



CAPR FORM 01-2007 -A

**Cooperative Development Authority
Ben-lor Building
Quezon Avenue
Quezon City**

**Cooperative Annual Performance Report
As of December 31, _____**

I. GENERAL INFORMATION

(Please provide update on the required information as of the period covered).

A. Cooperative Identification Number (CIN): _____

B. Name of Cooperative as of latest amendment: _____

C. Present Address of Cooperative: _____

D. Type of Cooperative: _____

E. Business Activity Engaged in: _____

F. Name of Contact Person: _____

a. Email Address: _____

b. Phone Number: _____

c. Fax Number: _____

G. Registration/Confirmation Number: _____

H. Information on Members of Cooperative

a. Primary

Particulars	Male	Female	Total
No. of Regular members			
No. of Associate members			
Total No. of Members			
Target/Potential Membership			

I. Information on Compliance to Requirements

<i>Please check if the following requirements have been submitted/complied with:</i>	<i>Please write (YES) if complied with, otherwise write (NO)</i>
COMPLIANCE	
1. Compliance with administrative and legal requirements of CDA	
a. Are the Bonds of Accountable Officers current?	
b. Are the Articles of Cooperation and By-laws updated?	
If yes, was it amended and registered?	
c. Are Share Capital Certificates/Passbooks issued to members and regularly updated whenever necessary?	
d. Are CDA required reports accomplished in the prescribed format and submitted within the prescribed period?	
2. Compliance with BIR requirements	
a. Have annual registration requirements of the BIR been submitted?	
b. Are appropriate taxes, if any, withheld and remitted?	
c. Is the cooperative knowledgeable and clarified as to its tax exemption privileges and tax obligations with BIR?	
d. Are the Books of Accounts registered?	
3. Compliance with LGU requirements	
a. Has the local business permit/license been acquired?	
4. Compliance with DOLE requirements	
a. Are the legal minimum wage & 13th Month Pay to employees complied with?	
b. Have the mandatory insurance premiums to the following agencies been remitted?	
i. SSS	
ii. PhilHealth	
iii. HDMF (Pag-ibig)	
c. Are employees provided additional retirement plans other than those provided by law?	
d. Upon retirement, are employees paid?	
ORGANIZATION	
5. Membership participation	
a. Has the quorum requirement as indicated in the cooperative's by-laws been achieved during the conduct of the recent General Assembly Meeting?	
b. Is the authorized capital of the coop fully subscribed?	
c. If the coop's authorized capital is not fully subscribed, does the coop have a Capital Build-up program where 70% of members (regular and associate) participate?	
d. Do 70% of the members have savings deposits with the cooperative?	
e. Does the cooperative have an Annual Program and Development/Strategic Plan that was approved by the General Assembly?	
6. Membership Education	
a. Are pre-membership education seminars for new members regularly conducted?	
b. Is cooperative education regularly conducted for current members?	
7. Affiliation and Linkages	
a. Does the coop have depositors that are below 18 years old?	
If yes, has the coop established a Laboratory Cooperative ?	
b. Was the coop involved in community service?	
c. Did the coop pay annual dues, CETF, loans and other accounts to the federation/union of their choice?	
d. Did the coop have business alliance with federations?	
e. Did the coop have business alliance with other cooperatives?	

OPERATIONS AND GOVERNANCE	
8. Does the coop have written Manual of Policies and Procedures with specific provisions on the following:	
a. Membership	
b. Loaning	
c. Savings deposits	
d. Time deposits	
e. Financial management	
i. Asset/liability management	
ii. Accounting	
ii. Internal control and audit	
f. Human resource development	
i. Hiring, promotion and firing	
ii. Staff development	
iii. Compensation/benefits	
iv. Performance appraisal	
v. Job description	
9. Governance and Management	
a. Does the cooperative have a Code of governance and ethical standards?	
b. Are the BOD and Committee members elected in accordance with the coop by-laws and election procedures/guidelines?	
c. Does the Board of Directors meet on a regular basis (at least once a month)?	
d. Do all the committees meet on a regular basis (at least once a month)?	
e. Does the board conduct periodic review of policies?	
f. Are all the meetings of the Board of Directors properly recorded and updated?	
g. Are all the meetings of the committees properly recorded?	
h. Is there a full-time and qualified manager in the coop?	
i. Is there a policy on succession of the manager and other key top positions?	
j. Do all employees have individual personnel files?	
k. Does the cooperative have an organizational structure?	
PLANS/PROGRAMS AND PERFORMANCE	
10. Does the cooperative have defined objectives, plans and programs particularly on the	
a. vision, statement of mission and goals	
b. development or strategic plan	
c. approved annual plan and budget	
11. Do the BOD and Management conduct monthly review and assessment of the actual performance in relation to its target?	

J. Information on Audit

1. Internal Audit

- a. Frequency of internal audit _____
- b. Date of Last Audit Report _____
- c. Who conducted the internal audit (Name and designation) _____

2. External Audit

- a. Date of last audit _____
- b. Period of Operation Covered by the last audit _____
- c. Who conducted the audit _____

3. Does the coop have audited financial statements? _____ **If yes, please proceed to section III. If none, please proceed to Section II.**

II. FINANCIAL INFORMATION FOR ALL TYPES OF COOPS WITH UNAUDITED FINANCIAL STATEMENTS

	Amount
Financial Condition	
Assets	
Loans receivable	
Accounts receivable	
Liabilities	
Paid-up Share Capital	
Donations and Grants	
Reserves	
General Reserve Fund	
Optional Reserve Fund	
CETF	
Volume of Transactions	
Loan releases	
Sales/Gross Receipts	
Operations	
Revenues	
Expenses	
Undivided Net Surplus	
Allocation for general reserve fund	
Allocation for optional fund	
Allocation for CETF	
Amount for distribution	
Interest on share capital	
Patronage refund	

III. FINANCIAL INFORMATION FOR ALL TYPES OF COOPS WITH AUDITED FINANCIAL STATEMENTS

(NOTE: Cooperatives that are NOT engaged in savings and credit services shall fill out Section III.A to III.D. Cooperatives engaged in savings and credit services shall skip Section III.A and shall fill out Sections III.B to III.E.)

