



TAGUM COOPERATIVE

"where people invest their trust"

ACCESS

SILVER BRANDED

September 7 – 12, 2015

Ambassador Hotel, Bangkok, Thailand



TAGUM COOPERATIVE

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- ❖ **Humble Beginnings, established in 1967.**
- ❖ **Holy Name Society of Tagum Parish**
- ❖ **38 Founding Members**
- ❖ **Php. 80.00 Share Capital**





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1995

CRISIS

68%

HIGH DELINQUENCY RATE

**Loaded with
Irregularities**



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CLEANSING AND TRANSFORMATION PERIOD



- First Lady President
- Adherence to **GOOD GOVERNANCE**
- Paradigm Shift
- Systems in Place



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1998

Credit Union Empowerment and Strengthening (CUES) Philippines

a project of **WOCCU**, which paved the way for the achievement of phenomenal growth by adopting the **Model Credit Union Building (MCUB) Technology**

2000

FOCCUS
**FINANCE ORGANIZATIONS achieving
CERTIFIED CREDIT UNION STANDARDS**

Earned the **FOCCUS Brand**, by adhering to the prudential financial standards, indicating the **cooperative's capability to secure members' money.**



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STO. TOMAS



MINTAL



PANABO



DIGOS



BAJADA



PUBLIC MARKET



NABUNTURAN



CARMEN



MATINA



**SAN FRANCISCO,
AGUSAN**



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Before
ACCESS
Branding,
Tagum
Coop had:

- 1
- 2
- 3
- 4
- 5
- 6



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Muddled Filing of Documents



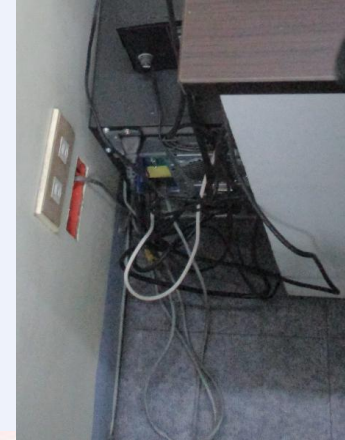
Before ACCESS

Unattractive Marketing Collaterals





Cluttered Wirings



Before ACCESS

Untidy Office Furnitures





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Accreditations



initially applied for **ACCESS**
Accreditation in **2013**



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BRANDED BRONZE IN 2014





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BRANDED SILVER IN 2015





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A large, stylized silver award trophy is the central focus. It has a fan-like shape with multiple pointed segments. The trophy is set against a dark blue background with radiating lines and scattered stars. Below the trophy, the words 'BRANDED SILVER' are written in a large, bold, white sans-serif font. The text is flanked by two silver laurel branches. Below the main text, the words 'IN 2016' are written in a smaller, white sans-serif font, with five small white stars arranged in a horizontal line underneath.

**BRANDED
SILVER**

IN 2016



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All

About

Access



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Strategic Objective:
**Safety & Soundness
of credit unions**

Strategic Objective:
**Image building-
demonstration of CU
difference of credit
unions**

