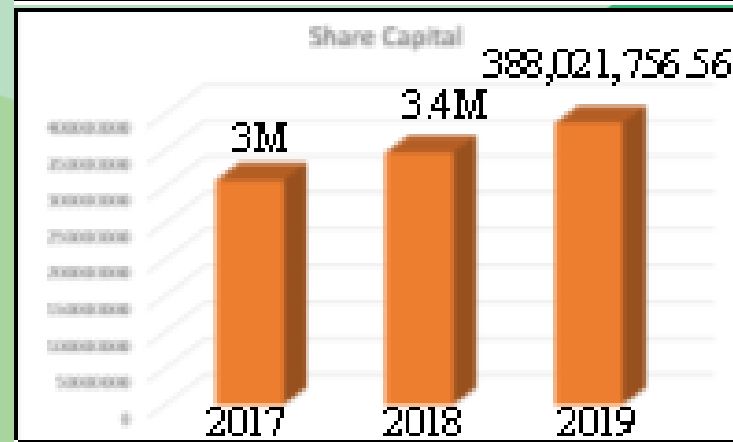
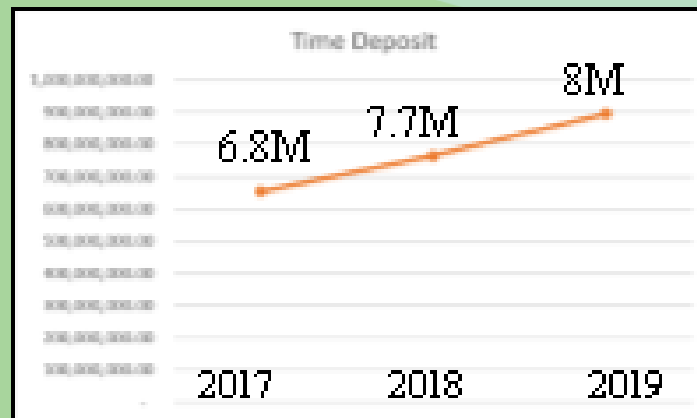
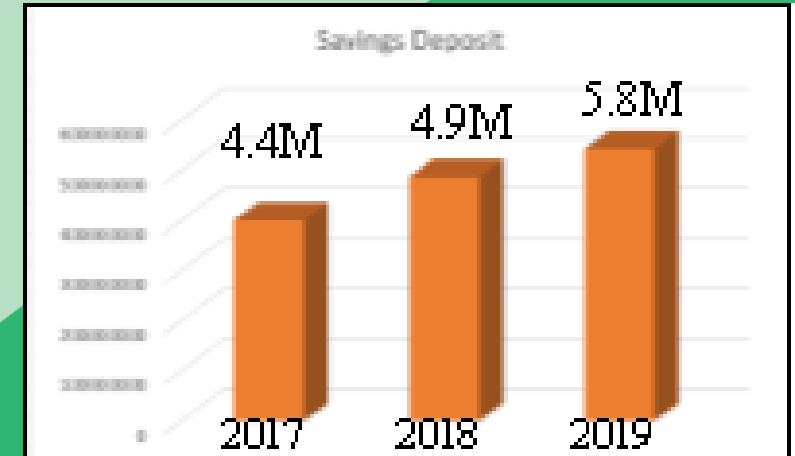
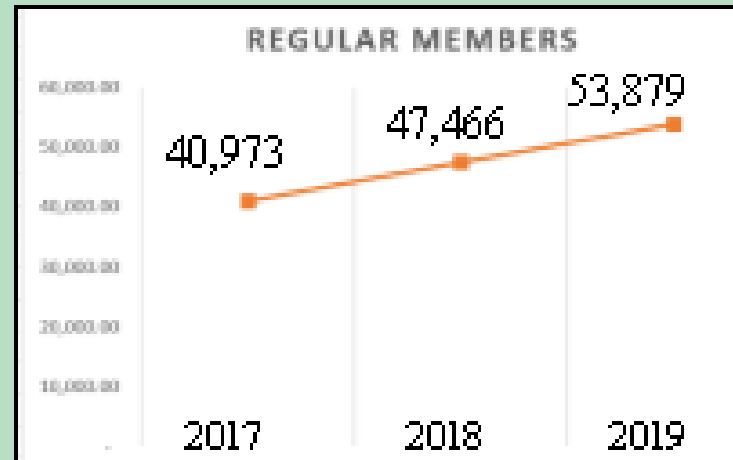
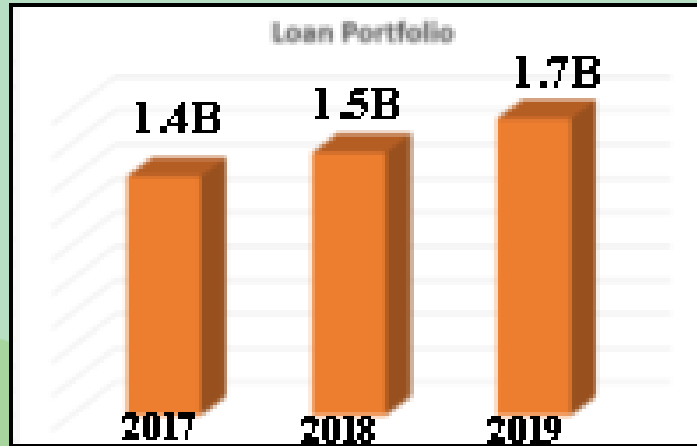
**S**erving **A**lways for the **C**ontinuous **D**evelopment and **E**nrichment of **CO**mmunities



