

As of February 2003

資機材リスト【投入先別一覽】

Year	No.	Equipment (Model/Brand)	Price	Qty.	TOTAL	Installed Place	Utilization	Condition	Note	Criteria
2000	2000-16	Rain Gauge (IK-10)	Y 29,700	1	Y 29,700	TACUMPC	Rain Observation	good	Mr. Akiyama	carried by experts
2000	2000-34	Copy Machine (SHARP SF 1025)	P 98,000.00	1	P 98,000.00	TACUMPC	Seminar/Training	good		technical (2000)
2000	2000-46	Television (Sony TV 21 N70)	P 14,950.00	1	P 14,950.00	TACUMPC	Seminar	good		technical (2000)
2000	2000-47	Amplifier (Sharp Karaoke, HK300P)	P 11,000.00	1	P 11,000.00	TACUMPC	Seminar	good		technical (2000)
2000	2000-55	Whirlpool Chest Freezer CF51 17 cu. Ft.	P 20,436.00	2	P 40,872.00	TACUMPC	Marketing Activities	good		technical (2000)
2000	2000-56	Whirlpool Chest Freezer CF51 17 cu. Ft.	P 20,436.00	2	P 40,872.00	TACUMPC	Marketing Activities	good		technical (2000)
2000	2000-59	Wireless Hand Radio (MOTOROLA GP-88)	P 13,500.00	1	P 13,500.00	TACUMPC	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-63	Wireless Hand Radio (MOTOROLA GM-300)	P 21,000.00	1	P 21,000.00	TACUMPC	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-67	Battery for Wireless Hand Radio (VennMark Power Supply)	P 8,800.00	1	P 8,800.00	TACUMPC	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-80	Motobike (Kawasaki KMX 125 cc)	P 90,000.00	1	P 90,000.00	TACUMPC	Farm Guidance Activities	need repair		technical (2000)
2000	2000-89	Hand Tractor (Orec AR43AT)	P 65,800.00	1	P 65,800.00	TACUMPC	Joint-group activity	good		technical (2000)
2000	2000-90	Hand Tractor (Orec AR43AT)	P 65,800.00	1	P 65,800.00	TACUMPC	Joint-group activity	good		technical (2000)
2000	2000-91	Hand Tractor (Orec AR43AT)	P 65,800.00	1	P 65,800.00	TACUMPC	Joint-group activity	good		technical (2000)
2000	2000-93	Hand Tractor (Fieldstar FHT601 x GH34oQ5L)	P 65,800.00	1	P 65,800.00	TACUMPC	Joint-group activity	good		technical (2000)
2000	2000-94	Hand Tractor (Fieldstar FHT601 x GH34oQ5L)	P 65,800.00	1	P 65,800.00	TACUMPC	Joint-group activity	good		technical (2000)
2000	2000-95	Hand Tractor (Fieldstar FHT601 x GH34oQ5L)	P 65,800.00	1	P 65,800.00	TACUMPC	Joint-group activity	good		technical (2000)
2000	2000-96	Hand Tractor (Fieldstar FHT601 x GH34oQ5L)	P 65,800.00	1	P 65,800.00	TACUMPC	Joint-group activity	good		technical (2000)
2000	2000-108	Desktop Computer (Intel Pentium III 600MHz, 10GB, CD-ROM)	P 45,800.00	1	P 45,800.00	TACUMPC	Management of Cooperatives	good		technical (2000)
2000	2000-119	Color Printer (EPSON STYLUS PHOTO 870)	P 14,500.00	1	P 14,500.00	TACUMPC	Office Work	good		technical (2000)
2001	2001-20	Rice Thresher (Kubota GS300Q1)	P 49,375.00	1	P 49,375.00	TACUMPC	Farm Guidance Activities	good		technical (2001)
2001	2001-21	Rice Thresher (Kubota GS300Q1)	P 49,375.00	1	P 49,375.00	TACUMPC	Farm Guidance Activities	good		technical (2001)
2001	2001-22	Rice Thresher (Kubota GS300Q1)	P 49,375.00	1	P 49,375.00	TACUMPC	Farm Guidance Activities	good		technical (2001)
2001	2001-27	Gas Range (La Germania)	P 15,100.00	1	P 15,100.00	TACUMPC	Better Living Activities	good		technical (2001)
2001	2001-28	Gas Range (La Germania)	P 15,100.00	1	P 15,100.00	TACUMPC	Better Living Activities	good		technical (2001)
2001	2001-32	Electronic Weighting Scale (GRP Series)	P 19,500.00	1	P 19,500.00	TACUMPC	Marketing Activities	good		technical (2001)
2001	2001-36	Meat Grinder (Almedah)	P 21,500.00	1	P 21,500.00	TACUMPC	Better Living Activities	good		technical (2001)
2001	2001-40	Sausage Maker (Almedah)	P 27,000.00	1	P 27,000.00	TACUMPC	Better Living Activities	good		technical (2001)
2001	2001-46	Power Sprayer with Water Tank and Hose	P 19,900.00	1	P 19,900.00	TACUMPC	Farm Guidance Activities	good		technical (2001)
2001	2001-47	Power Sprayer with Water Tank and Hose	P 19,900.00	1	P 19,900.00	TACUMPC	Farm Guidance Activities	good		technical (2001)
2001	2001-48	Power Sprayer with Water Tank and Hose	P 19,900.00	1	P 19,900.00	TACUMPC	Farm Guidance Activities	good		technical (2001)
2001	2001-59	4 Ton Truck (Mitsubishi Canter FE515 Cab Chassis)	P 780,600.00	1	P 780,600.00	TACUMPC	Marketing Activities	good		technical (2001)
2001	2001-65	Satake Rice Mill System SB10D)	P 584,500.00	1	P 584,500.00	TACUMPC	Farm Guidance Joint Activity	good		technical (2001)
2003		Supreme Gas Oven - 12 Pans	P 14,000.00	1	P 14,000.00	TACUMPC	Better Living Activities	good		technical (2003)
2003		Plastic Film Sealer	P 1,400.00	2	P 2,800.00	TACUMPC	Better Living Activities	good		technical (2003)
2003		Whirlpool Refrigerator - 7 OK	P 10,100.00	1	P 10,100.00	TACUMPC	Better Living Activities	good		technical (2003)
		Total			P 2,557,919.00					

Year	No.	Equipment (Model/Brand)	Price	Qty.	TOTAL	Installed Place	Utilization	Condition	Note	Criteria
2000	2000-15	Rain Gauge (IK-10)	Y 29,700	1	Y 29,700	BABUDEMPCO	Rain Observation	good	Mr. Akiyama	carried by experts
2000	2000-33	Copy Machine (SHARP SF 1025)	P 98,000.00	1	P 98,000.00	BABUDEMPCO	Seminar/Training	good		technical (2000)
2000	2000-45	Television (Sony TV 21 N70)	P 14,950.00	1	P 14,950.00	BABUDEMPCO	Seminar	good		technical (2000)
2000	2000-48	Amplifier (Sharp Karaoke, HK300P)	P 11,000.00	1	P 11,000.00	BABUDEMPCO	Seminar	good		technical (2000)
2000	2000-53	Whirlpool Chest Freezer CF51 17 cu. Ft.	P 20,436.00	2	P 40,872.00	BABUDEMPCO	Marketing Activities	good		technical (2000)
2000	2000-54	Whirlpool Chest Freezer CF51 17 cu. Ft.	P 20,436.00	2	P 40,872.00	BABUDEMPCO	Marketing Activities	good		technical (2000)
2000	2000-58	Wireless Hand Radio (MOTOROLA GP-88)	P 13,500.00	1	P 13,500.00	BABUDEMPCO	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-62	Wireless Hand Radio (MOTOROLA GM-300)	P 21,000.00	1	P 21,000.00	BABUDEMPCO	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-66	Battery for Wireless Hand Radio (VennMark Power Supply)	P 8,800.00	1	P 8,800.00	BABUDEMPCO	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-79	Motobike (Kawasaki KMX 125 cc)	P 90,000.00	1	P 90,000.00	BABUDEMPCO	Farm Guidance Activities	good		technical (2000)
2000	2000-84	Hand Tractor (Orec AR43AT)	P 65,800.00	1	P 65,800.00	BABUDEMPCO	Joint-group activity	good		technical (2000)
2000	2000-85	Hand Tractor (Orec AR43AT)	P 65,800.00	1	P 65,800.00	BABUDEMPCO	Joint-group activity	good		technical (2000)
2000	2000-86	Hand Tractor (Orec AR43AT)	P 65,800.00	1	P 65,800.00	BABUDEMPCO	Joint-group activity	good		technical (2000)
2000	2000-87	Hand Tractor (Orec AR43AT)	P 65,800.00	1	P 65,800.00	BABUDEMPCO	Joint-group activity	good		technical (2000)
2000	2000-88	Hand Tractor (Orec AR43AT)	P 65,800.00	1	P 65,800.00	BABUDEMPCO	Joint-group activity	good		technical (2000)
2000	2000-92	Hand Tractor (KUBOTA K120 X RK125)	P 292,000.00	1	P 292,000.00	BABUDEMPCO	Joint-group activity	good		technical (2000)
2000	2000-97	Potato Slicer (Almedah)	P 21,440.00	1	P 21,440.00	BABUDEMPCO	Food Processing	good		technical (2000)
2000	2000-98	Juicer (Almedah)	P 42,770.00	1	P 42,770.00	BABUDEMPCO	Food Processing	good		technical (2000)
2000	2000-107	Desktop Computer (Intel Pentium III 600MHz, 10GB, CD-ROM)	P 45,800.00	1	P 45,800.00	BABUDEMPCO	Management of Cooperatives	good		technical (2000)
2000	2000-118	Color Printer (EPSON STYLUS PHOTO 870)	P 14,500.00	1	P 14,500.00	BABUDEMPCO	Office Work	good		technical (2000)
2001	2001-02	Ditcher for tractor	P 10,500.00	1	P 10,500.00	BABUDEMPCO	Farming Activity in the Pilot Coop	good		technical (2001)
2001	2001-25	Gas Range (La Germania)	P 15,100.00	1	P 15,100.00	BABUDEMPCO	Better Living Activities	good		technical (2001)
2001	2001-26	Gas Range (La Germania)	P 15,100.00	1	P 15,100.00	BABUDEMPCO	Better Living Activities	good		technical (2001)
2001	2001-31	Electronic Weighting Scale (GRP Series)	P 19,500.00	1	P 19,500.00	BABUDEMPCO	Marketing Activities	good		technical (2001)
2001	2001-35	Meat Grinder (Almedah)	P 21,500.00	1	P 21,500.00	BABUDEMPCO	Better Living Activities	good		technical (2001)
2001	2001-39	Sausage Maker (Almedah)	P 27,000.00	1	P 27,000.00	BABUDEMPCO	Better Living Activities	good		technical (2001)
2001	2001-49	Power Sprayer with Water Tank and Hose	P 19,900.00	1	P 19,900.00	BABUDEMPCO	Farm Guidance Activities	good		technical (2001)
2001	2001-50	Power Sprayer with Water Tank and Hose	P 19,900.00	1	P 19,900.00	BABUDEMPCO	Farm Guidance Activities	good		technical (2001)
2001	2001-51	Power Sprayer with Water Tank and Hose	P 19,900.00	1	P 19,900.00	BABUDEMPCO	Farm Guidance Activities	good		technical (2001)
2001	2001-54	Refrigerated Van (Mitsubishi Canter FE515 Cab Chassis)	P 995,000.00	1	P 995,000.00	BABUDEMPCO	Marketing Activities	good		technical (2001)
2001	2001-55	Wrapping Machine	P 9,000.00	1	P 9,000.00	BABUDEMPCO	Marketing Activities	good		technical (2001)
2001	2001-58	4 Ton Truck (Mitsubishi Canter FE515 Cab Chassis)	P 780,600.00	1	P 780,600.00	BABUDEMPCO	Marketing Activities	good		technical (2001)
2001	2001-64	11 Ton Truck (Isuzu FSR33)	P 1,483,800.00	1	P 1,483,800.00	BABUDEMPCO	Marketing Activities	under repair		technical (2001)
2002		Fax Machine (Sharp F'O 1460)	P 12,345.00	1	P 12,345.00	BABUDEMPCO	Office Work	good		technical (2002)
		Total			4,533,649.00					

