



Operational Highlights

I. Capacity Building Program for Borrowing Cooperatives

A. Training for Cooperatives

The Capacity Building Unit (CBU) has successfully conducted ninety-six (96) training batches, achieving 100% of its target for CY 2025. A total of 589¹ LANDBANK Borrowing Cooperatives (BCs) have participated in these trainings, comprising of 2,284 participants. Among these 589 borrowing cooperatives, 262 BCs classified under Maturity levels A and B, 37 BCs under maturity levels C and D, 185 BCs categorized as micro, small medium, and large. 105 BCs with no ECORI. 136 BCs received training more than once. Below is the summary:

| KRAs | As of Dec. 2025 | LCDFI Target as of Dec. 2025 | % of Accomplishment with LCDFI target as of Dec 2025 | Target for the Year | 2025 Accomplishment | As of Dec. 2024 | % of Growth |
|---|---------------------|------------------------------|--|---------------------|---------------------|-----------------|-------------|
| 1. Training for Cooperatives | 96 | 96 | 100% | 96 | 100% | 86 | 12% |
| a. No. of Actual BCs Attended: Enrolled – 545 Additional – 44 | 589 (attended) | 480 | 123% | 480 | 123% | 546 | 8% |
| b. No. of Actual Participants/ Beneficiaries Attended: Enrolled – 1,998 Additional – 286 | 2,284 (attended) | 2,400 | 95% | 2,400 | 95% | 2,136 | 7% |
| 2. Assessment of Operations for Cooperative | 16 | 16 | 100% | 16 TBCs | 100% | 12 | 33% |

Training activities were conducted in response to requests from Lending Centers, which identified targeted capacity-building needs among their respective Borrowing Cooperatives. To address these gaps, the Lending Centers proposed a series of tailored training modules. The summary below outlines the training conducted across each area:

| Training Modules | No. of Trainings Conducted/Module/Area | | | | Total No. of Training Request |
|---|--|-----------|-----------|-----------|-------------------------------|
| | N/CL/M | SL/B | Vis | Min | |
| 1. Risk Self-Assessment/Risk and Control Self-Assessment | 12 | 5 | 5 | 8 | 30 |
| 2. Credit Background Investigation and Appraisal | - | 1 | 4 | 1 | 6 |
| 3. Remedial Management | - | 1 | 1 | 3 | 5 |
| 4. Entrepreneurial and Business Management | - | 2 | - | 2 | 4 |
| 5. Strategic Planning | 3 | 1 | 1 | 2 | 7 |
| 6. Internal Control | - | - | 2 | 1 | 3 |
| 7. Basic Accounting for Non-Accountants | - | 1 | - | 4 | 5 |
| 8. Account Management and Credit Administration | 3 | 3 | 2 | 4 | 12 |
| 9. Financial Management | - | 3 | 2 | - | 5 |
| 10. Policy Rules and Formulation | 3 | 3 | 2 | 3 | 11 |
| 11. Basic Bookkeeping | - | 1 | - | - | 1 |
| 12. Governance and Management of Cooperatives | 1 | 2 | 1 | 3 | 7 |
| TOTAL | 22 | 23 | 20 | 31 | 96 |
| 2025 TARGET | | | | | 96 |

¹ 46% of the total of 1,274 Borrowing Cooperatives as of March 31, 2024 (LPMG-DAD)

The training data highlight the implementation of various training modules across four key areas: North/Central Luzon/MFID, South Luzon/Bicol, Visayas, and Mindanao. Among the trainings conducted, Risk Self-Assessment was the most frequently conducted, with thirty (30) batches. This was followed by Account Management and Credit Administration with twelve (12) batches, Policy and Rules Formulation with eleven (11) batches; Governance and Management for Cooperatives and Strategic Planning with seven (7) batches each. Credit Background Investigation and Appraisal with six (6) batches, Basic Accounting for Non-Accountant, Financial Management and Remedial Management both with five (5) batches. Entrepreneurial and Business Management with four (4) batches. Internal Control with three (3) batches and Basic Bookkeeping had one (1) batch.

The areas with the highest training activity are led by Mindanao, with thirty-one (31) trainings, followed by Southern Luzon/Bicol area with twenty-three (23) batches, Northern/Central Luzon with twenty-two (22) batches; and Visayas area with twenty (20) batches).

Mindanao leads in training activity, driven by substantial number of pending training requests from CY 2024 and CY 2025 while other areas have fewer requests.

