

PRO-FORMA FINANCIAL REPORTS

a) Statement of Financial Condition

Name of Cooperative
Address of Cooperative
Registration/Confirmation No.
Statement of Financial Condition
As of _____

Account Title	Current Year	Prior Year	Increase/ (Decrease)
ASSETS			
<i>CURRENT ASSETS</i>			
Cash and Cash Equivalents			
Cash on Hand			
Checks and Other Cash Items			
Cash in Bank			
Cash in Other Cooperatives			
Petty Cash Fund			
Revolving Fund			
Change Fund			
Investment at Fair Value Through Profit or Loss			
Held-to-Maturity (HTM) Financial Assets			
Add/Deduct: Unamortized Discount/Premium - HTM			
Available for Sale (AFS) Financial Assets			
Add/Deduct: Accumulated Gains/Losses - AFS			
Less: Allowance for Probable Losses - AFS			
Unquoted Debt Securities Classified As Loans			
Investment in Non-Marketable Equity Securities			
Less: Allowance for Probable Losses - INMES			
Loans and Receivables			
Loans Receivable			
Current			
Past Due			
Restructured			
In Litigation			
Total			
Less: Allowance for Probable Losses on Loans Receivable			
<i>Loans Receivable, Net</i>			
Accounts Receivable			
Current			
Past Due			
Restructured			
In Litigation			
Total			
Less: Allowance for Probable Losses on Accounts Receivable			
<i>Accounts Receivable, Net</i>			
Installment Receivable			
Current			
Past Due			

Account Title	Current Year	Prior Year	Increase/ (Decrease)
Restructured			
In Litigation			
Total			
Less: Allowance for Probable Losses on Installment Receivable			
<i>Net Installment Receivables</i>			
Advances to Officers, Employees and Members			
Receivables from Accountable Officers and Employees			
Finance Lease Receivable			
Other Current Receivables			
Inventories			
Merchandise Inventory			
Spare Parts/Materials and Other Goods Inventory			
Raw Materials Inventory			
Work in Process Inventory			
Finished Goods Inventory			
Agricultural Produce			
Equipment for Lease Inventory			
Repossessed Inventory			
Less: Allowance for the Decline in Value of Inventory			
Biological Assets			
Animals			
Plants			
Other Current Assets			
Input Tax			
Deposit to Suppliers			
Unused Supplies			
Prepaid Expenses			
<i>Total Current Assets</i>			
<i>NON-CURRENT ASSETS</i>			
Held-to-Maturity (HTM) Financial Assets			
Add/Deduct: Unamortized Discount/Premium - HTM			
Available for Sale (AFS) Financial Assets			
Add/Deduct: Accumulated Gains/Losses - AFS			
Less: Allowance for Probable Losses - AFS			
Unquoted Debt Securities Classified As Loans			
Investment in Non-Marketable Equity Securities			
Less: Allowance for Probable Losses - INMES			
Investment in Subsidiaries/Associates and Joint Ventures			
Investment Property			
Investment Property - Land			
Less: Accumulated Impairment			
<i>Net</i>			
Investment Property - Building			
Less: Accumulated Depreciation - Investment			
Property-Building			
<i>Net</i>			
Real and Other Properties Acquired (ROPA)			

Account Title	Current Year	Prior Year	Increase/ (Decrease)
Less: Allowance for Probable Losses - ROPA			
Property & Equipment			
Land			
Less: Accumulated Impairment			
<i>Net</i>			
Land Improvements			
Less: Accumulated Depreciation - Land Improvement			
<i>Net</i>			
Building and Improvements			
Less: Accumulated Depreciation - Building & Imp.			
<i>Net</i>			
Building on Leased/Usufruct Land			
Less: Accumulated Depreciation - Building on Leased/Usufruct Land			
<i>Net</i>			
Utility Plant			
Less: Accumulated Depreciation - Utility Plant			
<i>Net</i>			
Construction in Progress			
Furniture, Fixtures & Equipment			
Less: Accumulated Depreciation - FFE			
<i>Net</i>			
Machineries, Tools and Equipment			
Less: Accumulated Depreciation - Machineries, Tools and Equipment			
<i>Net</i>			
Kitchen/Canteen/Catering Equipment and Utensils			
Less: Accumulated Depreciation - KCCEU			
<i>Net</i>			
Transportation Equipment			
Less: Accumulated Depreciation - Transportation E.			
<i>Net</i>			
Property, Plant and Equipment Under Finance Lease			
Less: Accumulated Depreciation - PPE Under Finance Lease			
<i>Net</i>			
Leasehold Rights and Improvements/Concession Rights			
Linens and Uniforms			
Less: Accumulated Depreciation - Linens & Uniforms			
<i>Net</i>			
Nursery / Greenhouse			
Less: Accumulated Depreciation - Nursery/Greenhouse			
<i>Net</i>			
<i>Total Property & Equipment</i>			
Biological Assets			
Biological Assets - Animals			
Less: Accumulated Depreciation - Animals			
<i>Net</i>			

