



LIBERCON MULTI-PURPOSE COOPERATIVE
BRGY. CONCEPCION, HILONGOS, LEYTE

Item No.: 05
Date: 21 2026 JUL

Date : June 30, 2026

HONORABLE LEONARDO M. JAVIER, JR.
PRESIDING OFFICER/ VICE GOVERNOR
SANGUNIANG PANLALAWIGAN NG LEYTE
PROVINCE OF LEYTE

Sangguniang Panlalawigan
Province of Leyte
RECEIVED
Date: JUL 01 2026
By: [Signature]

Dear Vice Governor Hon. Leonardo M. Javier Jr,

In response to your Notice of call for Accreditation, kindly be informed that Libercon Multi-Purpose Cooperative, with office address at Brgy. Concepcion, Hilongos, Leyte, would like to seek accreditation by the sangguniang Panlalawigan.

In support on this application are the following administrative requirements:

1. Duly Accomplished Application form for Accreditation.
2. Duly approved Board Resolution signifying intension for accreditation for the purpose of representation in the local special body.
3. Certificate of registration issued by CDA
4. List of Current Officers
5. CY 2021 Minutes of the Annual Meeting
6. CY 2021 Annual Accomplishment Report
7. CY 2021 Financial Statements

Thank you,

Sincerely Yours

[Signature]
Evelyn P. Buzon
Manager

APPLICATION FORM FOR ACCREDITATION

Name of Organization: LIBERCON MULTI-PURPOSE COOPERATIVE

Address: BRGY. CONCEPCION, HILONGOS, LEYTE

Contact No. : 09946754924 Email address (optional): liberconm@yahoo.com.ph

Date Organized: April 3, 2002 Sector/s Represented: Brgy. Council

Purpose/ Objectives:

1. Economic Support -Help members increase income ,savings , productivity , and purchasing Power ,share profits fairly provide affordable credit for farming /livelihood needs.
2. . Supply quality inputs. Tools marketing help, and other services members cannot easily get Alone.
3. Capacity Building- Train members better farming . business management and technologies.
4. Protection and resilience - Assist with risks like typhoon , promote self -help and community Stability/sustainable livelihood and community progress.
5. Assist with risks like typhoons, promote self help and community stability.

Services that the organization provides or can participate in:

1. Financial ervices:
 - * Savings Deposit - safe place to save, earn devidend
2. Affordable Credit Loans low interest fund for farming , inputs, emergencies,typhoon recovery Working capital also loan restructuring support.
3. Insurance protection - life, crops, property or accident coverage , calamity assistance fund
4. Supply of quality INPUTS
5. Production Support
6. Marketing and Trading
7. Technical Assistance

Registering Agency:

Date Registered: Aug. 26, 2002

- ☐ Securities and Exchange Commission (SEC)
- ☒ Cooperative Development Authority (CDA)
- ☐ Department of Labor and Employment (DOLE)
- ☐ Department of Human Settlements and Urban Development (DHSUD), formerly the Housing and Land Use Regulatory Board (HLURB)
- ☐ National Commission on Indigenous People (NCIP) *certification

Accrediting Agency (if any):

Date Accredited: Aug. 26,2002

- ☐ Commission on Population and Development (POPCOM)
- ☐ Philippine Drug Enforcement Agency (PDEA)
- ☐ Department of Labor and Employment (DOLE)
- ☐ Others (specify): Cooperative Development Authority (CDA)

Organizational Level:

- ☒ Barangay- Level
- ☐ Chapter
- ☐ Affiliate of a larger organization (identify organization): _____
- ☐ Others (specify): _____

Projects Implemented in the (Province/City/ Municipality) of (Name of HILONGOS,LEYTE)

Year	Project	Cost	Financing Source/ Scheme	Beneficiaries	Status Completed/Ongoing
None	None	None	NONE.	NONE	NONE

Depending on your organization’s technical area of expertise and scope of activity, which Local Special Body are you most capable to be member of?

- ☐ Local Development Council Municipal Development Council
- ☐ Local Health Board
- ☐ Local School Board

☐ Local Peace and Order Council

WE HEREBY CERTIFY to the correctness of the above information.


Brigida K. Lozada
President


Cynthia R. Masendo
Secretary

List of Current Officers and Members

List of Current Officers of the (Name of CSO)
As of (DATE)

NAME	POSITION
BRIGIDA k. IOZADA	President
AMADO A. BUZON	Vice President
CYNTHIA MASENDO	Secretary
AMELITA LAYAM	Treasurer
PEDRO LOZADA	Auditor
CITADEL VALDUEZA	Head, Health Committee
MYCHA GLENDA	Head, Education Committee
GRACE VERDIJO	Head, Environmental Committee
AMADO BUZON	Head, Infastructure and Safety Committee
ELISA NAPOLES	BOD Member
GRACE VERDIJO	BOD Member
PEDRO LOZADA	BOD MEMBER

(LIBERCON MULTI-PURPOSE COOPERATIVE)

Activity: SPECIAL MEETING

Participants: LMPC BOARD OF DIRECTORS/OFFICERS

Date and Time: JUNE 22,, 2026

Expectations for the Activity:

Approved action plan for recovery, loans , grant

General Objective:

1. To exercise the supreme authority of all members as the highest governing body of the cooperative
2. To set policies , approved plans , and decide on major activities activities for the cooperative growth and recovery
3. To elect , guide , and hold the board and officers accountable for their performance.
4. To review and approved financial reports budgets,surplus sharing loans or project proposals
5. To updates on status,programs ,and other concerns and suggestions'
6. To comply CDA rules and legal requirements for cooperative continued operations.

Specific Objectives:

- Set direction and policies- Adopt / amend bylaws , approved development plans and decide major programs such as farm recovery, loan programs.
- Elect and hold leaders Accountable
- Approved financial matters
- Inform and Empowers members

Agenda :

1. Agenda 1

Objective of the special meeting

Notes/Discussion: explained : exercise member authority, approved plans /budget., comply and discuss aid. Submission of Documents for Accreditation in Sangguniang Panlalawigan. Approved by officers and members

Agreement:Objectives adopted unanimously.

Action: included in official minutes

Agenda 2-Approval of Previous Minutes

Notes and Discussion : Read aloud ; no corrections or questions.

Agreements:: Approved as presented

Agenda 3- Reports of Officers:

(Notes, Agreements, Discussions, Reported STATUS ; Members difficulty to comply obligation., Typhoon damage ,Lost of documents S , Finances, DA/ACEF programs, legal matters for delinquent borrowers.

AGREEMENT; Report received and noted.