B. Monitoring of the Trainings

As of December 31, 2025, the Capacity Building Unit (CBU) has monitored a total of twelve (12) training batches facilitated by LCDFI's Capacity Building Officers and Resource Speakers. The monitoring was undertaken to evaluate the quality and effectiveness of the training sessions by the Foundation. the quality of training provided by the Foundation. Below is the list of monitored trainings:

| Training Modules | Date/Venue | Name of Monitoring Officer | Name of LCDFI RS | Training Rating | |
|---|---------------------------------------|----------------------------|------------------------------|-----------------|-----------|
| | | | | Participants | LCDFI |
| 1. Financial Management | January 21-24, 2025, Rizal | Mr. Nestor T. Tapia | Ms. Angelita S. Villaruel | Excellent | Excellent |
| 2. Strategic Planning | February 25-28, 2025 Batangas | Mr. Nestor T. Tapia | Mr. Benjamin B. Dy | Excellent | Excellent |
| 3. Basic Accounting for Non-Accountant | March 19-21, 2025 Bukidnon | Mr. Nestor T. Tapia | Mr Arnold T. Suaybaguio | Excellent | Excellent |
| 4. Basic Accounting for Non-Accountant | April 22-24, 2025 General Santos | Mr. Roy C. Oscillada | Mr Arnold T. Suaybaguio | Excellent | Excellent |
| 5. Risk Self-Assessment (Batch 2) | April 28-30, 2025 South Cotabato | Mr. T. Nestor Tapia | Engr. Reynaldo T. Ambao | Excellent | Excellent |
| 6. Financial Management (Batch 1) | June 24-27, 2025, Quezon | Mr. Roy C. Oscillada | Ms. Angelita S. Villaruel | Excellent | Excellent |
| 7. Account Management and Credit Administration | August 29-30, 2025 Quirino | Mr. Roy C. Oscillada | Mr. Benjamin B. Dy | Excellent | Excellent |
| 8. Policy and Rules Formulation (Batch 2) | October 14-15, 2025 Negros Occidental | Mr. Nestor T. Tapia | Mr. Benjamin B. Dy | Excellent | Excellent |
| 9. Internal Control | October 15-17, 2025 Negros Occidental | Mr. Nestor T. Tapia | Mr. Benjamin B. Dy | Excellent | Excellent |
| 10. Strategic Planning | October 21-23, 2025 MFID | Mr. Nestor T. Tapia | Ms. Lecira V. Juarez | Excellent | Excellent |
| 11. Remedial Management | November 11-12, 2025 Iloilo | Mr. Nestor T. Tapia | Mr. Ricardo Meinrado D. Puda | Excellent | Excellent |
| 12. Risk Self-Assessment | December 1-3, 2025 | Mr. Nestor T. Tapia | Ms. Lecira V. Juarez | Excellent | Excellent |

All training modules received excellent ratings from both the participants and the LCDFI Monitoring Officer, Reflecting a high levels of satisfaction with the training content relevance, delivery, and overall learning experience. These results highlight the effectiveness of the methodologies employed and the competence of the Resource Speakers involved.

C. Assessment of Operations for Cooperatives

This evaluation aims to evaluate the operational performance of Borrowing Cooperatives (BCs) that previously participated in LCDFI training. The objective is to determine whether the training effectively addressed the cooperatives' needs, operational gaps, policies, systems and procedures. Below are the key areas:

1. Integrity and Transparency
2. Recruitment and Succession Planning
3. Relationship of Board of Directors and Management
4. Financial Management Impact of the Cooperative to Members

A total of sixteen (16) Trained Borrowing Cooperatives (TBCs), or four (4)TBCs per area. Below are the TBCs that have been assessed and evaluated:

| TRAINED BORROWING COOPERATIVES (TBCs) | DATE OF AOC | LOCATION | Over-All Adjectival Ratings |
|---|-----------------------|----------------------------|-----------------------------|
| NORTHERN/CENTRAL LUZON AREA | | | |
| 1. Kaaruba Transport Service Cooperative | June 11, 2025 | Trancoville, Baguio City | Excellent |
| 2. Baguio-Benguet Transport Cooperative | June 26, 2025 | Lower Cypress, Baguio City | Fair |
| 3. IJODA Transport Cooperative | November 18, 2025 | Baguio City, Benguet | Fair |
| 4. Baguio-Tublay Transport Cooperative | November 27, 2025 | Baguio City, Benguet | Poor |
| SOUTHERN LUZON/BICOL AREA | | | |
| 5. Palangue Agrarian Reform Cooperative | February 13- 14, 2025 | Naic, Cavite | Good |
| 4. Gardenia Kapit-Bisig Multi-Purpose Cooperative and Transport Service | February 19, 2025 | Bacoor, Cavite | Good |
| 7. Arya Coconut Farmers Multi-Purpose Cooperative | April 11, 2024 | Odiangan, Romblon | Good |
| 8. Cavite Farmers Feedmilling and Marketing Cooperative | April 29, 2025 | Silang, Cavite | Good |
| VISAYAS AREA | | | |
| 9. El Pardo Transport Cooperative | June 21, 2025 | Cebu City, Cebu | Very Good |
| 10. Cebu Provincial Operators Transport Cooperative | June 22, 2025 | Cebu City, Cebu | Poor |
| 11. Compostela Transport Cooperative | July 31, 2025 | Compostela, Cebu | Poor |
| 12. Leyte Transport Cooperative | November 24, 2025 | Palompon, Leyte | Good |
| MINDANAO AREA | | | |
| 13. Cortes Officials and Employees Multi-Purpose Cooperative | March 12, 2025 | Cortes, Surigao, Del Sur | Fair |
| 14. Cagwait Employees Development Multi-Purpose Cooperative | March 13, 2025 | Cagwait, Surigao Del Sur | Good |
| 15. SPLC Agro-Industrial Multi-Purpose Cooperative | July 29, 2025 | Tungawan, Zamboanga | Fair |
| 16. Tupi Agricultural Credit Cooperative | August 27, 2025 | Tupi, South Cotabato | Very Good |