Account Title	Current Year	Prior Year	Increase/ (Decrease)
Biological Assets - Plants			
Less: Accumulated Depreciation - Plants			
<i>Net</i>			
<i>Total Biological Assets</i>			
Intangible Assets			
Franchise			
Franchise Cost			
Copyright			
Patent			
<i>Total Intangible Assets</i>			
Other Non Current Assets			
Cooperative Development Cost			
Product/Business Development Cost			
Computerization Cost			
Other Funds and Deposits			
Finance Lease Receivable - Long Term			
Due from HO/Branch/Subsidiary			
Assets Held for Sale			
Deposit on Returnable Container			
Miscellaneous Assets			
<i>Total Non-Current Assets</i>			
TOTAL ASSETS			
LIABILITIES			
CURRENT LIABILITIES			
Savings Deposits			
Time Deposits			
Accounts Payable - Trade			
Accounts Payable - Non-Trade			
Loans Payable - Current			
Finance Lease Payable - Current			
Due to Regulatory Agencies			
Cash Bond Payable			
SSS/ECC/Philhealth/Pagibig Premiums Contributions Payable			
SSS/Pag-ibig Loans Payable			
Withholding Tax Payable			
VAT Payable			
Unearned Income			
Accrued Expenses			
Interest on Share Capital Payable			
Patronage Refund Payable			
Due to CETF (Apex)			
Deposit from Customers			
Advances from Customers			
School Program Support Fund Payable			
Other Current Liabilities			
<i>Total Current Liabilities</i>			
NON CURRENT LIABILITIES			
Loans Payable			

Account Title	Current Year	Prior Year	Increase/ (Decrease)
Discounts on Loans Payable			
Bonds Payable			
Add/Deduct: Unamortized Bond Discount/Premium			
Revolving Capital Payable			
Retirement Fund Payable			
Finance Lease Payable - Long Term			
Other Non Current Liabilities			
Deposit for Share Capital Subscription			
Project Subsidy Fund			
Members' Benefit Fund Payable			
Due to HO/Branch/Subsidiary			
Other Non Current Liabilities			
Total Non-Current Liabilities			
TOTAL LIABILITIES			
EQUITY			
Members' Equity			
Common Share Capital-Authorized			
Share Capital- _____ Shares @ P____ par value			
Less: Issued Share Capital - Common			
Issued Share Capital - Common			
Subscribed Share Capital-Common			
Less: Subscription Receivable- Common			
Total Paid-up Share Capital- Common			
Less: Treasury Share Capital- Common			
Paid -up Share Capital - Common			
Preferred Share Capital-Authorized			
Share Capital- _____ Shares @ P____ par value			
Less: Issued Share Capital - Preferred			
Issued Share Capital - Preferred			
Subscribed Share Capital- Preferred			
Less: Subscription Receivable- Preferred			
Total Paid-up Share Capital- Preferred			
Less: Treasury Share Capital- Preferred			
Paid -up Share Capital - Preferred			
Donations/Grants			
Statutory Funds			
Reserve Fund			
Coop. Education & Training Fund			
Optional Fund			
Community Development Fund			
Unrealized Gains/(Losses)			
Total Equity			

Account Title	Current Year	Prior Year	Increase/ (Decrease)
TOTAL LIABILITIES & EQUITY			

*Used for Interim Financial Reports

ABC DEVELOPMENT COOPERATIVE

xxx Town, Province

STATEMENTS OF OPERATIONS

For the years ended December 31, ____ and ____

(Amounts in Philippine Pesos)