Year	No.	Equipment (Model/Brand)	Price	Qty.	TOTAL	Installed Place	Utilization	Condition	Note	Criteria
2000	2000-14	Rain Gauge (IK-10)	Y 29,700	1	Y 29,700	Benguet Farmers MPC	Rain Observation	good	Mr. Akiyama	carried by experts
2000	2000-32	Copy Machine (SHARP SF 1025)	P 98,000.00	1	P 98,000.00	Benguet Farmers MPC	Seminar/Training	good		technical (2000)
2000	2000-44	Television (Sony TV 21 N70)	P 14,950.00	1	P 14,950.00	Benguet Farmers MPC	Seminar	good		technical (2000)
2000	2000-49	Whirlpool Chest Freezer CF51 17 cu. Ft.	P 20,436.00	1	P 20,436.00	Benguet Farmers MPC	Marketing Activities	good		technical (2000)
2000	2000-50	Whirlpool Chest Freezer CF51 17 cu. Ft.	P 20,436.00	1	P 20,436.00	Benguet Farmers MPC	Marketing Activities	good		technical (2000)
2000	2000-51	Whirlpool Chest Freezer CF51 17 cu. Ft.	P 20,436.00	1	P 20,436.00	Benguet Farmers MPC	Marketing Activities	good		technical (2000)
2000	2000-52	Whirlpool Chest Freezer CF51 17 cu. Ft.	P 20,436.00	1	P 20,436.00	Benguet Farmers MPC	Marketing Activities	good		technical (2000)
2000	2000-57	Wireless Hand Radio (MOTOROLA GP-88)	P 13,500.00	1	P 13,500.00	Benguet Farmers MPC	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-61	Wireless Hand Radio (MOTOROLA GM-300)	P 21,000.00	1	P 21,000.00	Benguet Farmers MPC	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-65	Battery for Wireless Hand Radio (VennMark Power Supply)	P 8,800.00	1	P 8,800.00	Benguet Farmers MPC	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-77	Motobike (Kawasaki KMX 125 cc)	P 90,000.00	1	P 90,000.00	Benguet Farmers MPC	Farm Guidance Activities	good		technical (2000)
2000	2000-78	Motobike (Kawasaki KMX 125 cc)	P 90,000.00	1	P 90,000.00	Benguet Farmers MPC	Farm Guidance Activities	good		technical (2000)
2000	2000-81	Hand Tractor (Orec AR43AT)	P 65,800.00	1	P 65,800.00	Benguet Farmers MPC	Joint-group activity	good		technical (2000)
2000	2000-82	Hand Tractor (Orec AR43AT)	P 65,800.00	1	P 65,800.00	Benguet Farmers MPC	Joint-group activity	good		technical (2000)
2000	2000-83	Hand Tractor (Orec AR43AT)	P 65,800.00	1	P 65,800.00	Benguet Farmers MPC	Joint-group activity	good		technical (2000)
2000	2000-106	Desktop Computer (Intel Pentium III 600MHz, 10GB, CD-ROM)	P 45,800.00	1	P 45,800.00	Benguet Farmers MPC	Management of Cooperatives	good		technical (2000)
2000	2000-117	Color Printer (EPSON STYLUS PHOTO 870)	P 14,500.00	1	P 14,500.00	Benguet Farmers MPC	Office Work	good		technical (2000)
2001	2001-23	Gas Range (La Germania)	P 15,100.00	1	P 15,100.00	Benguet Farmers MPC	Better Living Activities	good		technical (2001)
2001	2001-24	Gas Range (La Germania)	P 15,100.00	1	P 15,100.00	Benguet Farmers MPC	Better Living Activities	good		technical (2001)
2001	2001-30	Electronic Weighting Scale (GRP Series)	P 19,500.00	1	P 19,500.00	Benguet Farmers MPC	Marketing Activities	good		technical (2001)
2001	2001-34	Meat Grinder (Almedah)	P 21,500.00	1	P 21,500.00	Benguet Farmers MPC	Better Living Activities	good		technical (2001)
2001	2001-38	Sausage Maker (Almedah)	P 27,000.00	1	P 27,000.00	Benguet Farmers MPC	Better Living Activities	good		technical (2001)
2001	2001-43	Power Sprayer with Water Tank and Hose	P 19,900.00	1	P 19,900.00	Benguet Farmers MPC	Farm Guidance Activities	good		technical (2001)
2001	2001-44	Power Sprayer with Water Tank and Hose	P 19,900.00	1	P 19,900.00	Benguet Farmers MPC	Farm Guidance Activities	good		technical (2001)
2001	2001-45	Power Sprayer with Water Tank and Hose	P 19,900.00	1	P 19,900.00	Benguet Farmers MPC	Farm Guidance Activities	good		technical (2001)
2001	2001-52	Refrigerated Van (Mitsubishi Canter FE515 Cab Chassis)	P 995,000.00	1	P 995,000.00	Benguet Farmers MPC	Marketing Activities	good		technical (2001)
2001	2001-53	Refrigerated Van (Mitsubishi Canter FE515 Cab Chassis)	P 995,000.00	1	P 995,000.00	Benguet Farmers MPC	Marketing Activities	good		technical (2001)
2001	2001-57	4 Ton Truck (Mitsubishi Canter FE515 Cab Chassis)	P 780,600.00	1	P 780,600.00	Benguet Farmers MPC	Marketing Activities	good		technical (2001)
2001	2001-61	Wrapping Machine	P 9,000.00	1	P 9,000.00	Benguet Farmers MPC	Marketing Activities	good		technical (2001)
2001	2001-63	11 Ton Truck (Isuzu FSR33)	P 1,483,800.00	1	P 1,483,800.00	Benguet Farmers MPC	Marketing Activities	good		technical (2001)
		Total			P 5,096,994.00					

Year	No.	Equipment (Model/Brand)	Price	Qty.	TOTAL	Installed Place	Utilization	Condition	Note	Criteria
2000	2000-01	Computer (IBM: ThinkPad I Series 1400)	Y 297,000	1	Y 297,000	Project Office	Office Work	good	Mr. Hirashima	carried by experts
2000	2000-02	CD-RW (Panasonic KXLRW)	Y 49,000	1	Y 49,000	Project Office	Office Work	good	Mr. Hirashima	carried by experts
2000	2000-03	Computer (IBM: ThinkPad I Series 1400)	Y 297,000	1	Y 297,000	Project Office	Office Work	good	Mr. Matsuhisa	carried by experts
2000	2000-04	CD-RW (Panasonic KXLRW)	Y 49,000	1	Y 49,000	Project Office	Office Work	good	Mr. Matsuhisa	carried by experts
2000	2000-05	Computer (IBM: ThinkPad I Series 1400)	Y 297,000	1	Y 297,000	Project Office	Office Work	good	Mr. Yamamoto	carried by experts
2000	2000-06	CD-RW (Panasonic KXLRW)	Y 49,000	1	Y 49,000	Project Office	Office Work	good	Mr. Yamamoto	carried by experts
2000	2000-07	Computer (Sony: VAIO PCV-L450G)	Y 295,000	1	Y 295,000	Project Office	Office Work	good	Mr. Akiyama	carried by experts
2000	2000-08	Memory of Computer (128MB)	Y 34,300	1	Y 34,300	Project Office	Office Work	good	Mr. Akiyama	carried by experts
2000	2000-09	Color Printer (EPSON: PM-820C)	Y 50,900	1	Y 50,900	Project Office	Office Work	good	Mr. Akiyama	carried by experts
2000	2000-10	Desktop Computer (FUJITSU: DESKPOWER C4/73L)	Y 339,000	1	Y 339,000	Project Office	Office Work	changed fuse	Mr. Ono	carried by experts
2000	2000-11	Color Printer (EPSON: PM-820C)	Y 50,900	1	Y 50,900	Project Office	Office Work	good	Mr. Ono	carried by experts
2000	2000-12	Computer Software (Microsoft: MS Office 2000 Premium)	Y 76,000	1	Y 76,000	Project Office	Office Work	good	Mr. Ono	carried by experts
2000	2000-13	Computer Software (FileMaker: FileMaker Pro Ver5)	Y 38,200	1	Y 38,200	Project Office	Office Work	good	Mr. Ono	carried by experts
2000	2001-10	Microscope (Olympus SZ4045-Olympus SZX-DI-SET)	Y 260,400	1	Y 260,400	Project Office	Farm Guidance Activities	good	Mr. Hamamura	carried by experts
2002		Toshiba Computer DynabookV5/410CME PAV5410CME	Y 193,500	1	Y 193,500	Project Office	Office Work	good	Mr. Oizumi	carried by experts
2002		Canon Printer BJ-M40	Y 36,420	1	Y 36,420	Project Office	Office Work	good	Mr. Oizumi	carried by experts
2000	2000-17	Typewriter (Olympia: 4034)	P 20,959.00	1	P 20,959.00	Project Office	Office Work	good		technical (2000)
2000	2000-18	TV (Panasonic: TC21P4SE)	P 13,680.00	1	P 13,680.00	Project Office	Seminar	good		technical (2000)
2000	2000-19	Video Player (Sony: VHS GF-99)	P 8,729.00	1	P 8,729.00	Project Office	Seminar	good		technical (2000)
2000	2000-20	Safety box (CHUBB: SAFE No. 3)	P 44,800.00	1	P 44,800.00	Project Office	Office Work	good		technical (2000)
2000	2000-21	Time puncher (IWATA: TICR-BC, Bundy Clock)	P 20,000.00	1	P 20,000.00	Project Office	Office Work	good		technical (2000)
2000	2000-22	Computer Software (Microsoft: MS Office 2000 Standard)	P 21,000.00	1	P 21,000.00	Project Office	Office Work	good		technical (2000)
2000	2000-23	Binder (TATA: 23 Holes)	P 14,650.00	1	P 14,650.00	Project Office	Office Work	good		technical (2000)
2000	2000-24	Wireless (MOTOROLA GP-88)	P 13,500.00	1	P 13,500.00	Project Office	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-25	Wireless (MOTOROLA GP-88)	P 13,500.00	1	P 13,500.00	Project Office	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-26	Wireless (MOTOROLA GP-88)	P 13,500.00	1	P 13,500.00	Project Office	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-27	Wireless (MOTOROLA GP-88)	P 13,500.00	1	P 13,500.00	Project Office	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-28	Vehicle (TOYOTA PRADO 3.0 5S)	P 2,177,000.00	1	P 2,177,000.00	Project Office	Communication and transportation	good		technical (2000)
2000	2000-29	Vehicle (TOYOTA HI-LUX DLX 2.8 5S)	P 918,000.00	1	P 918,000.00	Project Office	Communication and transportation	good		technical (2000)
2000	2000-30	Vehicle (TOYOTA HI-LUX DLX 2.8 6S)	P 918,000.00	1	P 918,000.00	Project Office	Communication and transportation	good		technical (2000)
2000	2000-31	Copy Machine (SHARP SF 530)	P 299,618.00	1	P 299,618.00	Project Office	Office Work	good		technical (2000)
2000	2000-35	Video Projector (CP-X935W/E)	P 195,000.00	1	P 195,000.00	Project Office	Office Work	good		technical (2000)
2000	2000-36	Digital Camera (Canon S20)	P 49,950.00	1	P 49,950.00	Project Office	Office Work	good		technical (2000)
2000	2000-37	Compact Flash Card (64MB)	P 15,500.00	1	P 15,500.00	Project Office	Office Work	good		technical (2000)
2000	2000-38	Compact Flash Card (64MB)	P 15,500.00	1	P 15,500.00	Project Office	Office Work	good		technical (2000)
2000	2000-39	Compact Flash Card (64MB)	P 15,500.00	1	P 15,500.00	Project Office	Office Work	good		technical (2000)

