



MANATAL MPC

is undergoing
ACCESS BRANDING



Our VISION:

**“A viable and sustainable financial
institution responsive to the
changing needs of members and
community.”**



Our MISSION:

**“ To provide timely demand-
driven products and services to
uplift the
socio-economic condition of
members and community.”**

Our CORE VALUES:

- M-oving
- A-head towards
- N-ations
- A-gricultural
- T-riump
- A-nd
- L-eadership thru
- M-embers
- P-articipation and
- C-ommitment

- Registered to CDA on Agosto 22, 1991
- Initial Capital of P21,175
- 15 farmers

- First office constructed by 1994 with 2 staffs

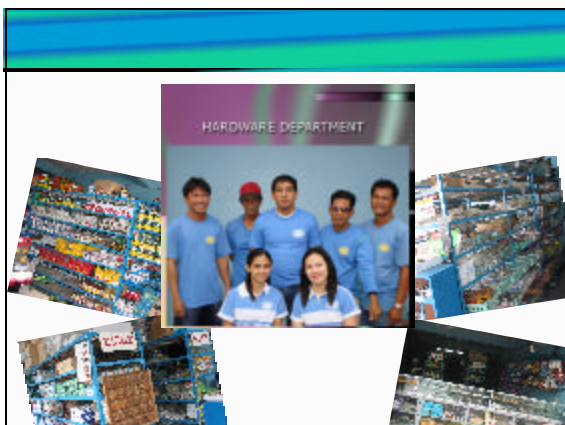


- Current Office Building since 2000















BUS RENTAL



30 Seaters



42 Seaters



Mga Parangal

Gawad Pitak Region III Winner

Class A Agri-Based Category

Best Coop in Savings Mobilization

Class A Agri-Based Category

Gawad Pitak Region III Winner

Class A Agri-Based Category

Gawad Pitak Region III Winner

Class A Agri-Based Category

CAC Highest Pointer Award

Award of Merit

- LBP Gawad Pitak 2003

- LBP Gawad Pitak 2003

- LBP Gawad Pitak 2002

- LBP Gawad Pitak 2001

- LBP Sta. Maria 2000

- Land Bank of Phils. 2000

Awards

3rd Place Gawad sa Pinakatanging Kooperatiba

Best Coop in Capital Build-up

Class A Agri-Based Category

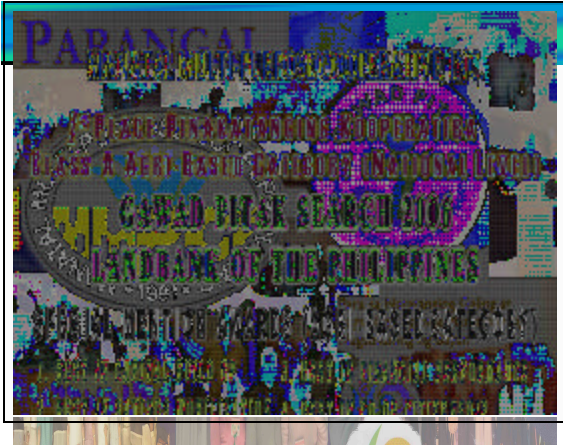
Best Coop in Savings Mobilization

Class A Agri-Based Category

- LBP Gawad Pitak 2005

- LBP Gawad Pitak 2005





Awards

- Outstanding Cooperative – Coop LGU Partnership Awards
- Hall of Fame Award – LBP Gawad Pitak Search

Ginintuang Gawad Pitak

2008

Agri-Based Category

Manatal MPC Profile:

- Date of Organization and Registration: August 22, 1991

- Membership:

	Male	Female	Total
• Regular	2,338	1,975	4,313
• Associate	937	1,018	1,955
• TOTAL	3,275	2,993	6,268

- Assets
- Loan Releases for the past three years

2009 2008 2007

P450M P390M P 312M

500 M 361 M 450 M

Manatal MPC Profile

- Savings Products:

