



**FARMLIT: ENHANCING FARMERS' FINANCIAL LITERACY
TOWARDS THE NEW NORMAL IN THE AGRICULTURE SECTOR OF
SELECTED UNBANKED MUNICIPALITIES IN ROMBLON**



Extension Area : MUNICIPALITY OF SANTA MARIA

Lead Implementer : RSU-SANTA MARIA CAMPUS

PROGRAMS AND SERVICES IMPLEMENTED

PROGRAMS	SERVICES
Financial Literacy and Agripreneurship	Farmlit: Enhancing Farmers' Financial Literacy Towards the New Normal in the Agriculture Sector of Selected Unbanked Municipalities in Romblon

Collaborating College/Unit: None

Co-Implementer : None

Partner Agencies : LANDBANK Countryside Development Foundation, Inc. (LCDFI) and LGU-SANTA MARIA



Republic of the Philippines
ROMBLON STATE UNIVERSITY
Sta. Maria Campus
School of Fisheries Technology
Sta. Maria, Romblon



08 September 2022

ORFELINA I. MANZO, Ed.D.
Director
Extension and Technical Advisory Services Office
This University

Madam:

The Santa Maria Campus respectfully submits the terminal report of the recently conducted Farmer's Literacy Training in Santa Maria, Romblon.

Please find the attached report for your reference.
Thank you!

Sincerely,

MR. PATRICK B. GALICHA
Extension Coordinator, Sta. Maria Campus

Noted:

JOEMAR F. MANZO, DPA
Campus Director
Santa Maria

SUMMARY

Land Bank of the Philippines (LBP) aims to be the leading universal bank that promotes inclusive growth, especially in the unbanked areas, through the delivery of innovative financial products and services powered by digital banking platforms. Land Bank of the Philippines (LBP) aims to be the leading universal bank that promotes inclusive growth, especially in the unbanked areas, through the delivery of innovative financial products and services powered by digital banking platforms. A total of 536 municipalities per BSP data remain unbanked and have no access to credit, savings accounts, insurance or other related financial services. 59% of them are underserved municipalities, while 41% remain unserved by the bank. In order to realize this purpose, the Land Bank Countryside Development Foundation, Inc. a government owned and controlled corporation and the corporate foundation of LBP provides Financial Literacy Training to individual farmers to uplift their socio-economic condition by making them productive and bankable.

The State Universities and Colleges represented educational centers of excellence and solid experience in providing community extensions services in agriculture, science and business systems relevant to the region where they operate.

Now, timely partnerships among relevant institutions from banking, training institutions, academe, government agencies and private organizations are the imperatives for the promotion of business and livelihood programs that targets the sources of socioeconomic mishaps thru strengthening individual farmers, micro and small cooperatives, or other farmer organizations.

Romblon State University, in partnership with, the Santa Maria Campus, is one of the identified partners of Land Bank Countryside Development Foundation, Inc. (LCDFI) which aims to provide the training and developmental interventions to improve farmer's financial management skills and create "agriprenurship" or improve cooperative's capacity to deliver quality services to its membership, positively impacting to their business performance and operations.

The Municipality of Santa Maria, Province of Romblon is a 5th class municipality and is one of the target unbanked municipalities in Romblon. It is composed of six (6) barangays namely: Bonga, Concepcion Norte, Sto. Nino, Paroyhog, Concepcion Sur, and San Isidro. The RSU-Santa Maria Campus is dedicated to extending its technical know-how and unwavering support to the Financial Literacy Training in order to equip the farmers and fishermen of the municipality of Santa Maria with the tools they need to take advantage of opportunities for a higher standard of living, contribute to increased and stable household incomes, and enhance access to economic, social, and financial services.

Before the actual Financial Literacy Training, the faculty of Santa Maria conducted a courtesy call to the Barangay Local Government Unit of Santa Maria, attended by the six (6) Barangay Captains. Constant communication and close coordination with the BLGU are mandatory to ensure the safety and orderliness of the activity. In order to make sure that the time and effort were maximized and utilized properly, the Santa Maria campus strategized into dividing its member into two teams as follows: Team A: Bonga, Santo Niño, and Paroyhog; Team B: Concepcion Norte, Concepcion Sur, and San Isidro. The actual training started on August 17 and ended on August 18, 2022. On record, a total of 931 farmers and fisherfolks attended the financial literacy training: Bonga- 215,

Concepcion Norte- 142; Sto.Nino- 136; Paroyhog- 117; Concepcion Sur- 146; and San Isidro-175. Two teams were formed by the Santa Maria Campus in collaboration with the Extension and Technical Advisory Services office to make the most of the time. In order to participate in the program, participants must complete three steps: first, write their names on the attendance sheet; second, check that the information sheet is complete and includes a photo; if not, there is a space for shooting pictures. After the process is complete, the participants will be shown where to sit down, and the lecture will then begin.