ACTIONS; copeis attached to records

Agenda 4- PLANS AND budget

Notes,/Discussions, : Presented plan and budget , grant/loans and funding proposal /apply for loan in the office of Gov. Ecot Petilla

Reported status: Report invironment damage by typhoon,lost documents,massive withdrawals , cash flow drained

Agreements; APPROVED ;board authorized to apply LOAN and transact.

Action; Process application not later than July.

Agenda 5 - Election and Confirmation of Officers

Notes /Discussion; Nomination and voting done by cda guidelines

Agreement :Board and committees d elected and confirmed

Agenda 6- Policies and by-laws

Notes /Discussion review rule,update and amend policies if needed

Agreement adopted as amended

Action: File updated copy with CDA

Agenda 7 - Other matters-

Notes /discussion ; requested support and financial aid

Agreement - To send formal appeal letters/resolution.

Actions; Draft and sign with in working days

Agenda 8 - Ajournment -

Notes / discussion -No further matters raise ,

Agreement ; Motion to close the meeting

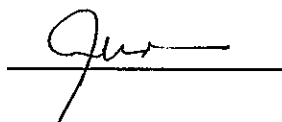
Action: Meeting Ajourn.

Prepared by:



Cynthia R. Masendo
Secretary

Noted by:

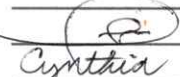
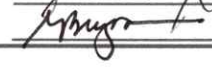


Brigida K. Lozada
BOD Chairperson



LIBERCON MULTI-PURPOSE COOPERATIVE
BRGY. CONCEPCION, HILONGOS, LEYTE

EXCERPT FROM THE MINUTES OF SPECIAL MEETING OF THE BOARD OF DIRECTORS OF
LIBERCON MULTI-PURPOSE COOPERATIVE HELD ON June 25, 2026 AT THE OFFICE OF Libercon
Multi-Purpose Cooperative at Brgy. Concepcion, Hilongos, Leyte

Present:	Brigida Lozada	BOD chairwoman	
	Amado A. Buzon	Vice chairperson	
	Anita Velmonte	BOD Member	
	Grace Verdijo	BOD Member	
	Elisa Napoles	BOD Member	
	Pedro Lozada	BOD Member	
	Cynthia Masendo	Secretary	
	Evelyn P. Buzon	Manager	

Board Resolution No. 19
Series of 2026

RESOLUTION SIGNIFYING THE INTENTION OF LIBERCON MULTI-PURPOSE COOPERATIVE TO
APPLY FOR ACCREDITATION WITH THE SANGGUNIAN (PANLALAWIGAN/PANGLUGSOD/ OF
LEYTE AND DESIGNATING ITS OFFICIAL REPRESENTATIVES FOR THIS PURPOSE.

WHEREAS , SECTION 108 of local GOVERNMENT Code of 1991 (RA 7160) provides for the
accreditation of Civil Society Organizations.

WHEREAS, the LIBERCON MULTI-PURPOSE COOPERATIVE is a civil society organization duly
registered with the Cooperative Development Authority aim to actively participate in local
governance and community development programs.

WHEREAS , in the Libercon Multi-Purpose Cooperative Special Board Meeting held the office
of Libercon MPC at Brgy. Concepcion , Hilongos, Leyte on June 25, 2026 attended by following
Board of Directors present, the following resolution was approved and adopted.

RESOLVED AS IT IS HEREBY RESOLVED, to signify our intention to be an accredited civil society
organization with the Sanggunian (Panlalawigan / Panglungsod /Bayan) pursuant to the
procedure and guidelines set forth in section 108 of the Local Government Code and DILG
Memorandum Circular 2022 and to apply for membership in a local special body in the
(Province /City/ Municipality of Hilongos, Leyte.

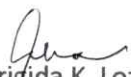
RESOLVED FURTHER, to forward a copy of this RESOLUTION to the chairman Committee on
Cooperatives and Accreditations Sanggunian Panlalawigan .

RESOLVED FURTHERMORE , that the following representative of Libercon Multipurpose
cooperative are Brigida K. Lozada, Chairperson, and Evelyn P. Buzon, Manager are authorized
and directed any action necessary to effectuate the forgoing resolution.

Name	Position	Signature
Brigida K. Lozada	Chairperson	
Evelyn P. Buzon	Manager	

ADOPTED unanimously by the Board of Director of Libercon Multi Purpose Cooperative this
25th day of June , 2026 in Concepcion , Hilongos, Leyte.


Evelyn P. Buzon
Manager
Phil Health I.D. No. 13-050047198-1


Brigida K. Lozada
Chairperson
CRN -006-0047-4211-4

SUBCRIVED AND SWORN to before me this 30th day of June 2026, affiant exhibiting to me their evidence of identity by way of I.D. no. Evelyn P. Buzon , I.D. no. Philhealth No. 13-050047198-1, Brigida K. Lozada I. D. no. CRN- 006-0047-4211-4.

Doc. No. 58
Page No. 10
Book No. LXXVII
Series of 2026


ATTY. JOSE N. MARQUEZ
Notary Public, Commission Expires Dec. 31, 2027
Notarial Commission No. 287-2025-03
PTR No. 1181378, Nov. 17, 2025, Hilongos, Leyte
Lifetime Member No. 02987, May 2, 2002, Pasig
Roll of Attorneys No. 45431, TIN: 902-770-534
MCLE Number VII-0000124, June 3, 2024



DEPARTMENT OF FINANCE
COOPERATIVE DEVELOPMENT AUTHORITY

Reg.No. 9520-08000726

CERTIFICATE OF REGISTRATION

TO ALL WHOM THESE PRESENTS MAY COME, GREETINGS:

This is to certify that

Libercon Multi-Purpose Cooperative

CIN-0104080420

with address at Brgy. Concepcion, Hilongos, Leyte, duly registered with the Authority under Certificate of Registration/Confirmation No. TAC - 2629 dated Aug 26, 2002 has complied with the requirements prescribed by the Authority for the issuance of New Certificate of Registration under Article 144 of RA 9520 otherwise known as the "Philippine Cooperative Code of 2008".

By virtue of the powers and duties vested in me by law, the Libercon Multi-Purpose Cooperative is hereby registered with the Cooperative Development Authority and shall continue to enjoy the rights and privileges in accordance with RA 9520 and all other laws appurtenant thereto unless this Certificate is suspended or cancelled for cause.

Given in Quezon City, Philippines, this 16th day of October, 2009.



