



Ang Tinig ng EWMPC

A Quarterly Newsletter of the SBMA EWMPC

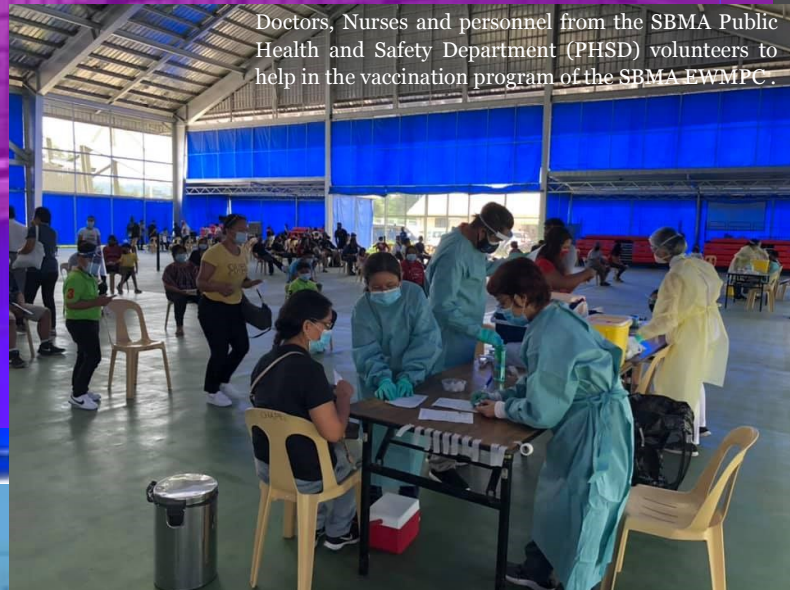


SBMA EWMPC provides assistance to Members amidst COVID-19 Pandemic

The Subic Bay Metropolitan Authority Employees Welfare Multipurpose Cooperative (SBMA EWMPC) is one with the Cooperative Development Authority (CDA) in the celebration of the 2020 October Cooperative Month as guided by the theme Cooperatives Amidst the Pandemic, Stand for Resiliency, Strive for Sustainability. Since the onset of the coronavirus, the SBMA EWMPC has launched programs towards helping its members cope with the challenges brought about by the pandemic.

FLU VACCINATION PROGRAM

The SBMA and the SBMA EWMPC, in collaboration with the Public Health and Safety Department, offered flu vaccine to its employee-members and their families. The program aims to reduce the risk of them contracting the flu virus and spreading the disease as well to their loved ones. A total of 718 members and their dependents, as well as non-members, availed the vaccine. Members get 30% discount as a privilege offered by the Cooperative. The event



was held at the SBMA Badminton court on June 20 and July 4, 2020.

FINANCIAL ASSISTANCE

The global pandemic COVID19 has greatly affected people not only in terms of health, but also made a financial impact on them due to limitations on mobility and additional costs of living to stay safe and healthy during this time of crisis. With the number of cases continued to grow, and has now included even members of the SBMA EWMPC.

In order to aid members who will test positive for COVID19, the Board of Directors approved the grant of Financial Assistance amounting to P10,000.00 per member, chargeable against the Member's Benefit Fund.

EMERGENCY LOAN

Meanwhile, a P50,000 Emergency Loan is also available for Regular members who will test positive or whose immediate members of the family (parents, spouse and children) will test positive for COVID19. Said loan bears an interest of 4% per year, no share retention, with payment term of 36 months. Borrower however is subject to capacity to pay.





Antonietta P. Sanqui
Chairman,
Board of Directors

Ang Tinig ng EWMPC

A Quarterly Newsletter of the SBMA EWMPC

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Election Committee
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Gender and Development Committee
ICT Committee
Logistics Committee
Mediation-Conciliation Committee

Ang Tinig ng EWMPC Newsletter is published quarterly by the SBMA Employees Welfare Multipurpose Cooperative for its members.

The purpose of this Newsletter is to provide reliable, helpful information to cooperative members on matters pertaining to programs and relevant information about our Cooperative.

Antonietta P. Sanqui
Adviser

Chairperson's Column



Greetings to all!

The SBMA Employees Welfare Multi-Purpose Cooperative or SBMA EWMPC has grown and prospered in the past fourteen (14) years of its existence and the challenge for us now is to bring it to new heights in the next years to come. This is a legacy that our former Chairperson Atty. Severo "Roy" Pastor and the other retired incorporators who took the initiative to establish this Cooperative have given us. We will therefore strive to continue moving forward for the betterment of our Cooperative members.

One of the core values of the Cooperative is to answer or address the needs of our members and uplift their status in life by providing loan facilities at very low interest rates. The Coop likewise continues to gather business partners to avail other commodities and services to assist our members' needs.

This year 2020, amidst the global COVID-19 pandemic that brought fear and anxiety to many people, the Coop continues to care for the health and welfare of our members. Loan amortizations were suspended initially for three (3) months and then for another two (2) months in support of the Bayanihan Acts I & II. In partnership with our mother agency, we conducted the "Flu and Pneumococcal Vaccination Program" open to all SBMA employees as well as their family to help protect and strengthen their immune system against the Covid-19 Virus. Moreover, financial assistance of P10,000 were provided to members who tested positive to aid them in their recovery from the virus.

As the Nation celebrates the Cooperative Month this October, with a theme – *"Cooperatives Amidst the Pandemic, Stand for Resiliency, Strive for Sustainability"*, our fervent hope is for the EWMPC be able to provide the necessary support for our Members to cope and surpass the challenges brought by the pandemic. We also invite and encourage other SBMA employees to join us and become active Coop members.

On November 17, we shall turn 14 years old. The SBMA EWMPC shall offer wonderful programs like waived Membership Fee for new members and financial support to existing members by extending various credit facilities especially to Contract of Services members. We hope that through these initiatives, we will be able to appease the effects of this pandemic.

To all the Officers and Members of the SBMA EWMPC, let the Values and Spirit of Cooperativism strengthen our resolve to extend the SBMA way of "Malasakit" to each and every member of our Cooperative.

To our Mother Agency, the SBMA, we thank your all out support to the Cooperative and its Members.



SUBIC BAY METROPOLITAN AUTHORITY

Message

They say that the first step is always the hardest, because it is often accompanied by doubts, fears and uncertainties. But it is all the more significant because it determines how the rest of the journey would turn out to be.

And judging by the looks of this first issue of your newsletter project, I can see that you are off to a commendable start in your endeavor to chronicle the activities and programs of the SBMA Employees Welfare Multipurpose Cooperative (SBMA-EWMPC).

Let me also say that this project is not only laudable because it is a platform geared to foster information exchange and maintain transparency in your group, but also because it is being launched amidst a pandemic that has kept us from interacting with each other the way we used to. This, therefore, can only be seen as an apt response to a new challenge we face in these extraordinary times.

With this, let me congratulate the officers and members of the SBMA-EWMPC, as you mark a very significant milestone in the history of your cooperative.

Let me also express my gratitude for your contribution in the economic welfare and well-being of the employees of the Subic Bay Metropolitan Authority and prayers and wishes for a successful undertaking.

Let this first step inspire you more for greater undertakings next.

WIMA T. EISMA
Chairman and Administrator



The Humble Beginning of the SBMA EWMPC

by Lolita S. Mallari

Subic Bay Metropolitan Authority Employees Welfare Multipurpose Cooperative was a goal, an aspiration, a dream long time coming.

Almost everyone desired it, hoped for its establishment but doubted it could ever take off.

The misgiving was based, as is the case in many ventures, on the lack of capital. A start-up coop cannot operate relying solely on the initial contributions of new members. We knew that while many employees would want to join, a lot of them could not actually do so, thus limiting the number of initial members and amount of operating capital. Their take home pay bordered on the minimum amount prescribed by law and no more deductions could be made. We also knew that the coop would immediately be swamped with loan applications and a small capital would be depleted in no time. (It was a running joke at HRMD that employees were itching to file for loans from Philhealth!)

But two persons pushed and worked for a solution to this problem...Atty. Ferdinand L. Hernandez, then Deputy Administrator for Administration and Administrator and CEO Armand C. Arreza.

They spearheaded the request to the SBMA Board for a loan to the coop. With the support and endorsement of higher management, the Board approved a soft financial developmental loan of Three (3) Million pesos, to be released on staggered basis. In 2008, the SBMA released P1,000,000.00 with a minimal interest of 1% per annum payable in 15 years. Semi-annual payments were to commence on the sixth year (July 1, 2013) of the Loan Agreement.

Assured of a sizeable seed fund, SBMA EWMPC was launched. On November 17, 2006, it was registered with the Cooperative Development Authority (CDA) with an authorized capitalization of One Hundred Twenty Thousand pesos (P120,000.00) of which Thirty Thousand Pesos (P30,000.00) had been actually subscribed. The amount on such subscription was Seven Thousand Five Hundred pesos (P7,500.00) which was paid by the original Fifteen (15) cooperators, namely: Severo C. Pastor, Jr. (+), Lolita S. Mallari, Paulita R. Yee, Emilia S. Canonizado, Magdaleno P. Motas, Rodel R. Mayor, Florante G. Espiritu, Evelyn C. Crescini, Rebecca A. Ventura (+), Dorotea P. Varela, Rolando R. Alarcon, Rodolfo



Photo opportunity during the Strategic Planning session conducted by the Board of Directors together with the Officers of the SBMA EWMPC in April 2012.