Due to the challenges brought about by the COVID-19 pandemic, the seminar was carefully designed to be a one-day activity which is composed of two different sets of participants in the morning and in the afternoon. This was done to observe the social distancing and to meet the minimum safety precautions during the extension activity. It mainly focused on the registration of the participants, and extending the financial literacy and agripreneurship training to the farmers and fishers.

Highlights of the Activity

Bonga

The activity was conducted on August 17, 2022 at Barangay Bonga Covered Court, Sta. Maria, Romblon. A total of 215 participants attended the seminar activity. The extension activity is divided into three parts. Part 1 covers the registration and the opening program that includes the opening prayer, the singing of the national anthem, the welcome remarks given by the campus Director, Dr. Joemar Manzo and the overview of the seminar activity was given by Dr. Orfelina I. Manzo, Director of Extension and Technical Advisory Services Office. This extension activity was led by the faculty of RSU- Santa Maria Campus. Part II was the seminar proper that covers the lectures and discussions of the topics. The speaker in this barangay is Dr. Precelita Manliguez who shared valuable insights on Financial Literacy. During the seminar proper, the speaker conducted a short workshop on financial literacy that was facilitated by the Santa Maria team assigned in the barangay. Through this, the participants gained better understanding on the recording and managing their finances. Income, expenses and savings, were important concepts discussed in the seminar. Part III was the closing program. The team leader in this barangay is Dr. Precelita Manliguez and the members are Dr. Joemar Manzo, Ms. Shanel Manito, Ms. Ellenie Largueza, Ms. Roselyn Galasao, Ms. Joy Liberato, Ms. Marilyn Galan, Ms. Reignier Dela Cruz, and Dr. Rosario Bantang.

Concepcion Norte

The activity was conducted on August 17, 2022 at Santa Maria Campus Covered Court, Sta. Maria, Romblon. A total of 142 participants attended the seminar activity. The extension activity is divided into three parts. Part 1 covers the registration and the opening program that includes the opening prayer, the singing of the national anthem, the welcome remarks was given by one of the barangay officials and the overview of the seminar activity was given by Mr. Gregorio A. Florendo Jr., Technical Support Head of Extension and Technical Advisory Services Office. This extension activity was led by the faculty of RSU- Santa Maria Campus. Part II was the seminar proper that covers the lectures and discussions of the topics. The speaker in this barangay is Ms. Marilyn Galan, MF, Tech who shared valuable insights on Financial Literacy. During the seminar proper, the speaker conducted a short workshop on financial literacy that was facilitated by the Santa Maria team assigned in the barangay. Through this, the participants gained better understanding on the recording and managing their finances. Income, expenses and savings, were important concepts discussed in the seminar. Part III was the closing program. The team leader in this barangay is Ms. REAROSE M. VENUS, LPT and the members are Mr. Danilo Miñon, Mr. Patrick Galicha, Mr. Carlo Castro, Ms. Alezon Lota, Ms. Mary Joy Largueza, Ms. Annaliza Leuterio, and Ms. Rosville Rivas.

Sto. Nino

The activity was conducted on August 17, 2022 at Sto. Nino Campus Covered Court, Sta. Maria, Romblon. A total of 136 participants attended the seminar activity. The extension activity is divided into three parts. Part 1 covers the registration and the opening program that includes the opening prayer, the singing of the national anthem, the welcome remarks was given by Dr. Joemar Manzo, Campus director of Santa Maria and the overview of the seminar activity was given by Dr. Orfelina Manzo, Director of Extension and Technical Advisory Services Office. This extension activity was led by the faculty of RSU- Santa Maria Campus. Part II was the seminar proper that covers the lectures and discussions of the topics. The speaker in this barangay is Ms. Rearose Venus who shared valuable insights on Financial Literacy. During the seminar proper, the speaker conducted a short workshop on financial literacy that was facilitated by the Santa Maria team assigned in the barangay. Through this, the participants gained better understanding on the recording and managing their finances. Income, expenses and savings, were important concepts discussed in the seminar. Part III was the closing program. The team leader in this barangay is Ms. Marilyn Galan, and the members are Dr. Joemar Manzo, Ms. Shanel Manito, Ms. Ellenie Largueza, Ms. Roselyn Galasao, Ms. Joy Liberato, Dr. Precelita Manliguez, Ms. Reignier Dela Cruz, and Dr. Rosario Bantang.