LECIRA V. JUAREZ
Chairperson

10/16/2009

This replaces Certificate No. TAC -2629 dated Aug 26, 2002



LIBERCON MULTI PURPOSE COOPERATIVE
BRGY. CONCEPCION, HILONGOS, LEYTE

PROGRAMS / PROJECTS/ ACTIVITIES	Objectives	Duration/Date	status	budget allocation	Remarks
1. Savings Mobilization Program	To encourage regular savings of members , build share capital and cooperative fund provide safe and accessible place for members money	on going year -round from 2002 up to present	on -going	equity savings deposited by members	records being updated regular collection increase members savings this year
2. Revolving lending credit /credit assistance program	To provide accessible , low interest loan exclusively to members livelihood , farming\ emergency and household needs; funds rotate back to help moe members	on - going year round	ONGOING	additional revolving fund is 3,000,000.	Operation slow dow because of calamity loss of records to be fully restored and expanded upon accreditation and release of loan/ assistance.
3. Office and Operational Recovery PROGRAM	To repair facilities, replaced lost documents, updates compliance requirement and restore operations	July 2026-July 2027	planned to start	1,500,000.00	Part of approved recovery plan,meetings , supplies includes documents and admin cost
4. Finacial restructuring and debt Relief	To settle restructure existing obligations and improve financial standing	July 2026- Sept. 2026	Planned to start	500,000.00	Subject to approval of rehabilitation assistance

OFFICERS AND MANAGEMENT STAFF 2024

BOD CHAIRWOMAN
BOD VICE – CHAIRMAN”

SECRETARY – CYNTHIA R. MASENDO

Credit committee

Education Committee:

Mediation Committee

Election Committee

Audit Committee:

Ethics Committee:

GAD

MANAGEMENT STAFF:

Evelyn P Buzon	-	Manager
Amelita Layam	-	Cashier
Citadel Valdueza	-	Loan Officer
Marlyn Bulfa	-	Bookkeeper
Ronilo Lasquite	-	Account Officer

Republic of the Philippines
Province of Leyte
Municipality of Hilongos
Libercon Multi-Purpose Cooperative
Brgy. Concepcion, Hilongos, Leyte

RE : 15th General Assembly Meeting

TIME: 1:00 p..M.

Date: March , 24, 2022

Calendar year 2021

VENUE: Concepcion Covered Court

PRESENT: 162 MEMBERS

The General Assembly meeting was started at exactly 1:30 p.m. of March 24, 2022 at Brgy. Concepcion covered court. It was started with a prayer by BOD Rosario Lor followed by Philippine National Anthem by the sound system. BOD Brigida K. Lozada gave her welcome talk. Brgy. Captain Crispin N. Fulache gave his encouragement and inspiring message about the cooperative. BOD Grace Verdijo Chairman of Election Committee announced to the body that the election procedure will be done by the following rules of CDA which is secret balloting. She also mentioned that there are four (4) Board of Director finish their term this year and we need to elect another four candidate of board but the former board of director can be elected again and the former 4 board of director can run again as Board of Director like Primitiva Presbitero, Rosario Lor, Pedro Lozada, Brigida K. Lozada. She also announced the following Qualification and disqualification of the candidates.

Qualification:

1. All members in good standing are entitled to be voted as board of director.
2. Having time and willingness to serve.
3. At least college level.
4. At least 25 years of age.
5. Able to control the affair of the cooperative By-Laws and Resolution on General Assembly for the management of the business and the guidance of the members and officers.

Disqualification:

1. Holding any position in the Government.
2. Having conflict interest with the business of the cooperative.
3. Having been convicted for legal cases.
4. Being full time employee of the coop.
5. Having been disqualified pursuant to disqualifications prescribed by law of the BY-Laws.
6. Members relative of the cooperative employees up to the 3rd degree of consanguinity or affinity.
7. Having past due amortization.

The chairman of election committee announced to submit the certificate of candidacy and inform the body that exactly 2:00 p.m. will start the election. Only 4 candidate submitted the certificate of candidacy. Since no other run for candidate for board of director the body decided to retain all BOD of the Libercon MPC and all committee officers. It was approved by General assembly that all officers will retain the position as Board of Directors and committee officers.

Agenda:

1. Presentation of the Board of Director
2. Business Meeting Proper:
 - a. Call to order
 - b. Roll Call
 - c. Declaration of Proof
 - d. Showing of due notice
 - e. Declaration of Quorum
 - f. Reading and Approval of Previous Minutes

3. Consideration of Reports
 - a. Showing of progress and Achievements
 - b. Financial Reports
 - c. Assembly Resolution
 - d. Approval of Action Plan
 - e. Approval of External Auditor
 - f. Committee Reports
4. Awarding of MIGS
5. Distribution of Give Aways/ and raffle draw

Presentation of Board of Director:

The election committee declared or present that the officers of Libercon Mpc. For the year 2021 are the following:

1. Brigida K.Lozada
2. Amado A. Buzon
3. Elisa F. Napoles
4. Rosario Lor
5. Primitiva Presbitero
6. Grace Verdijo
7. Pedro Lozada

BUSINESS MEETING PROPER:

- a. Call to Order;

The 15th General Assembly was called to order by the presiding Officer BOD Chairwoman Brigida K. Lozada

- b. Roll Call/Declaration of Quorum

It was followed by roll call of the secretary to check the attendance and declaration of quorum for 162 members are present.

- c. Declaration of proof and showing due notice:

The Manager of Libercon MPC/ show to the General Assembly that they sent notice to the members about the schedule of General assembly and most of the members signed.

- d. Reading and Approval of Previous Minutes :

The coop. secretary , Cynthia Masendo read the minutes of the previous General Assembly Meeting 2016. She asked for any concern about the minutes or there is any correction related to the minutes/comments . No question and comments aroused.Since no question or comments asked about the minutes the chairwoman proceed to motion for approval . This was motioned by crispin N. Fulache

and duly seconded by Grace Verdijo.

3. Consideration of Reports:

- a. Showing of Progress and Achievements:

The manger Evelyn P. Buzon reported the progress and achievements of the cooperative from calendar year 2017 up to the present . She presented the development plan, budget plan and action plan for the year 2018 and had been approved by general assembly. She also reported her accomplishment report for the year 2017. She explained the situation of the cooperative about the problem encountered to our conduit partners. She explained very well to the body that as of now we only have one conduit partner. Loan releases will be adjusted and it is payable with in 6 months only . She encourage all members to follow the schedule of paying weekly or monthly amortization of their loan.the savings depositors has to pay 200 .00 as their partial capital built p he/she will be considered as an associate member until she/he completed 6,400 to become a regular member. With regards to our meat processing product she announced that we have already license to operate from FDA . So we could deal it to different department store nationwide. She also announced that our vermicast is available and she encourage our members to use this fertilizer/organic .Application was sent to different agency seeking for financial assistance .

4. Bookkeepers Report:

The bookkeeper Mariyn Bulfa reported and explained very well the financial statement of the cooperative. She reported the cash flow , Income statement and financial condition of the cooperative.