“Subic Bay Metropolitan Authority Employees Welfare Multipurpose Cooperative was a goal, an aspiration, a dream long time coming.”

S. Kalaquian, Emelinda M. Delos Reyes, Meriam Ronquillo and Raquel Delos Reyes.

The officers were Atty. Severo Pastor, Jr. (+) Chairman; Lolita S. Mallari, Vice Chair; Paulita R. Yee, Emilia S. Canonizado, Magdaleno P. Motas, Rolando R. Alarcon, Rodel R. Mayor, Rebecca A. Ventura (+), and Rodolfo S. Kalaquian as Members of the Board of Directors.

Growing Pains

One can say that there was a long difficult labor period before the birth of the coop. But its growing pains were greater. For one thing, increase in membership was slow. As stated earlier, no more deductions from employees' salary could be legally allowed.

Moreover, for most personnel, the primary reason for joining the coop is to have a readily available source of loan with modest interest rates. Yet, the greater number of SBMA employees were under Contract of Service that do not provide leave credit which in turn serves as loan collateral. Without this loan guarantee, CS workers would need multiple loan co-makers. They reasoned, "Kung mahihirapan din akong mangutang, bakit pa ako sasali sa coop?"

Second, despite the P3M loan from SBMA, the coop would find occasions when there was not

MESSAGE



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MESSAGE



Congratulations, Subic Metropolitan Authority Employees Welfare Multipurpose Cooperative. It is indeed a great news.

You manage to make another way on how to build up a communication to all your members; the issuance of your cooperative's first Newsletter. Your hard work and efforts and not to forget also, the support and encouragement given by your cooperative officers, members and the SBMA, made you reach your goal.

Your CDA family is proud of your another achievement and we look forward to reading more such newsletters of yours.

God bless us and, all the best in your next edition!


MARIETA P. HWANG
Regional Director



Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

HON. FERDINAND L. HERNANDEZ
Deputy Speaker



Message

Greetings to the Subic Bay Metropolitan Authority – Employees Welfare Multi-Purpose Cooperative!

It gives me great pleasure to express my most heartfelt congratulations to the members of SBMA-EWMPC via the maiden issue of this Newsletter. Many of you may not know it, but I was working with SBMA in 2006, and I am glad that the Cooperative that I helped organize and establish is now doing in accordance to what I envisioned it to be. At that time, there was only one cooperative, but it was not for the employees. I was a former volunteer and my intention was to create a cooperative organized by employees as an organization that will cater to the employees. Borne out by a retrospect of your cooperative's history, I can truly say that I am just as eager as anyone here today to learn about your latest feat of accomplishments, and in getting abreast with the most current events and information about the Cooperative and about the people behind its continuing success.

Indeed, it adds great hope and satisfaction in our hearts knowing that SBMA-EWMPC has always remained strong and committed in providing financial stability to all of its member-stakeholders, especially now that the cooperative has achieved another milestone in keeping its services more accessible by means of an interactive website or through the publication of this Newsletter. I therefore take this opportunity in wishing everyone's continuous success not only in the forthcoming issues of the Newsletter but rather on your venture towards fulfilling your vision of becoming one of the best institutional cooperatives in the country.

May you continue to draw the inherent potential and creativity of every cooperative member in turning new ideas and innovations into programs which will do good to our people. Our government takes cognizance of the indispensable role of Cooperatives in nation-building, especially during its most difficult times when our people need to be revitalized and our economy restored. Thus, it is truly with pride and honor that I share your cause and determination today, even under the most difficult circumstances, the cooperative movement is doing everything it can to protect communities and help them overcome the present pandemic.

In behalf of the people of the second district of South Cotabato, I bid you well and may God help us through our lives and keep us safe at all times.

Thank you very much.



FERDINAND L. HERNANDEZ

House of Representatives, Southwing Annex 409, Batasan Hills, Quezon City 1126 Telefax: (02) 442-4021

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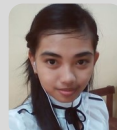
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Andy Jimenez, Manager



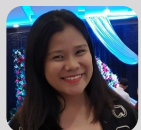
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MISSION

To make members happy by providing reasonable and reliable loan facilities, responsive welfare program, livelihood and business opportunities that will assure excellent returns on investment and help improve members' economic self-sufficiency.

VISION

The Subic Bay Metropolitan Authority Employees' Welfare Multi-Purpose Co-operative (SBMA EWMPC) shall be one of the best institutional cooperatives in the country, anchored on principles of integrity, service and selfless commitment; and faithfully adhering to sound and equitable business practices.

FINANCE

Eloisa Villeza
Chairman

Ma. Luisa Medina

Emily Abuan

IT

Joel Ea
Chairman

Joel Ian Ea

Eloisa Villeza

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Belen Crescini

EDUCATION, TRAINING & MEMBERSHIP

Marietta Dumlaog
Chairman

Agelio Sanga-lang, Jr.

Florinda Giron

Employees' Welfare First: The Legacy of Atty. Severo C. Pastor, Jr.

By: Rommel M. Aquino

“Ang taong hindi marunong lumingon sa pinanggalingan ay hindi makakarating sa paroroonan.” - Gat. Jose Rizal

Atty. Severo C. Pastor, Jr. was a strong advocate of Cooperativism. He was very passionate in ensuring that SBMA employees get the needed assistance, and eventual financial freedom. He firmly believed that people within the Agency who are bound by the same sentiments should collectively work together for their common good.

In 2006, his vision to help SBMA employees' plight bore fruit when the SBMA Employees Welfare Multipurpose Cooperative was created. Together with the forerunners of the coop and supported by the SBMA administration then, the SBMA EWMPC was incorporated on November 7, 2006 and its By-Laws and Articles of Cooperation were registered with the Cooperative Development Authority (CDA) on November 17, 2006. It had an authorized capital of P120,000.00 divided into 1,200 shares with a par value of P100.00 per share. As they say, the rest is history. Now, the Cooperative has P41M total assets with more than P30M Members' equity.



Atty. Roy Pastor (seated in the middle) with SBMA Chairman and Administrator Atty. Wilma T. Eisma (standing, in the middle) are joined by the SBMA EWMPC Board of Directors, Committee heads and officers during the 12th General Assembly held at the Subic Bay Convention and Exhibition Center.

Atty. Roy espoused the Sagip-ATM program which aims to help employees redeem their ATM card from loan sharks. He likewise pursued business ventures like the vendo-machines, parking operations, business-tie-ups, and other developmental programs.

As we look back and continue his legacy, the SBMA EWMPC's programs and decisions take cue from his inspiration and aspiration, employees' welfare first.



SBMA EWMPC Provides from page 1

LOAN MORATORIUM

In order to further assist Members during this time, the suspension of payroll deduction as payment for loans was approved by the Cooperative. That would mean higher take home pay for Members who have loans with the Coop thereby helping their families get by while on quarantine (see related story on page 18).

CALAMITY LOAN

With the declaration of the State of Calamity in the entire country and amidst the difficulties brought about by COVID-19 pandemic, the SBMA EWMPC opened the Calamity Loan facility to Regular Members who can avail the maximum loanable amount of P100,000.00 with an interest rate of 5% per annum. Other loan conditions remain except Barangay Clearance.



↑ Officers of the SBMA EWMPC assists its members who registered for the flu vaccination program held on June 20 and July 4, 2020 at the Subic Bay Freeport Zone. The Program is in coordination with the Subic Bay Metropolitan Authority (SBMA) and in partnership with its Public Health and Safety Department (PHSD).



Volunteer Doctors of the SBMA-PHSD attends to the Coop's members and their family members during the vaccination program spearheaded by the SBMA EWMPC at the Subic Bay Freeport.

Turn to Page 25 ➤

Humble beginning... from page 4

enough money for loan applications that were being processed. The coop Board decided to borrow from SBMA personnel or would wait for enough funds from the payment of loans by members.

Yet, it was not a rough and gloomy journey at all. The SBMA Board and Management gave their full support, and continue to do so, allowing the use of agency facilities as office of the coop and venue for its meetings and assemblies. Personnel are readily excused from work so that they can attend coop activities mandated by the CDA.

Also, it was easy working with the coop officers. They were bound by one common objective: the success of the coop. Their coop duties were additional responsibilities they willingly took on, without expecting anything in return. During their lengthy meetings in the early days of the coop, usually held in the office of the HRMD manager, their merienda was skyflakes and soda or maybe turon from the employee canteen across Building 255. As finances improved, they finally allowed themselves snacks from Meat Plus.

When the name of the coop was selected (I think it was the brainchild of Atty. Pastor), I thought to myself, "Ang haba naman!" But now, as I write this, I realize that not a word can be taken out without affecting its identity and its *raison d'être*.

It is a multi-purpose cooperative. It does not only aim to provide loans at reasonable interest. By tying up with enterprises, it provides its members access to products and services they need and opportunities for economic gains, minimal though they may be.

The cooperative has outreach programs too. It has helped educational institutions in nearby cities and municipalities through gift-giving of school supplies for their students, cash donations for repairs of roofing or repainting of school facilities. It has likewise provided feeding programs to orphanages and care-facilities for the elderly.

The cooperative is of, for, by SBMA employees and it is predicated on their welfare. This is the solemn and noble reason for its existence. Every member, from the Chairman, to the newest recruit, must therefore work together towards this goal and steer SBMA EWMPC to even greater heights.