Year	No.	Equipment (Model/Brand)	Price	Qty.	TOTAL	Installed Place	Utilization	Condition	Note	Criteria
2000	2000-40	Camera (Canon EOS88QD w 35-80mm F4.5 lens)	P 21,459.00	1	P 21,459.00	Project Office	Office Work	good		technical (2000)
2000	2000-41	Camera flash (Canon540EZ)	P 16,995.00	1	P 16,995.00	Project Office	Office Work	good		technical (2000)
2000	2000-43	Television (Sony TV KV-XF25N90)	P 28,464.00	1	P 28,464.00	Project Office	Seminar	good		technical (2000)
2000	2000-60	Wireless Hand Radio (MOTOROLA GM-300)	P 21,000.00	1	P 21,000.00	Project Office	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-64	Battery for Wireless Hand Radio (VennMark Power Supply)	P 8,800.00	1	P 8,800.00	Project Office	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-72	Transformer	P 77,501.18	1	P 77,501.18	Project Office	Office Work	good		technical (2000)
2000	2000-74	OHP (Kodak Ektalite H30)	P 20,900.00	1	P 20,900.00	Project Office	Seminar	good		technical (2000)
2000	2000-75	Slide Projector (Kodak Ektalite 1500)	P 33,900.00	1	P 33,900.00	Project Office	Seminar	good		technical (2000)
2000	2000-76	Screen (3M HA5616)	P 18,800.00	1	P 18,800.00	Project Office	Seminar	good		technical (2000)
2000	2000-99	Mixer (Almedah)	P 109,720.00	1	P 109,720.00	Project Office	Food Processing	good		technical (2000)
2000	2000-100	Desktop Computer (Intel Pentium III 600MHz, 10GB, CD-ROM)	P 45,800.00	1	P 45,800.00	Project Office	Office Work	good		technical (2000)
2000	2000-101	Desktop Computer (Intel Pentium III 600MHz, 10GB, CD-ROM)	P 45,800.00	1	P 45,800.00	Project Office	Office Work	good		technical (2000)
2000	2000-102	Desktop Computer (Intel Pentium III 600MHz, 10GB, CD-ROM)	P 45,800.00	1	P 45,800.00	Project Office	Office Work	good		technical (2000)
2000	2000-103	Desktop Computer (Intel Pentium III 600MHz, 10GB, CD-ROM)	P 45,800.00	1	P 45,800.00	Project Office	Office Work	good		technical (2000)
2000	2000-104	Desktop Computer (Intel Pentium III 600MHz, 10GB, CD-ROM)	P 45,800.00	1	P 45,800.00	Project Office	Office Work	good		technical (2000)
2000	2000-105	Soil Analyzer (Merck RQ Flex)	P 38,720.00	1	P 38,720.00	Project Office	Analyze Soil	good		technical (2000)
2000	2000-109	Laptop Computer - Armada E500(Intel Pentium III 650MHz, 12GB, DVD-ROM)	P 140,000.00	1	P 140,000.00	Project Office	Office Work	good		technical (2000)
2000	2000-110	Laptop Computer - Armada E500(Intel Pentium III 650MHz, 12GB, DVD-ROM)	P 140,000.00	1	P 140,000.00	Project Office	Office Work	good		technical (2000)
2000	2000-111	Laser Printer (HP Laserjet 1100)	P 19,500.00	1	P 19,500.00	Project Office	Office Work	good		technical (2000)
2000	2000-112	Handy Printer (Canon BJC-85)	P 13,500.00	1	P 13,500.00	Project Office	Office Work	good		technical (2000)
2000	2000-113	Handy Printer (Canon BJC-85)	P 13,500.00	1	P 13,500.00	Project Office	Office Work	good		technical (2000)
2000	2000-114	Color Printer (EPSON STYLUS PHOTO 870)	P 14,500.00	1	P 14,500.00	Project Office	Office Work	good		technical (2000)
2000	2000-115	Color Printer (EPSON STYLUS PHOTO 870)	P 14,500.00	1	P 14,500.00	Project Office	Office Work	good		technical (2000)
2000	2000-116	Color Printer (EPSON STYLUS PHOTO 870)	P 14,500.00	1	P 14,500.00	Project Office	Office Work	good		technical (2000)
2000	2000-120	Computer Software (MS Office 2000 Premium)	P 45,800.00	1	P 45,800.00	Project Office	Office Work	good		technical (2000)
2000	2000-121	Generator (Honda EM650)	P 21,840.00	1	P 21,840.00	Project Office	Seminar/Training	good		technical (2000)
2000	2000-122	Digit Video Camera (Sony TRV-720)	P 48,500.00	1	P 48,500.00	Project Office	Seminar/Training	good		technical (2000)
2000	2000-123	Labelling Machine (TEPRA Pro SR535)	P 9,306.00	1	P 9,306.00	Project Office	Office Work	good		technical (2000)
2000	2000-129	Cabinet	P 10,500.00	1	P 10,500.00	Project Office	Office Work	good		technical (2000)
2000	2000-130	Cabinet	P 11,500.00	1	P 11,500.00	Project Office	Office Work	good		technical (2000)
2000	2000-131	Typewriter (Olympia: SI 4034)	P 20,000.00	1	P 20,000.00	Project Office	Office Work	good		technical (2000)
2001	2001-03	Camera (Canon PRIMA Zoom85N)	P 9,900.00	1	P 9,900.00	Project Office	Office Work	good		technical (2001)
2001	2001-05	Kitchen Wonder Magic Fryer 1	P 45,700.00	1	P 45,700.00	Project Office	Better Living Activities	good		technical (2001)
2001	2001-06	Kitchen Wonder Magic Fryer 2	P 45,700.00	1	P 45,700.00	Project Office	Better Living Activities	good		technical (2001)
2001	2001-07	Kitchen Wonder Magic Fryer 3	P 45,700.00	1	P 45,700.00	Project Office	Better Living Activities	good		technical (2001)

Year	No.	Equipment (Model/Brand)	Price	Qty.	TOTAL	Installed Place	Utilization	Condition	Note	Criteria
2001	2001-08	Kitchen Wonder Magic Fryer 4	P 45,700.00	1	P 45,700.00	Project Office	Better Living Activities	good		technical (2001)
2001	2001-09	Scanner (cannon FB1210u)	P 14,635.00	1	P 14,635.00	Project Office	Office Work	good		technical (2001)
2001	2001-11	Over Hear Projector (Kodak Ektalite H30)	P 29,900.00	1	P 29,900.00	Project Office	Seminar/Training	good		technical (2001)
2001	2001-12	Over Hear Projector (Kodak Ektalite H30)	P 29,900.00	1	P 29,900.00	Project Office	Seminar/Training	good		technical (2001)
2001	2001-13	Duplo Printer	P 340,000.00	1	P 340,000.00	Project Office	Office Work	good		technical (2001)
2001	2001-14	Drum for Duplo S33	P 38,750.00	1	P 38,750.00	Project Office	Office Work	good		technical (2001)
2001	2001-15	Drum for Duplo S33	P 38,750.00	1	P 38,750.00	Project Office	Office Work	good		technical (2001)
2001	2001-16	Drum for Duplo S33	P 38,750.00	1	P 38,750.00	Project Office	Office Work	good		technical (2001)
2001	2001-17	Drum for Duplo S33	P 38,750.00	1	P 38,750.00	Project Office	Office Work	good		technical (2001)
2001	2001-18	Digital Camera Canon A20)	P 29,500.00	1	P 29,500.00	Project Office	Office Work	good		technical (2001)
2001	2001-29	Freezer (Whirlpool WRN-16K)	P 31,250.00	1	P 31,250.00	Project Office	Better Living Activities	good		technical (2001)
2001	2001-33	Meat Grinder (Almedah)	P 21,500.00	1	P 21,500.00	Project Office	Better Living Activities	good		technical (2001)
2001	2001-37	Sausage Maker (Almedah)	P 21,500.00	1	P 21,500.00	Project Office	Better Living Activities	good		technical (2001)
2001	2001-41	Color Printer (EPSON Stylus Photo 890)	P 14,995.00	1	P 14,995.00	Project Office	Office Work	good		technical (2001)
2001	2001-42	Handy Printer (Canon BJC-85)	P 13,200.00	1	P 13,200.00	Project Office	Office Work	good		technical (2001)
2001	2001-56	Digital Video Camera (Sony TRV-530)	P 48,500.00	1	P 48,500.00	Project Office	Seminar/Training	good		technical (2001)
2001	2001-60	Duplo Printer PC Interface (Duplo 33S)	P 73,500.00	1	P 73,500.00	Project Office	Office Work	good		technical (2001)
2001	2001-62	CD Driver (Sony 24x/10x/40x)	P 16,500.00	1	P 16,500.00	Project Office	Office Work	good		technical (2001)
2002		Fax Machine (Sharp FO 1460)	P 12,345.00	1	P 12,345.00	Project Office	Office Work	good		technical (2002)
2000	2000-73	Fax (Sharp FO-1460)	P 14,995.00	1	P 14,995.00	Project Office CDA CEO	Office Work	good		technical (2000)
2000	2000-68	Repeater for Wireless (MOTOROLA GR-500 VHF)	P 81,000.00	1	P 81,000.00	Bosok	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-69	Repeater for Wireless (MOTOROLA GR-300 VHF)	P 23,800.00	1	P 23,800.00	Bosok	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-70	Repeater for Battery (VenMark Power Supply)	P 8,800.00	1	P 8,800.00	Bosok	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-71	Repeater for antenna	P 42,920.00	1	P 42,920.00	Bosok	Communication b/n Proj. Office & Coops	good		technical (2000)
2001	2001-19	Repeater for Solar Panel of Wireless Radio	P 69,000.00	2	P 138,000.00	Busok	Office Work	good		technical (2001)
2002		Water Proof PHScan 1 tester	P 5,200.00	1	P 5,200.00	MAO, Atok	Farm Guidance Activities	good		technical (2002)
2002		Water Proof PHScan 4 tester	P 5,200.00	1	P 5,200.00	MAO, Atok	Farm Guidance Activities	good		technical (2002)
2002		Water Proof PHScan 1 tester	P 5,200.00	1	P 5,200.00	MAO, Buguias	Farm Guidance Activities	good		technical (2002)
2002		Water Proof PHScan 4 tester	P 5,200.00	1	P 5,200.00	MAO, Buguias	Farm Guidance Activities	good		technical (2002)
2002		Water Proof PHScan 1 tester	P 5,200.00	1	P 5,200.00	MAO, Kapangan	Farm Guidance Activities	good		technical (2002)
2002		Water Proof PHScan 4 tester	P 5,200.00	1	P 5,200.00	MAO, Kapangan	Farm Guidance Activities	good		technical (2002)
2000	2000-124	Repeater for Wirelss Radio (MOTOROLA GR-500 VHF)	P 81,000.00	1	P 81,000.00	Natubleng	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-125	Repeater for Wirelss Radio (MOTOROLA GM-300 UHF)	P 23,800.00	1	P 23,800.00	Natubleng	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-126	Repeater for Power Sprayer (VenMark Power Supply)	P 8,800.00	1	P 8,800.00	Natubleng	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-127	Repeater for Antenna	P 44,920.00	1	P 44,920.00	Natubleng	Communication b/n Proj. Office & Coops	good		technical (2000)
2000	2000-128	Wind Turbine 403	P 8,800.00	1	P 8,800.00	Natubleng	Communication b/n Proj. Office & Coops	good		technical (2000)
2001	2001-04	Solar Panel for Wireless Radio	P 69,000.00	1	P 69,000.00	Natubleng	Office Work	good		technical (2001)
2001	2001-01	Tent (TESDA)	P 12,500.00	1	P 12,500.00	TESDA Market	Marketing Activities	good		technical (2001)