ACCOUNT TITLE	Current Year	Prior Year
REVENUES (Schedule 1)		
Income from Credit Operations		
Income from Consumer Operations		
Income from Service Operations		
Income from Production Operations		
Income from Marketing Operations		
Other Income		
Income/Interest from Investments		
Membership Fees		
Interest Income from Lease Agreements		
Commission Income		
Fines, Penalties & Surcharges		
Miscellaneous Income		
TOTAL REVENUES		
LESS EXPENSES (Schedule 3)		
Financing Cost		
Selling/Marketing Cost		
Administrative Cost		
Democratic Governance Cost		
NET SURPLUS before Other Items		
Add: OTHER ITEMS:		
Project Subsidy		
Donation and Grant Subsidy		
Gain on Sale of Property and Equipment		
Gain in Investment		
Gain on Sale of Repossessed Item		
Gain from Foreign Exchange Transaction		
Prior Year Adjustments		
Total		
Less:		
Subsidized Expenses		
Loss on Sale of Property and Equipment		
Loss on Investment		
Loss on Sale of Repossessed Item		
Loss from Foreign Exchange Valuation		
Prior Year Adjustments		
Total		
NET SURPLUS (FOR ALLOCATION)		

SCHEDULE 1

Schedule of Gross Revenues

ACCOUNT TITLES	Current Year	Prior Years
Income from Credit Operations		
Interest Income from Loans	xxx	xxx
Service Fees	xxx	xxx
Filing Fees	xxx	xxx
Fines, Penalties, Surcharges	xxx	xxx
Total Income from Credit Operations	xxx	xxx

ACCOUNT TITLES	Consumers	Installment	Catering	Canteen	Current Year	Prior Years
Income from Consumers/Catering Operations					TOTAL	
Sales	xxx	xxx	xxx	xxx	xxx	xxx
Less: Sales Returns & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
Sales Discounts	xxx	xxx	xxx	xxx	xxx	xxx
Net Sales	xxx	xxx	xxx	xxx	xxx	xxx
Less: Cost of Sales						
Inventory, beginning	xxx	xxx	-	-	xxx	xxx
Purchases (net)	xxx	xxx	xxx		xxx	xxx
Freight - In	xxx	xxx	xxx		xxx	xxx
Total Purchases	xxx	xxx	xxx		xxx	xxx
Add: Production Cost						
Direct Materials			xxx	xxx		
Direct Labor			xxx	xxx	xxx	xxx
Factory/Processing Overhead			xxx	xxx	xxx	xxx
Total Production Cost			xxx	xxx	xxx	xxx
Total Goods Available For Sale	xxx	xxx	xxx	xxx	xxx	xxx
Less: Inventory, end	xxx	xxx			xxx	xxx
COST OF SALES	xxx	xxx	xxx	xxx	xxx	xxx
Gross Revenues from Consumers Operations					xxx	xxx

ACCOUNT TITLES	Current Year	Prior Years
Income from Service Operations		
REVENUES		
Service Income	xxx	xxx
Interest Income from Lease Agreement	xxx	xxx
Total Revenues	xxx	xxx
LESS: COST OF SERVICES (Schedule 2)		
Project Management Cost	xxx	xxx
Generation Cost	xxx	xxx
Distribution Cost	xxx	xxx
Transport Service Cost	xxx	xxx
Total Cost of Services	xxx	xxx
Gross Revenues from Services	xxx	xxx

ACCOUNT TITLES	Current Year	Prior Years
Income from Production Operations		
Sales	xxx	xxx
Less: Sales Returns & Allowances	xxx	xxx
Sales Discounts	xxx	xxx
Net Sales		
Less: Cost of Good Sold		
Raw Materials Inventory, beginning	xxx	xxx
Add: Raw Material Purchases	xxx	xxx
Freight - In	xxx	xxx
Total Purchases	xxx	xxx
Less: Purchase Returns and Allowances	xxx	xxx
Purchase Discounts	xxx	xxx
Net Purchases	xxx	xxx
Less Raw Materials, End	xxx	xxx
Cost of Raw Materials Used	xxx	xxx
Direct Labor	xxx	xxx
Factory Overhead	xxx	xxx
Total Cost of Goods to be Manufactured	xxx	xxx
Add Work in Process, Beg.	xxx	xxx
Less: Work in Process, End	xxx	xxx
Total Cost of Goods Manufactured	xxx	xxx
Add: Finished Goods, Beg.	xxx	xxx
Less: Finished Goods, End	xxx	xxx
Total Cost of Goods Sold	xxx	xxx
Add Inventory Loss	xxx	xxx
Adjusted Cost of Good Sold	xxx	xxx
Total Cost of Goods Sold	xxx	xxx
Gross Revenues from Production Operations	xxx	xxx
Income from Marketing Operations		
Sales	xxx	xxx
Less: Sales Returns & Allowances	xxx	xxx
Sales Discounts	xxx	xxx
Net Sales	xxx	xxx
Less: Cost of Sales		
Inventory, beginning	xxx	xxx
Purchases (net)	xxx	xxx
Freight - In	xxx	xxx
Total Goods Available For Sale	xxx	xxx
Less: Inventory, end	xxx	xxx
COST OF SALES	xxx	xxx
Gross Revenues from Marketing Operations	xxx	xxx

