

SAMPLE MULTI-PURPOSE COOPERATIVE
COMPARATIVE STATEMENT
OF OPERATION
FOR 12 MONTHS PERIOD ENDING DECEMBER 31, 2004

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	% TO	TO DATE	DECEMBER	NOVEMBER	JANUARY
	TOTAL	AMOUNT			OCTOBER
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GROSS SURPLUS:					
Sales-CBS	4.89	388,186.30	30,284.30	19,090.15	338,811.85
Sales-Rice	14.43	1,144,701.25	80,804.50	76,655.00	987,241.75
Sales-Candle	0.34	26,892.75	5,543.35	3,595.50	17,753.90
Sales-Groceries	1.00	79,201.50	32,750.20	20,554.75	25,896.55
Sales Ret. & Allow. - CBS	0.00	-110.00			-110.00
Interest Income from Loans	57.73	4,578,983.69	120,510.10	824,356.81	3,634,116.78
Membership Fees	1.03	81,765.00	6,020.00	7,230.00	68,515.00
Service Fees	10.65	844,961.49	73,512.00	83,935.25	687,514.24
Fines, Penalties and Surcharges	0.56	44,704.30	7,398.05	5,242.85	32,063.40
Interest Income on bank deposits	0.09	6,789.13			6,789.13
Commission Income	1.92	152,588.23	-34,956.32	20,733.08	166,811.47
Interest on Accounts Receivable-Ric	0.06	4,878.36	242.80	534.05	4,101.51
Seminar Fee	1.60	127,300.00	9,450.00	10,550.00	107,300.00
Miscellaneous Income	5.68	450,883.83	333,965.70	3,968.00	112,950.13
TOTAL GROSS SURPLUS	100.00	7,931,725.83	665,524.68	1,076,445.44	6,189,755.71
OPERATING EXPENSES:					
Interest Expense on Deposits	3.02	239,564.73	56,313.52	632.80	182,618.41
Provision for Probable Losses on Lo	19.67	1,560,000.00	130,000.00	130,000.00	1,300,000.00
Collection Expense	6.23	494,215.91	42,151.02	76,897.54	375,167.35
Salaries and Wages	18.08	1,434,018.91	124,312.31	227,764.79	1,081,941.81
Employees Benefits	1.88	149,139.90	76,835.00	1,030.00	71,274.90
SSS & EDC Contribution	1.13	89,831.56	8,561.90	8,743.90	72,525.76
PhilHealth Contribution	0.25	20,106.25	1,800.00	1,837.50	16,468.75
Pag-Ibig Contribution	0.33	26,500.00	4,300.00	4,300.00	17,900.00
Retirement Benefit Expense	1.91	151,700.00	80,600.00	11,100.00	60,000.00
Officer's Honorarium & Allowances	4.04	320,684.68	81,042.14	40,509.04	199,133.50
Training/Seminar/Conferences-Office	0.42	33,118.40			33,118.40
Training/Seminar/Conferences-Employ	0.79	62,994.70			62,994.70
Training/Seminar/Conferences-Pros.	0.45	36,056.33	5,289.13	3,864.50	26,902.70
Office Supplies	2.58	204,964.85	-79,934.60	28,437.75	256,461.70
Power, Light & Water	1.39	110,496.90		11,401.00	99,095.90
Travel and Transportation	0.61	48,072.50	299.00	631.00	47,142.50
Depreciation and Amortization	2.90	229,945.92	229,945.92		
Repairs and Maintenance	2.08	165,375.05	19,519.60	16,211.00	129,644.45
Use of Facilities	2.42	192,243.00	16,000.00	16,000.00	160,243.00
Communication Expense	0.28	21,860.52	2,445.29	1,976.30	17,438.93
Representation	1.77	140,069.45	3,412.00	277.50	136,379.95
General Assembly Meeting Expenses	1.89	150,181.77			150,181.77
Meetings and Conferences-Officers	0.41	32,472.50	12,146.25	1,114.00	19,212.25
Meetings and Conferences-Employees	0.01	824.50			824.50
Social Services Expense	0.64	51,138.90	8,402.70	11,652.70	31,083.50
Promotional Expense	0.25	19,648.00		18,100.00	1,548.00
Periodicals, Magazines and Subscrip	0.11	8,631.00	680.00	680.00	7,271.00
General Support Services	0.16	12,303.14	1,751.00	2,510.58	8,041.56
Gifts and Officers Benefits	0.26	20,312.00	20,312.00		

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Miscellaneous Expenses	0.46	36,586.40	599.00	3,193.20	32,794.20
Purchases - CBS	5.09	403,687.25	61,672.65	61,026.90	280,987.70
Purchases - Rice	12.39	983,042.50	12,582.50	107,700.00	862,760.00
Purchases - Candle	0.17	13,218.50	13,218.50		
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TOTAL EXPENSES	94.09	7,463,006.02	934,256.83	787,592.00	5,741,157.19
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NET SURPLUS (LOSS)	5.91	468,719.81	-268,732.15	288,853.44	448,598.52
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