3. 成果物リスト (マニュアル、テキスト等)

種類	分野	No1	No2	題名	概要	発行年月	配布先	部数
マニュアル・教材	販売	1	1	Marketing of Vegetables in the Agricultural Coops in Japan	計画生産, 販売活動	01. 10	3 農協組合員	100
		2	2	同上	集出荷システム, 品質基準等	02. 4	不明	300
		3	3	Skills and Attitudes in Marketing Vegetables	接客術	02. 7	3 農協	105
	農協運営	4	4	How to make a Cooperative Development Plan	運営計画作成手引書	01. 11	同上	100
		5	5	Cooperative Management Handbook	運営計画, 財務分析	02. 7	3 農協, その他	300
	営農	6	6	Highland Integrated Pest Management on Crucifers and other Crops	アブラナ科その他野菜のIPM	02. 2	3 農協組合員, 支援機関・個人	500
		7	7	Highland Chinese Cabbage Production	ハクサイ生産	02. 2	同上	500
		8	8	Highland Potato Production	ジャガイモ生産	02. 2	同上	500
		9	9	Farm Guidance Manual	営農改善活動	01	同上	多数
	生活改善	10	10	Better Living Manual	生活改善活動	01	同上	多数
		11	11	Home Book 2001	家計簿	01. 6	3 農協・組合員	200
		12	12	Home Book 2002	同上	02. 6	同上	160
パンフレット	販売	13	1	Classification of Cabbage	キャベツの品質基準	02. 3	3 農協組合員, 業者	176
		14	2	Classification of Chinese Cabbage	ハクサイの品質基準	02. 3	同上	175
		15	3	Classification of Lettuce	レタスの品質基準	02. 3	同上	196
	農協運営	16	4	Savings Mobilization and Capital Build up Brochure	貯金, 資産形成	01. 6	3 農協	600
		17	5	Planning and Financial Analysis Brochure	財務管理	02. 2	3 農協	150
		18	6	Project Prief Brochure	プロジェクト紹介	00. 11	関係機関, 個人	限定数
レポート	販売	19	1	Market Research Report in La Union	市場調査	-	2 農協, DA	5
		20	2	Report on Vegetable Industry in Mindanao	市場調査	02	3 農協組合員, 支援機関・個人	多数
		21	3	Vegetable Sales Business Activities of Agricultural Cooperatives	販売活動	02. 7	3 農協	105
	生活改善	22	4	Mass Health Screening Report	集団健診報告	02. 12	3 農協組合員, 支援機関・個人	150
		23	5	Mass Health Screening Video	同上	02. 12	同上	多数
	総務	24	6	Participatory Rural Rapid Appraisal in Selected Areas of Benguet Province	農村調査	02. 5	同上	25
		25	7	Report on the result of Farmers Household Survey	家計調査	02. 9	同上	50
		26	8	Report of Survey on the Project Awareness	中間意識調査	02. 12	同上	50
ニュースレター	販売	27	1	Batakagan	プロジェクトにまつわる諸々	01. 6	同上	多数
	農協運営	28	2	同上	同上	02. 6	同上	500
	営農	29	3	同上	同上	01. 12	同上	多数
	生活改善	30	4	同上	同上	00. 12	同上	多数

4. 予算関連書類

(1) CDA全体2002年度予算実績

協同組合開発庁 (CDA) 2002年度予算明細

(単位：1,000 p)

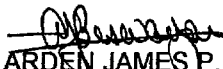
	承認予算	実行予算
A. Central Office		
1. General ADMI & SUPPORT		
人件費	16,841	16,841
維持管理	14,490	13,992
その他	20	
小 計	31,351	30,833
2. SUPPORT OPERATIONS		
(1) Promotions & Development		
人件費	5,324	5,324
維持管理・活動費	1,422	1,422
小 計	6,746	6,746
(2) Development Cooperatives		
人件費	1,678	1,678
維持管理	1,121	1,121
小 計	2,799	2,799
3. Operations		
(1) 協同組合登録		
人件費	1,586	1,586
維持管理・活動費	970	970
小 計	2,556	2,556
(2) 紛争調停		
人件費	1,893	1,893
維持管理・活動費	3,433	3,422
その他	663	663
小 計	5,989	5,989
小 計	46,885	46,367
退職金支払	12,810	12,801
本庁 計	59,695	59,169
B. Field Office		
1. Cooperative Field Office		
(1) 人件費	118,450	118,450
(2) 維持管理・活動費	30,254	302,237
地方事務所計	148,704	148,687
C. Additional Release	7,712	7,711
Total Budget (A + B + C)	216,112	215,568

(2) CDAコルディラ地域事務所2002年度予算実績

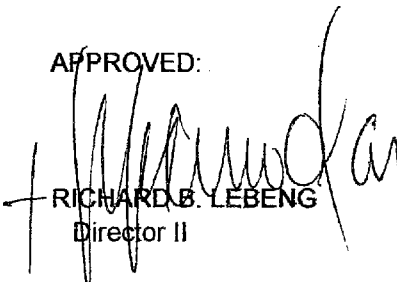
COOPERATIVE DEVELOPMENT AUTHORITY-Cordillera Extension Office
Allocation of MOOE for FY 2002 National Expenditures Program

Object of Expenditures	Object Class	Total Amount
Traveling Expense	02	P 589,600.00
Communication Expenses	03	80,000.00
Vehicle Maintenance	05	70,000.00
Supplies & Materials	07	175,000.00
Rents	08	423,000.00
Water/Illumination & Power	14	30,000.00
Training and Seminar Exp. (for staff)	17	22,000.00
Representation Expenses	18	68,000.00
Diesel, gasoline, others	23	60,000.00
Fidelity Bond and insurance premiums	24	45,000.00
Other Services	29	441,400.00
<i>Training for Coop Section = ₱ 241,263.10</i>		
<i>Total for previous ₱ 15,500.00</i>		
Total		P 2,004,000.00

Prepared By:


ARDEN JAMES P. BESWAYAN
Accountant I

APPROVED:


RICHARD B. LEBENG
Director II

REPORTS

As of December 31, 2002

Submitted to

The CDA – JICA Evaluation Team

On March 26, 2003

At the CDA – JICA Project Office

Km. 5, La Trinidad, Benguet

Submitted by

The Cooperative Management Section

Financial Viability Indicators

1. Stability (20)

Equity Ratio: The equity ratio indicates the percentage of the member's equity (Reserve + Share Capital + Donated Capital) in relation with the total assets of the cooperative. Higher Increasing point indicates stability or stable operation of the cooperative.

$$+\text{Increasing Equity Ratio} = \frac{\text{This Year's Members' Equity}}{\text{This Year's Total Assets}} (100) - \frac{\text{Previous members' Equity}}{\text{Previous Total Assets}} (100)$$

- Descriptive Interpretation : Higher Increasing point, Better Stability

Scale (%)	Pt. Equivalent	Adjectival Equivalent
decreased	0	Poor
0 - 1.9	5	Fair
2.0 - 3.9	10	Satisfactory
4.0 - 5.9	15	Very Satisfactory
6.0 & above	20	Excellent

2. Growth (40)

Growth: The increase in total assets and volume of business indicate the efficiency of management in managing the business. Greater volume would mean bigger transaction and income.