# AUDIT COMMITTEE REPORT 2019

Fellow Cooperators,

We, the Audit Committee are proud to report these significant achievements that represent our growth and success for the year 2019, to wit:



# AUDIT COMMITTEE REPORT 2019

This committee also takes honour to report to the general membership the activities and tasks we have accomplished, to wit:

1. Performed monthly branch visit;
2. Surprised visit and conducted cash count and verified various records;
3. Conducted audit on loan documentations and collaterals;
4. Checked all major accounts;
5. Verified and checked actions done by Management vis-à-vis audit findings and recommendations;
6. Conducted inventory of all assets and properties of the cooperative;
7. Verified accuracy of records of members through on field audit and confirmation of accounts;
8. Attended various seminars, to wit:

Data Privacy Act, Access Device Act, and Anti Cyber-Crime Act

Credit Management Workshop

For all the achievements and recognitions, we would like to express our heartfelt gratitude to our Almighty God for giving us always his graces and blessings for making our cooperative a truly service for our members and for the communities we served.

This committee would like to express our sincerest appreciations and commendation to all SACDECO members, officers and the entire Management and staff who made this year 2019 for SACDECO very fruitful year.

Congratulations!!! Together we achieve great heights and together we will attain more.



# AUDIT COMMITTEE REPORT 2020

To our dear Members:

Year 2020 is a different year considering the effect of the COVID 19 pandemic in the operation of every businesses around the country and in global as well. Limited movements, lack of transportation, unemployment, temporary and permanent closure of some establishment and businesses were just of the few outcome of the virus outbreak.

Despite of many limitations, the Audit Committee did not set aside its primary role which is to assist the Board of Directors on fulfilling its oversight responsibilities in areas such as the integrity of financial reporting, the effectiveness of the risk management framework and internal control system as well as consideration of compliance matters.

Some of its activities performed for the year 2020 are the following:

1. Conducted Financial Audit for the year 2020;
2. Reviewed Governance and Management Records;
3. Received and reviewed comprehensive reports related to Internal and Risk Management Controls;
4. Reviewed Internal Audit reports, considered Management's response and conclusions to the various findings of the said reports;
5. Conducted various exit conference with the Management;
6. Submitted monthly reports to the Board of Directors.



SACDECO also allowed us to participate and attend in different training for continuous education, to wit:

1. Risk Management;
2. Social Audit;
3. Information Technology (IT) Audit
4. Data Privacy Act Awareness

With the above-mentioned accomplishments, the Audit Committee will continue its responsibility and accountability to the general membership in line with the vision, mission and goal of the cooperative. Congratulations to our 36<sup>th</sup> year general assembly!

