

SAMPLE MULTI-PURPOSE COOPERATIVE

MONTHLY COMPARATIVE OF  
FINANCIAL CONDITION  
AS OF DECEMBER 31, 2004

	DECEMBER	NOVEMBER	INCREASE -DECREASE
<b>A S S E T S</b>			
<b>CURRENT ASSETS:</b>			
Cash on Hand	744,060.98	918,099.26	-174,038.28
Cash in Bank - BPIF Las Pi	73,347.85	-78,711.19	152,059.04
Revolving Fund	68,558.05	48,792.40	19,765.65
Petty Cash Fund - Acctng D	681.90	365.50	316.40
Cash in Bank - LBP Imus	173,535.67	173,535.67	
Cash in Bank - BPIF Molino	18,647.21	18,647.21	
Cash Advances	1,716.62	2,745.88	-1,029.26
Short-Term Investment	2,048,138.36	2,048,138.36	
Cash Advances - Coop Pabah	2,697.00	2,697.00	
Regular Business Loan	5,307,823.66	5,169,334.41	138,489.25
Small Enterprise Assistanc	1,236,549.65	1,030,392.55	206,157.10
Regular Providential Loan	4,004,724.32	3,860,920.57	143,803.75
Emergency Calamity Loan	2,202.50	2,532.50	-330.00
Petty Cash Loan	586,006.50	597,688.30	-11,681.80
Emergency Medical Loan	16,191.85	16,118.10	73.75
Appliance/Furniture Loan	17,163.85	14,049.80	3,114.05
Secured Loan-Regular	126,363.60	107,960.50	18,403.10
Secured Loan-Express	3,077,469.94	3,087,059.99	-9,590.05
Re-structured Loan	2,705,991.28	2,857,140.51	-151,149.23
Past Due	3,136,595.94	2,884,046.09	252,549.85
Jewelry Loan	169,395.65	167,165.30	2,230.35
Motorcycle/Tricycle Loan	169,541.23	182,075.85	-12,534.62
Motor Vehicle Loan	583,014.35	621,914.35	-38,900.00
Special Business Loan	923,981.95	1,039,961.45	-115,979.50
Educational Loan	184,339.25	153,163.95	31,175.30
Maternity Loan	35,354.95	61,340.95	-25,986.00
Allowance for Probable Los	-3,541,217.90	-3,411,217.90	130,000.00
Accounts Receivable-Others			
A/R - Rice	37,692.50	38,760.00	-1,067.50
A/R - Survey	36,609.50	36,609.50	
<b>TOTAL ACCOUNTS RECEIVABL</b>	<b>74,302.00</b>	<b>75,369.50</b>	<b>-1,067.50</b>
<b>Merchandise Inventory:</b>			
Buy & Sell	132,994.27	165,286.56	-32,292.29
Rice	21,194.00	33,776.50	-12,582.50
Candle	65,892.50	79,111.00	-13,218.50
Unused Office Supplies	182,013.30	94,944.95	87,068.35
<b>TOTAL MERCHANDISE INVENT</b>	<b>402,094.07</b>	<b>373,119.01</b>	<b>28,975.06</b>
<b>TOTAL CURRENT ASSETS:</b>	<b>22,349,272.28</b>	<b>22,024,445.87</b>	<b>324,826.41</b>
<b>LONG-TERM INVESTMENTS:</b>			
CEDC	504,190.27	504,190.27	
CoopBank of Cavite	20,500.00	20,500.00	

ACCI	1,146.07	1,146.07	
CLIMBS	35,747.91	35,747.91	
Coop Central Fund	111,020.83	111,020.83	
OTHER INVESTMENT:			
SKCC	69,278.16	69,278.16	
<b>TOTAL OTHER INVESTMENT:</b>	<b>69,278.16</b>	<b>69,278.16</b>	
<b>TOTAL LONG-TERM INVESTMENT</b>	<b>741,883.24</b>	<b>741,883.24</b>	
PROPERTY AND EQUIPMENT:			
Leasehold Rights and Impro	283,134.70	283,134.70	
Accum. Dep.-Leasehold Righ	-81,134.49	-34,749.75	46,384.74
Furnitures & Fixtures	301,071.75	301,071.75	
Accum. Dep. - Fur. & Fix.	-250,759.94	-225,996.90	24,763.04
Office Equipment	524,878.20	504,878.20	20,000.00
Accum. Dep. - Office Equip	-280,124.70	-181,797.49	98,327.21
Transportation Equipment	100,960.00	100,960.00	
Accum. Dep. - Transportati	-54,194.67	-42,244.00	11,950.67
<b>TOTAL PROPERTY AND EQUIPME</b>	<b>543,830.85</b>	<b>705,256.51</b>	<b>-161,425.66</b>
OTHER ASSETS:			
Other Funds and Deposits	1,345,657.90	1,334,557.90	11,100.00
Computerization Costs	16,875.00	65,395.26	-48,520.26
<b>TOTAL OTHER ASSETS:</b>	<b>1,362,532.90</b>	<b>1,399,953.16</b>	<b>-37,420.26</b>
<b>TOTAL ASSETS</b>	<b>24,997,519.27</b>	<b>24,871,538.78</b>	<b>125,980.49</b>