She reported that most of the askal center was closed due to the immediate resignation of our loan officer assigned.
Approval of External Auditor: the bookkeeper distributed a copy of financial statement to members.

The Manager introduced to the body our External Auditor and if they still willing to retain her as our external auditor. It was approved that we will have the same auditor for calendar year 2018.

6.Committee Report :

The committee report was done and all of them reported the task assigned with them.

Giving of Awards to MIG's, highest depositors and highest cbu

Raffle Draw

Open Furom was followed , open to all members of the cooperative for question and clarification they wanted to know.

Giving of give aways

Approval of Resolution on:

Evelyn P. Buzon presented the following resolution:

1. POS machine for P3 and others
2. Opening of Satellite office in Poblacion
3. Amenmend of Area Coverage

Elisa Napoles gave her closing remarks.

Motion by Grace Verdijo and duly seconded by Rosario Lor that the the General Assembly was adjourned at 5:00 p.m.

Prepared by,

Cynthia R. Masendo
Cynthia R, Masendo
Coop. Secretary

Approved by:

Brigida K. Lozada
Brigida K. Lozada
BOD Chairman

LIBBERCON MULTI-PURPOSE COOPERATIVE
BRGY. CONCEPCION, HILONGOS, LEYTE

ACCOMPLISHMENT REPORT ON ONE YEAR ACTION PLAN
2021

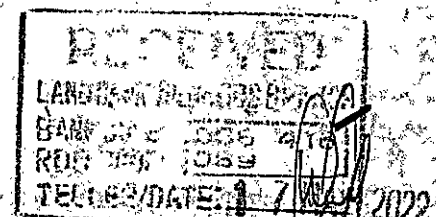
1. OUTREACH – MEMBERSHIP – THE YEAR 2021 WE HAVE ONLY 20 members RECRUITED DUE TO THE PROBLEM OF FINANCIAL DIFFICULTY BECAUSE WE HAVE NO ENOUGH FUND FOR RELEASING IN CASE THEY NEED TO APPLY LOAN. WE REALLY AFFECTED WITH THE CALAMITY THAT STRIKE IN OUR COUNTRY that start our financial FINANCIAL DIFFICULTY. Covid.19/tvphoon
2. INTERNAL FUND GENERATION
 - A. SAVINGS DEPOSIT – WITH REGARDS TO OUR SAVINGS DEPOSIT WE ARE VERY THANKFUL THAT THE PEOPLE IN THE COMMUNITY TRUSTED US TO TAKE CARE OF THEIR MONEY THRU SAVINGS DEPOSITS. We awarded the highest depositors every general assembly
3. INCREASE FINANCING
 - A. WE TRY TO REQUEST FOR THE INCREASE OF OUR CREDIT LINE IN SBC BUT THE TOTAL CAPITAL
 - B. CBU-WE DO HAVE A STRICK IMPLEMENTATION OF SAVING RETENTION OF 2% WHICH ADDITIONAL CBU DURING THE LOAN RELEASED
4. INTERNAL CAPACITY DEVELOPMENT –
 - A. NO TRAINING FOR STAFF
 - B. DEVELOPING CHAMPION
5. DEVELOPING CHAMPION
 - A. NO TRAININGS FOR CENTER
 - B. NO TRAININGS FOR SECOND LINER
6. COOP. IMAGE
 - A. TARPULINE IS POSTED IN DIFFERENT AREAS IN TIME OF ACTIVITIES OF THE COOPERATIVE
 - B. STAFF USED ID AND UNIFORM
 - C. OFFICERS ALSO USE UNIFORM DURING MEETING
7. CONTROLLING AND REDUCING PAR
 - A. WE HAVE A PROPER MONITORING LAST 2023 CHECK AND BALANCE FROM LEDGER TO PASSBOOK AND THIS IS ONE OF THE TASK OF OUR CLERK.
 - B. PAST DUE WAS INCREASED
8. NO INVOLMENT IN COMMUNITY FOR THE YEAR 2023.
9. ENTERPRISE LINKAGES
 - A. MEAT PROCESSING WAS STOP BECAUSE OF ASF
10. NO TEAM BUILDING DURING 2023.

LIBERCON MULTI-PURPOSE COOPERATIVE
Brgy. Concepcion, Hilongos, Leyte
CDA Reg No. TAC- 2629; TIN 005-759-445; CIN 0104080420

COMPARATIVE INCOME STATEMENT
For the Period Ending December 31, 2021 and 2020
(In Philippine Peso)

	<u>2021</u>	<u>2020</u>
Revenues:		
Interest Income on Loans (Note 1)	1,111,912.34	882,978.50
Penalty	40,379.00	18,820.00
Service Fees	33,345.00	23,420.00
Membership Fee	1,150.00	1,100.00
Other Income (Note 2)	52,376.68	95,755.96
Total Revenues	<u>1,239,163.02</u>	<u>1,022,074.46</u>
Operating Expenses:		
Financing Cost (Note 3)	90,533.76	
Officers and Employee Costs (Note 4)	695,610.76	677,967.31
Administrative Costs (Note 5)	311,794.03	300,246.50
Total Expenses	<u>1,097,938.55</u>	<u>978,213.81</u>
Net Surplus Before Other Items	141,224.47	43,860.65
Net Surplus for Allocation	<u>141,224.47</u>	<u>43,860.65</u>
Statutory Funds		
General Reserved Fund	14,122.45	4,386.06
Optional Fund	14,122.45	4,386.06
Cooperative Education and Training Fund	9,885.71	3,070.25
Community Development Fund	4,236.73	1,315.82
Total Statutory Funds	<u>42,367.34</u>	<u>13,158.19</u>
Undivided Net Surplus	<u>98,857.13</u>	<u>30,702.46</u>


EVELYN BUZON
Manager



10

LIBERCON MULTI-PURPOSE COOPERATIVE
Brgy. Concepcion, Hilongos, Leyte
CDA Reg No. TAC- 2629; TIN 005-759-445; CIN 0104080420

COMPARATIVE BALANCE SHEET

(In Philippine Peso)

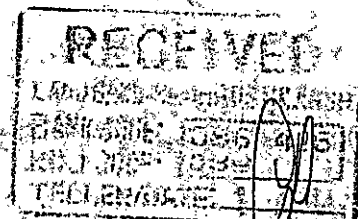
ASSETS

Current Assets:	<u>2021</u>	<u>2020</u>
Cash	985,374.00	742,611.69
Loans Receivable (Note 6)	9,884,717.90	9,401,757.07
Allowance for Probable Loss	(227,459.30)	(227,459.30)
	<u>10,642,632.60</u>	<u>9,916,909.46</u>
Inventories	-	64,103.00
Total Current Assets	<u>10,642,632.60</u>	<u>9,981,012.46</u>
Non Current Assets		
Properties and Equipment	<u>1,684,470.82</u>	<u>1,679,470.82</u>
Total Non Current Assets	<u>1,684,470.82</u>	<u>1,679,470.82</u>
TOTAL ASSETS	<u>12,327,103.42</u>	<u>11,660,483.28</u>