Concepcion Sur

The activity was conducted on August 17, 2022 at Concepcion Sur Covered Court, Sta. Maria, Romblon. A total of 146 participants attended the seminar activity. The extension activity is divided into three parts. Part 1 covers the registration and the opening program that includes the opening prayer, the singing of the national anthem, the welcome remarks was given by Mr. Danilo Miñon, faculty of Santa Maria and the overview of the seminar activity was given by Ms. Jacel Ruz F. Gan, Staff of Extension and Technical Advisory Services Office. This extension activity was led by the faculty of RSU- Santa Maria Campus. Part II was the seminar proper that covers the lectures and discussions of the topics. The speaker in this barangay is Mr. Patrick Galicha who shared valuable insights on Financial Literacy. During the seminar proper, the speaker conducted a short workshop on financial literacy that was facilitated by the Santa Maria team assigned in the barangay. Through this, the participants gained better understanding on the recording and managing their finances. Income, expenses and savings, were important concepts discussed in the seminar. Part III was the closing program. The team leader in this barangay is Ms. REAROSE M. VENUS, LPT and the members are Mr. Danilo Miñon, Mr. Patrick Galicha, Mr. Carlo Castro, Ms. Alezon Lota, Ms. Mary Joy Largueza, Ms. Annaliza Leuterio, and Ms. Rosville Rivas.

Paroyhog

The activity was conducted on August 18, 2022 at Paroyhog Covered Court, Sta. Maria, Romblon. A total of 117 participants attended the seminar activity. The extension activity is divided into three parts. Part 1 covers the registration and the opening program that includes the opening prayer, the singing of the national

anthem, the welcome remarks was given by Dr. Joemar Manzo, Campus director of Santa Maria and the overview of the seminar activity was given by Dr. Orfelina Manzo, Director of Extension and Technical Advisory Services Office. This extension activity was led by the faculty of RSU- Santa Maria Campus. Part II was the seminar proper that covers the lectures and discussions of the topics. The speaker in this barangay is Ms. Shanel Manito who shared valuable insights on Financial Literacy. During the seminar proper, the speaker conducted a short workshop on financial literacy that was facilitated by the Santa Maria team assigned in the barangay. Through this, the participants gained better understanding on the recording and managing their finances. Income, expenses and savings, were important concepts discussed in the seminar. Part III was the closing program. The team leader in this barangay is Ms. Marilyn Galan, and the members are Dr. Joemar Manzo, Ms. Shanel Manito, Ms. Ellenie Largueza, Ms. Roselyn Galasao, Ms. Joy Liberato, Dr. Precelita Manliguez, Ms. Reignier Dela Cruz, and Dr. Rosario Bantang.

San Isidro

The activity was conducted on August 18, 2022 at San Isidro Covered Court, Sta. Maria, Romblon. A total of 175 participants attended the seminar activity. The extension activity is divided into three parts. Part 1 covers the registration and the opening program that includes the opening prayer, the singing of the national anthem, the welcome remarks was given by Dr. Joemar Manzo, Campus director of Santa Maria and the overview of the seminar activity was given by Dr. Orfelina Manzo, Director of Extension and Technical Advisory Services Office. This extension activity was led by the faculty of RSU- Santa Maria Campus. Part II was the seminar proper that covers the lectures and discussions of the topics. The speaker in this barangay is Ms. Alezon Lota who shared valuable insights on Financial Literacy. During the seminar proper, the speaker conducted a short workshop on financial literacy that was facilitated by the Santa Maria team assigned in the barangay. Through this, the participants gained better understanding on the recording and managing their finances. Income, expenses and savings, were important concepts discussed in the seminar. Part III was the closing program. The team leader in this barangay is Ms. REAROSE M. VENUS, LPT and the members are Mr. Danilo Miñon, Mr. Patrick Galicha, Mr. Carlo Castro, Ms. Alezon Lota, Ms. Mary Joy Largueza, Ms. Annaliza Leuterio, and Ms. Rosville Rivas.

PARTICIPANTS' PROFILE AND EVALUATION OF THE SEMINAR-WORKSHOP

Majority of the respondents are married, female under the age bracket of 40-49.
Most of the beneficiaries are farmers for sixteen (16) years and above.

A. Bonga

There were 95 males and 120 females who attended the activity.