Schedule of COST OF SERVICES

ACCOUNTS	Current Year	Previous Year	Increase/Decrease
COST OF SERVICES			
PROJECT MANAGEMENT COST	xxx	xxx	xxx
Labor and Technical Supervision	xxx	xxx	xxx
Salaries & Wages	xxx	xxx	xxx
Employees' Benefits	xxx	xxx	xxx
Retirement Benefit Expenses	xxx	xxx	xxx
Insurance	xxx	xxx	xxx
SSS, Philhealth, Pag-Ibig Contribution	xxx	xxx	xxx
Supplies	xxx	xxx	xxx
Professional and Consultancy Fees	xxx	xxx	xxx
Power, Light and Water	xxx	xxx	xxx
Rentals	xxx	xxx	xxx
Repairs and Maintenance	xxx	xxx	xxx
Gas, Oil & Lubricants	xxx	xxx	xxx
Depreciation	xxx	xxx	xxx
Amortization	xxx	xxx	xxx
Impairment Loss	xxx	xxx	xxx
Miscellaneous	xxx	xxx	xxx
GENERATION COST			
Power Cost	xxx	xxx	xxx
Labor and Technical Supervision	xxx	xxx	xxx
Salaries & Wages	xxx	xxx	xxx
Employees' Benefits	xxx	xxx	xxx
Retirement Benefit Expenses	xxx	xxx	xxx
Insurance	xxx	xxx	xxx
SSS, Philhealth/ECC/Pag-Ibig Contribution	xxx	xxx	xxx
Supplies	xxx	xxx	xxx
Professional and Consultancy Fees	xxx	xxx	xxx
Power, Light and Water	xxx	xxx	xxx
Rentals	xxx	xxx	xxx
Repairs and Maintenance	xxx	xxx	xxx
Gas, Oil & Lubricants	xxx	xxx	xxx
Depreciation	xxx	xxx	xxx
Amortization	xxx	xxx	xxx
Impairment Loss	xxx	xxx	xxx
Miscellaneous	xxx	xxx	xxx

DISTRIBUTION COST			
Power Cost	xxx	xxx	xxx
Labor and Technical Supervision	xxx	xxx	xxx
Salaries & Wages	xxx	xxx	xxx
Employees' Benefits	xxx	xxx	xxx
Retirement Benefit Expenses	xxx	xxx	xxx
Insurance	xxx	xxx	xxx
SSS, Philhealth, ECC, Pag-Ibig Contribution	xxx	xxx	xxx
Supplies	xxx	xxx	xxx
Professional and Consultancy Fees	xxx	xxx	xxx
Power, Light and Water	xxx	xxx	xxx
Travel and Transportation	xxx	xxx	xxx
Rentals	xxx	xxx	xxx
Communication	xxx	xxx	xxx
Repairs and Maintenance	xxx	xxx	xxx
Training/ Seminars	xxx	xxx	xxx
Gas, Oil & Lubricants	xxx	xxx	xxx
Depreciation	xxx	xxx	xxx
Amortization	xxx	xxx	xxx
Impairment Loss	xxx	xxx	xxx
Miscellaneous	xxx	xxx	xxx
TRANSPORT SERVICES COST			
Insurance	xxx	xxx	xxx
Gas, Oil & Lubricants	xxx	xxx	xxx
Depreciation	xxx	xxx	xxx
Driver's / Conductor's Fees	xxx	xxx	xxx
Toll Fees	xxx	xxx	xxx
Vehicle Registration and Licensing Expenses	xxx	xxx	xxx
Repairs and Maintenance	xxx	xxx	xxx
Incidental Expenses	xxx	xxx	xxx
Provision for Fortuitous Events and Accidents	xxx	xxx	xxx

PRO-FORMA FINANCIAL REPORTS**D. Statement of Changes in Members' Equity
Donations, Grants and Statutory Funds**

NAME OF COOPERATIVE
ADDRESS OF THE COOPERATIVE
REGISTRATION/CONFIRMATION NO.