LIABILITIES and MEMBER'S EQUITY

Current Liabilities:		
Interest on Share Capital Payable/Patronage Refund Payable	268,521.42	200,366.75
Deposit Liabilities	<u>2,058,305.31</u>	<u>2,391,204.89</u>
Total Current Liabilities	<u>2,326,826.73</u>	<u>2,591,571.64</u>
Long Term Liabilities		
Loans Payable (Note 7)	<u>5,178,712.00</u>	<u>5,987,499.53</u>
Total Liabilities	<u>7,505,538.73</u>	<u>8,579,071.17</u>
Member's Equity		
Capital Build Up	2,093,139.24	2,078,728.04
Grants	1,733,687.05	-
Donated Capital	353,908.29	353,908.38
Statutory Fund (Note 8)	<u>640,830.11</u>	<u>648,775.79</u>
Total Members' Equity	<u>4,821,564.69</u>	<u>3,081,412.21</u>
TOTAL LIABILITIES and MEMBER'S EQUITY	<u>12,327,103.42</u>	<u>11,660,483.38</u>


EVELYN BUZON
Manager



LIBERCON MULTI-PURPOSE COOPERATIVE
Brgy. Concepcion, Hilongos, Leyte
CDA Reg No. TAC- 2629; TIN 005-759-445; CIN 0104080420

NOTES TO INCOME STATEMENT

Note 1 - Interest Income on Loans

NLDC	34,640.75
SBC	<u>1,077,271.59</u>
Total Interest Income	<u>1,111,912.34</u>

Note 2 - Other Income

Other Income	15,196.44
Commission on LEYECO Bills Payment	19,694.94
Notarial Fee	3,615.00
DAR	2,170.30
Vermi	
Tractor	<u>11,700.00</u>
Total Other Income	<u>52,376.68</u>

Note 3 - Financing Costs

Interest Expense on Loans	<u>90,533.76</u>
---------------------------	------------------

Note 4 - Officers and Employee Costs

Honorarium	654,000.00
SSS Premiums	32,462.50
Phihealth Contributions/Pag ibig Fund	<u>9,169.26</u>
	<u>695,631.76</u>

Note 5 - Administrative Costs

Communication	8,615.00
Donations and Promotions	21,023.00
Light and Water	28,628.93
Trainings and Seminars	4,005.00
Office Rental	45,500.00
Office Supplies Expense	24,760.35
Professional and Legal Fees	25,700.00
Repairs and Maintenance	11,578.00
Representation Expense	15,583.00
Taxes and Licenses	15,570.75
Transportation Expense	24,262.00
Anniversary and General Assembly Expenses	3,400.00
Miscellaneous Expense	76,770.00
Bank Charges	1,350.00
Tractor Expenses	<u>5,048.00</u>
	<u>311,794.03</u>

/2

LIBERCON MULTI-PURPOSE COOPERATIVE
Brgy. Concepcion, Hilongos, Leyte
CDA Reg.No. TAC- 2629; TIN 005-759-445; CIN 0104080420

NOTES TO BALANCE SHEET

As of December 31, 2021

Note 6 - Loans Receivable

LMPC/NLDC	2,327,828.38
P.D. SBC	597,336.62
PD/Landbank/LMPC	205,127.70
SBC	2,132,749.00
P-3	<u>4,621,676.20</u>
Total Loans Receivable	<u>9,884,717.90</u>
Allowance for Probable Losses	-227,459.30
Net Loans Receivable	<u><u>₱ 9,657,258.60</u></u>

Note 7 - Loans Payable

NLDC	-
SBC	1,709,875.00
P-3	<u>3,468,837.00</u>
	<u>5,178,712.00</u>

Note 8 - Statutory Fund

General Reserved Fund	255,403.58
Optional Fund	205,029.34
Cooperative Education and Training Fund	104,742.86
Community Development Fund	<u>75,654.33</u>
	<u>640,830.11</u>

LIBERCON MULTIPURPOSE COOPERATIVE

Brgy. Concepcion, Hilongos, Leyte

**AUDITED
FINANCIAL STATEMENTS
AND
REPORT OF INDEPENDENT AUDITOR**

December 31, 2021 and 2020

(Amounts in Philippine Peso)



LIBERCON MULTIPURPOSE COOPERATIVE

NOTES TO FINANCIAL STATEMENTS

December 31, 2021

1. GENERAL INFORMATION AND AUTHORIZATION FOR ISSUANCE OF FINANCIAL STATEMENTS

General Information

LIBERCON MULTIPURPOSE COOPERATIVE is a cooperative duly registered with the Cooperative Development Authority on December 12, 2002 being issued a certificate of CDA Registration Number CIN 0104080420 as a multi-purpose cooperative pursuant to R.A. 9520 and R.A. 6938 for the purpose of undertaking agricultural and/or industrial production purposes to cooperative members, to encourage thrift and savings mobilization among members and to create funds in order to grant loans to its members for productive and providential purpose and providing goods and services and other requirements of the members.

The principal office is at Barangay Concepcion, Hilongos, Leyte.

Under R.A. 6938 (Art. 61 & 62), the cooperative is exempt from the payment of income tax provided that a substantial portion (at least 25%) of its net surplus at the end of the year is returned to the members in the form of interest and/or patronage refund.

Authorization for issuance of Financial Statements

The financial statements of the cooperative herewith attached were approved and authorized for issuance by the Board of Directors on April 6, 2022

2. SIGNIFICANT ACCOUNTING AND FINANCIAL REPORTING POLICIES

The significant accounting policies that have been used in the preparation of the financial statements are as summarized below. The accompanying financial statements have been prepared under historical cost convention and in accordance with Philippine Financial Reporting Standards applicable to all cooperatives in the Philippine taking into considerations Cooperative laws, principles and practices.

2.1 Basis of Preparation

(a) Statement of compliance with Philippine Financial Reporting Standards (PFRSs).

The financial statements of the Cooperative have been prepared in accordance with PFRSs. PFRSs are adopted by the Financial Reporting Standards Council (PFRC) from the pronouncements issued by the International Accounting Standards Board (IASB). PFRSs consists of:

- i. PFRSs- corresponding to International Financial Reporting Standards.
- ii. Philippine Accounting Standards (PASs)-corresponding to International Accounting Standards; and
- iii. Interpretation to existing standards- representing interpretations issued by the International Financial Reporting Interpretations Committee (IFRIC).