No.	Component of the Seminar-Workshop	No. of Respondents	Mean	Descriptive Interpretation
1	Course Overview			
	A. Ang nilalaman ng kurso ay organizadong itinuro; madaling sundin.	170	3.80	Mahusay
	B. Ang impormasyon ibinahagi ay naangkop at kapakipakinabang	170	3.81	Mahusay
	C. Ang pamamaraan ng pagsasanay ay angkop at makatutulong.	170	3.83	Mahusay
	Total		3.81	Mahusay
2	Resource Speakers/Lecture			
	A. Naabot ayon sa kanyang pagtuturo ang layunin ng pagsasanay	170	3.73	Mahusay
	B. Malawak ang kaalaman ukol sa kursong tinalakay	170	3.76	Mahusay
	C. Epektibo ang kalidad ng kanyang pagsasalita	170	3.78	Mahusay
	D. Nakikipag-ugnayan sa mga nasasanay	170	3.81	Mahusay
	Total		3.77	Mahusay
3	Materials			
	A. Naangkop ang mga materials sa talakayan	170	3.72	Mahusay
	B. Sapat ang nilalaman ng training materials	170	3.71	Mahusay
	C. Maganda ang kabuuang hitsura ng mga handout materials	170	3.77	Mahusay
	Total		3.73	Mahusay
4	Logistics and Organization			
	A. Magalang	170	3.85	Mahusay
	B. Matulungin	170	3.87	Mahusay
	C. Kaaya-aya ang lugar para sa mga ganitong uri ng pagsasanay	170	3.78	Mahusay
	D. Maayos ang audio o sound system	170	3.76	Mahusay
	E. Malinaw ang presentasyon	170	3.80	Mahusay
	F. Sapat ang pagkain	170	3.78	Mahusay
	G. Maayos na koordinasyon	170	3.79	Mahusay
	Total		3.80	Mahusay
	Overall Total		3.78	Mahusay

B. Concepcion Norte

There were 76 males and 66 females who attended the activity.

No	Component of the Seminar-Workshop	No. of Respondents	Mean	D.I
1	Course Overview			
	D. Ang nilalaman ng kurso ay organisadong itinuro; madaling sundin.	145	3.79	Mahusay
	E. Ang impormasyon ibinahagi ay naangkop at kapaki-pakinabang	145	3.81	Mahusay
	F. Ang pamamaraan ng pagsasanay ay angkop at makatutulong.	145	3.83	Mahusay
	Total		3.81	Mahusay
2	Resource Speakers/Lecture			
	E. Naabot ayon sa kanyang pagtuturo ang layunin ng pagsasanay	145	3.73	Mahusay
	F. Malawak ang kaalaman ukol sa kursong tinalakay	145	3.75	Mahusay
	G. Epektibo ang kalidad ng kanyang pagsasalita	145	3.79	Mahusay
	H. Nakikipag-ugnayan sa mga nasasanay	145	3.81	Mahusay
	Total		3.77	Mahusay
3	Materials			Mahusay
	D. Naangkop ang mga materials sa talakayan	145	3.74	Mahusay
	E. Sapat ang nilalaman ng training materials	145	3.72	Mahusay
	F. Maganda ang kabuuang hitsura ng mga handout materials	145	3.778	Mahusay
	Total		3.74	Mahusay
4	Logistics and Organization			Mahusay
	H. Magalang	145	3.87	Mahusay
	I. Matulungin	145	3.89	Mahusay
	J. Kaaya-aya ang lugar para sa mga ganitong uri ng pagsasanay	145	3.77	Mahusay
	K. Maayos ang audio o sound system	145	3.77	Mahusay
	L. Malinaw ang presentasyon	145	3.83	Mahusay
	M. Sapat ang pagkain	145	3.80	Mahusay
	N. Maayos na koordinasyon	145	3.82	Mahusay
	Total		3.82	Mahusay
	Overall Total		3.79	

C. Sto. Nino

There were 81 males and 55 females who attended the activity.

No.	Component of the Seminar-Workshop	No. of Respondents	Mean	D.I
1	Course Overview			
	G. Ang nilalaman ng kurso ay organisadong itinuro; madaling sundin.	121	3.80	Mahusay
	H. Ang impormasyon ibinahagi ay naangkop at kapaki-pakinabang	121	3.83	Mahusay
	I. Ang pamamaraan ng pagsasanay ay angkop at makatutulong.	121	3.82	Mahusay
	Total		3.82	Mahusay
2	Resource Speakers/Lecture			Mahusay
	I. Naabot ayon sa kanyang pagtuturo ang layunin ng pagsasanay	121	3.82	Mahusay
	J. Malawak ang kaalaman ukol sa kursong tinalakay	121	3.80	Mahusay
	K. Epektibo ang kalidad ng kanyang pagsasalita	121	3.82	Mahusay
	L. Nakikipag-ugnayan sa mga nasasanay	121	3.83	Mahusay
	Total		3.82	Mahusay
3	Materials			Mahusay
	G. Naangkop ang mga materials sa talakayan	121	3.74	Mahusay
	H. Sapat ang nilalaman ng training materials	121	3.76	Mahusay
	I. Maganda ang kabuuang hitsura ng mga handout materials	121	3.79	Mahusay
	Total		3.76	Mahusay
4	Logistics and Organization			
	O. Magalang	121	3.90	Mahusay
	P. Matulungin	121	3.90	Mahusay
	Q. Kaaya-aya ang lugar para sa mga ganitong uri ng pagsasanay	121	3.82	Mahusay
	R. Maayos ang audio o sound system	121	3.79	Mahusay
	S. Malinaw ang presentasyon	121	3.86	Mahusay
	T. Sapat ang pagkain	121	3.85	Mahusay
	U. Maayos na koordinasyon	121	3.85	Mahusay
	Total		3.85	Mahusay
	Overall Total		3.81	

D. Concepcion Sur

There were 66 males and 80 females who attended the activity.