Regular Savings Health Savings
Anniversary Savings Graduation Savings
Time Deposit Kiddie Savers
Budget Savings

- Loan Products:

Agri Loan Check Rediscounting
Commercial Loan Calamity Loan
Housing Assistance Loan Educational Loan
Transport/Motor Loan Micro-Financing Loan
Livelihood Loan

Member Benefit Services

- Mortuary Assistance
- Loan Protection
- Dividend
- Patronage Refund
- TSM
- Raffle for Depositors
- Raffle for Members
- Raffle for Borrowers
- Medical Missions
- Scholarship Programs

Loyalty (Incentives) Program

- Raffle for Depositors
- Raffle for Members
- Raffle for Borrowers
- Pick-A-Prize Promo

Community Involvement

- Barangay Peace & Order Assistance (Uniform plus Monthly Contribution)
- Road Repair Assistance
- Medical Missions
- Optical Missions
- Hair Cutting
- Livelihood Trainings
- Environment Awareness Programs
- Sports Programs
- Nutritional Support
- School Educational Support (Day Care Center)
- Advocacy Support

1. FINANCIAL PERSPECTIVE

PROVISIONS FOR DELINQUENT LOANS OVER 12 MONTHS

INITIAL FINDINGS 12/31/2007

FINAL 12/31/2009

17,623,384.22	100%	3,004,598.27	100%
17,623,384.22		3,004,598.27	

PROVISIONS FOR DELINQUENT LOANS 1-12 MONTHS

INITIAL FINDINGS 12/31/2007

FINAL 12/31/2009

4,104,342.58	9.72%	11,670,623.00	57%
42,205,606.11		20,637,623.00	

NET LOANS/TOTAL ASSET

Goal 70-80%

INITIAL FINDINGS 12/31/2007

FINAL 12/31/2009

187,714,093.51	65%	298,787,554.31	71%
290,101,201.73		420,097,523.44	

SAVINGS DEPOSIT/TOTAL ASSET

Goal : 70-80%

INITIAL FINDINGS 12/31/2007

FINAL 12/31/2009

119,246,932.56	41.11%	171,068,570.22	41%
290,101,201.73		420,097,523.44	

EXTERNAL BORROWING/TOTAL ASSET

Goal : reducing to zero

INITIAL FINDINGS 12/31/2007

FINAL 12/31/2009

6,400,000.00	2.21%	0	0%
290,101,201.73		420,097,523.44	

NET INSTITUTIONAL CAPITAL

Goal : minimum 10%

INITIAL FINDINGS 12/31/2007

FINAL 12/31/2009

Reserve Fund	8,819,160.35	Reserve Fund	27,614,842.15
Allowance for PL	21,727,736.80	Allowance for PL	14,675,582.65
Total	30,546,897.15	Total	42,290,424.80
Less: Past Due	45,838,870.37	Less: Past Due	
Loans in Litigation	10,355,559.66	Loans in Litigation	
Problem Assets		Problem Assets	
Total Deductions	56,187,430.03	Total Deductions	
Balance	(25,640,542.88)	Balance	42,290,424.80
Divide By: Total Assets	290,101,201.73	Divide By: Total Assets	420,097,523.44
Net Institutional Ratio	-9%	Net Institutional Ratio	10.07%