(b) Functional and Presentation Currency

The financial statements are presented in Philippine peso, the functional currency of the company, and all values represents absolute amounts except when otherwise indicated.

2.2 Management's Use of Judgment and Estimates

The financial statements are prepared in conformity with the above-mentioned accounting principles accepted in the Philippines which requires management to make estimates and assumptions that affect the amounts reported in the financial statements are based on management's evaluation of relevant facts and circumstances as of date of the financial statements. Actual results could differ from such estimates.

The key estimates/assumptions concerning the future that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed below:

Estimated Useful Lives

The cooperative estimates the useful lives of property and equipment based on the period over which the property and equipment are expected to be available for use. The estimated useful lives of the property and equipment are reviewed periodically and are updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the property and equipment. In addition, the estimation of the useful lives of property and equipment is based on the collected assessment of the industry practice, internal technical evaluation and experience with similar assets. It is possible, however, that the future financial performance could be materially affected by changes in the estimates brought about by changes in factors mentioned above. The amounts and timing of recorded expenses for any period would be affected by changes in these factors and circumstances. A reduction in the estimated useful lives of the property and equipment would increase the recorded expenses and decrease the noncurrent assets.

Depreciation is computed on a straight-line method over the estimated useful lives of the assets.

Allowance for Probable Losses

The cooperative assesses whether objective evidence of impairment exist for receivables that are individually significant and collectively for receivables that are not individually significant. Provision for probable losses is maintained at a level considered adequate to provide for potentially uncollectible receivables.

2.3 Cash and Cash Equivalent

Cash includes cash in banks, petty cash fund and revolving fund. Cash equivalents are short-term, highly liquid investments that readily convertible to known amounts of cash and with original maturities of three (3) months or less and that are subjected to insignificant risk of change in value.

2.4 Receivables

Receivables are valued at face value, net of allowance for probable losses and any anticipated adjustments that will reduce the amount to its estimated realizable value.

The allowance for probable losses is determined after a study of the estimated collectability of the receivable balances and evaluation of such factors as aging of the accounts, collection expense of the Cooperative in relation to the particular receivable, past and expected loss experiences and identified doubtful accounts.

2.5 Inventories

Inventories are assets which are held for sale in the ordinary course of business, in the process of production or such sales or in the form of materials or supplies to be consumed in the production process or in the rendering of services. Inventories are valued at the lower of cost and net realizable value.

2.6 Financial Liabilities

Financial liabilities include bank loans, trade and other payables, as well as interest on Share Capital and Patronage Refund Payable to the cooperative members. These are recognized when the Cooperative becomes a party to the contractual agreements of the instruments. All interest related charges are recognized as an expense in the Statement of Operations under the caption Finance Costs.

Interest on Share Capital and Patronage Refund payable are recognized as financial liabilities based on the Cooperative's Articles and By-laws.

Financial liabilities are derecognized from the balance sheet only when the obligations are extinguished either through discharge, cancellation or expiration.

2.7 Loans Receivables

Loans receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. They arise when the Cooperative provides money, goods, or services directly to a debtor with no intention of trading the receivables. They are included in current asset, except for maturities greater than 12 months after the balance sheet date which are classified as non-current assets.

Loans receivables are subsequently measured at amortized cost using the effective interest method, less impairment losses. Any change in their value is recognized in the profit or loss statement. Impairment loss is provided when there is objective evidence that the Cooperative will not be able to collect all amounts due to it in accordance with the original terms of the receivables. The amount of the impairment loss is determined as the difference between the assets' carrying amount and the present value of estimated cash flows.

2.8 Cost and Expense

Cost and expenses, not directly attributable to capitalization assets or projects, are recognized and charged to operations as incurred.

2.9 Income Recognition

As a rule, cooperative adopt the accrual basis of accounting. However, for credits and other cooperatives, recognition of revenues is on a modified cash basis. The interest income, fines, penalties and surcharges shall be recognized when earned

and actually collected. This is so because only interest income, fines penalties and surcharges on loans receivables that have been realized (i.e. earned and collected) shall be the basis of the income available for distribution to its members through interest on share capital and patronage refund.

Also, due to the cash based income distribution scheme of a cooperative as well as the inherent limitations of small-scale country side credit cooperatives, it cannot adopt the effective interest method in recognizing interest income on loans receivables.

2.10 Income Taxes

The Cooperative Code states that a Cooperative transacting business only with its members is exempt from all government taxes, and therefore cannot apply the PAS for income taxes because of its tax-exempt nature. However, should the cooperative exceed the limits as set forth in the Cooperative Code, it will adopt the accounting standards for income taxes as stated in PAS 12.

3. ACCOUNTS PECULIAR TO COOPERATIVES

The following accounts are peculiar to a Cooperative due to its nature as well as adherence to Cooperative laws, issued policies, rules and regulations, as well as cooperative principles and practices.

3.1 LIABILITIES:

Interest on Share Capital Payable- refers to liability of the cooperative to its members for interest on share capital, which can be determined only at the end of every fiscal year.

Patronage Refund Payable- is the liability of the cooperative to its members and patrons for patronage refund, which can be determined only at the end of every fiscal or calendar year.

3.2 EQUITY

Statutory Funds- are mandatory funds established/set up in accordance with Articles 86 and 87 of the Cooperative Code. They are as follows:

3.2a Reserved Funds- amount set aside annually for the stability of the cooperative and to meet net losses in its operations. It is equivalent to at least 10% of the net surplus for allocation. A corresponding fund should be set up either in the form of time deposit with local banks or government securities. Only the amount in excess of the paid-up shares capital may be used for the expansion and authorized investments of the Cooperative as provided for in its by-laws.

3.2.b Education and Training Fund- an amount retained by the cooperative out of the mandatory allocation as stipulated in the cooperative's by-laws.

3.2.c Community Development Fund- this is computed at 3% of the cooperative surplus. This is used for projects or activities of the cooperative that will benefit the community where the cooperative operates.

3.2.d Optional Fund (Land & Building)- fund set aside from the net surplus used for land and building.

4. **FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES**

The Cooperative is exposed to credit, liquidity, and other risk that arise in the normal course of its business. Its risk and control framework includes a focus in minimizing negative effects on the Cooperative's financial performance due to unpredictability markets that drives the risks.

Credit Risk

Generally, the maximum credit risk exposure of financial assets is the carrying amount of the financial assets as shown on the face of the statement of the financial condition.

The Cooperative continuously monitors defaults of borrowers and incorporate this information into its credit risk controls. The Cooperative's policy is to deal only with creditworthy borrowers.

The Cooperative's management considers that all the above financial assets that are not impaired or past due for each balance sheet date are of good credit quality.