No.	Component of the Seminar-Workshop	No of Respondents	Mean	D.I
1	Course Overview			
	J. Ang nilalaman ng kurso ay organisadong itinuro; madaling sundin.	22	3.64	Mahusay
	K. Ang impormasyon ibinahagi ay naangkop at kapaki-pakinabang	22	3.77	Mahusay
	L. Ang pamamaraan ng pagsasanay ay angkop at makatutulong.	22	3.68	Mahusay
	Total		3.70	Mahusay
2	Resource Speakers/Lecture			
	M. Naabot ayon sa kanyang pagtuturo ang layunin ng pagsasanay	22	3.64	Mahusay
	N. Malawak ang kaalaman ukol sa kursong tinalakay	22	3.73	Mahusay
	O. Epektibo ang kalidad ng kanyang pagsasalita	22	3.91	Mahusay
	P. Nakikipag-ugnayan sa mga nasasanay	22	3.82	Mahusay
	Total		3.77	
3	Materials			
	J. Naangkop ang mga materials sa talakayan	22	3.82	Mahusay
	K. Sapat ang nilalaman ng training materials	22	3.73	Mahusay
	L. Maganda ang kabuuang hitsura ng mga handout materials	22	3.73	Mahusay
	Total		3.76	Mahusay
4	Logistics and Organization			
	V. Magalang	22	3.82	Mahusay
	W. Matulungin	22	3.82	Mahusay
	X. Kaaya-aya ang lugar para sa mga ganitong uri ng pagsasanay	22	3.82	Mahusay
	Y. Maayos ang audio o sound system	22	3.82	Mahusay
	Z. Malinaw ang presentasyon	22	3.91	Mahusay
	AA. Sapat ang pagkain	22	3.82	Mahusay
	BB. Maayos na koordinasyon	22	3.86	Mahusay
	Total		3.84	Mahusay
	Overall Total		3.77	

E. Paroyhog

There were 64 males and 53 females who attended the activity.

No	Component of the Seminar-Workshop	No. of Respondents	Mean	D.I
1	Course Overview			
	M. Ang nilalaman ng kurso ay organisadong itinuro; madaling sundin.	91	3.73	Mahusay
	N. Ang impormasyon ibinahagi ay naangkop at kapaki-pakinabang	91	3.84	Mahusay
	O. Ang pamamaraan ng pagsasanay ay angkop at makatutulong.	91	3.87	Mahusay
	Total		3.81	Mahusay
2	Resource Speakers/Lecture			
	Q. Naabot ayon sa kanyang pagtuturo ang layunin ng pagsasanay	91	3.82	Mahusay
	R. Malawak ang kaalaman ukol sa kursong tinalakay	91	3.82	Mahusay
	S. Epektibo ang kalidad ng kanyang pagsasalita	91	3.82	Mahusay
	T. Nakikipag-ugnayan sa mga nasasanay	91	3.86	Mahusay
	Total		3.83	Mahusay
3	Materials			
	M. Naangkop ang mga materials sa talakayan	91	3.76	Mahusay
	N. Sapat ang nilalaman ng training materials	91	3.77	Mahusay
	O. Maganda ang kabuuang hitsura ng mga handout materials	91	3.78	Mahusay
	Total		3.77	Mahusay
4	Logistics and Organization			
	CC. Magalang	91	3.91	Mahusay
	DD. Matulungin	91	3.91	Mahusay
	EE. Kaaya-aya ang lugar para sa mga ganitong uri ng pagsasanay	91	3.86	Mahusay
	FF. Maayos ang audio o sound system	91	3.85	Mahusay
	GG. Malinaw ang presentasyon	91	3.87	Mahusay
	HH. Sapat ang pagkain	91	3.82	Mahusay
	II. Maayos na koordinasyon	91	3.88	Mahusay
	Total		3.87	Mahusay
	Overall Total		3.82	

F. San Isidro

There were 75 males and 100 females who attended the activity.