SBMA EWMPC gears toward Automation

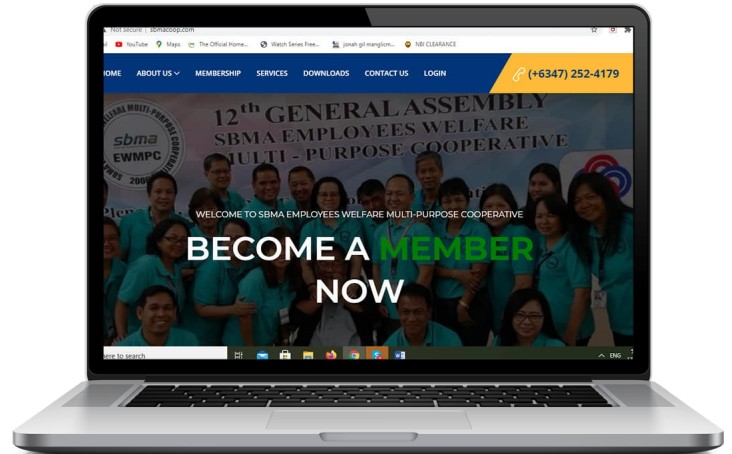
By Joel J. Ea, Joel Ian Ea and Eloisa Villeza

The Subic Bay Metropolitan Authority Employees Welfare Multipurpose Cooperative (SBMA EWMPC) embarks on an ambitious goal to fully automate of its information system.

Launched last year, the SBMA EWMPC created the SBMA EWMPC Information Technology Committee (IT Comm) to oversee the automation initiative with the Coop Comptroller at the helm.

As of this writing, the IT Comm is already at the final phase of the Loan System, undertaking system debugging and operational tests (test of inputs, computation, display and reports). When fully operational, the Loan System will allow coop members to do online registration, fill-out online loan application and view (limited) loan information. Significant features of this computerization are the automated loan computation, provision of summary information and generation of reports essential to the decision making of the coop management. The loan automation has long been pursued by the Coop Management to ensure efficient, error-free and faster loan processing that will benefit its members.

Relatively, in its bid to create an online face for the co-



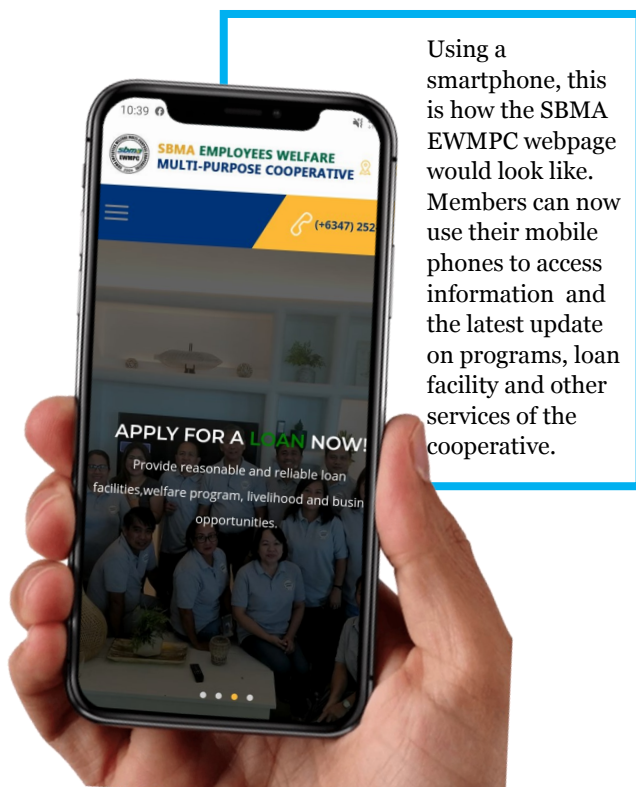
Look and Feel. The SBMA EWMPC webpage can be accessed using a laptop or desktop connected to a Wi-Fi or the internet.

op, the IT Comm undertakes the pilot testing of its own website. Containing important information of the coop's history, programs, announcements, news and events, downloadable forms, services and business partners, thereby providing useful information for its members and potential members.

Currently under construction as more information are presently being downloaded by different committees of the coop, the website will be officially launched soon and will be linked with the coop's loan system. The website can now be accessed temporarily and with limited information by typing www.sbmacoop.com in the address bar of your browser using computers, tablets or even mobile phones.

To accomplish its mandate, the IT Comm enlisted the technical expertise of a Computer Programmer from the SBMA-MIS in collaboration with a freelance professional computer programmer.

The launching of the website and the full operationalization of the loan system are expected to be realized before the end of this year.



IT Committee

Business

by Rino Dabu, Jun Sarmiento, Diane Matin, Raymond Noceda

TECO
3C Appliances
by
SBDMC, INC.

MADE IN TAIWAN

UNIT	MODEL NAME	PRICE	UNIT	MODEL NAME	PRICE
1 hp inverter R4-10a	LS/LT09VCPH5	19,500.00	1.5 window type inverter	LW12VCRPH1	25,500.00
1.5 hp inverter R4-10a	LS/LT12VCPH5	22,500.00	Personal Refrigerator (3.2cu.ft.)	LR09151PHW	5,700.00
2 hp inverter R4-10a	LS/LT18VCPH5	26,000.00		LR09151PHB	5,850.00
2.5 hp inverter R4-10a	LS/LT22VCPH5	32,000.00		LR09151PHR	5,900.00
1 hp standard R4-10a	LS/LT09FCPH2	16,500.00	Portable Aircon	LMP09FCPH	15,200.00
1.5 hp standard R4-10a	LS/LT12FCPH2	17,300.00			
2 hp standard R4-10a	LS/LT18FCPH2	22,000.00	3TR Floor Standing	PAC/PSC-293C-D43	52,000.00
2.5 hp standard R4-10a	LS/LT22FCPH2	24,000.00	5TR Floor Standing	PAC/PSC1-2165-050	102,000.00
0.7 hp Window Type Standard	LW7FCRPH1	11,500.00	DC Fan	XAL4658BD	3,450.00
1.0 hp Window Type Standard	LW9FCRPH1	13,200.00	Rice Cooker	LYC081PH1	1,400.00
1.5 hp Window Type Standard	LW12FCRPH1	14,800.00			
2.0 hp Window Type Standard	LW18FCRPH1	17,800.00	43" Smart TV	TL431TR	19,500.00
			55" Smart TV	TL5500TR	25,500.00
1 hp window type inverter	LW09VCRPH1	22,500.00	65" Smart TV	TL6520TR	36,500.00

FOR INQUIRIES, CONTACT 252-3456 local 260/282/200 or Mobile #0917-512-1317

Good news, Coop members!

We are pleased to announce that you may now avail Commodity Loan for the purchase of quality appliances that TECO is offering .

How to avail:

1. Choose the appliances you want to bring home
2. Apply for a commodity loan
3. Wait for the approval
4. Bring home your new appliances

Want to know more? You may call our Co-op office at 252-4179 and look for Ms. Ena

USANA Vitamins and Supplements for Your Health Goals.

Health begins at the cellular level. And your cells need a variety of important micronutrients to support the many functions they perform. USANA offers a wide range of vitamins and supplements you can use to create a daily nutrition routine designed to help support your health and wellness goals.

Today, you can take advantage of the Top Rated Vitamins USANA, for a healthier you, at a MEMBERS PRICE and PAYABALE TERMS at SBMA Employees Welfare Multipurpose Cooperative Office.

BUILD A SOLID
FOUNDATION FOR HEALTH,
FROM THE INSIDE OUT



13 VITAMINS 16 MINERALS 14 ANTIOXIDANTS

**AVAIL DISCOUNTED PRICE THRU
SALARY DEDUCTION**

SBMA-EMPLOYEES WELFARE MULTI-PURPOSE
COOPERATIVE SUBIC BAY FREEPORT

**CONTACT: ENA AGUILLON
2524179**



SBMA EWMPC has 899 Active Members as of October 2020; 51 New Members Join Coop

By: Marietta Fe Dumlao, Jay Sangalang, Florinda Giron

Based on its latest report of the Education, Training and Membership Committee, the SBMA EWMPC has a total of Eight Hundred Ninety Nine (899) coop members. Of this total, 54% are males while 46% are females (see Graph 1).