A. Total assets (20)

$$+\text{Increase in Total Assets} = \frac{\text{This Year's Total Assets} - \text{Previous Total Assets}}{\text{Previous Total Assets}} (100)$$

- Descriptive Interpretation : Higher percentage, Higher Growth

Scale (%)	Pt. Equivalent	Adjectival Equivalent
decreased	0	Poor
0 - 1.9	5	Fair
2.0 - 3.9	10	Satisfactory
4.0 - 5.9	15	Very Satisfactory
6.0 & above	20	Excellent

B. Volume of business(20)

- ❖ (Sales +loan granted +gross receipts from other services like trucking, tramline, hand tractor)

$$+\text{Increase In volume of business} = \frac{\text{This Year's Business Vol.} - \text{Previous Business Vol.}}{\text{Previous Business Volume}} (100)$$

- Higher percentage, higher Growth

Scale (%)	Pt. Equivalent	Adjectival Equivalent
decreased	0	Poor
0 - 1.9	5	Fair
2.0 - 3.9	10	Satisfactory
4.0 - 5.9	15	Very Satisfactory
6.0 & above	20	Excellent

3. Profitability (20)

Return on Assets (ROA)=It indicates how well the management has used the assets under its control to generate income. It will be more profitable if assets will be used in a more productive and efficient manner.

$$+\text{Increase Return on Assets (ROA)} = \frac{\text{This Year's Net Surplus} + \text{int. Expense}}{\text{This Year's Average Assets}} (100) - \frac{\text{Previous Net Surplus} + \text{int. Exp.}}{\text{Previous Average Assets}} (100)$$

- Higher point, higher profitability

Scale (%)	Pt. Equivalent	Adjectival Equivalent
decreased	0	Poor
0 - 1.9	5	Fair
2.0 - 3.9	10	Satisfactory
4.0 - 5.9	15	Very Satisfactory
6.0 & above	20	Excellent

4. Service Efficiency

Return on paid-up capital = This measures the amount earned on the owner's paid-up capital. It determines how well the cooperative is performing with the investment contributed by the members.

$$+\text{Increase Return on Paid-Up capital} = \frac{\text{This Year's Net Surplus}}{\text{This Year's Ave. Paid-Up Capital}} (100) - \frac{\text{Previous net Surplus}}{\text{Previous Ave. Paid-Up Capital}} (100)$$

- Descriptive Interpretation : Higher Point, Better service offered to members.

Scale (%)	Pt. Equivalent	Adjectival Equivalent
decreased	0	Poor
0 - 1.9	5	Fair
2.0 - 3.9	10	Satisfactory
4.0 - 5.9	15	Very Satisfactory
6.0 & above	20	Excellent

OVER-ALL RATING

Numerical Rating	Adjectival Rating Equivalent
0 – 20	Poor (P)
21 – 40	Fair (F)
41 – 60	Satisfactory (S)
61 – 80	Very Satisfactory (VS)
81 - 100	Excellent (E)

FINANCIAL DATA AND VIABILITY KEY RATIOS (1999 - 2002)
 Bad-ayan Buguias Development MPC (BABUDEMPCO)

No.	Selected Financial Data	1998	1999 (Baseline)	2000	2001	2002	Average (3 yrs.)	Total inc/-dec		Average Inc./-dec. per year	
1	Total Assets	30,395,886.24	33,774,893.11	34,674,102.22	39,724,433.04	42,272,183.49	38,890,239.58	8,497,290.38	25%	2,832,430.13	8%
2	Average Assets		32,085,389.68	34,224,497.67	37,199,267.63	40,998,308.27	37,474,024.52	8,912,918.59	28%	2,970,972.86	9%
3	Paid-up Capital	12,330,438.88	13,557,198.20	14,981,633.20	14,908,871.94	15,276,768.87	15,055,758.00	1,719,570.67	13%	573,190.22	4%
4	Average Paid-up Capital		12,943,818.54	14,269,415.70	14,945,252.57	15,092,820.41	14,769,162.89	2,149,001.87	17%	716,333.96	6%
5	Donated Capital	3,995,608.89	3,735,296.39	4,341,830.64	4,217,688.39	4,217,688.39	4,259,069.14	482,392.00	13%	160,797.33	4%
6	Reserve Fund	3,547,046.98	4,005,872.37	3,460,782.43	1,375,266.24	1,462,161.47	2,099,403.38	(2,543,710.90)	-63%	(847,903.63)	-21%
7	Members' Equity (Σ of 3, 5, 6)	19,873,094.75	21,298,366.96	22,784,246.27	20,501,826.57	20,956,618.73	21,414,230.52	(341,748.23)	-2%	(113,916.08)	-1%
8	Loan Releases	14,954,446.82	15,740,931.49	18,772,771.82	15,906,788.49	16,462,502.64	17,047,354.32	721,571.15	5%	240,523.72	2%
9	Net Sales	4,531,281.50	4,297,462.60	4,088,991.00	2,970,830.00	4,654,817.50	3,904,879.50	357,354.90	8%	119,118.30	3%
10	Other Revenues	3,675,577.73	4,297,907.13	3,812,180.65	3,965,051.27	3,536,315.72	3,771,182.55	(761,591.41)	-18%	(253,863.80)	-6%
11	Volume of Business (Σ of 8, 9,10)	23,161,306.05	24,336,301.22	26,673,943.47	22,842,669.76	24,653,635.86	24,723,416.36	317,334.64	1%	105,778.21	0.3%
12	Interest Expense on Borrowings & Deposits	745,056.02	868,616.18	934,936.96	751,883.47	573,718.48	753,512.97	(294,897.70)	-34%	(98,299.23)	-11%
13	Net Surplus Before Allocation	1,052,852.39	1,553,443.74	1,144,148.87	413,172.92	286,506.20	614,609.33	(1,266,937.54)	-82%	(422,312.51)	-27%
	Net Surplus Before Allocation + Project Subsidy	1,052,852.39	1,553,443.74	1,152,148.87	617,907.87	462,758.70	744,271.81	(1,090,685.04)	-70%	(363,561.68)	-23%

Note: The data under the year 2002 were obtained from the cooperative's internal financial statement.

FINANCIAL VIABILITY KEY RATIOS

	1998	1999	2000	2001	2002	TOTAL	AVERAGE
1 STABILITY or EQUITY RATIO ~ 20 PTS. Formula: (Members' Equity/Total Assets) X 100 Formula for Increase/(Decrease): (Current Members' Equity/Current Total Assets) X 100 - (Previous Members' Equity/Previous Total Assets) X 100							
Equity Ratio	65%	63%	66%	52%	50%		56%
Increase/(Decrease)			3%	-14%	-2%	-13%	-4.3%
Point Equivalent			10 (Satisfactory)	0 (Poor)	0 (Poor)		0 (Poor)
2 GROWTH ~ 40 Pts. Formula for Increase/(Decrease): (Current Total Assets - Previous Total Assets)/Previous Total Assets X 100 : (Current Business Volume - Previous Business Volume)/Previous Business Volume X 100							
Increase in Total Assets ~ 20 pts.		11%	3%	15%	6%	24%	8.0%
Point Equivalent			10 (Satisfactory)	20 (Excellent)	20 (Excellent)		20 (Excellent)
Increase in Business Volume ~ 20 pts.		5%	10%	-14%	8%	4%	1.3%
Point Equivalent			20 (Excellent)	0 (Poor)	20 (Excellent)		5 (Fair)
3 PROFITABILITY ~ 20 Pts. Formula: (Net Surplus + Interest Expense)/Current Average Assets X 100 Formula for Increase/(Decrease): (Current Net Surplus + Current Interest Expense)/Current Average Assets X 100 - (Previous Net Surplus + Previous Interest Expense)/Previous Average Assets X 100							
Return on Assets		8%	6%	3%	2%		4%
Increase/(Decrease)			-2%	-3%	-1%	-6%	-2%
Point Equivalent			0 (Poor)	0 (Poor)	0 (Poor)		0 (Poor)
4 SERVICE EFFICIENCY or RETURN ON PAID-UP CAPITAL ~ 20 Pts. Formula: (Net Surplus/Average Paid-up Capital) X 100 Formula for Increase/(Decrease): (Current Net Surplus/Current Ave. Paid-up Capital) X 100 - (Previous Net Surplus/Previous Ave. Paid-up Capital) X 100							
Return on Paid-up Capital		12%	8%	3%	2%		4%
Increase/(Decrease)			-4%	-5%	-1%	-10%	-3.3%
Point Equivalent			0 (Poor)	0 (Poor)	0 (Poor)		0 (Poor)
TOTAL						-1.00%	-0.33%
5 TOTAL VIABILITY ~ 100 Pts.			40 (Fair)	20 (Poor)	40 (Fair)		25 (Fair)
TOTAL AVERAGE INCREASE/-DECREASE							-0.30%

ANALYSIS OF FINANCIAL VIABILITY RATIOS

Of the Pilot Cooperatives

I. PURPOSE OF THE FINANCIAL VIABILITY RATIOS

1. To measure the stability, profitability, efficiency, and the growth in total assets and business volume of the cooperatives;
2. To compare the performance of the pilot cooperatives against the other active agricultural cooperatives in Benguet;
3. To examine the current performance of the cooperatives in comparison to the baseline year which is 1999; and to
4. To make some recommendations to the officers of the cooperative with regards to the improvement of their cooperative operation.

II. SELECTED RATIOS USED TO MEASURE THE FINANCIAL VIABILITY OF THE PILOT COOPS

1. **Equity Ratio.** - Indicates the percentage of the members' equity (Reserve Funds+Paid-up Share Capital+Donated Capital) in relation to the total assets of the cooperative. Higher percentage shows a better stability of the cooperative. Ideal rate is 75% or 75:1.
Formula: $(\text{Members' Equity} / \text{Total Assets}) \times 100$
2. **Growth**
 - a. **Increase in Total Assets**
Formula: $(\text{This Year's Total Assets} - \text{Previous Year's Total Assets}) / \text{Previous Year's Total Assets}$
 - b. **Increase in Business Volume**
Formula: $(\text{This Year's Business Volume} - \text{Previous Year's Business Volume}) / \text{Previous Year's Business Volume}$
3. **Profitability**
 - a. **Return on Assets (ROA).** - It measures the effectiveness to which the management has used the resources of the cooperative. A low rate might indicate poor performance or ineffective use of the resources of the cooperative.
Formula: $(\text{Net Surplus} + \text{Interest Expense}) / \text{Average Assets} \times 100$
4. **Service Efficiency**
 - a. **Return on Paid-up Capital.** - This measures the amount earned on the owners' paid-up capital.
Formula: $(\text{Net Surplus} / \text{Average Paid-up Capital}) \times 100$

III. FINANCIAL DATA and VIABILITY RATIOS

Table 1. Selected Financial Data

Bad-ayan Buguias Development MPC (BABUDEMPCO)											
No.	Selected Financial Data	1998	1999 (Baseline)	2000	2001	2002	Ave. (3 yrs.)	Total Inc/ -Dec.		Ave. Inc/ - Dec.	
In Million Pesos											
1	Total Assets	30.39	33.77	34.67	39.72	42.27	38.89	8.49	25%	2.83	8%
2	Average Assets		32.08	34.22	37.19	40.99	37.47	8.91	28%	2.97	9%
3	Paid-up Capital	12.33	13.55	14.98	14.90	15.27	15.05	1.71	13%	.573	4%
4	Average Paid-up Capital		12.94	14.26	14.94	15.09	14.76	2.14	17%	.716	6%
5	Donated Capital	3.99	3.73	4.34	4.21	4.21	4.325	.482	13%	.160	4%
6	Reserve Fund	3.54	4.00	3.46	1.37	1.46	2.09	-2.54	-63%	-.847	-21%
7	Members' Equity (3+5+6)	19.87	21.29	22.78	20.50	20.95	21.41	-.341	-2%	-.113	-1%
8	Loan Releases	14.95	15.74	18.77	15.06	16.46	17.04	.721	5%	.240	2%
9	Net Sales	4.53	4.29	4.08	2.97	4.65	3.90	.357	8%	.119	3%
10	Other Revenues	3.67	4.29	3.81	3.96	3.53	3.77	-.761	-18%	-.253	-6%
11	Volume of Business (8+9+10+)	23.16	24.33	26.67	22.84	24.65	24.72	.317	1%	.105	.3%
12	Interest Expense on Borrowings & Deposits	.745	.868	.934	.751	.573	.753	-.294	-34%	-.098	-11%
13	Net Surplus Before Allocation	1.05	1.55	1.14	.413	.286	.614	-1.26	-82%	-.422	-27%
	Net Surplus Before Allocation + Project Subsidy	1.05	1.55	1.15	.617	.462	.744	-1.09	-70%	-.363	-23%

