



Cooperative Development Authority
827 Aurora Blvd., Brgy. Immaculate Concepcion
Cubao, Quezon City

Revised CAPR Form 2008 – 1

BOX 1: To be filled up by CDA Staff only

Received by: _____	Date received: _____
Validated by: _____	Date Validated: _____
Encoded by: _____	Dated Encoded: _____
Verified/Reviewed by: _____	Date Verified/Reviewed: _____

BOX 2: INSTRUCTIONS TO COOPERATIVES

1. The CAPR form 2008-1 shall be uniformly used by ALL COOPERATIVES.
2. All blanks shall be filled-up with appropriate information.
3. The submission of the duly accomplished CAPR Form shall be done ANNUALLY within 60 days after the end of the Fiscal Year.
4. Submission to CDA shall be done through registered mail, electronic mail or hand-carried to concerned CDA Extension Offices.
5. The Accountant/Compliance Officer shall preferably be assigned to fill-up the CAPR Form.
6. The General Manager report shall certifies to the truthfulness and correctness of the information contained herein.
7. All cooperatives shall adopt Standard Chart of Accounts prescribed for every type of cooperative.
8. All Multi-Purpose Cooperatives with savings and credit operations shall segregate records of transactions on their credit operations.
9. All registered Credit Cooperatives and Multi-Purpose Cooperatives with savings and credit operations with Audited Financial Statements shall fill –up Part I, IIIB, IIIC, IIIE and Part IV.
10. All registered cooperatives with Un-Audited Financial Statement (newly registered coops) shall fill-up Part I and Part II.
11. All shaded areas/boxes should not be filled-up.

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. Registration / Confirmation Number: _____
- D. Present Address of Cooperative: _____
- E. Type of Cooperative: _____
- F. Business Activity Engaged in: _____

BOX 3: To be filled-up by CDS

- Financial Intermediation
- Mining and Quarrying
- Construction
- Transport, Storage & Communications
- Real Estate, Renting & Business Activities
- Health & Social Work
- Fishing
- Electricity, Gas & Water supplies

- Education
- Agriculture, Hunting & Forestry
- Manufacturing
- Hotel & Restaurants
- Wholesale & Retail Trade; Repairs of Motor Vehicle, Motorcycles and Personal & Household Goods
- Others, Specify _____

- G. Name of Contact Person: _____
- a. Phone Number: _____
- b. Fax Number: _____
- c. Email Address: _____

H. Information on Members of Cooperative

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 Cooperative 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 & 13 th 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. Assets / liability management	
ii. Accounting	
iii. 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. 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 (please 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						
Total						

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 Loan Receivable

Particulars	No. of Loan Accounts	Amount
By Type of Loan		
Production Loan		
Consumption / Provident Loan		
Micro-Finance 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 Loan Receivables – Using Portfolio at Risk (PAR)

Particulars	No. of Loan Accounts	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. of Loan Accounts	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 (net worth to risk asset ratio)

Particulars	Amount
Total Capital	
Paid-in Members' Share Capital	
Donated Capital	
Less: Un-booked 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 Allocation		Actual amount		Discrepancies
	Percentage	Amount	Allocated	Distributed	
Mandatory Reserves Allocation					
Reserve Fund					
Optional Fund					
Cooperative Education and Training Fund					
Amount Available for Members					
Interest on Share Capital					
Patronage Refund					
Total Amount of Undivided Net Surplus					

IV. COOP-PESOS Rating:

	RESULTING RATION	SCORE / POINTS	RATING
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:

Signature Over Printed Full Name Accountant Compliance Officer

Certified True and Correct:

Signature Over Printed Full Name BOD CHAIRMAN General Manager

FORM 1A

Statement of Financial Condition of Cooperatives Engaged in Savings and Credit Services

Name of Cooperative: _____

Address of Cooperative: _____

Cooperative Identification Number (CIN): _____

Statement of Financial Condition as of: _____

	CURRENT YEAR	PRIOR YEAR
ASSETS		
<i>Current Assets</i>		
Cash on Hand		
Cash in Bank		
Petty Cash Fund		
Revolving Fund		
Cash Advances to Officers & Employees		
Short Term Investment		
Loans Receivable		
Current		
Restructured		
Past Due		
In Litigation		
Total Loans Receivables		
Less: allowance for Probable Losses on Loans		
Receivables from Accountable Officers & Employees		
Other Receivables		
Unused Office Supplies		
Prepaid Expenses		
Total Current Assets		
<i>Long-Term Investments</i>		
Cooperatives		
Government Securities / Bonds		
Others		
Total Long-Term Investments		
<i>Property & Equipment</i>		
Land		
Land Improvements		
Less: Accumulated Depreciation – Land Improvement		
Building		
Less: Accumulated Depreciation – Building		
Furniture, Fixtures & Office Equipment		
Less: Accumulated Depreciation – FF & OE		
Transportation Equipment		
Less: Accumulated Depreciation – Trans. Equipment		
Leasehold Rights and Improvements		
Total Property & Equipment		
<i>Other Assets</i>		
Organizational Costs		
Computerization Costs		
Other Funds and Deposits		
Due from Head Office / Branch		
Assets Acquired in Settlement of Loans		
Other Land		
Other Building		
Less: Accumulated Depreciation – Other Building		
Miscellaneous Assets		
Total Other Assets		
TOTAL ASSETS		