**LIABILITIES, MEMBER'S EQUITY  
& RESERVES**

CURRENT LIABILITIES:			
Personal Access Savings	3,176,877.45	3,369,357.02	-192,479.57
Appliance/Furniture Saving	5,269.76	5,252.38	17.38
Term Deposit	219,165.29	219,165.29	
Home Equity Savings	226,462.58	223,887.29	2,575.29
Youth Bee Savings	184,713.42	171,098.97	13,614.45
Best Years Savings	200.49	200.00	0.49
Budget Savings	203.63	202.64	0.99
Accounts Payable	4,191.00	4,191.00	
SSS & ECC Payable	19,999.26	20,216.19	-216.93
PhilHealth Payable	4,712.52	4,612.52	100.00
Pag-Ibig Premiums Payable	55,400.00	46,400.00	9,000.00
Withholding Tax Payable	59,084.94	52,343.32	6,741.62
Accrued Expenses	160,235.82	144,235.82	16,000.00
Interest on Share Capital	0.00	0.00	
Patronage Refund Payable	0.00	0.00	
Unearned Income	2,574,867.89	2,284,858.89	290,009.00
Christmas Savings	6,797.03	12,355.37	-5,558.34
Holiday Savings	1,625.40	1,602.38	23.02
Home Renovation	202.97	201.98	0.99
Other Payables:			
MAS	26,585.49	35,023.54	-8,438.05
LABB	243.43	2,758.43	-2,515.00
LPP	59,161.68	72,322.99	-13,161.31

MYRACL	-15,110.75	-16,369.10	1,258.35
Coop Load	27,980.00	1,620.00	26,360.00
<b>TOTAL OTHER PAYABLES:</b>	<b>98,859.85</b>	<b>95,355.86</b>	<b>3,503.99</b>
<b>TOTAL CURRENT LIABILITIES:</b>	<b>6,798,869.30</b>	<b>6,655,536.92</b>	<b>143,332.38</b>
<b>LONG-TERM LIABILITIES:</b>			
Retirement Fund Payable	431,774.70	351,174.70	80,600.00
Damayan Savings Plan	2,394.00	2,223.00	171.00
Star Savings	4,208,049.01	4,252,174.70	-44,125.69
Insurance Fund Payable	602,932.20	590,211.93	12,720.27
Damayan Fund Payable	-12,799.76	-9,874.87	-2,924.89
<b>TOTAL LONG-TERM LIABILITIE</b>	<b>5,232,350.15</b>	<b>5,185,909.46</b>	<b>46,440.69</b>
<b>MEMBERS' EQUITY:</b>			
Share Capital-CC	11,252,081.16	11,047,141.59	204,939.57
Donations/Grants	267,053.85	267,053.85	
Net Surplus	468,719.81	737,451.96	-268,732.15
<b>TOTAL MEMBERS' EQUITY:</b>	<b>11,987,854.82</b>	<b>12,051,647.40</b>	<b>-63,792.58</b>
<b>Statutory Funds:</b>			
Reserve Fund	531,970.15	531,970.15	
Education and Training Fun	0.00	0.00	
Building Fund	446,474.85	446,474.85	
<b>TOTAL STATUTORY FUNDS:</b>	<b>978,445.00</b>	<b>978,445.00</b>	
<b>TOTAL LIAB., EQUITY &amp; RESERV</b>	<b>24,997,519.27</b>	<b>24,871,538.78</b>	<b>125,980.49</b>

Prepared by:

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