Note: The data under the year 2002 were obtained from the cooperative's internal financial statement

Table 2. Financial Viability Ratios

	1999	2000	2001	2002	Total	Average
1. Stability						
a. Equity Ratio	63%	66%	52%	50%		56%
b. Increase/-decrease		3%	-14%	-2%	-13%	-4.3%
2. Growth						
a. Increase in Total Assets	11%	3%	15%	6%	24%	8%
b. Increase in Business Volume	5%	10%	-14%	8%	4%	1.3%
3. Profitability						
a. ROA	8%	6%	3%	2%		4%
b. Increase/-decrease		-2%	-3%	-1%	-6%	-2%
4. Service Efficiency						
a. Return on Paid-up Capital	12%	8%	3%	2%		4%
b. Increase/-decrease		-4%	-5%	-1%	-10%	-3.3%
5. Total Viability					-1%	-3%

The discussions below are comparisons of the financial viability of the 3 pilot cooperatives, in terms of stability (equity ratio), profitability (ROA), and service efficiency (return on paid-up capital). The growth of the cooperative in terms of the increase in Total Assets and Business Volume is likewise included in measuring their financial viability. For purposes of comparison, the baseline year is 1999. This financial viability analysis is presented per pilot cooperative.

1. BABUDEMPCO

a. **Stability (members' equity ratio)**

The members' equity ratio of BABUDEMPCO in 1999, or before the CDA-JICA Project was implemented, was 63:1 or 63% of the total assets. It means that for every P100.00 assets of the cooperative, 63% or P63.00 was owned by the members. It fell short of the ideal equity ratio of 75:1 or 75%.

Three years after the project implementation in 2000, the equity ratio of the cooperative became 50:1 or 50%. So, comparing in 1999, it means a 13% decrease in a span of three (3) years, or an average of 4.3% per year.

Reasons on the decrease in the equity ratio:

- a. Based on the financial data indicated in Table 1 hereof, the Total Assets increased by P8.4 M or 25% as of 2002; and
- b. Aside from the increase in the total assets, the members' equity as of December 2002 had decreased, specifically on the Optional and Training Funds, amounting to P2.5 M or 38%, as compared in 1999, so, it was more difficult to achieve a higher ratio.

Explanation on the P2.5 M decrease in the optional and training funds of the cooperative:

According to the cooperative, the P2.5 M decrease in the optional and training funds, was due to "house-keeping" as recommended by an assisting NGO. Specifically, the purpose of the "house-keeping" was to temporarily write-off some portion of the delinquent loans of some members. It was said to be a "temporary write-off" because, as further explained by the cooperative, the Optional Fund used in writing-off some delinquent loans will be returned just the same to the Optional Fund, upon receiving payment from the members with delinquent loans.

c. **Profitability ratio (Return on Assets - ROA)**

The profitability ratio (ROA) of the cooperative was 8:1 or 8% in 1999. Then, three years after the project implementation, the ratio became 2:1 or 2%, meaning a decrease of 6% or an average of 2% per annum.

Reasons on the decrease:

The decrease in this ratio was a result of:

- a. The decrease in the Gross Surplus of the cooperative, which was incurred in 2000 and 2002 amounting to P.717 M or 15% compared in 1999; and
- b. The increase in the total expenses by P.228 M or 7%, thereby, resulting to the decrease in the Net Surplus amounting to P.946 M or 61% compared in 1999.

c. **Service Efficiency (Return on Paid-up Capital)**

The service efficiency ratio (Return on Paid-up Capital) of the cooperative in 1999 was 12:1 or 12%. As of 2002, it went down to 2:1 or 2%, meaning a decrease of 10% in three (3) years or an average decrease of 3.3% per year.

Reasons on the decrease:

- a. Compared in 1999, the Net Surplus had a decrease of P.946 M or 61% ; and
- b. The Paid-up Capital had an increase of P1.71 M or 13% .

d. **Growth**

- a. **Increase in Total Assets**
As indicated in the financial data under Table 1 hereof, the cooperative has achieved an increase in Total Assets amounting to ₱8.4 M or 25% as of 2002, or an average increase per year at P2.83 M or 8%.
- b. **Increase in Business Volume**
Again, as indicated in the financial data under Table 1, the cooperative has achieved an increase in Business Volume amounting to P.317 M or 1% as of 2002, or an average increase per year at P.105 M or .3%.
- e. **Total Viability of BABUDEMPCO**
Based on the result of the viability ratios used in this presentation, the total financial viability of BABUDEMPCO from 2000 to 2002 has an average decrease of .3% per year.

FINANCIAL DATA AND VIABILITY KEY RATIOS (1999 - 2002)

Benguet Farmers Multipurpose Cooperative (BF MPC)

No.	Selected Financial Data	1998	1999 (Baseline)	2000	2001	2002	Average (3 yrs.)	TOTAL INC./-DEC.		AVE. INC./-DEC.	
1	Total Assets	4,842,268.34	7,954,927.78	6,998,618.52	5,982,878.75	4,995,568.71	5,992,355.33	(2,959,359.07)	-37%	(986,453.02)	-12%
2	Average Assets		6,398,598.06	7,476,773.15	6,490,748.64	5,489,223.73	6,485,581.84	(909,374.33)	-14%	(303,124.78)	-5%
3	Paid-up Capital	1,694,021.56	2,601,813.93	3,060,506.63	3,105,391.02	2,731,870.31	2,965,922.65	130,056.38	5%	43,352.13	2%
4	Average Paid-up Capital		2,447,917.75	2,831,160.28	3,082,948.83	2,918,630.67	2,944,246.59	470,712.92	19%	156,904.31	6%
5	Donated Capital	152,519.00	152,519.00	152,519.00	205,519.00	205,519.00	187,852.33	53,000.00	35%	17,666.67	12%
6	Reserve Fund	413,817.88	411,867.23	531,026.76	532,581.06	416,635.24	493,414.35	4,768.01	1%	1,589.34	0%
7	Members' Equity (Σ of 3, 5, 6)	2,260,358.44	3,166,200.16	3,744,052.39	3,843,491.08	3,354,024.55	3,647,189.34	187,824.39	6%	62,608.13	2%
8	Loan Releases	481,975.00	524,738.90	994,206.50	179,375.98	-	391,194.16	(524,738.90)	-100%	(174,912.97)	-33%
9	Net Sales	24,458,020.31	35,439,993.50	37,696,527.18	22,014,234.48	7,912,350.10	22,541,037.25	(27,527,643.40)	-78%	(9,175,881.13)	-26%
10	Other Revenues	3,267,506.61	3,347,888.92	3,764,967.02	1,411,494.86	1,667,492.66	2,281,318.18	(1,680,396.26)	-50%	(560,132.09)	-17%
11	Volume of Business (Σ of 8, 9,10)	28,207,501.92	39,312,621.32	42,455,700.70	23,605,105.32	9,579,842.76	25,213,549.59	(29,732,778.56)	-76%	(9,910,926.19)	-25%
12	Interest Expense on Borrowings & Deposits	203,506.78	228,589.88	883,045.27	584,602.79	313,035.40	593,561.15	84,445.52	37%	28,148.51	12%
13	Net Surplus Before Allocation	185,373.92	389,259.80	(258,635.20)	(618,086.63)	107,796.54	(256,308.43)	(281,463.26)	-72%	(93,821.09)	-24%

Note: The data under the year 2002 were obtained from the cooperative's internal financial statement.

FINANCIAL VIABILITY KEY RATIOS

		1998	1999	2000	2001	2002	TOTAL	AVERAGE
1	STABILITY or EQUITY RATIO ~ 20 PTS.							
	Formula: (Members' Equity/Total Assets) X 100							
	Formula for Increase/(Decrease): (Current Members' Equity/Current Total Assets) X 100 - (Previous Members' Equity/Previous Total Assets) X 100							
	Equity Ratio	47%	40%	53%	64%	67%		61%
Increase/(Decrease)		-7%	13%	11%	3%	27%	9%	
Point Equivalent			20 (Excellent)	20 (Excellent)	10 (Satisfactory)		20 (Excellent)	
2	GROWTH ~ 40 Pts.							
	Formula for increase/(decrease): (Current Total Assets - Previous Total Assets)/Previous Total Assets X 100 : (Current Business Volume - Previous Business Volume)/Previous Business Volume X 100							
	Increase in Total Assets ~ 20 pts.		64%	-12%	-15%	-17%	-44%	-15%
	Point Equivalent			0 (Poor)	0 (Poor)	0 (Poor)		0 (Poor)
	Increase in Business Volume ~ 20 pts.		39%	8%	-44%	-59%	-95%	-32%
Point Equivalent			20 (Excellent)	0 (Poor)	0 (Poor)		0 (Poor)	
3	PROFITABILITY ~ 20 Pts.							
	Formula: (Net Surplus + Interest Expense)/Current Average Assets X 100							
	Formula for Increase/(Decrease): (Current Net Surplus + Current Interest Expense)/Current Average Assets X 100 - (Previous Net Surplus + Previous Interest Expense)/Previous Average Assets X 100							
	Return on Assets		10%	8%	-1%	8%		5%
	Increase/(Decrease)			-2%	-9%	9%	-2%	-1%
Point Equivalent			0 (Poor)	0 (Poor)	20 (Excellent)		0 (Poor)	
4	SERVICE EFFICIENCY or RETURN ON PAID-UP CAPITAL ~ 20 Pts.							
	Formula: (Net Surplus/Average Paid-up Capital) X 100							
	Formula for Increase/(Decrease): (Current Net Surplus/Current Ave. Paid-up Capital) X 100 - (Previous Net Surplus/Previous Ave. Paid-up Capital) X 100							
	Return on Paid-up Capital		16%	-9%	-20%	4%		-8%
Increase/(Decrease)			-25%	-29%	24%	-30%	-10%	
Point Equivalent			0 (Poor)	0 (Poor)	20 (Excellent)		0 (Poor)	
5	TOTAL VIABILITY ~ 100 Pts.							
				40 (Fair)	20 (Poor)	50 (S)		20 (Poor)
TOTAL AVERAGE INCREASE/DECREASE								-49%