TOTAL LOAN DELINQUENCY/TOTAL LOAN PORTFOLIO

Goal : equal or less than 5%

INITIAL FINDINGS 12/31/2007

FINAL 12/31/2009

59,8288,990.33	32%	39,461,730.27	12.59%
187,714,093.51		313,463,136.96	

NON-EARNING ASSETS/TOTAL ASSETS

Goal : Less than 5%

INITIAL FINDINGS 12/31/2007

FINAL 12/31/2009

Cash in Hand	828,781.72	Cash in Hand	485,080.04
Cash in Bank	10,364,037.81	Cash in Bank	10,000.00
Petty Cash Fund	5,000.00	Petty Cash Fund	10,000.00
Other Receivables	76,338.71	Other Receivables	7,930,395.82
Unused Office Supplies	383,908.10	Unused Office Supplies	654,453.06
Property & Equipment (net)	6,549,012.83	Property & Equipment (net)	25,573,850.58
Total Other Assets	30,416,253.64	Total Other Assets	34,773,781.48
Total Other Assets (correct)	18,205,909.10	Total Other Assets	34,773,781.48
Less: Other Funds & Dep.	(18,630,404.58)	Less: Other Funds & Dep.	21,860,449.69
Problem Assets		Problem Assets	
Total Non-earning Assets	29,991,847.82	Total Non-earning Assets	13,613,331.79
Total Non-earning Assets	(424,405,103)	Total Non-earning Assets	13,613,331.79
Divide By: Total Assets	290,101,208.73	Divide By: Total Assets	420,097,323.44
Non-earning Assets	10%	Non-earning Assets	3.24%

RATE OF RETURN OF COST

INITIAL FINDINGS 12/31/2007

FINAL 12/31/2009

Int on Share Cap (70% of 70% of NS)	6,129,688.89	Int on Share Cap (70% of 70% of NS)	19,052,638.12
Average Member Share	105,346,176.19	Average Member Share	140,897,572.24
Paid-up Share Capital 12/31/06	99,229,804.79	Paid-up Share Capital 12/31/08	127,787,636.94
Members Share 12/31/07	111,462,547.59	Members Share 12/31/09	154,007,507.53
Total	290,692,352.38	Total	281,795,144.47
Average Member's Share	105,346,176.19	Average Member's Share	140,897,572.24
	5.82%		13.52%

OPERATING EXPENSES TO AVERAGE ASSETS

Goal : 5%

INITIAL FINDINGS 12/31/2007

Financing Cost	26,332,734.80
Admin Cost	17,690,067.61
Total	44,022,802.41
Average Assets	263,447,830.13
Op. Exp./Average Asset	16.71%

FINAL 12/31/2009

Financing Cost	10,90,281.12
Admin Cost	34,739,350.21
Total	45,639,631.33
Average Assets	405,163,302.25
Op. Exp./Average Asset	11.26%

LIQUIDITY

Goal : 15%

INITIAL FINDINGS 12/31/2007

Cash in Hand	826,781.72
Cash in Bank	10,304,037.41
Petty Cash Fund	5,000.00
Total Liquid Assets	11,135,819.13
Less:	
LP Short Term	6,400,000.00
SSS-ECC/Philhealth Prem Pay.	23,483.30
WTP	25,549.70
Due to CTFP	114,902.69
Other Payables	617,448.47
Total Short Term Pay	7,185,743.16
Balance	4,000,044.87
Divide By Total Assets	10,246,932.36
	3.91%

FINAL 12/31/2009

Cash in Hand	143,380.04
Cash in Bank	42,433,361.14
Petty Cash Fund	5,000.00
Total Liquid Assets	42,581,741.18
Less:	
LP Short Term	
SSS-ECC/Philhealth Prem Pay.	25,579.00
WTP	30,511.73
Due to CTFP	381,367.48
Other Payables	2,547,048.33
Total Short Term Pay	2,954,006.74
Balance	39,898,054.44
Divide By Total Asset	420,097,323.44
	9.30%

GROWTH IN MEMBERSHIP

Goal : >12%

INITIAL FINDINGS 12/31/2007

No. of Members 12/31/07	5158
No. of Members 12/31/06	5139
Increase in Membership	19
% increase	0.37%

FINAL 12/31/2009

No. of Members 6/30/09	6,268
No. of Members 12/31/08	5,724
Increase in Membership	544
% increase	9.50%