ACCESS

A-one Competitive Choice for Excellence in Service and Soundness

Strategic Objective:
**Optimize people
resources**

Strategic Objective:
**Excellence in Service
and Soundness**



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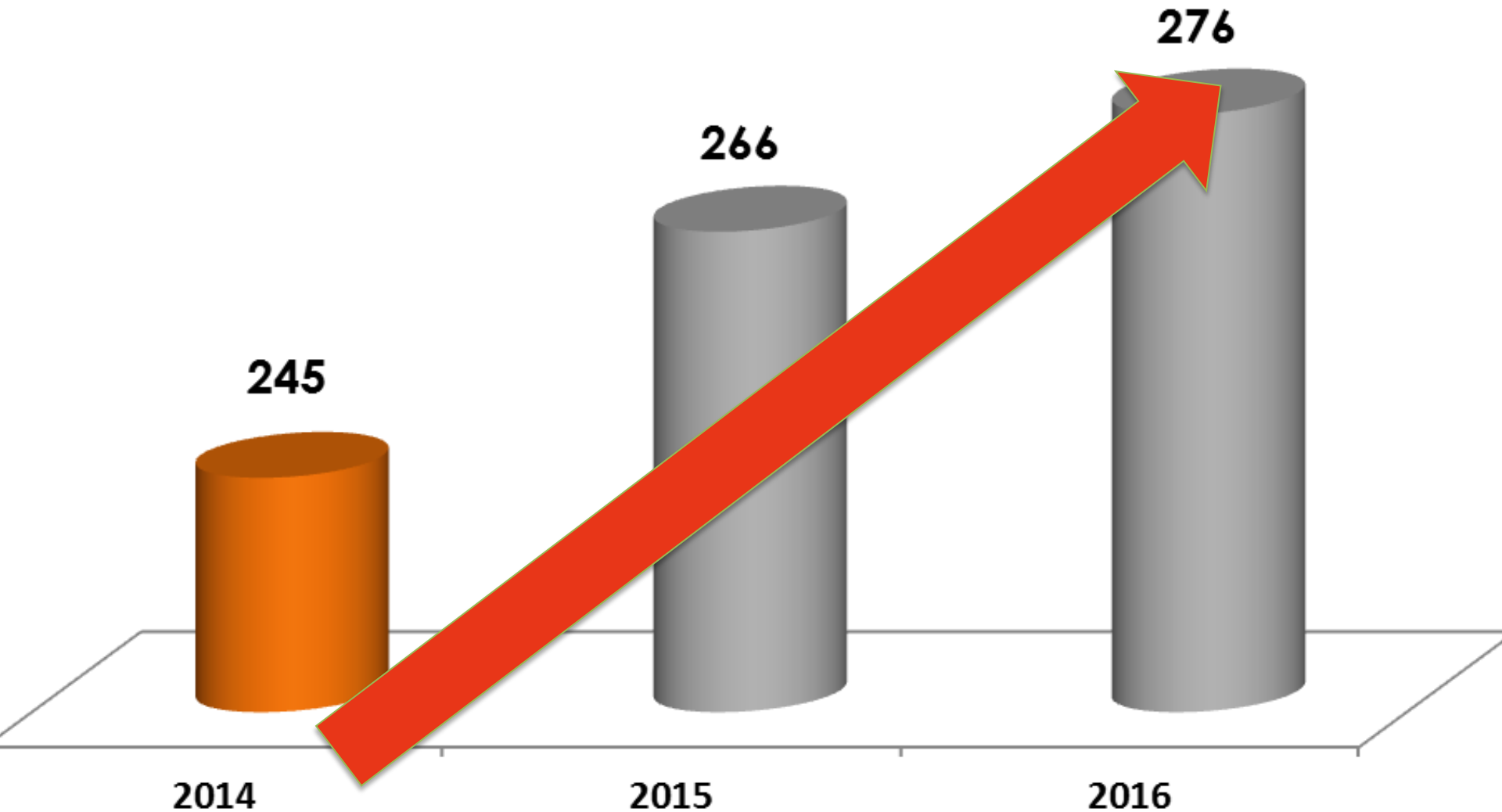
TAGUM COOP

APPROACH



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ACCESS RATING



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ACCESS RATING

PERSPECTIVE	ACTUAL SCORE	PERCENTAGE RATING	ACTUAL SCORE	PERCENTAGE RATING	ACTUAL SCORE	PERCENTAGE RATING
	July 2016	July 2016	July 2015	July 2015	July 2014	July 2014
A. FINANCE	35	27%	37	28%	37	28%
B. MEMBER- CUSTOMER	83	15%	82	15%	77	14%
C. INTERNAL BUSINESS PROCESS	93	18%	88	17%	78	15%
D. LEARNING AND GROWTH	65	16%	59	15%	53	13%
TOTAL	276	76%	266	75.3%	245	71%
	SILVER		SILVER		BRONZE	



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LEARNING AND GROWTH PERSPECTIVE





STAFF DEVELOPMENT

CAREER PATH AND DEVELOPMENT PLAN



Conducted & monitored by the Human Resource Development Team

- **Management Training Program (MTP)**
Management Training Program graduates are appointed for Managerial positions
- **Master Training Plan**
All employees will undergo at least two (2) competency-based trainings or seminars and one (1) community exposure each year
- **Management Development Program (MDP)**
Continuous training for existing managers through the Management Development Program





STAFF DEVELOPMENT

BALANCE SCORE CARD Workshop



- Development of Balance Scorecard to drill down from top to bottom, this tool will be able to provide a strong backbone of the employee reward structure



- Different Staff Activities that promotes camaraderie and unity.





LEADERSHIP



- **Board Retreat & Board Performance Evaluation** are conducted to improve performance and efficiency of the Board of Directors.



- **Leadership development** that improved the composition and effectiveness of the coop leaders.