STATEMENT OF CHANGES IN EQUITY, STATUTORY FUNDS AND GRANTS AND DONATIONS
For the Year Ended, December 31, 200__

Equity	
Share Capital, Common, Beginning	XXXX
Add: Additional Capital Build-up	XXXX
Total	XXXX
Less: Withdrawal in Capital	(XXXX)
Share Capital, Common, End	XXXX
Share Capital, Preferred, Beginning	XXXX
Add: Additional Capital Build-up	XXXX
Total	XXXX
Less: Withdrawal in Capital	(XXXX)
Share Capital, Preferred, End	XXXX
Reserve Fund	
Balance, Dec., 31, 200	XXXX
Add: Credits	XXXX
10% Net Surplus from Operations	XXXX
Total	XXXX
Less: Charges	(XXXX)
	(XXXX)
Total Charges	(XXXX)
Balance, Dec., 31, 200	XXXX
Cooperative Education and Training Fund	
Balance, Dec., 31, 200	XXXX
Add: Credits	(XXXX)
1/2 of 10% Net Surplus from Operations	XXXX
Total	XXXX
Less: Charges	
	(XXXX)
Total Charges	(XXXX)
Balance, Dec., 31, 200	XXXX
Optional Fund	
Balance, Dec., 31, 200	XXXX
Add: Credits	XXXX
10% Net Surplus from Operations	XXXX
Total	XXXX
Less: Charges	
	(XXXX)
Total Charges	(XXXX)
Balance, Dec., 31, 200	XXXX
Due to Union/Federation	
Balance, Dec., 31, 200	XXXX
Add: Credits	XXXX
1/2 of 10% Net Surplus from Operations	XXXX
Total	XXXX
Less: Charges	
Remittances to Union/Federation	(XXXX)
Total Charges	(XXXX)
Balance, Dec., 31, 200	XXXX

Cash Flows Statement

NAME OF COOPERATIVE
ADDRESS OF THE COOPERATIVE
REGISTRATION/CONFIRMATION NO.
CASH FLOWS STATEMENT

For the Year Ended, December _____

Cash flow from Operating Activities:		
Cash provided by operation:		
Net surplus for allocation		XXX
Depreciation/Amortization	XXX	
Provision for Probable Losses on Accounts/Installment Receivables	XXX	
Changes in Assets and Liabilities	XXX	
(Increase)/Decrease in:		
Advances to Officers & Employees	XXX	
Accounts Receivable Trade	(XXX)	
Installment Receivable	XXX	
Receivable from accountable officers & employees	XXX	
Other Receivables	XXX	
Input tax	XXX	
Deposits to suppliers	XXX	
Inventories	XXX	
Repossessed Inventories	XXX	
Assets held for sale	XXX	
Unused office/store/kitchen/canteen/catering supplies	(XXX)	
Prepaid expenses	(XXX)	
Intangible assets	XXX	
Other assets	XXX	
Increase/(Decrease) in:		
Accounts payable	(XXX)	
SSS/ECC/Philhealth/Pag-ibig Premium Contribution payable	XXX	
SSS/Pag-ibig Loans payable	XXX	
Withholding tax payable	XXX	
Accrued expenses	XXX	
Due to CETF (Apex)	XXX	
Taxes, fees and charges payable	XXX	
Output tax	XXX	
Deposits from customers	XXX	
Deferred gross margin	XXX	
School Program Support Fund payable	XXX	
Other payables	XXX	XXX
Net cash from operating activities		XXX
Cash flow from investing activities:		
(Increase)/Decrease in:		
Property & Equipment	XXX	
Investment	XXX	
Net cash from investing activities		XXX

Cash flow from financing activities:		
(Increase)/Decrease in:		
Savings deposit	XXX	
Time deposit	XXX	
Paid-up Share Capital	XXX	
Donations/Grants	XXX	
Statutory funds	XXX	
Long term liabilities	XXX	
Other liabilities	XXX	
Interest on share capital & patronage refund	XXX	XXX
Net cash from financing activities		XXX
Net increase/(decrease) in cash		XXX
Cash balance, beginning		XXX
Cash balance, end		XXX

(The above statement is presented using Indirect Method Approach).