GROWTH IN TOTAL ASSET

Goal : > INFLATION RATE

INITIAL FINDINGS 12/31/2007

FINAL 12/31/2009

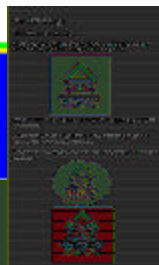
2007	290,101,201.73
2006	236,794,458.52
Increase	53,306,743.21
% increase	22.51%

2009	450,303,557.91
2008	390,229,080.61
Increase	60,074,477.30
% increase	15.39%

2. CUSTOMER MEMBER PERSPECTIVE



MANATAL MPC
Visual Identity Handbook





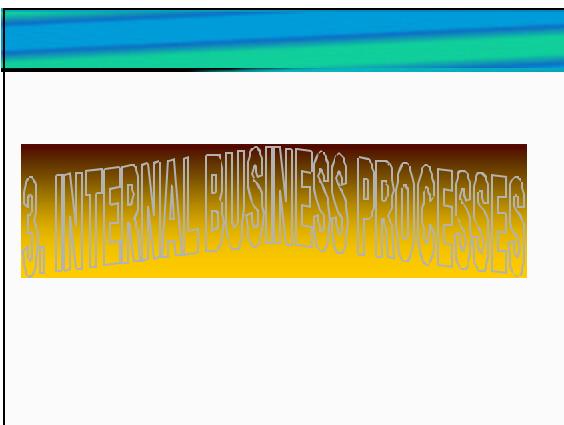




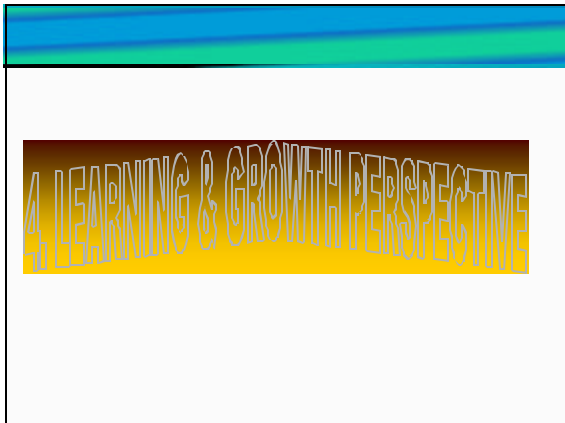




New Office Building under Construction







LEADERSHIP-KNOWLEDGEABLE AND INVOLVED BOARD OF DIRECTORS

- Directors became more committed
- Performance Evaluation Annually Conducted
- Conduct of Meetings Much Improved
- Trainings were conducted for women in preparation for future responsibilities

EMPLOYEE SATISFACTION

- Compensation became much competitive
- Health Care was being develop
- Performance appraisals results much effective & efficient service
- Team Work was better develop
- New Development Programs were Initiated

ASSESSING

		INITIAL		FINAL		11/01/2009	
		Max.	Actual	% R a t i o n	Actual	% R a t i o n	% R a t i o n
SUMMARY		Score	Score		Score		
1	Financial Perspective	40	52	27	29	31	
2	Member Customer Perspective	20	108	55	75	91	
3	Internal Business Perspective	20	104	60	76	80	
4	Learning and Growth Perspective	20	80	40	54	58	
GRAND TOTAL		100	344	188	236	260	0%



Significant Changes or Improvement in the operation

- Protected Portfolio
- Decreased Delinquency
- Increased Institutional Capital
- Stability
- Smooth Operation due to Effective Manuals
- Heighten Trust of Members & Community
- Better Services to Members
- Dedicated Leadership

Challenges

- Increasing awareness on value of savings rather than borrowing
- Wealth creation for members instead of debt creation
- Increasing deposit taking
- Decrease Delinquency to 5%
- Improving delivery of service

Our Promise

- To Meet and Maintain ACCESS standard
- To Operate Safe and Sound