With respect to the Loans Receivables, the cooperative reviews past due accounts, and established an amount estimated to be uncollectible. The default risk is considered based on the accounts not moving for a period.

Liquidity Risk

Liquidity or funding risk is the risk that an entity will incur difficulty in raising funds to meet commitments associated with financial instruments. Liquidity risk may results from either the inability to sell financial assets quickly at their fair values, or counterparty failing on repayment of contractual obligation, or inability to generate cash flows as anticipated.

In order to minimize liquidity risk, the Cooperative maintains sufficient cash and has the availability of funding through an adequate amount of committed credit facilities.

Other Price Risk Sensitivity

The Cooperative's market price risk arises from its investments carried at fair value (financial assets classified as financial assets at fair value through profit and loss and available-for-sale financial assets). It manages its risk arising from changes in market price by monitoring the changes in the market price of the investments.

SUPPORTING INFORMATION FOR ITEMS PRESENTED IN THE FINANCIAL STATEMENTS

5. **REVENUES**

		2021		2020
Interest Income	P	1,111,912.34	P	882,978.50
Penalty		40,379.00		18,820.00
Service Fees		33,345.00		23,420.00
Membership Fees		1,150.00		1,100.00
Other Income		52,376.68		95,755.96
Total	P	1,239,163.02	P	1,022,074.46

6. **ALLOCATION OF NET SURPLUS**

The Cooperative's Articles & By-laws explicitly provides that its net surplus at the end of the period is to be distributed in the following manner.

- a. General Reserve Fund- 10% of the Net Surplus.
- b. Optional Fund – 10% of the Net Surplus.
- c. Cooperative Education & Training Fund- 7% of Net Surplus, .
- d. Community Development Fund – 3% of Net Surplus
- e. The remaining balance of the Net Surplus after distribution of statutory funds is allocated to Interest on Share Capital and Patronage Refund on a 70-30 percent basis respectively.

Net Surplus Allocation:

	2021	
Allocated as follows:		
Statutory Funds:		
General Reserve Fund	P 14,122.45	P
Cooperative Education and Training Fund (Local)	9,885.71	
Community Development Fund	4,236.73	
Optional Fund	14,122.45	
Total Statutory Funds	P 42,367.14	P
Interest on Share Capital/ Patronage Refund	98,857.13	
Net Surplus Allocated	P 141,224.47	P

The Balance of Statutory Fund is as follows:

	2021	
General Reserve Fund	P 255,403.58	P
Cooperative Education and Training Fund-local	104,742.86	
Community Development Fund	75,654.33	
Optional Fund	205,029.34	
Total	P 640,830.11	P

LIBERCON MULTIPURPOSE COOPERATIVE

Brgy. Concepcion, Hilongos, Leyte

STATEMENT OF MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL STATEMENTS

The management of **LIBERCON MULTIPURPOSE COOPERATIVE** is responsible for the preparation and fair presentation of the financial statements including the schedules attached therein, for the years ended **December 31, 2021 and 2020**, in accordance with the prescribed financial reporting framework indicated therein, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Cooperative to continue as a going concern, disclosing, as applicable matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Cooperative or to cease operations, or has no realistic alternative but to do so.

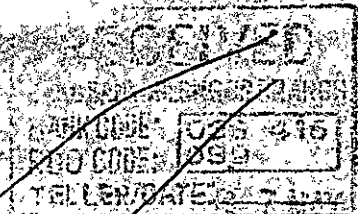
The Board of Directors is responsible for overseeing the Cooperative's financial reporting process.

The Board of Directors reviews and approves the financial statements including the schedules attached therein, and submits the same to the members.

ZELDA V. OGARIO, CPA, the independent auditor appointed by the Cooperative, has audited the financial statements of the Cooperative in accordance with Philippine Standards on Auditing, and in her report to the members, has expressed her opinion on the fairness of presentation upon completion of such audit.


BRIGIDA K. LAZARA
Chairman of the Board
(Signature over Printed Name)


ANNELITA D. LAZARA
Treasurer
(Signature over Printed Name)



April 06, 2022

ZELDA V. OGARIO

Certified Public Accountant



3rd Floor, RJIR Bldg., Carlos Tan St., Ormoc City, Leyte
(053) 561-6135

zeldaogario@yahoo.com



REPORT OF INDEPENDENT AUDITOR

The Board of Directors and Members
LIBERCON MULTIPURPOSE COOPERATIVE
Brgy. Concepcion, Hilongos, Leyte

Opinion

I have audited the financial statements of **LIBERCON MULTIPURPOSE COOPERATIVE**, which comprise the statements of financial condition as at December 31, 2021 and 2020, and the statements of operations, statements of changes in equity and statements of cash flows for the years then ended, and notes to the financial statements, including a summary of significant accounting policies.

In my opinion, the accompanying financial statements present fairly, in all material respects, the financial positions of the Cooperative as at December 31, 2021 and 2020, and of its financial performance and its cash flows for the years then ended in accordance with Philippine Financial Reporting Framework for Cooperatives.

Basis for Opinion

I have conducted my audit in accordance with Philippine Standards on Auditing (PSAs) and the Standard Audit System for Cooperatives (SASC). My responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of my report. I am independent of the Cooperative in accordance with the Code of Ethics for Professional Accountants in the Philippines (Code of Ethics) together with the ethical requirements that are relevant to my audit of the financial statements in the Philippines, and I have fulfilled my other ethical responsibilities in accordance with these requirements and the Code of Ethics. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Philippine Financial Reporting Framework for Cooperatives, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Cooperative's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and

using the going concern basis of accounting unless management either intends to liquidate the Cooperative or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Cooperative's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with PSAs, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Cooperative's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Cooperative's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Cooperative to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

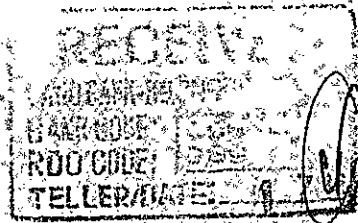
I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

Report on the Supplementary Information Required under Revenue Regulations 15-2010 of the Bureau of Internal Revenue

My audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information on taxes and licenses in the notes to the financial statements is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Such information is the responsibility of management. The information has been subjected to the auditing procedures applied in my audit of the basic financial statements. In my opinion, the information is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

ZELDA V. OGARIO, CPA

PRC License No.: 81944 valid until February 4, 2025
Tax Identification Number (TIN): 109-974-945
BIR AN: 14-002112-1-2019 valid until July 21, 2022
BOA Accreditation No.: 1621 valid until February 28, 2025
CDA CEA Reg. No.: 062 valid until May 18, 2024
PTR No.: 7053398; January 3, 2022; Ormoc City



April 6, 2022
Ormoc City, Philippines



Republic of the Philippines
Province of Leyte
Municipality of Hilongos



OFFICE OF THE SANGGUNIANG BAYAN

Certificate Of Accreditation

Is given to

LIBERCON MUTI-PURPOSE COOPERATIVE

Of

Barangay Concepcion, Hilongos, Leyte

for having satisfactorily complied with the requirements for accreditation pursuant to the Local Government Code of 1991 and as promulgated in the Memorandum Circular No. 2013-170 of the Department of the Interior and Local Government and Sangguniang Bayan Resolution No. 2026-183

SIGNED this 28th day of April, 2026 at the Legislative Building in Hilongos, Leyte, Philippines.