LEADERSHIP



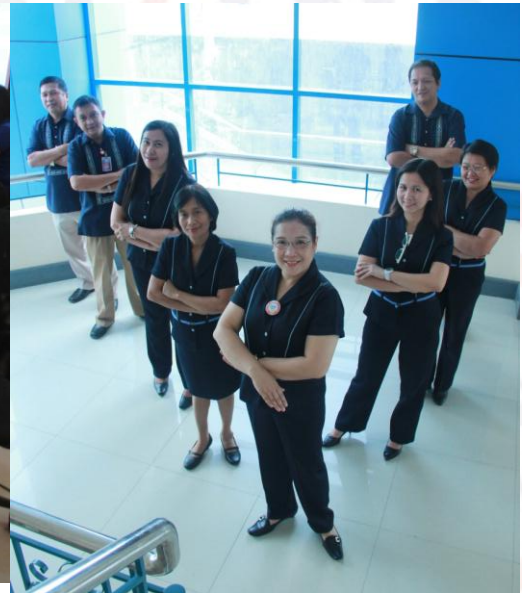
Team Capabilities

Creation of standing committees in aid of legislation composed of Management Staff and Officers.



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HIGH DEGREE OF PROFESSIONALISM AMONG OFFICERS AND EMPLOYEES





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CUSTOMER- MEMBER PERSPECTIVE





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MEMBER – CUSTOMER



- **Effective Product Presentation** that follows the standard format of Visual Identity Manual.
- **Adopted Digital Marketing.**
- **Credit Administration** strengthened by **Capacity Based Lending.**
- **Loyalty Programs**
Championing extensive tactics in gaining the loyalty of members and inject excitement on members.



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MEMBER – CUSTOMER

SMS Notifications

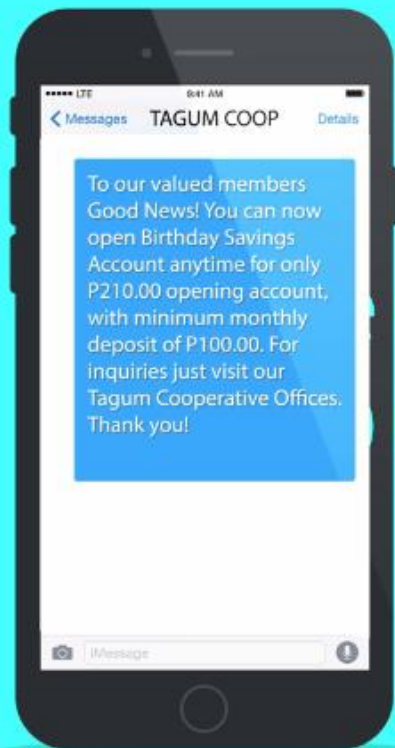
ATM Transaction



Insurance Payment
and Reminder



Loan Payment
and Reminder



Birthday Greetings



Availing and Renewal
of loan



Announcement and
Invitation of Activities



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MEMBER – CUSTOMER

- **Modes of delivery**

- Over 4,500 Collection Centers Nationwide through EC Pay
- Collection services
- Door-to-door service
- Drive thru facility
- Express lane
- Extended working hours
- No noon break
- Roving teller
- SMS Facility (Text Blast)
- Pinoy Coop ATM
- Tagum Coop Inquiry Machine

- **Office Ergonomics**

- Modern Office Layout and Equipment that promotes efficiency among staff and members.

- **Safety and Security**

- 24/7 CCTV with the Safety & Security Personnel





C

Communication

E

Education

&

C

Community
Development



Where do we get our budget?

☐ Cooperative Education and Training Fund (CETF)

5th Cooperative Principle: Education, Training and Information

☐ Community Development Fund (CDF)

7th Cooperative Principle: Concern for Community and Environment



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INTERNAL BUSINESS PERSPECTIVE





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INTERNAL BUSINESS PROCESS

- Institutionalized Placement of Policy Manuals
 - Credit Manual
 - Human Resource Manual
 - Gender Equality Manual
 - Financial Management
 - Cash Operations Manual
 - Error Management
 - Internal Control Policy
 - Board Toolkit
 - Governance Manual
 - Code of Ethics Manual





INTERNAL BUSINESS PROCESS

- **Strategic Plan 2015- 2020**
 - All Business Process were rigorously Planned and Discussed.