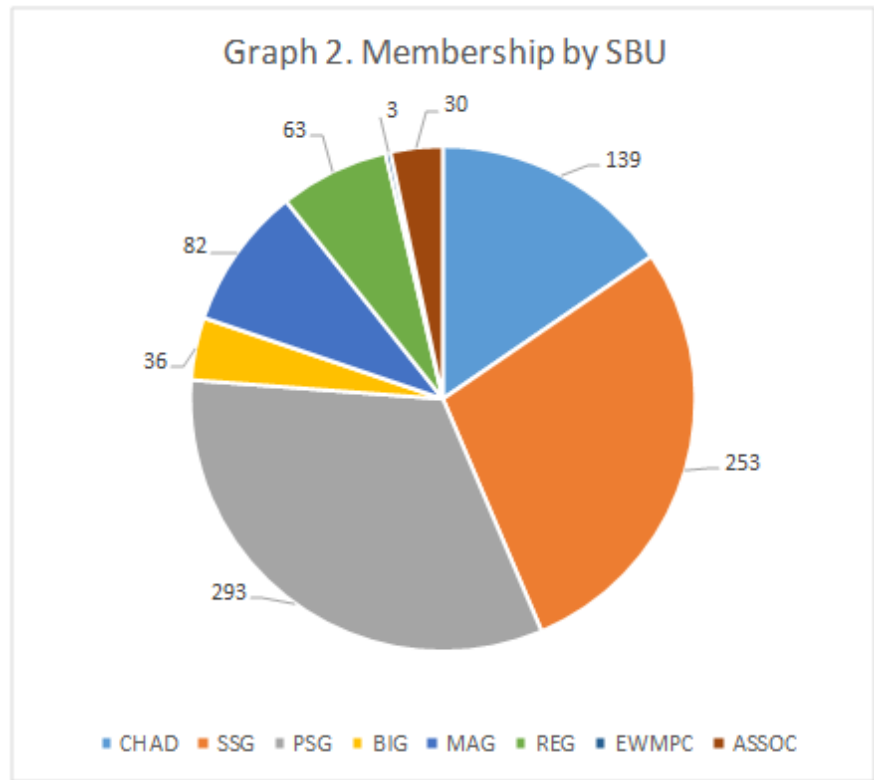
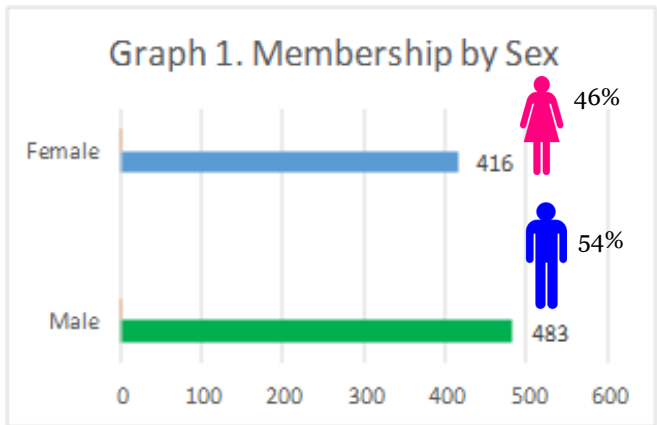
As shown in Graph 2, the Public Services Group (PSG) has the most number of members with 293 followed by

the Support Services Group (SSG) with 253 members. The Chairman and Administrator’s group contributes 139 members while Maritime and Aviation Group (MAG) has 82 members. Regulatory group (REG) has 63 members while Business and Investment group (BIG) has 36 members from its various departments. Associate members account for 30 membership while 3 are coop employees.

However, looking at the table below, in terms of the number of personnel vis-à-vis the total number of members with the Coop, SSG has 65% of its total personnel as members of the Cooperative, followed by CHAD’s group with 63%. PSG, out of the 1,139 personnel, only 26% are members of the SBMA EWMPC.

It is nice to note that the committee has registered 51 new members from the various SBMA departments as of October 2020.

By November, the Membership Committee shall spearhead a program to boost membership by introducing the “No Membership Fee” initiative in celebration of the Coop’s 14th Anniversary that will run from November 17 to 30.



Membership by Strategic Business Unit (SBU)			
	No. of Members	No. of Personnel (as of 6/30/20)	% Membership
CHAD	139	221	63%
SSG	253	391	65%
PSG	293	1139	26%
BIG	36	79	46%
MAG	82	303	27%
REG	63	159	40%
EWMPC	3	3	100%
Assoc	30	30	100%
TOTAL	899		

Legend:
CHAD - Chairman and Administrator Group
SSG - Support Services Group
PSG - Public Services Group
BIG - Business and Investment Group
MAG - Maritime and Aviation Group
REG - Regulatory Group
EWMPC - Employees Welfare Multipurpose Coop
Assoc - Associate Members

ONLINE CONDUCT OF ELECTION

The SBMA EWMPC Election Committee intends to coordinate with the Cooperative's Information Technology Committee headed by Mr. Joel Ea on the possibility of conducting future elections using an information technology system or any internet-based system. This project aims to minimize or eliminate face-to-face interactions during the election process and conduct of election in accordance with the guidelines set by the Inter-Agency Task Force (IATF) on mass gatherings to prevent the spread of coronavirus.

COVID-19 PANDEMIC HALTS ELECTION 2020

By: Paterno E. Opulento, Marietta Fe S. Dumlaio

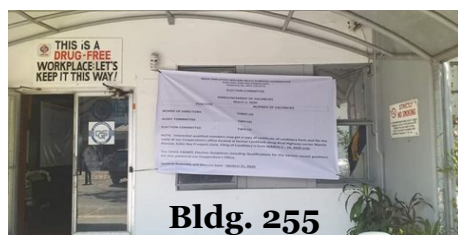
The SBMA EWMPC Election Committee had prepared a timeline for the Election of Officers which was supposed to be held on March 31, 2020. It was to coincide with the members' General Assembly. In order to ensure the successful conduct of election, the SBMA EWMPC has allotted a budget amounting to Php 15,177.00 including the Php10,000 contingency fund for any unforeseen election related expenses.

Included in the Timeline were the various election activities such as Date of Election, Venue, Vacancies, Guidelines in the Filing of Candidacy, Date of Orientation for Qualified Candidates, and the Date of Campaign Period.

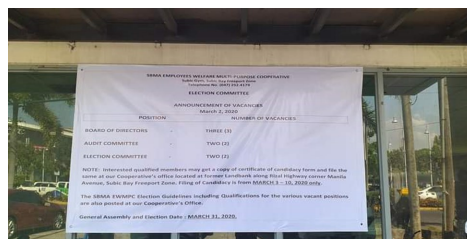
The vacant positions are the following: Board of Directors (3), Audit Committee (2), and Election Committee (2).

The Election Committee formally announced the above-mentioned vacancies during the regular Monday Flag Ceremony of all SBMA employees on March 2, 2020. Likewise, the SBMA EWMPC Election Guidelines including Qualifications for the various vacant positions were posted at the Cooperative's Office located at former Landbank office, and at Building 255, Subic Bay Freeport Zone.

However, on March 16, 2020, President Rodrigo Roa Duterte imposed an Enhanced Community Quarantine (ECQ) in Luzon (including its associated islands), which was effectively a total lockdown, restricting the movement of the population except for utmost necessity such as work and health matters. This in effect prohibits mass gathering of people, thus resulting in the cancellation of the scheduled election until further notice.



Cooperative Office



Elecom

899 *Members*

Php41M Total Assets

14 YEARS
in service

Membership Fee **WAIVED!**

Starting November 17 until the end of the month, the Two Hundred pesos (P200) Membership Fee shall be waived as approved by the Board of Directors of the SBMA EWMPC. This is in line with the Cooperative's 14th anniversary celebration and in order to attract more SBMA employees to join the Employees Welfare Multipurpose Cooperative.

The Membership Committee headed by Marietta Fe Dumlao and joined by Jay Sangalang and Florinda Giron aims to make the membership process as affordable and accessible to as many SBMA employees as possible, regardless of their employment status.

Join us and be part of the growing SBMA EWMPC family! For details, please contact any of the members of the Membership Committee.





Loans for *CS Members* **EXTENDED!**

With the recent development and without prejudice to the Cooperative Development Authority (CDA) rules and regulations, the Board of Directors passed a resolution opening the loan facilities to all Contract of Services employees until December 2022.

The loan packages that said members may avail of includes Salary, Emergency, Mini-Loan, Commodity Loans and other Loan packages available to members. However, availment of said loans is still subject to the member's capacity to pay.

This initiative aims to help members augment their financial needs during this time of the pandemic. It is also part of the 14th Anniversary celebration of the SBMA EWMPC.

To learn more about this program, please contact the Credit Committee or call 252.4179 for more details.



Con't. from Page 11, BUSINESS COMMITTEE:

SBMA EWMPC Business Partners

E-Pay card facility for Coop Members:

- Loan and Dividend/Patronage refund proceeds via the Union Bank Savings Account's ATM card instead of Cheque issuance
- Savings facility for Members
- Account accessible Online!

To know more, please contact our Coop Office at 047.252.4179



For any concerns, you may contact us through our Customer Service Hotline at (+632) 8841-8600, or email customer.service@unionbankph.com. Union Bank of the Philippines is an entity regulated by the Bangko Sentral ng Pilipinas. You may contact the BSP Financial Consumer Protection Department at (+632) 8708-7067 or consumersaffairs@bsp.gov.ph. Deposits are insured by PDIC up to P500,000 per depositor. For more info, please visit our website.

An advertisement for Grainsmart. At the top left is the SBMA EWMPC logo. The main text reads "MURANG BIGAS BA HANAP MO?" in red. Below this is a circular seal that says "100% NO FAKE RICE". To the right of the seal is a large "0%" with "INTEREST 2 MONTHS" written next to it. Below the seal and percentage are four green checkmarks with the following text: "DE KALIDAD", "MALINIS", "WALANG MABAHONG AMOY", and "LAGING BAGO". At the bottom, it says "APPLY COMMODITY LOAN NOW" in yellow. Below that, it lists "SPECIAL DENORADO | SPECIAL SINANDOMENG | LONG GRAIN AND MORE...". The background shows several bags of rice, including brands like Magnolia and King of Rice.

- ✓ Apply for commodity loan
- ✓ 2 months to pay
- ✓ Zero Interest

For your Order, please contact:
Rino Dabu - 09095072892
Supplier - 09088622565

Murang Bigas ba hanap mo?