  
**JOCELYN LAS MARIAS**  
Secretary  
Audit Committee

  
**NENITA MARQUEZ**  
Chairperson  
Audit Committee

**MARISA QUILOP**  
Member  
Audit Committee



# EDUCATION COMMITTEE REPORT 2019

## I. Trainings, Seminars, and Conferences Attended

Skills Development Training	19
Congress Attended	2
General Assemblies Attended	3
International Trainings	1
Study Visits	1
Mandatory trainings	4
Summits	3

## II. Trainings and Seminars Conducted

Pre-membership Education Seminar	1,475
Wise Borrower's Seminar (WBS)	1,436
Gender Sensitivity Training	1
Financial Literacy	105
Ownership Seminar	41
Entrepreneurship	3

## III. Closed Accounts

Regular	976
YTM	509
Associate Depositor	439
Aflatoun	13

## IV. Membership Statistical Data as of December 31, 2019

	MALE	FEMALE	TOTAL MEMBERSHIP
Farming	9,943	3,578	13,521
Fishing	1,021	346	1,367
Pensioners	549	760	1,309
Professional Practitioners	623	906	1,529
Self-employed/Drivers	3,998	6,939	10,937
Trade Workers	870	1,767	2,637
Housewives	386	10,201	10,587
OFW	1,207	2,409	3,616
Association	80	114	194
Government Employees	1,400	2,881	4,281
Private Employees	1,594	1,493	3,087
Students	468	346	814
<b>REGULAR MEMBERS</b>	<b>22,139</b>	<b>31,740</b>	<b>53,879</b>
<b>DEPOSITOR WITH PREFERRED SHARE</b>	<b>190</b>	<b>205</b>	<b>395</b>
<b>YTM</b>	<b>21,650</b>	<b>22,797</b>	<b>44,447</b>
<b>AFLATOUN</b>	<b>2,294</b>	<b>2,106</b>	<b>4,400</b>



SACDECO extends to reach other cooperatives and enrich their knowledge on how to become like us in the future. Also, insights were adopted from their sharing that made us become better. Cooperatives that visited SACDECO for 2019 were as follows:

1. San Jose Del Monte Savings and Credit Cooperative
2. Diffun Saranay & Development Cooperative
3. Saytan Savings & Credit Cooperative
4. Treasure Link Cooperative Society
5. St. Joseph Parish Multi-Purpose Cooperative
6. Angeles City Cooperative Development Council
7. Good Samaritan Multi-Purpose Cooperative
8. Philippine Cooperative Center
9. Municipal Cooperative Development council
10. Libacao Development Cooperative
11. Tabuk Farmers Multi-Purpose Cooperative
12. Baguio-Benguet Cooperative

SACDECO continuously educates its officers and staff. We have conducted the following in-house trainings to develop more the officers and staff of the cooperative, to wit:

1. Gender Sensitivity Training
2. Credit Summit
3. Bookkeeper's Summit
4. Sales Training Workshop

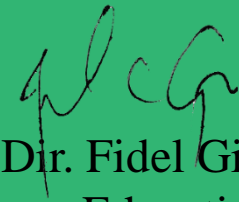
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SACDECO is a ground for training from students of different schools by sending their students for their On The Job Training, and Immersion, to wit:

1. Ilocos Sur Polytechnic State College
2. North Luzon Polytechnic State College
3. Saint Louis College
4. Sta. Cruz Institute
5. Pascual Rivera Pimentel Memorial Academy
6. Tagudin National Highschool



Dir. Fidel Gines  
Chairperson - Education Committee





# EDUCATION COMMITTEE REPORT 2020

## I. OFFICERS AND STAFF DEVELOPMENT

### a. Trainings, Seminars, and Conferences Attended

TYPES OF TRAININGS	FACE TO FACE	WEBINAR
Technical Training	4	1
Skills Development Training	3	3
Soft Skills Training	1	5
Congress and Forum	3	2
General Assemblies	4	

### b. In House Trainings

SACDECO would always want its officers and staff to be well equipped. One of the cooperatives investment is the development of its officers and staff through Training and Seminars. SACDECO opened the opportunity to all staff to attend training for everyone to grow professionally and to be more effective and efficient in their own respective jobs. The following training were conducted in-house:

- 1.Sales Training Workshop
- 2.Personality Development Training Workshop
3. Bookkeepers Conference

“The goal of education is understanding; the goal of training is performance.” – Frank Bell. Attendees of these training are expected of better performance with their responses to the coop on their learning and recommendations that would better the operations of SACDECO.