	CURRENT YEAR	PRIOR YEAR
LIABILITIES		
<i>Current Liabilities</i>		
Savings Deposits		
Time Deposits		
Loans Payable – Short Term		
SSS / ECC / Philhealth premium & Pag-ibig		
Contribution Payable		
Withholding Tax Payable		
Accrued Expenses		
Interest on Share Capital Payable		
Patronage Refund Payable		
Due to CETF (APEX)		
Unearned Income		
Other Payables		
Total Current Liabilities		
<i>Long-Term Liabilities</i>		
Loans Payable – Long Term		
Revolving Capital Payable		
Retirement Fund Payable		
Other Long-Term Payables		
Total Long-Term Liabilities		
<i>Other Liabilities</i>		
Deposits for Share Capital		
Project Subsidy Fund Payable		
Mutual Benefit Funds Payable		
Due to Head Office / Branch / Subsidiary		
Total Other Liabilities		
TOTAL LIABILITIES		
EQUITY		
<i>Members' Equity</i>		
Common Share Capital – Authorized Share Capital _____ Shares @ P _____ par value		
Subscribed Share Capital – Common		
Less: Subscription Receivable – Common		
Paid-Up Share Capital – Common		
Treasury Shares (Common)		
Preferred Shares Capital – Authorized Share Capital _____ Shares @ P _____ par value		
Subscribed Share Capital – Preferred		
Less: Subscription Receivable – Preferred		
Paid-Up Share Capital – Preferred		
Total Paid-Up Share Capital		
*Undivided Net Surplus		
Total Members' Equity		
<i>Donations / Grants</i>		
Donations and Grants		
<i>Statutory Funds</i>		
Reserve Fund		
Education & Training Fund (Local)		
Optional Fund		
Total Statutory Funds		
TOTAL LIABILITIES AND EQUITY		

FORM 1B

STATEMENT OF OPERATIONS OF COOPERATIVES ENGAGED IN SAVINGS AND CREDIT SERVICES

Name of Cooperative: _____

Address of Cooperative: _____

Cooperative Identification Number (CIN): _____

Statement of Financial Condition as of: _____

	CURRENT YEAR	PRIOR YEAR
REVENUE		
Interest Income from Loans		
Service Fees		
Filing Fees		
Fines, Penalties, Surcharge		
Membership Fees		
Income / Interest from Investment		
Miscellaneous Income		
Total Revenue		
EXPENSES		
Finance Costs		
Interest Expense on Deposits		
Interest Expense on Borrowings		
Other Charges on Borrowings		
Total Financing Cost		
Administrative Costs		
Salaries and Wages		
Employees' Benefits		
SSS, ECC, Philhealth, Pag-ibig Contributions		
Retirement Benefit Expense		
Officer's Honorarium & Allowances		
Training / Seminars		
Office Supplies		
Power, Light and Water		
Travel and Transportation		
Insurance		
Repairs and Maintenance		
Rental		
Taxes and Licenses		
Professional Fees		
Communication Expenses		
Representation		
General Assembly Meeting Expenses		
Meetings and Conferences		
Bank Charges		
Collection Expenses		
Litigation Expenses		
Affiliation Fees		
Social Services Expenses		
Promotional Expenses		
Periodicals, Magazines, Subscriptions		
General Support Services		
Members' Benefit Expenses		
Miscellaneous Expenses		
Depreciation and Amortization		
Amortization of Leasehold Rights & Improvements		
Provision for Probable Losses on Loans		
Total Administrative Costs		
Total Expenses before Subsidized Project Expenses		
Add: Subsidized Project Expenses		
TOTAL EXPENSES		
Net Surplus before Project Subsidy		
Add: Project Subsidy		
Net Surplus on Operations		
Add / (Deduct) Extraordinary Items		
Gains or Loss on Investment		
NET SURPLUS (FOR ALLOCATION)		
Reserve Fund - Minimum of 10% of Net Surplus (NS)		
Coop Education & Training Fund - Maximum of 10% of Net Surplus		
Optional Fund - Maximum of 10% of Net Surplus		
Amount Available for Interest on Share Capital and Patronage Refund		
NET SURPLUS (AS ALLOCATED)		