- ✓ De Kalidad
- ✓ Malinis
- ✓ Walang Mabahong amoy
- ✓ Laging bago ang stock
- ✓ Puro at walang halo
- ✓ Lagkitan at Malambot ang kanin
- ✓ Hindi madali mapanis.

Available rice:

- Denorado
- Sinandomeng
- Long Grain

Grainsmart

is located at Pagasa Market and Barreto Talipapa

Finance



MAYBE YOU MAY
WANT TO KNOW:

FOR 2019 SBMA EWMPC'S PATRONAGE AND
DIVIDENDS COMPUTATION. RATES WERE
26.168% FOR PATRONAGE REFUND AND
5.832% FOR DIVIDENDS.

by Eloisa Villeza, Ma. Luisa Medina, Emily Abuan

COMPUTATION 2019 PATRONAGE AND DIVIDEND

	2019	2018	2017	2016
Net Surplus	2,817,290.32	2,365,959.54	2,001,776.71	1,515,502.99
Less: Statutory Fund(Schedule 1)	704,322.58	449,532.32	380,337.58	469,805.93
Dividend for Distribution	2,112,967.74	1,916,427.22	1,621,439.13	1,045,697.06
30% for Patronage	30%	30%	30%	0.30
Patronage Refund	633,890.32	574,928.17	486,431.74	313,709.12
Divided by Total Interest Income	2,422,346.37	2,095,908.50	2,312,565.39	1,955,681.68
Percentage	26.16800%	27.43100%	21%	16.040909%
Dividend	1,479,077.42	1,341,499.05	1,135,007.39	731,987.94
Total Coop Shares (Ave Share)	25,363,137.83	19,852,911.64	15,936,182.52	11,918,889.58
Dividend Rate per share	5.83200%	6.75700%	7.12200%	6.141411%
Total Rate	32.00000%	34.18800%	28.15600%	22.18232%

Income Recognition

Revenue comprises gross inflow of economic benefits during the period arising in the course of the ordinary activities of the Cooperative when those inflows result in increased equity.

The Cooperative recognizes revenue when the economic benefits associated with the activity flows to the cooperative and the amount of revenue can be reliably measured.

As a rule, cooperatives adopt the accrual basis of accounting. However, for credit and other cooperatives, recognition of

revenues is on modified accrual basis, that is, interest income, fines, penalties and surcharges shall be recognized when earned and actually collected. This is so because only interest income, fines and penalties and surcharges on loans receivable that have been realized (i.e. earned and collected) shall be the basis of the income available for distribution to its members through interest on share capital and patronage refund.

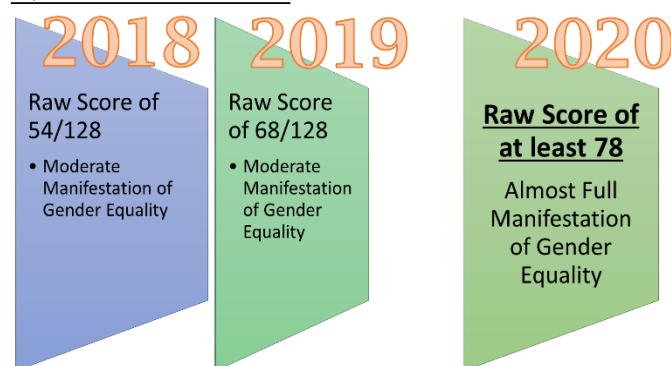


In picture (L-R) GAD Committee Members:
Jennifer T. Guiang, Lolit Bondoc and Nelia Diloy

The Gender and Development Committee of the SBMA Employees Welfare Multi-Purpose Cooperative has been slowly making ways to be able to streamline gender awareness in our day to day operations. The initial step towards this goal is the Committee's attendance to the Seminar on the Guidelines on Mainstreaming Gender and Development to be able to establish various mechanisms and instruments to capacitate its members. During the seminar, the attendees were tasked to conduct a review of the use of the tool for assessing progress of gender equality in the cooperative pursuant to the Cooperative Development Authority's Memorandum Circular 2017-04.

Using this tool, the Cooperative has gradually improved its Gender Awareness Sensitivity from "Moderate Manifestation of Gender Equality" to "Almost Full Manifestation of Gender Equality". While this may not be sufficient to show strength on People, Policy, Programs and Plans and Enabling Mechanisms, it is a stable platform to move forward.

QUALITATIVE VALUE



Director Jenny Guiang (standing) talks about the Health and Wellness Awareness Project - a joint project with the Rotary Club of Subic Pearl and Philippine Red Cross which includes sharing of information on Gender Awareness .

For Year 2019, the SBMA EWMPC entered into a joint project with the Rotary Club of Subic Pearl and the Philippine Red Cross for a Health and Wellness Awareness Project, which includes talks on Gender Equality and Family Planning. The project included simultaneous Blood Letting and distribution of eyeglasses to indigent individuals. This was a part of the Cooperative's efforts to establish network with partners in advocating gender equality in the community. The Committee aims to reach out to more people to advocate for concerns on gender sensitivity.

With COVID-19, much of our movements have been restricted, but this would not stop us from continuing to make efforts to do better for our Cooperative. With everyone's support, we will be able to have a stronger and Gender-sensitive organization. May we all work together to increase Gender Awareness in our respective work places!

Zero Disputes Case Since Operation of SBMA EWMPC

by Rommel Aquino, Dhing Opulento, Rino Dabu

In the past fourteen years of operation of the SBMA Employees Welfare Multipurpose Cooperative, the Mediation and Conciliation Committee has not registered any cases of disputes among its members.

The Committee is tasked to handle issues that are subject to mediation or conciliation, which may include: a. Matters involving the internal affairs of the cooperative, such as but not limited to: the rights and privileges of members; the rules and procedures for meetings of the General Assembly, Board of Directors, or the different cooperative committees; the rules and procedures for the election and qualifications for officers, director or committee members; the allocation and distribution of surpluses and reserves; any erroneous, incomplete or misleading member's credit information as contained in RA 9510 and CIC Circular No. 2015-01; and all other matters involving internal affairs of the cooperative that the Cooperative Development Authority (CDA) may deem vital to the operations of the cooperative; and b. For disputes between cooperatives, such other matters that may involve the area of operations of the cooperatives and disputes between cooperatives.

The Committee has formulated the Guidelines and Procedures in handling cases including Complaint Forms and related documents

if and when a complaint is lodged with the Cooperative by its members.

The process of mediation/conciliation involves filing of complaint via a Complaint Form and an invitation to both parties for a conference to tackle the issue with the ultimate aim to resolve the conflict among parties. In the event that conference is not successful, or a breach of terms and conditions in the amicable settlement is made from either or both parties, a Certificate of Non-Resolution shall be issued by the Committee. The issuance of the Certificate of Non-Resolution shall be the basis for the filing of any action before the proper courts.

For any assistance, members may call 047.252.4179.

MedCon

A sample of a Complaint Form titled 'MEDICATION/CONCILIATION COMMITTEE COMPLAINT FORM'. The form includes fields for 'Name of Complainant', 'Address', 'Phone No.', 'Contact No.', 'Date', 'Time', 'Day', 'Month', 'Year', 'Complainant's Signature (over Printed Name)', 'Representative for Complainant's Address / Contact No.', 'With Authorization Letter dated', 'First Conference Schedule', 'Date', 'Time', 'Venue', 'Complainant', 'Received by', 'Signature over Printed Name', 'Position', and 'Date'.

Sample of Complaint Form

Ethics Committee Implements Code of Conduct and Ethical Standards for its Officers, Staff and Members

by Ace M. Mañalac, Rommel Aquino, Julie Trinidad

The SBMA EWMPC has revised its existing Code of Conduct and Ethical Standards. The implementation of this Code shall create positive motivation rather than punitive control, such that penalties shall apply only when necessary and only to the extent required by the circumstances.

The said code contains the following:

The creation of committee

An Ethics Committee is hereby created and shall be composed of three (3) three members to be appointed by the Board of Directors. Within ten (10) days after their appointment, they shall elect from among themselves a Chairman, Vice-Chairman and a Secretary who shall serve for a term of one (1) one year or until successors shall have been appointed and qualified.

Functions and Responsibilities

- The committee shall develop **Code of Governance and Ethical Standard** to be observed by the members, officers and employees of the cooperative subject to the approval of the BOD and ratification of the GA;

- disseminate, promote and implement the approved Code of Governance and Ethical Standards, monitor compliance with the Code of governance and Ethical Standards and recommend to the BOD measures to address the gap, if any;
- conduct initial investigation or inquiry upon receipt of a complaint involving Code of Governance and Ethical Standards and submit report to the BOD together with the appropriate sanctions;
- recommend ethical rules and policy to the BOD, and
- (e) perform such other functions as may be prescribed in the By-laws or authorized by the GA.

Liabilities of directors, officers and committee members

Directors, officers and committee members, who willfully and knowingly vote for or assent to patently unlawful acts, or who are guilty of gross negligence or bad faith in directing the affairs of the Cooperative or acquire any personal or pecuniary interest in conflict with their duties as Directors, officers or committee members shall be liable jointly and severally for all

Ethics

Turn to Page 23 ➤

Coop implements Moratorium on Loans Payment

Credit

By Lolita Bondoc, Jacquilyn Sadera, Michelle Apilado

The SBMA Employees Welfare Multipurpose Cooperative (SBMA EWMPC) suspended payroll deductions for payment of loans to further assist its members amidst the challenges brought about by the COVID-19 pandemic. Said suspension of payment shall cover the months of April, May and June 2020 for Plantilla personnel while for Contract of Services, the suspension covers pay period March, April and May 2020. Payment of loans was in effect extended for 3 months.