No.	Component of the Seminar-Workshop	No. of Respondents	Mean	D.I
1	Course Overview			
	P. Ang nilalaman ng kurso ay organisadong itinuro; madaling sundin.	148	3.76	Mahusay
	Q. Ang impormasyon ibinahagi ay naangkop at kapaki-pakinabang	148	3.79	Mahusay
	R. Ang pamamaraan ng pagsasanay ay angkop at makatutulong.	148	3.80	Mahusay
	Total		3.78	Mahusay
2	Resource Speakers/Lecture			
	U. Naabot ayon sa kanyang pagtuturo ang layunin ng pagsasanay	148	3.72	Mahusay
	V. Malawak ang kaalaman ukol sa kursong tinalakay	148	3.73	Mahusay
	W. Epektibo ang kalidad ng kanyang pagsasalita	148	3.77	Mahusay
	X. Nakikipag-ugnayan sa mga nasasanay	148	3.80	Mahusay
	Total		3.76	Mahusay
3	Materials			
	P. Naangkop ang mga materials sa talakayan	148	3.73	Mahusay
	Q. Sapat ang nilalaman ng training materials	148	3.71	Mahusay
	R. Maganda ang kabuuang hitsura ng mga handout materials	148	3.78	Mahusay
	Total		3.74	Mahusay
4	Logistics and Organization			
	JJ. Magalang	148	3.87	Mahusay
	KK. Matulungin	148	3.89	Mahusay
	LL. Kaaya-aya ang lugar para sa mga ganitong uri ng pagsasanay	148	3.75	Mahusay
	MM. Maayos ang audio o sound system	148	3.74	Mahusay
	NN. Malinaw ang presentasyon	148	3.80	Mahusay
	OO. Sapat ang pagkain	148	3.77	Mahusay
	PP. Maayos na koordinasyon	148	3.78	Mahusay
	Total		3.80	Mahusay
	Overall Total		3.77	

Responses on the overall evaluation of the activity:

1. The participants were grateful to Romblon State University and Landbank for coming up with this kind of training to give awareness and literacy to farmers and fishers especially when managing their expenses.
2. They are hoping to have another seminar-workshop similar to the concluded activity.
3. The fishers and farmers learned a lot from the financial literacy training and they also realized the importance saving money in bank because it has low interest. Plus, the difference between their needs and wants.

ADMINISTRATIVE MANAGEMENT

Pre-Implementation

Prior to the commencement of the Financial Literacy Training, an updated list of farmers and fisherfolks were gathered from the Municipal Agriculture Office (MAO) of Santa Maria. After which, a courtesy call was conducted to the Local Government Unit of Santa Maria, attended by the six (6) Barangay Captains. Constant communication and close coordination with the Barangay Local Government Unit is mandatory to ensure the safety and orderliness of the activity. It was estimated that the number of participants attending the seminar is 1,000 farmers and fisherfolks from Santa Maria, Romblon. Manpower in this activity is highly recommended to assist in the Secretariat function, and to assist in maintaining the orderliness of the activity. All faculty members, both regular and lecturers, were directly involved in carrying out this activity. The Coordinator of the Extension, Mr. Patrick Galicha, and the following are the leaders: Dr. PRECELITA G. MANLIGUEZ, PhD Component Leader/Barangay Bonga; Ms. MARILYN M. GALIN, MF.Tech Component Leader/Barangay Sto. Nino; MS. SHANEL G. MANITO Component Leader/Barangay Sto. Nino; MS. REAROSE M. VENUS, LPT Component Leader/Barangay Concepcion Norte; MR. PATRICK M. GALICHA Component Leader/Barangay Concepcion Sur; and MS. ALEZON G. LOTA, LPT Component Leader/Barangay San Isidro. Other members of the team have their own duties and responsibilities as prescribed in the program. A travel order was required for the faculty members to conduct their extension activity outside the campus.

The following activities/documents were attended to prior to the scheduled day of extension:

- Updated list of farmers and fishers were gathered from the Municipal Agriculture Office (MAO)
- Courtesy call was conducted to the Local Government Unit of Santa Maria
- Signing of Memorandum of Understanding (MOU)
- Regular coordination with the Barangay Captains
- Distribution & collection of Participant's Profile
- Checking of availability of venue
- Submission of the Proposal
- Preparation and printing of program
- Preparation and printing of evaluation sheet
- Preparation and printing of attendance sheet
- Preparation and printing of tarpaulin and posters
- Preparation of workshop materials
- Preparation of inter-office communications
- Coordination with the resource speakers

The preparation of the venue, including the tables, chairs, ventilation, and sound system was coordinated and provided by the Barangay Captains. The day prior to the extension proper, an ocular inspection of the venue was conducted by the ETASO team. The facilitators prepared the participant's kits and materials to be used in the said training.

Implementation

During the scheduled day of the seminar, the following tasks were attended to:

Transportation of Faculty to the venue. The faculty were provided with a transportation service that picked them up from the campus at 7:00 in the morning, and brought them to the venue of the activity.