ALBERT R. VILLAHERMOSA
Municipal Vice-Mayor/
Presiding Officer



REPUBLIC OF THE PHILIPPINES
PROVINCE OF LEYTE
MUNICIPALITY OF HILONGOS
BARANGAY CONCEPCION



OFFICE OF THE SANGGUNIANG BAYAN

C E R T I F I C A T I O N

TO WHOM IT MAY CONCERN:

THIS IS TO CERTIFY, that **LIBERCON MULTI- PURPOSE COOPERATIVE** is duly registered and operating within the jurisdiction of Barangay Concepcion Hilongos, Leyte.

THIS IS TO CERTIFY FURTHER that the said Cooperative and each member were severely affected by calamity such as Typhoon Yolanda, Paeng, Odette, Tino and Covid that occurred on different dates.

THIS IS TO CERTIFY ALSO, that due to said calamities, the livelihood, businesses and income generating activities of members were great disrupted, resulting in financial difficulties and low collection sufficiency.

THIS CERTIFICATION is being issued upon the urgent request of the concerned party for whatever legal proof of the adverse effect of the disaster to their operations.

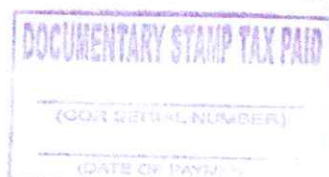
ISSUED THIS, 8th day of MAY 2026 at the Office of the Punong Barangay , Barangay Concepcion Hilongos, Leyte.

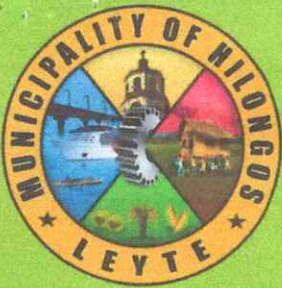
Certified by:

Maria Melba B. Verdijo
Maria Melba B. Verdijo
Barangay Secretary

Attested by:

HON. CRISPIN N. FULACHE
Punong Barangay





Business Permit

To whom it may concern,

Pursuant to the revenue code of this Municipality/City, after payment of taxes, fees and charges, etc., and compliance with existing requirements, Permit is hereby granted to the herein Taxpayer.

LIBERCON MULTIPURPOSE COOPERATIVE (LMPC)

Business Name

COOPERATIVE BANKING

Line of Business

CONCEPCION, HILONGOS, LEYTE

Business Address

This PERMIT can be revoked any time if any of the Conditions and Provisions set forth by the Code is violated and/or the peace and order, health, environment, safety and security of the public are at stake.

LIBERCON MULTIPURPOSE COOPERATIVE (LMPC)		L-083719-00064		2026-0803719000-1065	
Owner's Name		Business ID No.		Business Permit No.	
005-759-445-00000		Cooperative		9520-08000726	
Business TIN		Type of Business		DTI Registration No.	
Date Issued		Valid Until		Business Plate No.	
Mar. 04, 2026		Dec. 31, 2026		2026-0650	
				No. of Employees	
				4	
				Official Receipt No.	
				1829258	
				OR Date	
				Mar. 04, 2026	
				Payment Mode	
				Annual	
				KIND OF FEE	
				AMOUNT	
				Barangay Clearance Fee	
				400.00	
				Business Permit Certificate	
				20.00	
				Sanitary Inspection Fee	
				300.00	
				Occupation/Calling	
				400.00	
				Business Plate Fee	
				300.00	
				Signboard/Bill Board	
				200.00	
				Miscellaneous Fee	
				30.00	
				Application Fee	
				20.00	
				Secretary's Fee	
				100.00	
				Garbage Fee	
				2,400.00	
				Mayor's Permit Fee	
				3,000.00	
				Total	
				7,170.00	

Manuel R. Villahermosa
Local Chief Executive

- NOTES:
- 1. Exhibit this Permit in Your Establishment.
 - 2. This Permit is only a privilege and not a right, subject to revocation and closure of Business Establishment for any violation of existing Laws and Ordinances and conditions set forth in the Permit.
 - 3. This Permit must be renewed on or before January 20 of the following year unless

Remarks





Republic of the Philippines
DEPARTMENT OF AGRICULTURE
Regional Office No. VIII
Kamputaw Hall, Tacloban City

CERTIFICATE OF REGISTRATION

This is to certify that

LIBERCON MULTIPURPOSE COOPERATIVE (LMPC)

with business address at

CONCEPCION, HILONGOS, LEYTE, REGION VIII (EASTERN VISAYAS)

is registered in the

Farmers and Fishers Enterprise Development Information System (FFEDIS)
pursuant to the provisions of Republic Act 11321 - Sagip Saka Act


RODEL G. MACAPANA, CSE
OIC-Regional Executive Director



Application No.
08-260326-00014

Registration No.
CA 08-260601-00052

Date of Issuance
08-26 2024 7:16 PM

Place of Issuance
Tacloban City



The
Department of Agriculture
Regional Field Office 8

bestows this

Certificate of Accreditation to

Libecon Multipurpose Cooperative (LMPC)

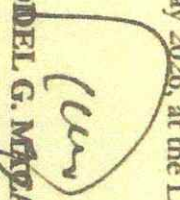
of Barangay Concepcion, Hilongos, Leyte

with DA-CSO ACRN No. R8-2026-007

For having satisfactorily complied with the requirements for the accreditation as a legitimate Civil Society Organization (CSO), to be engaged by the Department of Agriculture (DA) as partner CSO, in the implementation of agriculture and fishery programs, projects, and activities pursuant to DA Administrative Circular No. 03, Series of 2022.

This Certificate of Accreditation shall be valid for five (5) years, from the date of issuance, unless suspended or revoked prior to its expiration through a written notice issued by the DA.

Issued on the 12th day of May 2026, at the DA-RFO 8, Kanhuraw Hill, Tacloban City.


RODEL G. MAGAPANAÑAS, CESE

OIC - Regional Executive Director, Department of Agriculture RFO 8