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INTERNAL BUSINESS PROCESS



Well-trained Wealth Building Advisors



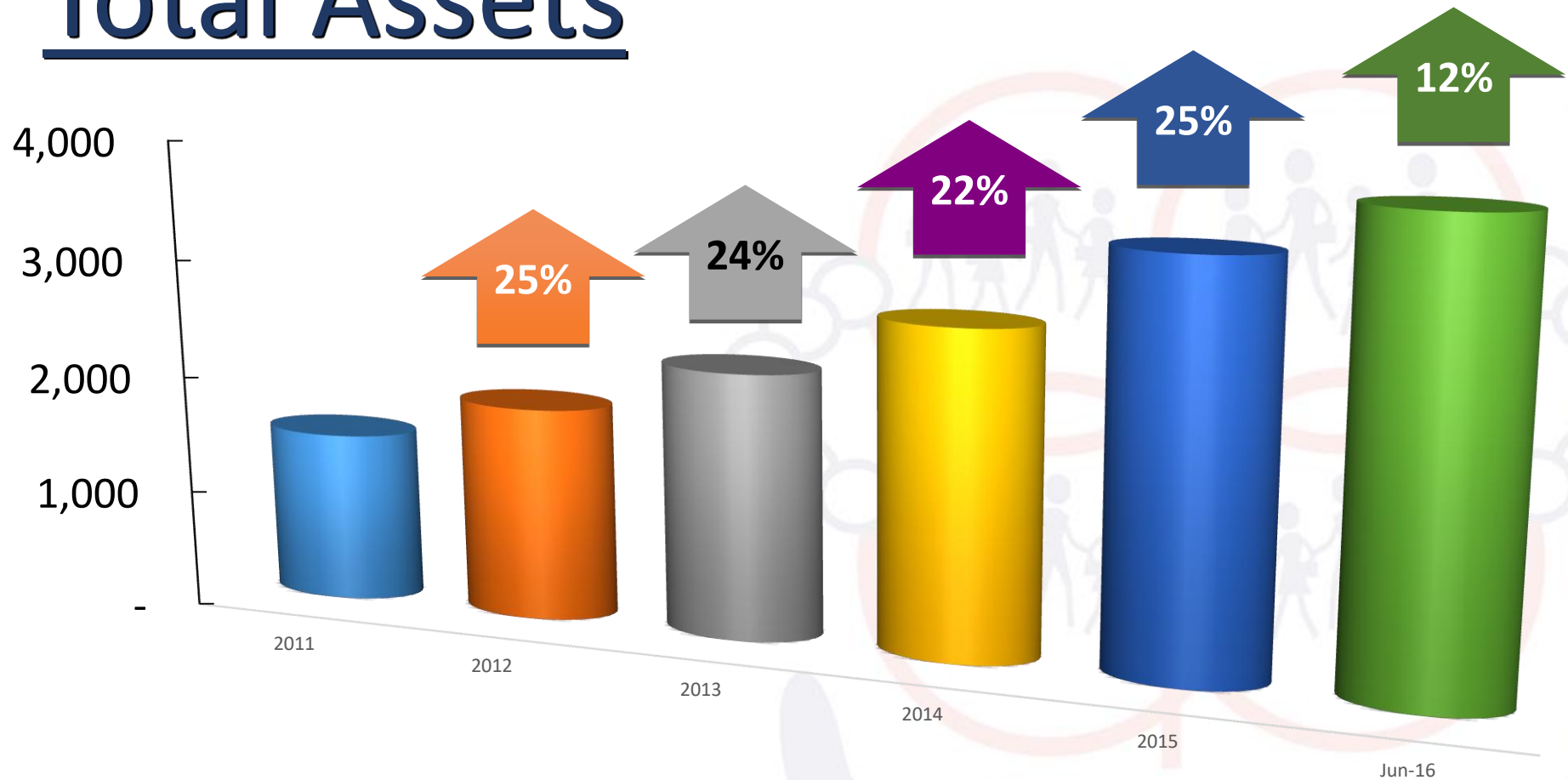
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FINANCIAL PERSPECTIVE