A. Basic Information on Financial Condition and Operations

	Amount
Financial Condition	
Assets	
Loans receivable	
Accounts receivable	
Liabilities	
Paid-up Share Capital	
Donations and Grants	
Reserves	
General Reserve Fund	
Optional Reserve Fund	
CETF	
Volume of Transactions	
Loan releases	
Sales/Gross Receipts	
Operations	
Revenues	
Expenses	
Undivided Net Surplus	
Allocation for general reserve fund	
Allocation for optional fund	
Allocation for CETF	
Amount for distribution	
Interest on share capital	
Patronage refund	

B. Information on Investments

Type of investment	Investment will mature within One to 3 years (1)	Investment has maturity of more than 3 years to 5 years (2)	Investment with more than 5 years maturity or maturity period not specified (3)	Total Amount (1) + (2) + (3)
Long term Deposits in banks				
Investment in Cooperative Federation				
Government Securities				
Others (pls. specify)				
Total Investments				

C. Information on External Borrowings

Source of Credit	Amount of Outstanding External Borrowings as of reporting period
Foreign Loans	
amount in foreign currency	
conversion rate	
amount in local currency	
Local loans	
Government Financial Institutions	
Private Financial Institutions	
Others, please specify	
Total Amount of External Borrowings	

D. Information on Savings Deposits

Type of Deposits	Regular Members			Associate Members		
	No. of Members with deposit accounts	No. of Accounts	Total Amount	No. of Members with deposit accounts	No. of Accounts	Total Amount
Withdrawable savings deposits						
Time deposits						
30 days						
more than 30 days to 90 days						
More than 90 days to 1 year						
More than 1 year to 5 years						
More than 5 years						
Non-withdrawable savings (For share capital subscription)						
Other types of deposits, please specify						
T o t a l						

E. Other Financial Information for Cooperatives with Savings and Credit Services

1. Detailed Information on Financial Condition - Please fill up the attached Form 1A

2. Detailed Information on Operations - Please fill up the attached Form 1B

3. Information on Loans Receivable

Particulars	No.	Amount
By Type of Loan		
Production loan		
Consumption/Provident loan		
Microfinance Loan		
Real Estate loan		
Other types of loans (please specify)		
By Maturity		
Less than six months		
more than six months to one year		
more than one year to 3 years		
more than 3 years		

4. Aging of Accounts receivables- using Portfolio at Risk (PAR)

Particulars	No.	Amount
Current Loans		
Delinquent loans		
Loans outstanding with one-day missed payments up to 30 days		
Loans outstanding with missed payments of 31 days up to 12 months		
Loans outstanding with over twelve months missed payments		
Total		

5. Loan Loss/Recovery Information

Particulars	No.	Amount
Loans written off during the year		
Loans recovered within the year		

6. Loans to Directors, Officers, and Staff

Particulars	No. of Loan Accounts	Amount
1. Loan Information		
DOSRI Loans outstanding		
Current		
Loans with PAR		
'- Less than 12 months		
'- Over 12 months		
2. Loan loss information		
Loans written off during the year		
Loans recovered within the year		

7. Compliance to capital adequacy ratio (networth to risk asset ratio)

Particulars	Amount
Total Capital	
Paid-in members' share capital	
Donated capital	
Less: Unbooked allowances	
Total net worth	
Total Assets	
Less: Non-risk assets	
Total Risk Assets	
Net worth to risk asset ratio	

8. Allocation of Net Surplus

Particulars	Mandatory Percentage Allocation	Amount Allocated	Amount Distributed
Allocation			
General reserve fund			
Optional fund			
Cooperative Education and Training Fund			
Amount for Distribution			
Interest on share capital			
Patronage refund			
Total amount of undivided net surplus			

IV. COOP-PESOS Rating

	WEIGHT	RESULTING RATIO	SCORE / POINTS	RATING	PEER AVERAGE
COOP indicators					
Compliance with Administrative and Legal Requirements					
Organization					
Operations and Management					
Plans, Programs and Performance					
TOTAL COOP points					
COOP RATING					
PESOS indicators					
<i>Portfolio quality</i>					
Portfolio at Risk					
Allowance for Probable Losses on Loans					
<i>Efficiency</i>					
Asset yield					
Operational Self-sufficiency					
Rate of Return on Member's Share					
Loan portfolio profitability					
Cost per peso of loan					
Administrative efficiency					
<i>Stability</i>					
Solvency					
Liquidity					
Net Institutional Capital					
<i>Outreach</i>					
Growth in membership					
Trend in external borrowings					
<i>Structure of Assets</i>					
Non-earning assets/Total assets					
Total deposits/Total assets					
Net Loans receivables/Total assets					
Total members' share capital/Total assets					
Total PESOS points					
PESOS RATING					
COOP-PESOS RATING					

Prepared By:

Position (Accountant)

Certified True and Correct:

(BOD CHAIRMAN or General Manager)