Furthermore, to continue its support to the Coop's SBMA EWMPC:

Detailed below are the various loan packages of the

LOAN MATRIX

TYPE OF LOANS	Loanable Amount	Length of Membership (month)	Minimum Share Deposit	Interest Rate	Payment Term	Loan Protection	Share Retention	Co-maker Requirement	Renewal	Requirements
MINI	P5,000 initial P20,000 maximum	1	P2,700	1% mo.	3 - 12 mos.	not required	-	-	at least 50% of loan amount paid	-
SECURED	100% of total share deposit	1	P5,000	6% p.a.	3 - 12 mos.	not required	-	-	at least 50% of loan amount paid	-
SALARY	P10,000 initial P50,000 maximum	1	P5,000	8% p.a.	6 - 36 mos.	required	5% of gross amount of loan	Based on the basic pay of maker and co-maker (capacity to pay)	at least 50% of loan amount paid	-
TIE-UP / FINANCING (Appliances, Furniture & Fixtures)	P100,000 maximum	1	P5,000	applicable rate based on tie-up	6 - 36 mos.	required	-	Based on the basic pay of maker and co-maker (capacity to pay)	at least 50% of loan amount paid	canvass form be signed by the supplier and the borrower
CALAMITY	P100,000 maximum	1	P5,000	8% p.a.	6 - 36 mos.	required	5% of gross amount of loan	Based on the basic pay of maker and co-maker (capacity to pay)	subject to deduction of outstanding balances from existing calamity loan	- Barangay certificate of residency - Certificate from LAMD - Certification of declaration of area of residence under state of calamity
EMERGENCY	P100,000 maximum	1	P5,000	4% p.a.	6 - 36 mos.	required	5% of gross amount of loan	Based on the basic pay of maker and co-maker (capacity to pay)	at least 50% of loan amount paid	Medical records Doctor's referral/ assessment for treatment, check-up and medication for chronic outpatient
COMMODITY (RICE)	P5,000 maximum	1	P5,000	P100 mo.	2 mos.	not required	-	-	at least 50% of loan amount paid	-
EDUCATIONAL ASSISTANCE	P100,000 maximum	1	P5,000	8% p.a.	6 - 12 mos.	required	5% of gross amount of loan	Based on the basic pay of maker and co-maker (capacity to pay)	at least 50% of loan amount paid	- School assessment/ Statement of Account from the School - Birth Certificate of the student Not limited to immediate families...
CONSOLIDATED	P300,000 maximum	12	P20,000	8% p.a.	12 - 36 mos.	required	5% of gross amount of loan	Based on the basic pay of maker and co-maker (capacity to pay)	at least 50% of loan amount paid	Passed the Credit Investigation by the Credit Committee

SBMA EWMPC Supports Brigada Eskwela

By: **Nelia G. Diloy, Neil Peñas, Evelyn Crescini**

Every year, the SBMA Employees Welfare Multi-Purpose Cooperative provides support to public schools within the area of Olongapo City, Zambales and Bataan provinces through the program “Brigada Eskwela”.

However, due to the declaration of the Luzon-wide Enhanced Community Quarantine (ECQ) on March 16, 2020 that limits movement of people because of the corona virus disease or what is now known as COVID-19, the SBMA EWMPC was unable to conduct said community service as scheduled.

Nevertheless, this pandemic did not stop the SBMA EWMPC to reach out to its partner schools. In June 2020, the Logistics Committee headed by its Chairperson, Ms. Nelia Diloy, handed over to Ms. Melody Gonzales, Principal of East Bajac-Bajac Elementary School in Olongapo City a Sound System which will be used for their Virtual Commencement Exercises. Moreover, face shields and face masks were given to the school to be used by the teachers and students when classes opens.

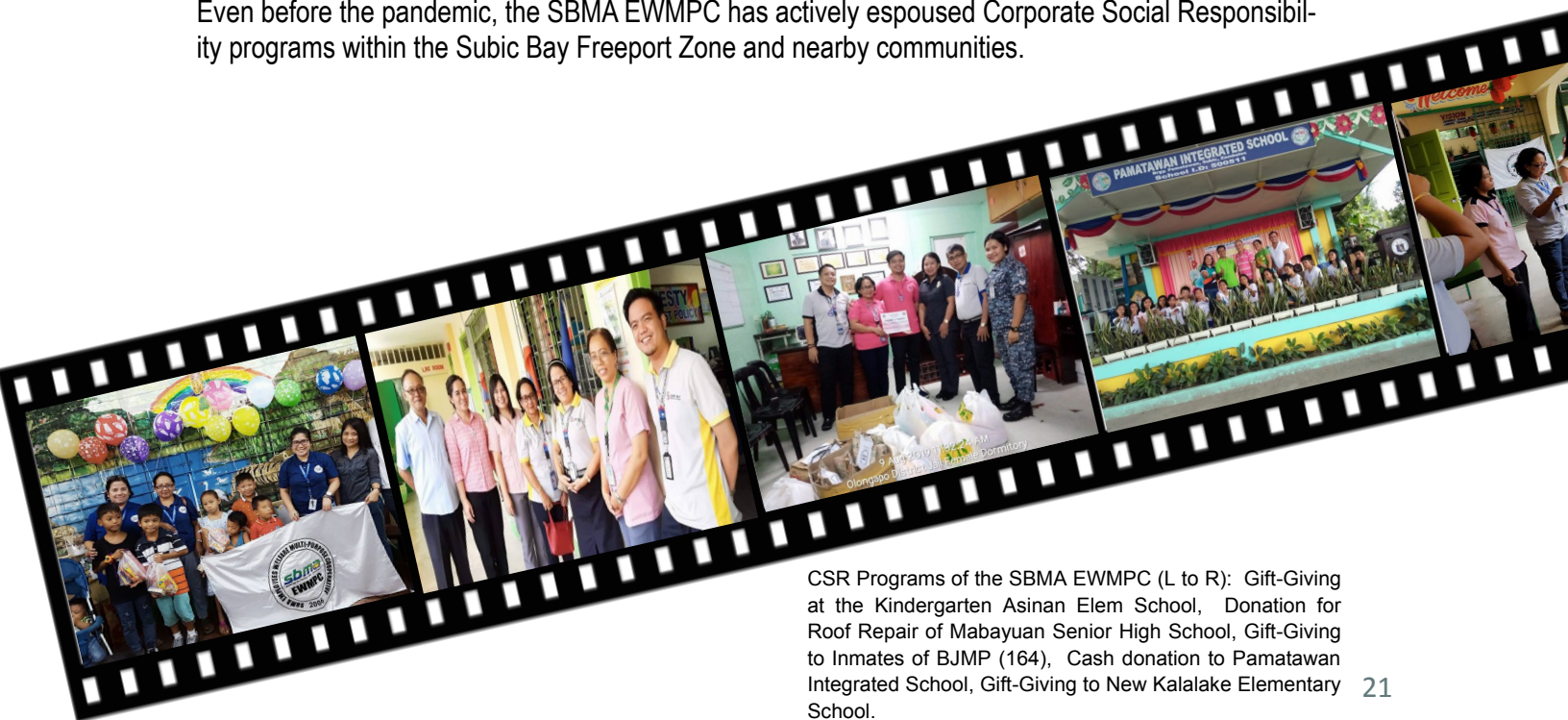
In addition, in July 2020, the Logistic Committee also handed 10 reams of A4 and 18 reams of folio size bond papers to Ms. Nilda A. Qitaneg, the Principal of Gordon Heights Elementary School. The said school supplies will be used in printing learning modules for their students.

Even before the pandemic, the SBMA EWMPC has actively espoused Corporate Social Responsibility programs within the Subic Bay Freeport Zone and nearby communities.

Logistics



The Logistics Committee Chair Ms. Nelia Diloy handed over the donation of SBMA EWMPC to East Bajac-Bajac Elementary School. The School was represented by its Principal, Ms. Melody M. Gonzales.



CSR Programs of the SBMA EWMPC (L to R): Gift-Giving at the Kindergarten Asinan Elem School, Donation for Roof Repair of Mabayan Senior High School, Gift-Giving to Inmates of BJMP (164), Cash donation to Pamatawan Integrated School, Gift-Giving to New Kalalake Elementary School.



FINANCIAL STATEMENT

SBMA EMPLOYEES WELFARE MULTI-PURPOSE COOPERATIVE
 Subic Bay Gymnasium, Aguinaldo Street, Subic Bay Freeport Zone
 Registration/Confirmation No. 9520-03009625

STATEMENTS OF FINANCIAL CONDITION

As of December 31			
	Notes	2019	2018
A S S E T S			
Current Assets			
Cash and Cash Equivalents	2, 5	12,222,311	7,940,954
Loans and Receivables	2, 6	28,584,118	26,615,270
Inventories	2, 7	39,705	21,950
Other Current Assets	2, 8	5,000	0
Total Current Assets		40,851,134	34,578,174
Noncurrent Assets			
Property and Equipment - net	2, 9	98,166	127,738
Other Noncurrent Assets	2, 10	83,666	83,666
Total Noncurrent Assets		181,832	211,404
		41,032,966	34,789,578
LIABILITIES AND EQUITY			
Current Liabilities			
Accounts and Other Payables	2, 11	303,735	216,749
Accrued Expenses	2, 12	231,880	217,579
Other Current Liabilities	2, 13, 17	6,799,226	5,920,853
Total Current Liabilities		7,334,841	6,355,181
Noncurrent Liabilities			
Loans Payable	2, 14	600,000	800,000
Other Noncurrent Liabilities	2, 15	2,789,341	2,357,989
Total Noncurrent Liabilities		3,389,341	3,157,989
Total Liabilities		10,724,182	9,513,170
Equity			
Members' Equity	2, 16, 17	30,308,784	25,276,408
Total Equity		30,308,784	25,276,408
		41,032,966	34,789,578

Potential Business Partners



Code of Conduct... from page 19

damages resulting therefrom to the Cooperative, members and other persons.