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FINANCIAL DATA AND VIABILITY KEY RATIOS (1999 - 2002)
 Tabao Cuba Multipurpose Cooperative (TACU MPC)

No.	Selected Financial Data	1998	1999 (Baseline)	2000	2001	2002	Average (3 yrs.)	TOTAL INC./-DEC		AVE. INC./-DEC.	
1	Total Assets	10,911,762.29	14,238,324.71	16,772,699.56	18,454,173.88	22,678,235.62	19,301,703.02	8,439,910.91	59%	2,813,303.64	20%
2	Average Assets		12,575,043.50	15,505,512.14	17,613,436.72	20,566,204.75	17,895,051.20	7,991,161.25	64%	2,663,720.42	21%
3	Paid-up Capital	5,224,260.65	6,861,465.95	7,980,718.77	8,878,598.62	9,957,630.69	8,938,982.69	3,096,164.74	45%	1,032,054.91	15%
4	Average Paid-up Capital		6,042,863.30	7,421,092.36	8,429,658.70	9,418,114.66	8,422,955.24	3,375,251.36	56%	1,125,083.79	19%
5	Donated Capital	108,699.75	108,699.75	108,699.75	108,699.75	110,699.75	109,366.42	2,000.00	2%	666.67	1%
6	Reserve Fund	1,059,492.09	1,339,339.98	1,453,243.22	1,702,839.34	2,115,771.01	1,757,284.52	776,431.03	58%	258,810.34	19%
7	Members' Equity (Σ of 3, 5, 6)	6,392,452.49	8,309,505.68	9,542,661.74	10,690,137.71	12,184,101.45	10,805,633.63	3,874,595.77	47%	1,291,531.92	16%
8	Loan Releases	6,470,104.00	9,241,015.00	10,978,800.00	16,414,562.00	14,319,174.00	13,904,178.67	5,078,159.00	55%	1,692,719.67	18%
9	Net Sales	4,658,774.66	5,213,114.46	5,384,446.79	5,973,686.96	6,059,289.43	5,805,807.73	846,174.97	16%	282,058.32	5%
10	Other Revenues	1,040,317.37	1,444,312.58	1,724,943.60	1,580,935.20	1,580,935.20	1,628,938.00	136,622.62	9%	45,540.87	3%
11	Volume of Business (Σ of 8, 9,10)	12,169,196.03	15,898,442.04	18,088,190.39	23,969,184.16	21,959,398.63	21,338,924.39	6,060,956.59	38%	2,020,318.86	13%
12	Interest Expense on Borrowings & Deposits	149,107.97	212,449.06	264,725.71	330,776.72	372,146.64	322,549.69	159,697.58	75%	53,232.53	25%
13	Net Surplus Before Allocation	1,047,231.97	1,264,582.45	1,515,064.29	1,302,803.74	2,231,766.17	1,683,211.40	967,183.72	76%	322,394.57	25%

FINANCIAL VIABILITY KEY RATIOS

	1998	1999	2000	2001	2002	TOTAL	AVERAGE
1 STABILITY or EQUITY RATIO ~ 20 PTS.							
Formula: (Members' Equity/Total Assets) X 100							
Formula for Increase/(Decrease): (Current Members' Equity/Current Total Assets) X 100 - (Previous Members' Equity/Previous Total Assets) X 100							
Equity Ratio	59%	58%	57%	58%	54%		56%
Increase/(Decrease)			-1%	1%	-4%	-4%	-1.3%
Point Equivalent			0 (Poor)	5 (Fair)	0 (Poor)		0 (Poor)
2 GROWTH ~ 40 Pts.							
Formula for increase/(decrease): (Current Total Assets - Previous Total Assets)/Previous Total Assets X 100							
: (Current Total Business Volume - Previous Total Business Volume)/Previous Total Business Volume X 100							
Increase in Total Assets ~ 20 pts.	30%	18%	10%	23%		51%	17%
Point Equivalent			20 (Excellent)	20 (Excellent)	20 (Excellent)		20 (Excellent)
Increase in Business Volume ~ 20 pts.	31%	14%	33%	-8%		39%	13%
Point Equivalent			20 (Excellent)	20 (Excellent)	0 (Poor)		20 (Excellent)
3 PROFITABILITY ~ 20 Pts.							
Formula: (Net Surplus + Interest Expense)/Current Average Assets X 100							
Formula for Increase/(Decrease): (Current Net Surplus + Current Interest Expense)/Current Average Assets X 100 - (Previous Net Surplus + Previous Interest Expense)/Previous Average Assets X 100							
Return on Assets		12%	11%	9%	13%		11%
Increase/(Decrease)			-1%	-2%	4%	1%	0.3%
Point Equivalent			0 (Poor)	0 (Poor)	10 (Satisfactory)		5 (Fair)
4 SERVICE EFFICIENCY or RETURN ON PAID-UP CAPITAL ~ 20 Pts.							
Formula: (Net Surplus/Average Paid-up Capital) X 100							
Formula for Increase/(Decrease): (Current Net Surplus/Current Ave. Paid-up Capital) X 100 - (Previous Net Surplus/Previous Ave. Paid-up Capital) X 100							
Return on Paid-up Capital	21%	20%	15%	24%			20%
Increase/(Decrease)			-1%	-5%	9%	3%	1%
Point Equivalent			0 (Poor)	0 (Poor)	20 (Excellent)		5 (Fair)
5 TOTAL VIABILITY ~ 100 Pts.			40 (Fair)	45 (S)	50 (S)		50 (S)
TOTAL AVERAGE INCREASE/-DECREASE IN VIABILITY							30%
P - Poor; F - Fair; S - Satisfactory; VS - Very Satisfactory; E - Excellent							

AVERAGE INCREASE IN FINANCIAL VIABILITY (2000-2002)

3 Pilot Cooperatives

KEY RATIO	AVERAGE INCREASE (2000-2002)			TOTAL - PILOT COOPS
	BABU	BF	TACU	
STABILITY OR EQUITY RATIO	-4%	9%	-1.3%	4%
INCREASE IN ASSETS	8%	-15%	17%	10%
INCREASE IN BUSINESS VOLUME	1.3%	-32%	13%	-18%
PROFITABILITY OR R.O.A	-2%	-1%	0%	-3%
SERVICE EFFICIENCY OR RETURN ON PAID-UP CAPITAL	-3.3%	-10%	1%	-12%
TOTAL VIABILITY INCREASE OF PILOT COOPS	0.0%	-49%	30%	-19%

AVERAGE INCREASE IN FINANCIAL VIABILITY (2000-2001)

3 Pilot Coops Vs. 10 Active Multipurpose Coops in Benguet

KEY RATIOS	AVERAGE INCREASE (2000-2001)			TOTAL	
	BABU	BF	TACU	3 PILOT COOPS	9 ACTIVE MPA COOPS IN BENGUET
STABILITY OR EQUITY RATIO	-5.72%	12.22%	-0.22%	6.28%	-9.81%
INCREASE IN ASSETS	8.61%	-13.27%	13.91%	9.25%	130.96%
INCREASE IN BUSINESS VOLUME	-2.38%	-18.20%	23.14%	2.56%	14.94%
PROFITABILITY OR R.O.A	-2.21%	-5.09%	-1.24%	-8.54%	16.18%
SERVICE EFFICIENCY OR RETURN ON PAID-UP CAPITAL	-4.62%	-27.11%	-2.74%	-34.47%	8.73%
TOTAL VIABILITY INCREASE / -DECREASE	-6.32%	-51.45%	32.85%	-24.92%	161.00%

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3. To examine the current performance of the cooperatives in comparison to the baseline year which is 1999; and to
4. To make some recommendations to the officers of the cooperative with regards to the improvement of their cooperative operation.

II. SELECTED RATIOS USED TO MEASURE THE FINANCIAL VIABILITY OF THE PILOT COOPS

1. **Equity Ratio.** - Indicates the percentage of the members' equity (Reserve Funds+Paid-up Share Capital+Donated Capital) in relation to the total assets of the cooperative. Higher percentage shows a better stability of the cooperative. Ideal rate is 75% or 75:1.
Formula: $(\text{Members' Equity} / \text{Total Assets}) \times 100$
2. **Growth**
 - a. **Increase in Total Assets**
Formula: $(\text{This Year's Total Assets} - \text{Previous Year's Total Assets}) / \text{Previous Year's Total Assets}$
 - b. **Increase in Business Volume**
Formula: $(\text{This Year's Business Volume} - \text{Previous Year's Business Volume}) / \text{Previous Year's Business Volume}$
3. **Profitability**
 - a. **Return on Assets (ROA).** - It measures the effectiveness to which the management has used the resources of the cooperative. A low rate might indicate poor performance or ineffective use of the resources of the cooperative.
Formula: $(\text{Net Surplus} + \text{Interest Expense}) / \text{Average Assets} \times 100$
4. **Service Efficiency**
 - a. **Return on Paid-up Capital.** - This measures the amount earned on the owners' paid-up capital.
Formula: $(\text{Net Surplus} / \text{Average Paid-up Capital}) \times 100$

III. FINANCIAL DATA and VIABILITY RATIOS

Table 1. Selected Financial Data

Bad-ayan Buguias Development MPC (BABUDEMPCO)											
No.	Selected Financial Data	1998	1999 (Baseline)	2000	2001	2002	Ave. (3 yrs.)	Total Inc/ -Dec.		Ave. Inc/ - Dec.	
In Million Pesos											
1	Total Assets	30.39	33.77	34.67	39.72	42.27	38.89	8.49	25%	2.83	8%
2	Average Assets		32.08	34.22	37.19	40.99	37.47	8.91	28%	2.97	9%
3	Paid-up Capital	12.33	13.55	14.98	14.90	15.27	15.05	1.71	13%	.573	4%
4	Average Paid-up Capital		12.94	14.26	14.94	15.09	14.76	2.14	17%	.716	6%
5	Donated Capital	3.99	3.73	4.34	4.21	4.21	4325	.482	13%	.160	4%
6	Reserve Fund	3.54	4.00	3.46	1.37	1.46	2.09	-2.54	-63%	-.847	-21%
7	Members' Equity (3+5+6))	19.87	21.29	22.78	20.50	20.95	21.41	-.341	-2%	-.113	-1%
8	Loan Releases	14.95	15.74	18.77	15.06	16.46	17.04	.721	5%	.240	2%
9	Net Sales	4.53	4.29	4.08	2.97	4.65	3.90	.357	8%	.119	3%
10	Other Revenues	3.67	4.29	3.81	3.96	3.53	3.77	-.761	-18%	-.253	-6%
11	Volume of Business (8+9+10+)	23.16	24.33	26.67	22.84	24.65	24.72	.317	1%	.105	.3%
12	Interest Expense on Borrowings & Deposits	.745	.868	.934	.751	.573	.753	-.294	-34%	-.098	-11%
13	Net Surplus Before Allocation	1.05	1.55	1.14	.413	.286	.614	-1.26	-82%	-.422	-27%
	Net Surplus Before Allocation + Project Subsidy	1.05	1.55	1.15	.617	.462	.744	-1.09	-70%	-.363	-23%

Note: The data under the year 2002 were obtained from the cooperative's internal financial statement

Table 2. Financial Viability Ratios

	1999	2000	2001	2002	Total	Average
1. Stability						
a. Equity Ratio	63%	66%	52%	50%		56%
b. Increase/-decrease		3%	-14%	-2%	-13%	-4.3%
2. Growth						
a. Increase in Total Assets	11%	3%	15%	6%	24%	8%
b. Increase in Business Volume	5%	10%	-14%	8%	4%	1.3%
3. Profitability						
a. ROA	8%	6%	3%	2%		4%
b. Increase/-decrease		-2%	-3%	-1%	-6%	-2%
4. Service Efficiency						
a. Return on Paid-up Capital	12%	8%	3%	2%		4%
b. Increase/-decrease		-4%	-5%	-1%	-10%	-3.3%
5. Total Viability					-1%	-3%

The discussions below are comparisons of the financial viability of the 3 pilot cooperatives, in terms of stability (equity ratio), profitability (ROA), and service efficiency (return on paid-up capital). The growth of the cooperative in terms of the increase in Total Assets and Business Volume is likewise included in measuring their financial viability. For purposes of comparison, the baseline year is 1999. This financial viability analysis is presented per pilot cooperative.