# EDUCATION COMMITTEE REPORT 2020....

## II. OFFICERS AND STAFF DEVELOPMENT

### a. Trainings, Seminars, and Conferences Conducted

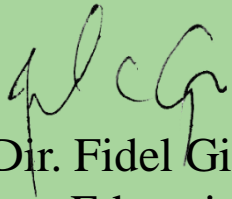
Pre-membership Education Seminar	1,440
Wise Borrower’s Seminar (WBS)	1,157

## III. CLOSED ACOUNTS

Regular Members	896
YTM	745

## IV. MEMBERSHIP STATISTICAL DATA AS OF DECEMBER 31, 2020

	MALE	FEMALE	TOTAL MEMBERSHIP
Farming	11,117	4,164	15,281
Fishing	464	122	586
Pensioners	615	841	1,456
Professional Practitioners	395	602	997
Self-employed/Drivers	4,507	7,526	12,033
Trade Workers	968	1,462	2,430
Housekeeper	441	10,767	11,208
OFW	1,281	2,185	3,466
Association	9	16	25
Government Employees	1,440	2,984	4,424
Private Employees	1,860	1,698	3,558
Students	325	360	685
REGULAR MEMBERS	23,422	32,727	56,149
ASSOCIATE MEMBERS	190	206	396
Laboratory Coop			
YTM	22,366	23,077	45,443
AFLATOUN	2,135	2,343	4,478



Dir. Fidel Gines  
Chairperson - Education Committee



# ELECTION COMMITTEE REPORT 2019

## SCHEDULES:

1. Filing Certificate of Candidacy is scheduled on November 04, 2019 until January 24, 2020.
2. Posting of Election Guidelines on November 04, 2019
3. Requesting data of accounts of candidates to all branch offices on January 27-30, 2020.
4. Evaluation of Certificate of Candidacy on February 3-5, 2020.
5. Issuance of notices of all qualified candidates on February 07, 2020
6. Briefing of all qualified candidates is on February 10, 2020.
7. Posting areas will be at Head Office and all Branch Offices.

## OPEN POSITIONS FOR 2019 ELECTION OF OFFICERS:

- 3 Board of Directors for Cluster 1 ( STA CRUZ )
- 1 Board of Directors for Cluster 2 ( ILOCOS SUR , ILOCOS NORTE & ABRA)
- 1 Board of Director for Cluster 3 ( LA UNION ).
  
- 2 Election Committee
- 2 Audit Committee



# ELECTION COMMITTEE REPORT 2019

## ELECTION PROCESS:

1. Ballots will be served or given upon registration of members during the mini/general assembly.
2. Distribution of additional ballots shall be done only by authorized Poll Clerks (Compliance Manager, Accounting & IT Manager & Credit Manager ).
3. Cut off time for issuance of ballots shall be at 11:00 a.m (for the morning assembly) and 3:00 (for the afternoon assembly).
4. Two minutes campaign speech will be done before the proper meeting.
5. Election starts after the talk of all candidates.
6. Counting and tallying of votes will be done after the Main Branch Assembly at the SACDECO administrative Building.

  
**FLORDELIZA PEREZ**  
Member

  
**ISIDRO LOZANO**  
Member

  
**HENRY J. JARAMILLA**  
Chairperson



# ELECTION COMMITTEE REPORT 2020

In light with the proclamation of the state of Public Health Emergency throughout the country due to the COVID 19 outbreak that leads to the restrictions imposed on people's movement. Operations of cooperatives have been disrupted including that of the conduct of annual general assembly and election of officers.

The Election Committee closely worked with the Board of Directors and Management to address concerns and find solutions on the effect COVID 19 pandemic in the conduct of Annual General Assembly and Election of Officers.

As guided by the provisions of Memorandum Circular 2020-19 issued by Cooperative Development Authority, SACDECO has availed the following regulatory relief as stated in the mentioned memorandum supported by BOD Resolution No. 110 S-2020, to wit:

1. Opted to cancel the conduct of the annual general assembly and election of officers;
2. Incumbent officers served on a hold over capacity under the conduct of the next general assembly meeting and election of officers;
3. All elected officers whose original term of office ends on CY 2021 have an extension of one (1) year of service.