When a director, officer or committee member attempts to acquire, or acquires in violation of his duties, any interest or equity adverse to the Cooperative in respect to any matter which has been reposed in him in confidence, he shall, as a trustee for the Cooperative, be liable for damages or loss of profits which otherwise would have accrued to the Cooperative.

Code of conduct for employees

Objectives

To provide management with prudent guidelines in the administration of employees' discipline, and to ensure and maintain high level of efficiency; and

To provide the employees with the basic guidelines of personal conduct in the performance of their job.

Employees shall: (a) report on time and be ready to perform their assigned tasks at the start of their official working time;

(b) practice courtesy at all times in dealing with visitors, customers, co-employees and officers. They shall entertain customers and visitors courteously and say thank you for every transaction attended;

(c) exercise prudence in discharging their day-to-day tasks by reporting to the immediate supervisor any problem that arises during their tour of duty and to refrain from discussing the same;

(d) answered before the third ring. When making or receiving a call, the employee must identify himself/herself. When receiving a call for somebody who is not available at the time of the call, he/she shall ask the name and the message of the caller. Say thank you at all times for every attended calls;

(e) maintain proper behavior at the workplace at all times by using appropriate language and manners;

(f) perform his/ her job with utmost honesty and maintain high moral standards of behavior and shall refrain from indecent, lewd, and immoral acts which can give occasion for scandal or loss of confidence in the company;

(g) exercise expediency in delivering goods and services to its clientele. In the private corporate world, any form of delay is a mortal sin and therefore unforgivable;

(h) put official communications in writing;

(i) protect the interest of the cooperative;

(j) wear their cooperative ID within the company premises and to wear the appropriate uniform prescribed by the company during the official working hours/days in accordance with the schedules set for each uniform suit/ style;

(k) exercise due care in the handling/ use of the properties belonging to the company or entrusted by the company. Improper/ incorrect use of equipment or parts thereof that leads to the damage of said property shall constitute violation; and

(l) comply with and perform all reasonable directives and instructions of duly authorized superiors to maintain the work-flow and promote harmony and good order which are essential to the efficiency of operations and realization of the corporate objectives of the company.

Further, per record as of 2019 and mid of 2020, no reported cases or violations of the SBMA EWMPC's Code of Conduct and Ethical Standard by cooperative's employees, BODs, and Officers.

SBMA EWMPC Has a Strong Compliance and Commitment as per Social and Performance Audits under CDA rules

by: Andro Danan, Aileen Dine Flores, Leslie Sison

The SBMA EWMPC is a cooperative duly registered with the Cooperative Development Authority (CDA) under Registration No. 9520-03009625 and CIN No. 105030102, with official postal address at Subic Gymnasium, Aguinaldo Street, Subic Bay Freeport Zone, Olongapo City Zambales.

On February 15, 2019, the Audit Committee conducted a Social Audit covering the CY 2019 to validate the adherence of the SBMA EWMPC to the cooperative principle, "concern for Community" and to determine whether the cooperative works for the community's sustainable development through policies and programs approved by its management. This Social audit is in compliance with Rule 11 of the Revised Implementing Rules and Regulations of R.A. 9520 and Memorandum Circular No. 2018-01 or the Revised Guidelines on Social Audit of Cooperative issued by the CDA, a government agency in-charge with the regulation and development of cooperatives. The Social audit is a tool to measure effectiveness of the cooperative's social development services which

includes Social Performance Assessment and Social Impact Assessment.

On November 7, 2019, the Audit Committee conducted a Performance Audit to the SBMA EWMPC to ascertain if the documents required by MC No. 05 Series of 2017 or the Governance and Management Audit Report for Cooperatives (Performance Audit Report) issued by the CDA are available in the operation and management of the Coop's business.

Methodologies employed during the audit include verification of the presence of the documents, whether the document is updated, and whether they are duly approved by authorized representative of the CDA. The Performance report will serve as a regulatory and supervisory tool of CDA in programming the roadmap of developmental intervention for management and governance of cooperatives, and management tool of cooperative to identify problem areas in its governance and management practices.

Social Audit

Hereunder are the Auditor's report on the comments/recommendations in major key areas of social performance.:

KEY AREAS	COMMENTS AND RECOMMENDATIONS (SOCIAL DEVELOPMENT PERSPECTIVE)
A. STATEMENT OF VISION MISSION CORE VALUES & SOCIAL GOALS	With commitment to help the community.
B. POLICIES AND GUIDELINES ON SOCIAL DEVELOPMENT	Less policies and programs that address community related matters
C. SOCIAL DEVELOPMENT PROGRAMS	
COOPERATIVE	with Activities that involve the welfare of all members
COMMUNITY	with Activities that will help the community to grow as a whole.
D. ALLOTMENT AND UTILIZATION OF COMMUNITY DEVELOPMENT FUND	Low utilization of Community Development Fund
E. OTHERS SPECIFY	

Based on the said information, the following are the recommended action/s to enhance the social performance of the cooperative to achieve its social goals:

AREAS FOR IMPROVEMENT	RECOMMENDED ACTION/S	MANAGEMENT COMMITMENT
A. STATEMENT OF VISION MISSION CORE VALUES & SOCIAL GOALS	The management should have a strong commitment to promote community development.	Strong compliance.
B. POLICIES AND GUIDELINES ON SOCIAL DEVELOPMENT	Formulate more policies that will help the community as a whole	Strong compliance.
C. SOCIAL DEVELOPMENT PROGRAMS		
COOPERATIVE	Create more activities that will involve all cooperative members wherein they will have personal growth.	Strong compliance.
COMMUNITY	Create more activities that will benefit the community as a whole.	Strong compliance.
D. ALLOTMENT AND UTILIZATION OF COMMUNITY DEVELOPMENT FUND	Increase the utilization of Community Development Fund.	Strong compliance.

SBMA EWMPC Provides

from page 9

PNEUMOCOCCAL VACCINE PROGRAM

True to its mandate, the SBMA EWMPC's Vaccine Program was continued with the Pneumococcal vaccine (Pevnar 13) given to Coop members and their family members on October 24, 2020 with the help of the generous and very supportive doctors and nurses of the SBMA Public Health and Safety Department headed by its Deputy Administrator Ronnie Yambao and PHSD's Manager, Dr. Solomon Jacalne. The vaccine will help protect Coop members and their dependents against various types of pneumococcal bacteria that cause infections like Pneumonia in children and adults alike.

To make the Pevnar 13 vaccine affordable for all SBMA employees and their dependents, the following payment scheme was approved by the SBMA EWMPC Board of Directors:

1 vaccine = 4 months to pay via salary deduction;

2 vaccine = 8 months to pay, and

3 vaccines and above = 12 months equal payment thru payroll deduction.



◀ Raquel delos Reyes of the SBMA Tourism department and one of the pioneer Cooperators of the SBMA EWMPC availed the vaccine Pevnar13 together with her dependents and siblings.

Volunteer doctors and nurses of the SBMA PHSD fully supported the program from 8:00 o'clock in the morning until the afternoon of 24 October 2020 at the Badminton Covered Court, Subic Bay Freeport. ↓



Performance Audit . . . from page 24

Summary of observations and findings on the Performance report are found below:

STRONG AREAS	AREAS TO BE IMPROVED
A.1 General Assembly	A.5 Education Committee
A.2 Board of Directors	B.1 Organizational Chart
A.3 Election Committee	B.5 Compensation and Benefits
A.4 Audit Committee	B.6 Career Development
A.7 Mediation and Conciliation Committee	
A.8 Ethics Committee	
A.9 Credit Committee	
A.10 Secretary	
A.11 Treasurer	
A.12 General Manager/CEO	
B.2 System and Procedures	
B.3 Human Resource Records	
B.4 Performance Evaluation	
B.7 Compliance to Government Requirements	

In order to address the findings, the following is hereby suggested:

AREAS TO BE IMPROVED	NEEDED ACTION	TIME-LINES
A.5 Education Committee	Provide more trainings for members and officers.	December 31, 2020
B.1 Organizational Chart	Display organizational chart in the office.	March 2020
B.5 Compensation and Benefits	Formulate better compensation and benefit plans for employees.	December 31, 2020
B.6 Career Development	Look for possible beneficiary of Scholarship program.	June 2020

Faces of EWMPC



People who have helped the SBMA Employees Welfare Multi-purpose Cooperative grow to what it is now.

Maraming salamat po!

Paano nakatulong ang SBMA EWMPC sa panahon ng Pandemya?