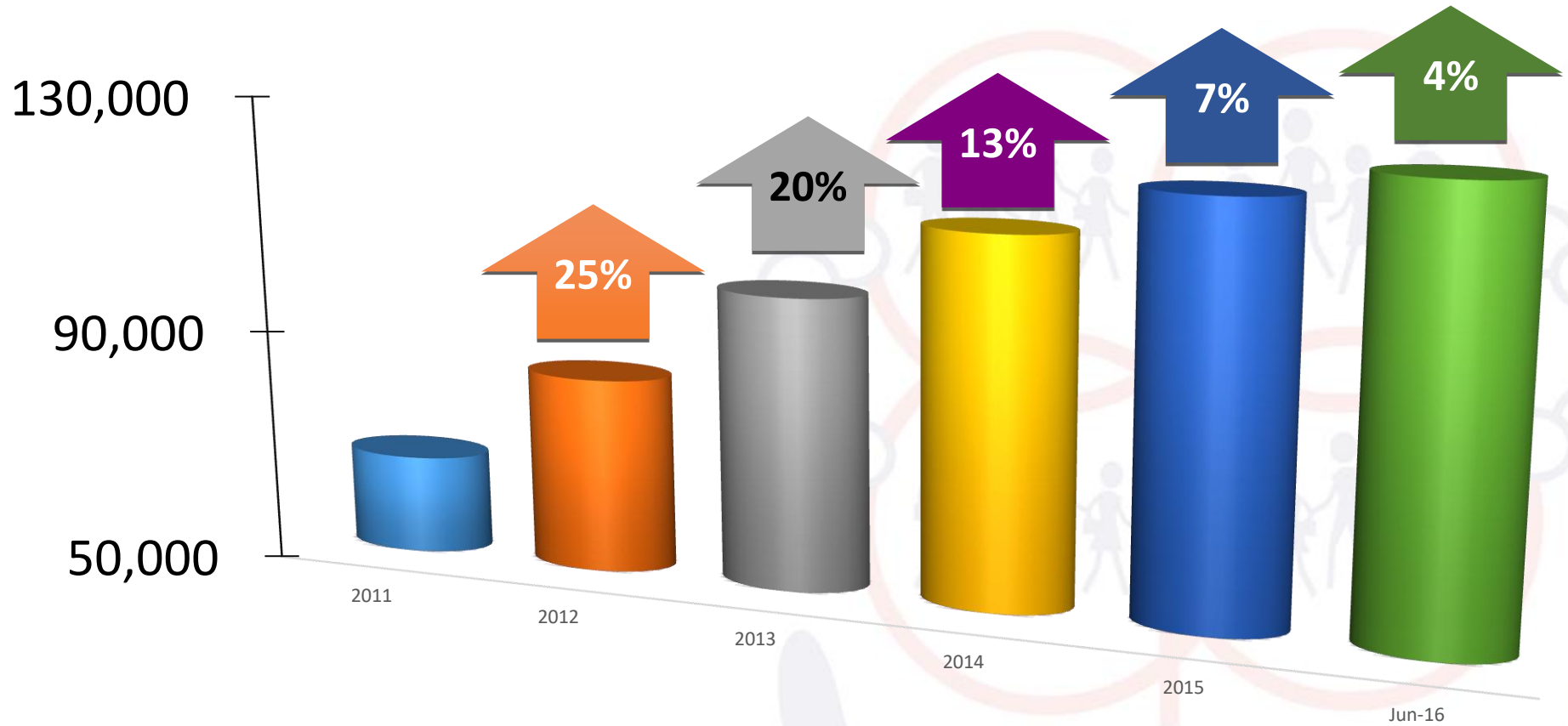


Total Assets



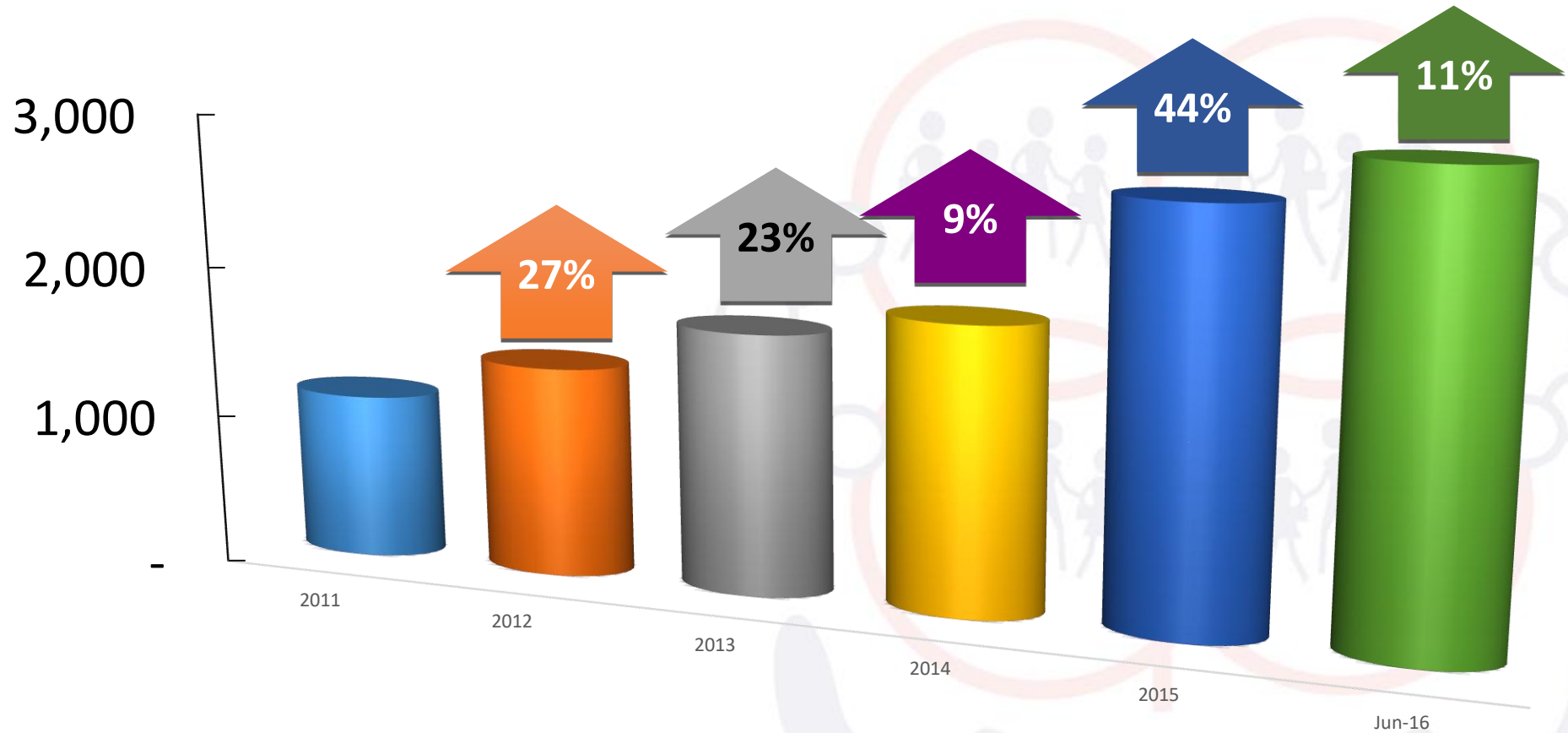


Membership



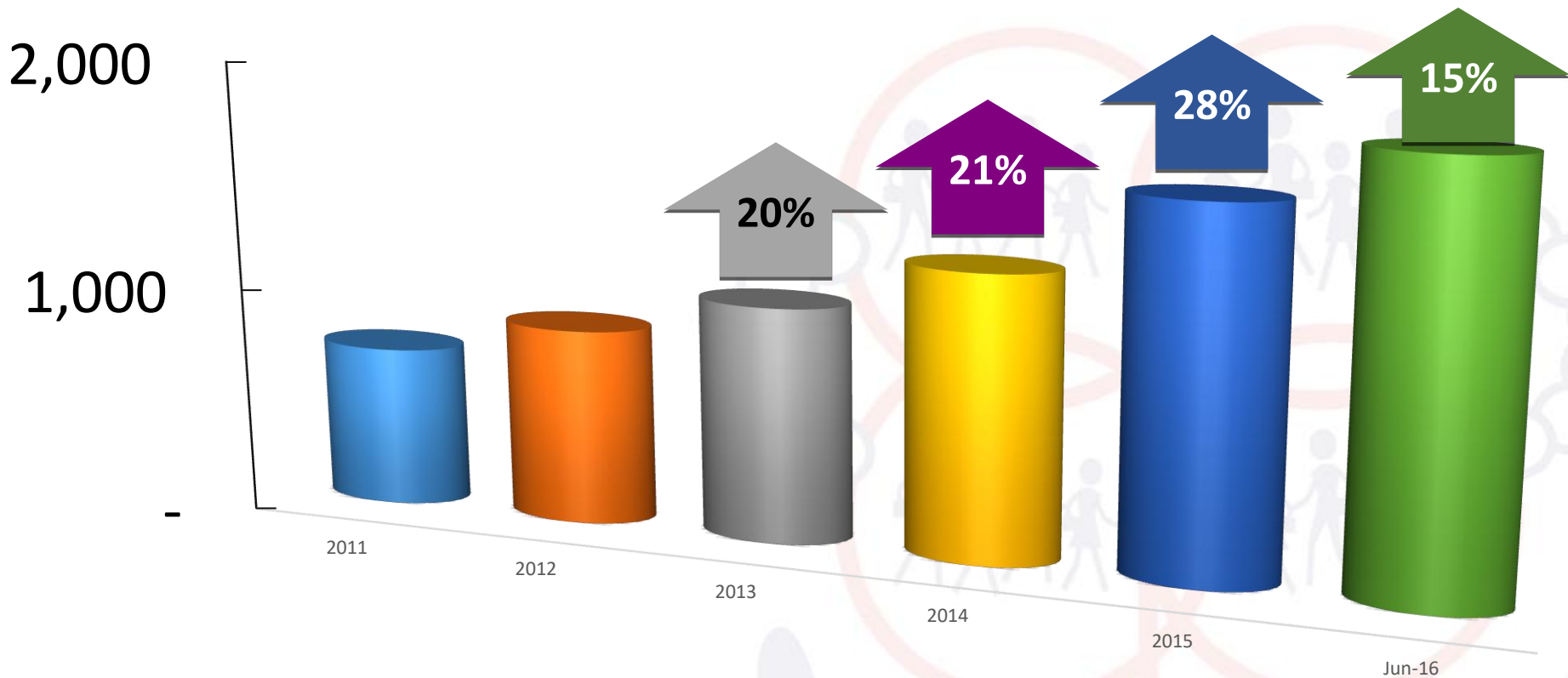


Loan Portfolio



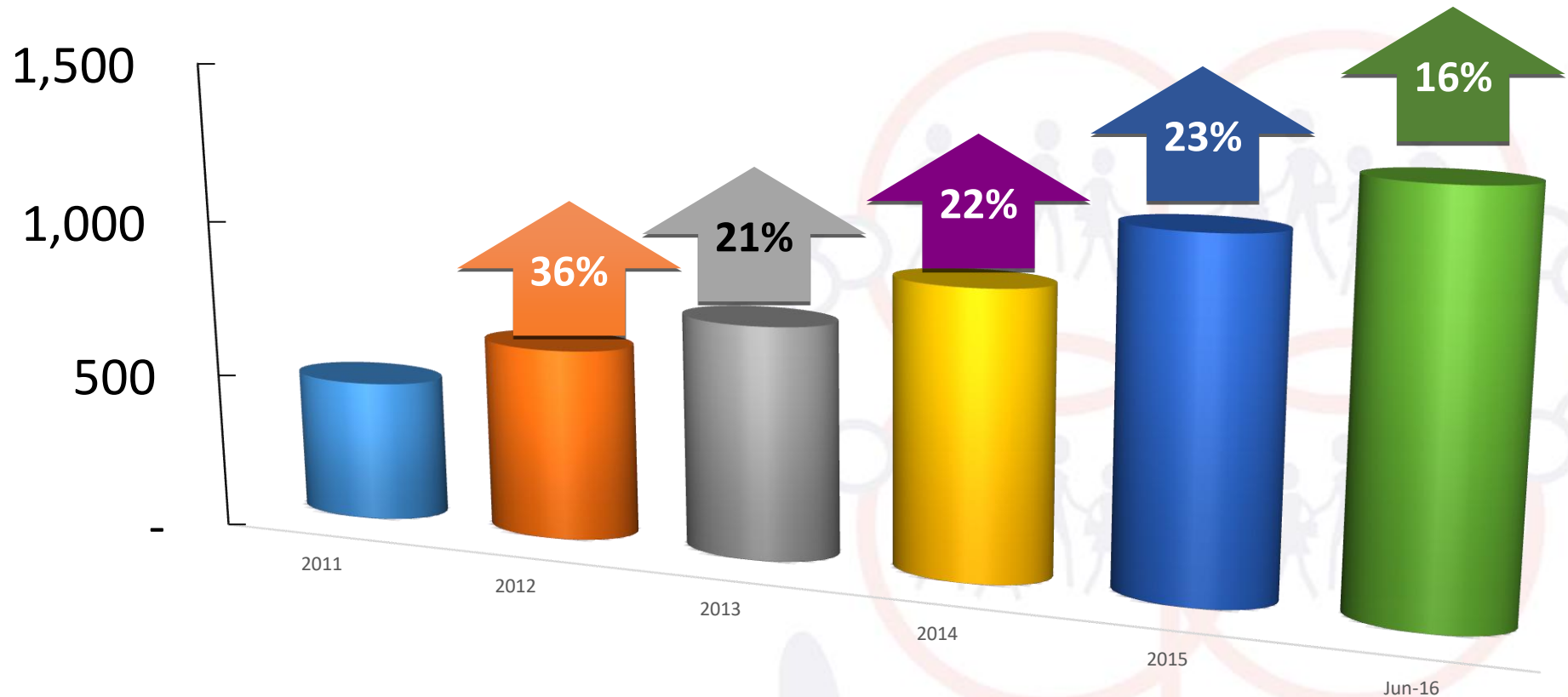