The Election Committee performed its duties to implement the above-mentioned regulatory relief availed by the Cooperative, to wit:

a. Notified and informed the incumbent officers that they will serve on a hold over capacity until 2021;

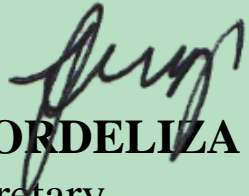
- Board of Directors
  - Paulita Almazan;
  - Santiago Sanchez;
  - Rosalia Biteng;
  - Benjie Rullepa;
  - Teresa Villegas
- Election Committee
  - Perez, Flordeliza
  - Lozano, Isidro

b. Notified and informed the elected officers whose original term ends on CY 2021 have an extension of one (1) year of service.

- Board of Directors
  - Gines, Fidel;
  - Literal, Veejay;
  - Raquepo, Alexander;
  - Saludo, Leonardo
  - Cuaresma, Marieta;
  - Parayno, Lorenzo
- Audit Committee
  - Marquez, Nenita
- Election Committee
  - Henry Jaramilla



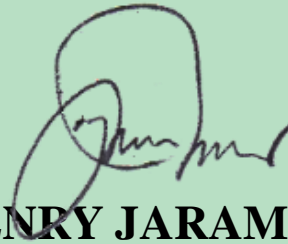
We are very grateful that SACDECO keep on growing and staying strong for the benefit of its general membership amidst pandemic. Mabuhay SACDECO!



**FLORDELIZA PEREZ**  
Secretary  
ELECOM



**ISIDRO LOZANO**  
Member  
ELECOM



**HENRY JARAMILLA**  
Chairperson  
ELECOM





# CONCILIATION AND MEDIATION COMMITTEE

## REPORT 2019

Warmest Greetings to all our Fellow Cooperators!

Throughout the years of working together to realize the growth of the members Socio – economic and different life progress and different life services. We again thank the Lord for giving us a continued health and strength that we were able to reach the 35<sup>th</sup> year of our Cooperative SACDECO.

It is indeed a great inspiration and empowerment of the whole SACDECO that the members focused their strong determination to uphold the roles, values and regulations having a zero (0%) percent rate of conflicts, disputes or misunderstandings referred to resolutions or whatever that reached the Committee of Mediation and Conciliation.

These Committee members further continues their trust, dedicated and efficient services to undergo trainings and seminars required by the cooperative and in compliance to CDA directives to have themselves well equipped and uplift their skills and ideas in resolving disputes referred to their committee.

The Committee wish to express their heartfelt thanks to the BOD's, other Committee officers and staff and to the general membership who unselfishly extended their hands for the positive advices for the growth of the cooperative in order to achieve success and innovative strategies. Let SACDECO a family forever.

  
ASUNCION RENDON  
Chairperson

  
ANACLETO LOPEZ  
Member

MAXIMINO JAVAR JR  
Member



# CONCILIATION AND MEDIATION COMMITTEE REPORT 2020

Praise the Lord for all His blessing and guidance for keeping us alive, healthy and strong during this time of CoVid19 Pandemic. May the Lord keep us safe from harm and give us continued peaceful life free from chaotic world in order to surpass this pandemic CoVid19.

In the years of committed services of working together, the cooperative greatly contributed growth of the members, socio economic progress through self-reliance, providing seminars, training, resources and support to small entrepreneur, fisher folks and farmers.

The committee members further continued training and seminar required by the cooperative and in compliance with CDA directives to have themselves well equipped and updated to the new ideas and technologies in resolving disputes referred to this committee.

The webinar for Mediation and Conciliation and Ethics Committee conducted by NATCCO last September 28, 2020, which we attended, played a great inspiration to stay focused on our strong determination to uphold the roles, values and having 0% rate of conflicts, disputes or misunderstanding referred to resolutions or whatever that reached the office of the committee.

The committee fervently express their sincere heartfelt thanks to the Board of Directors and CEO for trusting us confidently as member of this committee and unselfishly extended their hands for positive advocacies for the growth and success of the cooperative. Long live SACDECO!.

  
Asuncion G. Rendon  
Chairperson

  
Cristina Cabradilla  
Secretary




# ETHICS COMMITTEE REPORT 2019

Once again the SACDECO enters a New Year as its members gather together as a family in celebration of its 35<sup>th</sup> years of dedicated service to the community. The past year became a yesterday of fruitful accomplishment, the expansion of branches providing jobs to the new employees, provided financial assistance to its members. Most importantly, every member feels an incomparable pride and a sense of security.

The Ethics Committee stands to function as it is meant to be. The past year has been intellectual to us. Nonetheless we are ready to tackle any storm should it happen. We are in continuous support in implementing programs that can better serve the community.