Interviewed and collated by: Ace Mañalac and Jonah Manglicmot

"As a Coop member, there are many benefits that I gained after I join SBMA EWMPC. There are many available programs that assist members like me. They are offering Salary Loan, Commodity Loan, Mini Loan etc. which are a great help for us members."



One of the highlights of this year's Coop project was the Influenza Vaccination Program. It enables me and my family to get the Flu shot at a discounted price. I really appreciate how the Coop thinks about projects that will greatly benefit its members. Kudos to the whole Officers!

May you continue to be an organization that is highly committed in delivering programs for the common good of all. Congrats on our upcoming Newsletter."

Ellevyn "Bhin" P. Picache

Tourism Department

"Mabilis ang serbisyo lalo na sa pagpo-proseso ng loans. Kapag kailangan ng agarang pinansyal na tulong, madaling lapitan ang SBMA EWMPC."



Laureen Joy T. Laluan

Human Resource Management Department

"Sa panahon ng pandemya malaking tulong ang ating kooperatiba."



Katulad ng inilunsad nilang proyekto ng vaccine kung saan ang bawat kasapi sampu ng kanilang pamilya ay maaring magpabakuna sa murang halaga at sa magaang na paraan ng pagbabayad. Ito ay sa pamamagitan ng payroll deduction na sadyang magaan para sa isang miyembro. Nabakunahan na ang iyong pamilya ginhawa pa sa bulsa. "

Genevieve "Jeen" Puno

Intelligence and Investigation Office

"Ang Kooperatiba ay tapat sa kanilang layunin na makatulong sa miyembro sa ano mang panahon."



Maraming proyekto na nakatulong sa akin sa panahon ng pandemya. Nandiyan ang emergency loan and financial assistance na talaga naming malaking tulong sa aking pamilya.

Congratulations sa unang "Newsletter ng Kooperatiba". More power!"

Terence Basangan

Fire Department



Members' Corner

"Agad agad may nakaabang na tulong—kapag member ka ng coop, agad pong nakahiram ng pera, mas mabilis ang proseso, nakabili ako agad ng aming pangangailangan. Mahirap umutang sa panahon ngayon. Pero pag member ka may aasahan ka."



Rebecca G. Losadio
Office Services Department

"The SBMA EWMPC launched many programs that greatly help not only their members but also the employees of SBMA and their dependents."



We deeply appreciate how the Cooperative organized the 2020 Flu Vaccine Program in order for us to be protected against the Influenza virus.

Congrats to us SBMA EWMPC in our Newsletter! More success in your endeavors!"

Regine Ethel "Riyeth" C. Linzaga
Ecology Center

"Napakalaking tulong sa akin ang kooperatiba sa panahon ng pandemya at nagpapasalamat ako ng sobra dahil bago pa lamang dumating ang lockdown, marami na akong mga hindi magagandang balita na naririnig at bad news na nagyayari lalo na sa ibang bansa. Dali dali akong nag renew ng aking Mini loan at ito ay naibigay sa akin ng March 13, 2020 (Friday). Kaya pagdating ng March 18, 2020 na hindi na tayo pinapayagang lumabas ng ating mga tahanan, wala akong pag aalala dahil meron akong perang nakatabi mula sa loan ko sa kooperatiba, na nagamit na pambili ng bigas, groceries at pang ulam araw araw ng aking pamilya sa mga araw at buwan ng taghirap na dulot ng pandemya. At ung ibang amount na galling dito ay naitulong ko din sa ibang tao na nangangailangan."



Ako ay isang patunay na ang kooperatiba ay higit talaga ang tulong nito sa akin at sa aking pamilya, hindi lamang sa panahon ng pandemya, ang mga anak ko ay nakatapos na ng College dahil sa suportang financial nito. Nawa'y lumago pa ito at marami ang magtiwala sa kabutihang naidudulot nito."

Salamat po ng marami."

Alicia S. De Asis
ODA, Legal Affairs

"SBMA EWMPC Mini Loan helped my family to pay our bills during the pandemic, and the process was very smooth. Their staff are very professional and knowledgeable. It's a good thing that I'm part of cooperative that helps an employee like me in times like this. "



Jacklord Joseph J. Oceña
Office Services Department

"Nakatulong ang kooperatiba sa pamamagitan ng pagpapahiram ng perang pang-kapital upang makasimula ng maliit na negosyo. Sa pamamagitan ng mga livelihood programs ng SBMA EWMPC pwedeng simulan magnegosyo."



Johanna D. Muñoz
Legal Department

"SBMA Employees Welfare Multi-Purpose Cooperative has always assisted me. The SBMA- EWMPC Consolidated Loan and Educational Loan helped me to finance not only my children's education but also my own schooling for my master's degree. During these Covid-19 times, SBMA- EWMPC has again extended its assistance to me and other members. The flu vaccines were offered thru the commodity loan. My children and I availed of the vaccines. Thankful for that!"



Angelita R. Nafarrete
Treasury Department

Members' Dividend and Patronage Refund Released thru ATM Payroll Account

As the Enhanced Community Quarantine (ECQ) was extended until April 30, 2020, the SBMA EWMPC Board of Directors decided to release the 2019 Dividend and Patronage Refund to members through their ATM Payroll Account with Landbank Subic Bay Branch. The said initiative was aimed at assisting members during the extended period of ECQ.

Members who do not have active LBP payroll accounts received their dividend in cash at the Coop's office.



Photo source: www.landbank.com



The SBMA EWMPC at Masinloc, Zambales

Ang SBMA EWMPC ay nagdaos ng taunang Strategic Planning sa Masinloc, Zambales. Sa naturang StratPlan inilahad ang mga plano at programa ng kooperatiba sa taong kasalukuyan at sa hinaharap.

SBMA EWMPC Cancels General Assembly as a Safety Precaution Against COVID-19

by Jonah Gil Manglicmot

The SBMA EWMPC Board of Directors in its Regular Board meeting held on September 1, 2020, approved the cancellation of the 2020 General Assembly without prejudice to the Cooperative Development Authority (CDA) rules and regulations and in pursuant to the Omnibus Guidelines of the COVID-19 Interagency Task Force for the Management of Emerging Infectious Diseases and the Memorandum Circular No. 2020-19 of the CDA.

A notice of cancellation of the G.A. was forwarded to CDA through the Office of the Regional Director, Ms. Marietta P. Hwang via email. On September 28, 2020, the CDA issued a NO OBJECTION notice to the Cooperative since according to Ms. Hwang, the Coop has substantially complied with the MC No. 2020-19.

Meanwhile, the Incumbent Officers shall serve on a hold-over capacity until the conduct of the next regular General Assembly and election of officers.



**SUBIC BAY METROPOLITAN AUTHORITY
EMPLOYEES WELFARE MULTI-PURPOSE COOPERATIVE**
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**COOPERATIVE DEVELOPMENT AUTHORITY
Regional Office III**
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Barangay Maimpis, City of San Fernando, 2000 Pampanga
🌐 <http://cda.gov.ph> 📧 ro3@cda.gov.ph 📍 CDA Region 3 Pampanga Extension Office



Certification No. 20-059
Series of 2020

MEMORANDUM

Subject: Cancellation of General Assembly 2020

This certifies that:

The records of the Board Secretariat show that during the Regular Board meeting of the Subic Bay Metropolitan Authority Employees Welfare Multi-purpose Cooperative Board held last September 1, 2020 wherein there was a quorum to validly transact business, the following resolutions were approved.

"RESOLVE, AS IT IS HEREBY RESOLVED, without prejudice to the Cooperative Development Authority rules and regulations, that pursuant to the Omnibus Guidelines of the COVID-19 Interagency Task Force for the Management of Emerging Infectious Diseases and Memorandum Circular No. 2020-19 Series of 2020 of the Cooperative Development Authority, the Board hereby approves to cancel the 2020 General Assembly as safety precaution against COVID19.

RESOLVED FURTHER, to authorize the Incumbent Officers to serve on a hold-over capacity until the conduct of the next regular General Assembly meeting and election of officers.

Resolved, finally, to issue the Notice of Cancellation to the General Assembly and to send copy of this Resolution to the Cooperative Development Authority."

Issued this 19th day of September 2020

JONAH GIL B. MANGLICMOT
Board Secretary

SUBIC BAY METROPOLITAN AUTHORITY EMPLOYEES WELFARE MULTI-PURPOSE COOPERATIVE
BOARD SECRETARIAT
2nd Floor, Bldg. 657, Baymundo St., Subic Bay Freeport Zone
☎ (6347) 252-4510 / (6347) 194 9860

September 28, 2020

BOARD OF DIRECTORS
C/O Antonietta Sanqui
Chairman

SUBIC BAY METROPOLITAN AUTHORITY EMPLOYEES WELFARE MULTIPURPOSE
COOPERATIVE
jgbmanglicmot@sbma.com

This is in connection with your email requesting for the cancellation of General Assembly and election of officers of Subic Bay Metropolitan Authority Employees Welfare Multipurpose Cooperative.

The Authority has no objection regarding the cancellation of your GA since you have substantially complied with Memorandum Circular (MC) No. 2020-19 on New Guidelines in the Conduct of General Assembly Meetings of Cooperatives.

For your information.

MARIELA P. HWANG
Regional Director



SBMA EMPLOYEES WELFARE MULTIPURPOSE COOPERATIVE

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Office hours: Monday to Friday
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CORE VALUES

Integrity

Engagement

Customer Focus

Excellence

Value

Gift Giving program at the Kalalake
Elementary School, Olongapo City