Registration of Participants Each participant was given a kit containing the hand-outs, a ballpen, name tag, participant's profile and evaluation form. The participants were advised to fill-out the profile sheet with the assistance of the Secretariat. At the end of the activity, the participants were instructed to fill-out the evaluation form and submit to the Secretariat before they can claim for their certificate of attendance. The registration of participants was conducted at the site where the participants will be assisted by the secretariat in writing their data on the Landbank Information Sheets. They also need to fill out the Financial Literacy notebook consisting of the breakdown of all their cash and expenses, the attendance sheets, together with their 2x2 ID picture. Upon observation and feedback during the post-implementation of the first barangay, a different approach was done to the succeeding barangays. The information sheets were handed over to the barangay LGU days before the conduct of the activity. Participants can then answer the information sheets and any lacking information can be supplied onsite with the help of the Secretariat. Several registration tables and chairs were prepared at the venue to assist the participants in answering and writing on the Landbank Information Sheets.

Seminar Proper. The seminar proper consists of two speakers, who gave a short talk on financial literacy, crop protection and agripreneurship. Various experts from their field were invited as resource speakers while others gave a quick hands-on experience on monitoring and recording their finances. Hand-out copies on recording their finances were given to the participants, which was assisted by the facilitators. The whole-day activity was provided with morning and afternoon snacks.

EXTENSION PROPOSAL

Romblon State University
Odiongan, Romblon

PROJECT PROPOSAL

I. Title of the Project	Farmlit Extension Program: Enhancing Farmers' Financial Literacy towards the New Normal in Agriculture Sector in Unbanked Municipalities
II. Location	<i>Banton, Calatrava, Santa Maria, Looc and Magdiwang</i>
III. Duration	<i>May to December 2022</i>
IV. Type of Community Extension Service	<i>Training and Technical Assistance</i>
V. Department/s Involved	<i>RSU Extension and Technical Advisory Services Office RSU Sta. Maria Campus RSU Calatrava Campus RSU Cajidiocan Campus</i>
VI. Project Proponent and Members	Lead Proponent: <i>Dr. Orfelina I. Manzo/ ETASO Director</i> Co-Proponent: <i>Dr. Joemar Manzo Dr. Leila M. Fabella Mr. Gerardo Ribon Mr. Gregorio A. Florendo, Jr Ms. Jacel Ruz Gan Ms. Vanessa Dungog</i>
VII. Cooperating Agencies	<i>LandBank Countryside Development Foundation Inc. Local Government Units : Banton, Sta. Maria, Calatrava, Looc and Magdiwang.</i>
VIII. Beneficiaries	<i>Farmers and Fisher folks</i>
IX. Total Cost of the Project	<i>Php ₱1,928,500.00 (External Funding) Php ₱77,100.00 (RSU Extension Fund) Php 2,005,600.00</i>
X. Link to 10-Point Agenda	<i>Pursue excellence in extension</i>
XI. Rationale of the Project	Background The Land Bank of the Philippines (LBP) promotes inclusive growth by delivering innovative financial products and services to unbanked areas. A total of 536 municipalities per BSP data remain unbanked and have no access to credit, savings accounts, insurance or other related financial services. 59% of them are underserved municipalities while 41% remain unserved by the bank. Through its corporate foundation, the LANDBANK Countryside Development Foundation, Inc. (LCDFI) Financial Literacy Training is provided to individual farmers to uplift their socio-economic condition by making them productive and bankable.

	<p>Along this line LCDFI partners with state universities and colleges especially those that provide community extensions services in agriculture science, and business systems relevant to the region where they operate</p> <p>The Romblon State University is one of the partners of LCDFI in implementing the FarmLit Extension Program: Enhancing Farmers' Financial Literacy towards the New Normal in Agriculture Sector</p> <p>The Financial Literacy Program is designed to provide training and developmental interventions to improve farmer's financial management skills and create "agripreneurship" or improve cooperative's capacity to deliver quality services to its members, positively impacting to their business performance and operations. The program is geared to contribute to increased and stable household incomes and improved access to economic, social and financial services</p>
<p>XII. Objectives</p>	<ol style="list-style-type: none"> 1. To teach practical and prudent methods of managing finances and income including savings and credit. 2. To understand the value chain of their crops and its impact to their income 3. To develop "agripreneurship" among farmers and fishers 4. To impart the importance of crop insurance in risk mitigation
<p>XIII. Methodology</p>	<ol style="list-style-type: none"> 1. RSU shall coordinate with the Local Chief Executives of each municipality to orient them about the program and secure necessary permit needed for the conduct of face-to-face training. The Municipal Agriculture Office (MAO) shall also be coordinated for the list of farmers and fisher folks in their respective municipality with a 13,300 target participants composed of Farmers and Fisher folks from 5 target municipalities (Banton, Sta. Maria, Calatrava, Looc and Magdiwang) in the province of Romblon. A Memorandum of Understanding (MOU) shall be entered into between RSU and the LGU for the complementation of roles not only for this project but also for other possible extension project/program. 2. On-site training and validation - A resource person from RSU shall deliver