SCHEDULE OF OPERATING EXPENSES:

ACCOUNTS	Credit	Consumers	Service	Marketing	Producers	GRAND TOTAL
A. FINANCING COSTS						
Interest Expense on Borrowings	XXX	XXX	XXX	XXX	XXX	XXX
Interest Expense on Deposit	XXX	XXX	XXX	XXX	XXX	XXX
Other Financing Charges	XXX	XXX	XXX	XXX	XXX	XXX
TOTAL	XXX	XXX	XXX	XXX	XXX	XXX
B. SELLING / MARKETING COSTS						
Product /Service Marketing and Promotion Expenses	XXX	XXX	XXX	XXX	XXX	XXX
Product/Service Development	XXX	XXX	XXX	XXX	XXX	XXX
Product Research	XXX	XXX	XXX	XXX	XXX	XXX
Salaries and Wages	XXX	XXX	XXX	XXX	XXX	XXX
Incentives and Allowances	XXX	XXX	XXX	XXX	XXX	XXX
Employees Benefits	XXX	XXX	XXX	XXX	XXX	XXX
SSS, Philhealth, ECC, Pag-ibig Premium Contribution	XXX	XXX	XXX	XXX	XXX	XXX
Retirement Benefit Expense	XXX	XXX	XXX	XXX	XXX	XXX
Store/Canteen/Kitchen and Catering Supplies	XXX	XXX	XXX	XXX	XXX	XXX
Freight Out/Delivery Expenses	XXX	XXX	XXX	XXX	XXX	XXX
Power, Light and Water	XXX	XXX	XXX	XXX	XXX	XXX
Travel and Transportation	XXX	XXX	XXX	XXX	XXX	XXX
Insurance	XXX	XXX	XXX	XXX	XXX	XXX
Repairs and Maintenance	XXX	XXX	XXX	XXX	XXX	XXX
Rentals	XXX	XXX	XXX	XXX	XXX	XXX
Taxes, Fees and Charges	XXX	XXX	XXX	XXX	XXX	XXX
Communications	XXX	XXX	XXX	XXX	XXX	XXX
Representation	XXX	XXX	XXX	XXX	XXX	XXX
Advertising and Promotion	XXX	XXX	XXX	XXX	XXX	XXX
Gas, Oil and Lubricants	XXX	XXX	XXX	XXX	XXX	XXX
Spoilage, Breakage and Losses	XXX	XXX	XXX	XXX	XXX	XXX
Storage/Warehousing Expenses	XXX	XXX	XXX	XXX	XXX	XXX
Commission Expenses	XXX	XXX	XXX	XXX	XXX	XXX
Breakage & Losses on Kitchen Utensils	XXX	XXX	XXX	XXX	XXX	XXX
Miscellaneous Expense	XXX	XXX	XXX	XXX	XXX	XXX
Depreciation	XXX	XXX	XXX	XXX	XXX	XXX
Amortization	XXX	XXX	XXX	XXX	XXX	XXX
Royalties	XXX	XXX	XXX	XXX	XXX	XXX
Amortization of Leasehold Rights and Improvement						
TOTAL	XXX	XXX	XXX	XXX	XXX	XXX
C. ADMINISTRATIVE COST	XXX	XXX	XXX	XXX	XXX	XXX
Salaries and Wages	XXX	XXX	XXX	XXX	XXX	XXX
Employees Benefits	XXX	XXX	XXX	XXX	XXX	XXX
SSS, Philhealth, ECC, Pag-ibig Contribution	XXX	XXX	XXX	XXX	XXX	XXX
Retirement Benefit Expense	XXX	XXX	XXX	XXX	XXX	XXX
Officers' Honorarium and Allowances	XXX	XXX	XXX	XXX	XXX	XXX
Trainings/Seminars	XXX	XXX	XXX	XXX	XXX	XXX
School Program Support	XXX	XXX	XXX	XXX	XXX	XXX
Office Supplies	XXX	XXX	XXX	XXX	XXX	XXX
Power, Light and Water	XXX	XXX	XXX	XXX	XXX	XXX
Travel and Transportation	XXX	XXX	XXX	XXX	XXX	XXX
Insurance	XXX	XXX	XXX	XXX	XXX	XXX
Repairs and Maintenance	XXX	XXX	XXX	XXX	XXX	XXX
Rentals	XXX	XXX	XXX	XXX	XXX	XXX
Taxes, Fees and Charges	XXX	XXX	XXX	XXX	XXX	XXX
Professional Fees	XXX	XXX	XXX	XXX	XXX	XXX
Communications	XXX	XXX	XXX	XXX	XXX	XXX