The training sessions conducted across various regions generally demonstrate a positive level of engagement and quality, as reflected in the overall adjectival ratings. Below are the summary:

The Northern/Central Luzon area demonstrated varied performance among its cooperatives. **The Kaaruba Transport Service Cooperative** achieved an **Excellent** rating, reflecting a high level of training effectiveness and strong operational capacity within the region. In contrast, the **Baguio-Benguet Transport Cooperative** received a **Fair** rating, indicating the need for further capacity-building interventions, particularly in Risk Self-Assessment, Governance and Management of Cooperatives, and Entrepreneurial and Business Management to strengthen organizational performance. Similarly, the **IJODA Transport Cooperative** was rated **Fair**, underscoring comparable areas for improvement. Meanwhile, the **Baguio-Tublay Transport Cooperative** obtained a **Poor** rating, highlighting significant challenges that require targeted support and intensive training to elevate its operational standards.

In the Southern Luzon/Bicol region, cooperatives such as **Palangue Agrarian Reform Cooperative**, **Gardenia Kapit-Bisig Multi-Purpose Cooperative**, and **Arya Coconut Farmers Multi-Purpose Cooperative** all received **Good** ratings, signifying satisfactory training outcomes. Similarly, the **Cavite Farmers Feedmilling and Marketing Cooperative** also achieved a **Good** rating, highlighting the positive impact of the trainings on their operational improvements.

The Visayas region exhibited mixed performance outcomes among its cooperatives. The **El Pardo Transport Cooperative** attained a **Very Good** rating, signifying strong training effectiveness and commendable operational practices. In contrast, both the **Cebu Provincial Operators Transport Cooperative** and the

Compostela Transport Cooperative were rated **Poor**, underscoring significant gaps that necessitate targeted interventions and further training to address operational weaknesses. Meanwhile, the **Leyte Transport Cooperative** achieved a **Good** rating, reflecting satisfactory performance with room for continued improvement.

In Mindanao, the **Cortes Officials and Employees Multi-Purpose Cooperative** and the **SPLC Agro-Industrial Multi-Purpose Cooperative** both received **Fair** ratings, indicating moderate performance with identifiable areas requiring improvement. The **Cagwait Employees Development Multi-Purpose Cooperative** was rated **Good**, reflecting satisfactory operational capacity with potential for further enhancement. These outcomes collectively suggest that continued and targeted participation in training programs is essential to address operational weaknesses and strengthen cooperative effectiveness. Notably, the **Tupi Agricultural Credit Cooperative** achieved a **Very Good** rating, demonstrating commendable performance and serving as a positive benchmark for other cooperatives in the region.

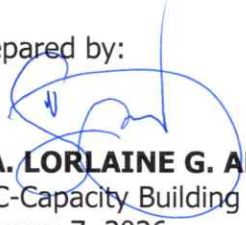
The performance of Trained Borrowing Cooperatives (TBCs) across regions reflects a diverse range of outcomes, highlighting both strengths and areas requiring improvement. Northern/Central Luzon showed mixed results, with one cooperative rated Excellent but others falling to Fair and Poor, underscoring uneven capacity. Southern Luzon/Bicol demonstrated consistency, with all cooperatives rated Good, indicating stable yet moderate effectiveness. The Visayas region presented polarized outcomes, with one cooperative rated Very Good and another Good, but two rated Poor, pointing to significant disparities in training impact. In Mindanao, ratings ranged from Fair to Very Good, suggesting moderate overall performance with notable potential for improvement.

Overall, while certain cooperatives achieved commendable ratings, the presence of multiple Fair and Poor outcomes across regions emphasizes the need for targeted capacity-building interventions, continuous training, and strengthened governance practices to ensure more consistent and sustainable cooperative development nationwide.

III. Other Updates

1. The CBP impact study has been completed, and the final report was submitted to LCDFI on June 8, 2025.
2. Two CBU Personnel attended the Trainers of Training (ToT) in Central Luzon State University on March 25-28, 2025.
3. Three CBU personnel attended the training on Trainers Training for Managers and Instructor on October 9-10, 2025.
4. Two CBU Personnel attended the training on Self Leadership on October 13, 2025.
5. One CBU staff attended the IBM Data Analysis Course on October 20, 2025
6. CBU attended the Harmonized Gender and Development Guidelines on October 28-29, 2025.
7. CBU attended the Cybersecurity for Modern Workers training on November 4, 2025.
8. All CBU Personnel attended the 5s and 7s Method for Workplace Improvement on November 19, 2025.
9. Four CBU Personnel attended the Public Speaking Training at Business Maker Academy in Oritgas, Pasig City on December 4-5, 2025.

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