Members' Deposits



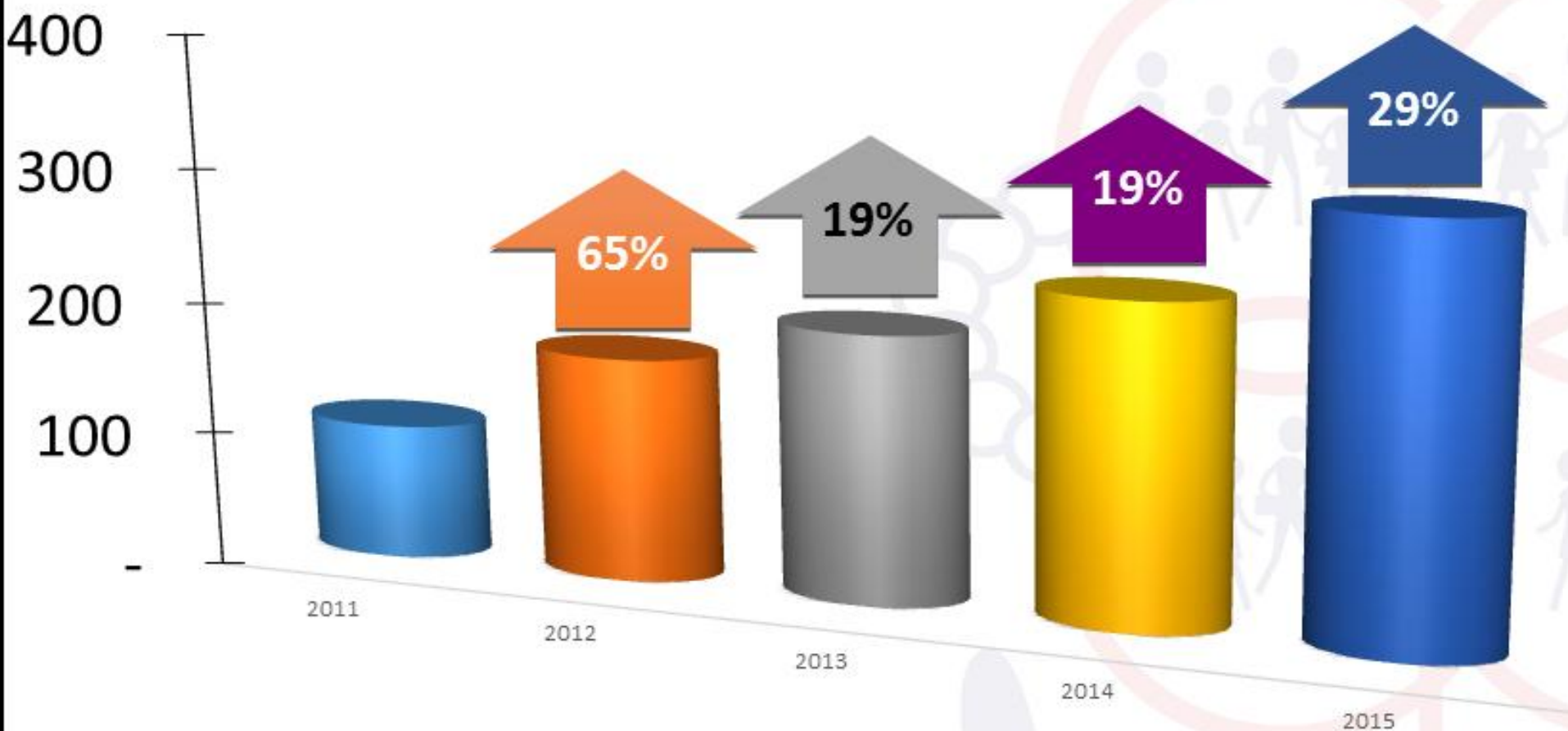


Share Capital





Net Surplus



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FINANCIAL HIGHLIGHTS

as of June 2016

	PHILIPPINE PESO	US DOLLAR
Asset	3,836,000,000.00	\$ 82,677,759.34
Loan Portfolio	2,984,000,000.00	\$ 64,314,503.09
Deposits	1,825,000,000.00	\$ 39,334,439.73
Share Capital	1,298,000,000.00	\$ 27,975,946.72
Net Surplus	176,730,000.00	\$ 3,809,082.48



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Greatest

PEOPLE

Asset





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All the
GLORY BELONGS
to GOD.