1. BABUDEMPCO

a. **Stability (members' equity ratio)**

The members' equity ratio of BABUDEMPCO in 1999, or before the CDA-JICA Project was implemented, was 63:1 or 63% of the total assets. It means that for every P100.00 assets of the cooperative, 63% or P63.00 was owned by the members. It fell short of the ideal equity ratio of 75:1 or 75%.

Three years after the project implementation in 2000, the equity ratio of the cooperative became 50:1 or 50%. So, comparing in 1999, it means a 13% decrease in a span of three (3) years, or an average of 4.3% per year.

Reasons on the decrease in the equity ratio:

- a. Based on the financial data indicated in Table 1 hereof, the Total Assets increased by ₱8.4 M or 25% as of 2002; and
- b. Aside from the increase in the total assets, the members' equity as of December 2002 had decreased, specifically on the Optional and Training Funds, amounting to ₱2.5 M or 38%, as compared in 1999, so, it was more difficult to achieve a higher ratio.

Explanation on the P2.5 M decrease in the optional and training funds of the cooperative:

According to the cooperative, the ₱2.5 M decrease in the optional and training funds, was due to "house-keeping" as recommended by an assisting NGO. Specifically, the purpose of the "house-keeping" was to temporarily write-off some portion of the delinquent loans of some members. It was said to be a "temporary write-off" because, as further explained by the cooperative, the Optional Fund used in writing-off some delinquent loans will be returned just the same to the Optional Fund, upon receiving payment from the members with delinquent loans.

c. **Profitability ratio (Return on Assets – ROA)**

The profitability ratio (ROA) of the cooperative was 8:1 or 8% in 1999. Then, three years after the project implementation, the ratio became 2:1 or 2%, meaning a decrease of 6% or an average of 2% per annum.

Reasons on the decrease:

The decrease in this ratio was a result of:

- a. The decrease in the Gross Surplus of the cooperative, which was incurred in 2000 and 2002 amounting to ₱.717 M or 15% compared in 1999; and
- b. The increase in the total expenses by ₱.228 M or 7%, thereby, resulting to the decrease in the Net Surplus amounting to ₱.946 M or 61% compared in 1999.

c. **Service Efficiency (Return on Paid-up Capital)**

The service efficiency ratio (Return on Paid-up Capital) of the cooperative in 1999 was 12:1 or 12%. As of 2002, it went down to 2:1 or 2%, meaning a decrease of 10% in three (3) years or an average decrease of 3.3% per year.

Reasons on the decrease:

- a. Compared in 1999, the Net Surplus had a decrease of P.946 M or 61% ; and
- b. The Paid-up Capital had an increase of P1.71 M or 13 %.

d. **Growth**

a. Increase in Total Assets

As indicated in the financial data under Table 1 hereof, the cooperative has achieved an increase in Total Assets amounting to ₱8.4 M or 25% as of 2002, or an average increase per year at P2.83 M or 8%.

b. Increase in Business Volume

Again, as indicated in the financial data under Table 1, the cooperative has achieved an increase in Business Volume amounting to P.317 M or 1% as of 2002, or an average increase per year at P.105 M or .3%.

e. Total Viability of BABUDEMPCO

Based on the result of the viability ratios used in this presentation, the total financial viability of BABUDEMPCO from 2000 to 2002 has an average decrease of .3% per year.

SAVINGS DEPOSITS AND PAID-UP CAPITAL OF MEMBER-RESPONDENTS
As of 1999 and 2002

PILOT COOPERATIVE	NO. OF MEMBER-RESPONDENTS	1999				2002				INCREASE/ (DECREASE)			
		SAVINGS DEPOSIT		PAID-UP SHARE CAPITAL		SAVINGS DEPOSIT		PAID-UP SHARE CAPITAL		Savings Deposit		Paid-up Share Capital	
		Total	Monthly Average Per Respondent	Total	Monthly Average Per Respondent	Total	Monthly Average Per Respondent	Total	Monthly Average Per Respondent	Amount	%	Amount	%
1. Bad-ayan Buguias Development MPC (BABUDEMPCO)	16	5,759.41	43.63	365,575.68	1,904.04	3,025.21	14.01	280,869.12	487.62	(2,734.20)	-47%	(84,706.56)	-23%
2. Benguet Farmers MPC (BF MPC)	12	29,376.99	1,224.04	39,560.57	274.73	23,642.65	164.19	42,056.45	97.35	(5,734.34)	-20%	2,495.88	6%
3. Taba-ao Cuba MPC (TACU MPC)	15	54,600.00	379.17	183,304.55	1,018.36	135,665.05	269.18	250,159.80	1,389.78	81,065.05	148%	66,855.25	36%
TOTAL - PILOT COOPS	43	89,736.40	1,646.84	588,440.80	3,197.12	162,332.91	447.37	573,085.37	1,974.75	72,596.51	81%	(15,355.43)	-3%

NOTES:

1. Member-Respondents are those who were surveyed during the Farmers' Household Survey conducted by the Project Office in 2000.

2. On Savings Deposit as of 1999

- a. BABUDEMPCO - out of the 16 member-respondents, only 11 had savings deposit in the cooperative as of 1999. As of 2002, the member-respondent-depositors became 6.
- b. BF MPC - out of the 12 member-respondents, only 2 had savings deposit in the cooperative as of 1999. As of 2002, the depositors became 4.
- c. TACU MPC - out of the 15 member-respondents, only 12 had savings deposit in the cooperative as of 1999. As of 2002, the depositors became 14.

TOTAL TRUST FUND SUMMARY as of March 26, 2003

EQUIPMENT/ FACILITY	Policies on Trust fund Generation & computation	Balance Forwarded	BABUDEMCO		Balance Forwarded	TACU MPC		Balance Forwarded	BF MPC	
			Generated	Deposited		Generated	Deposited		Generated	Deposited
Hand Tractor	60% of net income derived		58,904.72	58,904.72		5,209.77	5,209.77	7,876.00	8,883.63	8,006.85
Truck(s)	60% of net income derived		98,420.29	98,420.29		16,316.37	16,316.67		94,685.82	30,000.00
Power sprayed	60% of net income derived								630.00	630.00
Rice Mill	60% of net income derived					1,958.70	1,958.70			
Rice Thresher	60% of net income derived									
Low Income	5% of Net surplus before		4,330.575	4,330.575		40,929.595	40,929.595		736.54	793.67
Non Income	5% of Net surplus before	12,841.06	4,330.575	4,330.575	52,766.00	54,517.595	54,517.595			
Add: Interest		73.03		1,574.87			674.04			819.65
	TOTAL	12,914.09	165,986.16	167,561.03	52,766.00	118,932.03	119,606.37	7,876.00	104,935.99	40,250.17
	Cash in Bank		Mar 21-03	180,475.12		Mar 10-03	172,372.37		Dec.31-02	48,126.17

Note: 1. BABUDEMCO (2001) generated P27,753.96 from hand tractors but did not deposit the said amount plus Non income amounting To P20,658.60 which represent 5% of Net surplus equivalent of P413,172.92 which they only deposited P12,841.06. The remaining balance of P7,817.55 + P27,753.96 totaling to **P35,571.50** to be deposited.

2. Balance forwarded are included in the cash in bank.
3. The Better Living Group's contribution to the generation of net income is P10,704.94
4. Only 5% was allocated to both the low income and non income. The 5% allocation for 2002 was equally divided.
5. Trucking policies of Benguet Farmers is 50% of the income generated is allocated for trust fund.

6. CDAの戦略ペーパー（仮訳）

提言(1) 農協の経営能力の重視

戦 略

1. 3パイロット農協の関係スタッフの経営能力を強化する
 - a) アセスメントによって能力ギャップを同定する
 - a.1 組合役員・職員の責任・役割について規定と現実を比較・評価する
 - a.2 農協の報告システム及び
 - a.3 内部コントロールシステム
 - －財務
 - －財務以外
 - b) 能力向上のアクションプランを策定する
 - c) アクションプランを実施する
 - d) アクションプランを評価する
2. 中期計画／実施計画の策定、実施、評価を行う
 - a) 中間評価の提言を組み入れるべく、パイロット農協の中期計画／実行計画の見直し、改訂を行う
 - b) 組合理事、スタッフが中期計画／実行計画を作成し、実施し、モニタリングし、評価するのを支援する

提言(2) 支援組織との調整、連携の強化

戦 略

1. アソシエイト・カウンターパートや支援機関を可能な限りより頻繁に（活動に）巻き込む
 - a) 活動の計画、実施、モニタリング等プロジェクトの重要な局面に上記の人員を可能な限り巻き込む
 - b) カウンターパート機関がプロジェクト実施地域で活動の維持・拡大を行うよう奨励する（タク農協の集団検診ではカパンガン市の医務官が他バランガイへの市医療センターによる拡大の意向を表明している）
2. ベンゲット州の農協のグループ（cluster）がサービスを改善するのを支援・強化する

提言(3) プロジェクト実施アプローチの再方向付け

戦 略

1. 事業ごとのアプローチから農協ごとのアプローチへの転換
 - a) プロジェクト・オフィス（C/P）を各農協の担当にチームに構成する
 - b) 各チームは、C/P、（農協所在）市役所、パイロット農協から構成し、JICA専門家とCDA及び支援機関代表は活動ごとに支援を求められた場合にこれを提供する

- c) 各農協チームは必要に応じて他のチームを支援する
- d) まず農協の経営能力を強化し、その後他の関心（営農指導、生活改善、販売・購買）に広げていく
- e) 各チームは定期的に会合を実施し、活動状況の調査と活動計画を含めた月例報告書を提出する
- f) プロジェクト・スタッフ会議を毎月実施する
- g) 経営委員会会議を四半期ごとに実施する