Agbiag ti SACDECO....MABUHAY TAYONG LAHAT. GOD BLESS US ALL!!!

  
**LETICIA B. MENDOZA**  
Member

  
**CRISTINAL L. CABRADILLA**  
Secretary

  
**PURITA M. JAVILLONAR**  
Chairperson



# ETHICS COMMITTEE REPORT 2020

SACDECO enters its 36<sup>th</sup> year of dedicated service to the community leaving last year's fruitful accomplishment. The SACDECO family with all the nations faced the CoVid19 pandemic. However, we are very grateful and thank God for His protection. The expansion of branches providing jobs and provided financial assistance to its members, hence, every members feel an incomparable pride of sense of security being a member of SACDECO.

The Ethics committee stand to function as needed. We are thankful for the guidance of the Lord for we had not met any unethical problem. Nonetheless, we are ready to tackle any problem should it happen. We are in continuous support in implementing progress that can better serve our community.

Pudno nga adu ti intay napasaran nga rigat ken pannubok ti biag iti naglabas nga tawen 2020. Ngem gapu ti asi ti Apo ket intay nalasatan dagita nga pannubok ti biag ket intay manen napaneknekan tay sinapataan tayo a kas agtagikua ti Kooperatiba.

“Alone I weak, but with others I am Strong” Agbiag ti Kooperatiba, agbiag ti SACDECO!.

  
Anacleto Lopez  
Member

  
Purita Javillonar  
Chairperson

  
Leticia Mendoza  
Secretary



# GENDER & DEVELOPMENT COMMITTEE REPORT 2019 & 2020

The world had a lot of ups and downs this year 2020. It has been evident, that the pandemic paralyzed the economy and made a great impact in the cooperative sector. With this, we were thought to embrace the invasion of technology as we battle with the virus.

The Gender and Development Committee wishes to extend a warm applause and gratitude to SACDECO who made us experience transformation at its finest. Our attendance to numerous forums developed us to be mature and responsible being. We echoed these learnings to some of our members so that empowerment in terms of decision making and financial management can be achieved within the family.

Further, this committee ensures that leadership in SACDECO is shared by both men and women. Leading us to work harmoniously and excellently.

Let's bring years of quality and gender fair service and continue to champion the gender equality and complementary role of women and men in the family, church, workplace, community and everywhere.

**SGD THE GAD COMMITTEE**

**S**erving **A**lways for the **C**ontinuous **D**evelopment and **E**nrichment of **CO**mmunities



# GE PLAN FOR 2021

AREAS OF CONCERN	ACTIVITIES	ATTENDEES	SCHEDULE	BUDGET
1.GAD Training Adults	Conduct GST to clusters of Barangays (Face-to-face)	Members and Non-Members 10 married couples	Monthly to different Barangays/Branches	60,000
	Online GST Video	Members and Non-members	All year	5,000
	Virtual GST	Members and Non-Members 5 married couples	Monthly to different branches	28,000
2.GAD Training Youth	Virtual GST for the Youth	Members and Non-members	Monthly to different branches (own place of attendee)	25,000





# GE PLAN FOR 2021

## Details of Expenses:

### 1. GAD Training Adult:

#### a. Face-to-face GST 10 couples

Snacks 20 x Php50.00 = Php 1,000

Token Mug 20 x Php 75.000 = P1,500

Lecturer 2 x Php 1,000.00 = Php 2,000

Transportation Expenses = Php 1,000

Rent of Venue = Php 1,000

Certificate of Attendance= Php 200

Total = Php 6,700

x12 Months = Php 80,400

#### a. Online GST Video (FB and Youtube) = Filming and Editing expenses Php 5,000

#### a. Virtual GST Branches

Snacks 10 x Php50.00 = Php 500

Token Mug 10 x Php 75.000 = P750

Lecturer 2 x Php 1,000.00 = Php 2,000

Certificate of Attendance= Php 100

Total = Php 3,350

x12 Months = Php 40,200

#### 1. GAD Training Youth

#### 2. Virtual GST Branches

Load 10 x Php100.00 = Php 500

Lecturer 2 x Php 1,000.00 = Php 2,000

Certificate of Attendance= Php 100

Total = Php 2,600

x12 Months = Php 31,200