ACCOUNTS	Credit	Consumers	Service	Marketing	Producers	GRAND TOTAL
Representation	XXX	XXX	XXX	XXX	XXX	XXX
Meeting and Conferences	XXX	XXX	XXX	XXX	XXX	XXX
Bank Charges	XXX	XXX	XXX	XXX	XXX	XXX
Collection Expense	XXX	XXX	XXX	XXX	XXX	XXX
Periodicals, Magazines and Subscription	XXX	XXX	XXX	XXX	XXX	XXX
General Support Services	XXX	XXX	XXX	XXX	XXX	XXX
Gas, Oil and Lubricants	XXX	XXX	XXX	XXX	XXX	XXX
Litigation Expenses	XXX	XXX	XXX	XXX	XXX	XXX
Miscellaneous Expense	XXX	XXX	XXX	XXX	XXX	XXX
Depreciation	XXX	XXX	XXX	XXX	XXX	XXX
Amortization	XXX	XXX	XXX	XXX	XXX	XXX
Provision for Probable Losses on Accounts/ Installment Receivables	XXX	XXX	XXX	XXX	XXX	XXX
Amortization of Leasehold Rights and Improvement	XXX	XXX	XXX	XXX	XXX	XXX
General Assembly Expenses						XXX
Members' Benefit Expense						XXX
Affiliation Fee						XXX
Social and Community Service Expense						XXX
Provision for Members' Future Benefits						XXX
TOTAL						XXX

ABC DEVELOPMENT COOPERATIVE

xxx Town, Province

NOTES TO FINANCIAL STATEMENTS

As of December 31, _____

(Amounts in Philippine Pesos)

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- 1 GENERAL INFORMATION
 - 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
 - 3 MANAGEMENT'S SIGNIFICANT ACCOUNTING JUDGEMENT
AND ESTIMATES
 - 3.1 *Judgments*
 - 3.2 *Estimates*
 - 4 Financial Risk Management Objectives and Policies
 - 4.1 *Credit Risk*
 - 4.2 *Liquidity risks*
 - 4.3. *Other Price Risk Sensitivity*
 - 5 Cash & Cash Equivalent
 - 6 Notes on financial assets - describe composition, description, etc.
 - 7 Loans & Receivables
 - 7.1 Loans Receivables, Net
 - 7.2 Trade and Other Receivables
 - 8 Inventory
 - 9 Biological Assets
 - 10 Other Current Assets
 - 11 Breakdown of Non-Current Financial Assets
 - 12 Investment Property
 - 13 Property and Equipment
 - 14 Intangible Assets
 - 15 Other Funds and Deposits
 - 16 Other Non-Current Assets
 - 17 Deposit Liabilities
 - 18 Trade, Non-Trade and Other Payables
 - 19 Due to Union/Federation
 - 20 Other Current Liabilities
 - 21 Loans Payable
 - 22 Bonds Payable
 - 23 Revolving Capital Payable
 - 24 Retirement Fund Payable
 - 25 Finance Lease Payable
 - 26 Other Non-Current Liabilities
 - 27 Deposit on Future Share Subscriptions

28	Donations/Grants
29	Statutory Funds
30	Unrealized Gains/Losses
31	Income from Credit Operations
32	Income from Consumer Store Operations
33	Income from Service Operations
34	Income from Production Operations
35	Income from Marketing Operations
36	Other Income
37	Expenses
38	Allocation & Distribution of Net Surplus
39	Cooperative Guarantee Fund
40	Employee Benefits
41	Increase in Capital Stock
42	Related Party Transactions
43	Events After Balance Sheet Date
44	Commitments & Contingencies
45	Capital Management Objectives, Policies and Procedures