	<p>the Financial Literacy Training using the module prepared by LCDFI. After the lecture, a validation of accomplished Information Sheet and Finlit Notebook shall be done by the facilitators also coming from RSU.</p> <p>2. Encoding to LBP system – All accomplished information sheet shall be encoded to the LBP database. All trained participants are expected to be on-boarded to the system</p> <p>4. Evaluation – A post-activity evaluation sheet shall be accomplished by all participants as basis for assessment of the delivery of the extension service.</p>
<p>XIV. Gender and Development</p>	<p>There will be sex disaggregated data on all participants upon completion of the extension program. This data shall be used in assessing the proportionality of gender participation in this particular extension program. The data can also be used as basis for further study on the role/s of men and women in the agriculture sector.</p>
<p>XV. Financial Plan/Sources of Fund</p>	<p><i>LandBank Countryside Development Foundation Inc.</i></p>
<p>XVI. Functional Relationships of Collaborating Agencies</p>	<ol style="list-style-type: none"> a. Facilitate fund availability for the Program and ensure its timely release to RSU. b. Monitor the implementation of the Program through the activities of the RSU based on its approved Program Funding and Targets. c. Ensure compliance to COA Circular No. 2007-001 dated 25 October 2007 in the disbursement and utilization of the donated funds d. Assign at least one (1) Program Officer who shall regularly monitor the implementation of the Program, as well as ensure the proper utilization of the funds. e. Assist RSU in coordinating with LANDBANK and/or other organizations which may be of help in implementing the Program. f. Validate and audit the Program Accomplishment Report and Fund Utilization Report, ensuring that supporting documents and attachments such as official receipts, photo

	documentation, certification, among others, are complete and in order.
XVII. Monitoring and Evaluation Mechanics	A post-activity evaluation sheet shall be accomplished by all participants as basis for assessment of the delivery of the extension service.
XVIII. Project Sustainability Plan	Through this engagement with LCDFI, RSU can look at other possible interventions to sustain the participation of the target participants. This program can also be used as a starting point for linkages and partnerships in service to the sector of farmers and fisher folks.
XIX. Expected Output	At the end of the activity, it is expected to deliver the following outputs: <ol style="list-style-type: none"> 1. Documents of interview/Validation 2. Client profile in the Land bank database 3. Photo documentation
XX. Research Opportunities and Output of the Extension Program	<i>Researchable areas affecting the famers and fisher folks in terms of the impact of Financial Literacy Training.</i> <i>Development of research based IEC resource materials for the marginalized sectors society</i>
XXI. Financial and Work Plan	<i>Please see ANNEX A & B</i>

Prepared by:

ORFELINA I. MANZO
Lead Proponent

WORK AND FINANCIAL PLAN

Project Study: FARMILIT EXTENSION PROGRAM
 Project Duration: from May to December 2022
 Project Cost and Source of Fund: LCDFI Php Php 1,928,500.00

RSU Php. 77,100.00

Project Activities	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	LCDI	RSU
Planning, communication and Coordination activities										
Transportation	₱6,000.00	₱6,000.00	₱6,000.00	₱6,000.00	₱6,000.00	₱6,000.00	₱6,000.00	₱6,000.00	₱48,000.00	
Supplies and materials	₱6,000.00	₱6,000.00	₱6,000.00	₱6,000.00	₱6,000.00	₱6,000.00	₱6,000.00	₱6,000.00	₱48,000.00	
Food	₱5,000.00	₱5,000.00	₱5,000.00	₱5,000.00	₱5,000.00	₱5,000.00	₱5,000.00	₱5,000.00	₱40,000.00	
Communication expenses	₱1,000.00	₱1,000.00	₱1,000.00	₱1,000.00	₱1,000.00	₱1,000.00	₱1,000.00	₱1,000.00	₱7,100.00	
Fuel	₱2,000.00	₱2,000.00	₱2,000.00	₱2,000.00	₱2,000.00	₱2,000.00	₱2,000.00	₱2,000.00	₱16,000.00	
Conduct of training for facilitators for the 13, 300 targeted participants (Farmers and Fisher folks)										
Hiring of two (2) Training Assistant	₱14,065.00	₱14,065.00	₱14,065.00	₱14,065.00	₱14,065.00	₱14,065.00	₱14,065.00	₱14,065.00	₱112,500.00	
Food	₱150,000.00 for 1,666 participants	₱150,000.00 for 1,666 participants	₱150,000.00 for 1,666 participants	₱150,000.00 for 1,666 participants	₱150,000.00 for 1,666 participants	₱150,000.00 for 1,666 participants	₱150,000.00 for 1,666 participants	₱150,000.00 for 1,666 participants	₱1,200,000.00	
Supplies and materials	₱50,000.00	₱50,000.00	₱50,000.00	₱50,000.00	₱50,000.00	₱50,000.00	₱50,000.00	₱50,000.00	₱400,000.00	
Professional Services (Resources Speakers, consultancy, technical assistance, rental fees)	₱5,000.00	₱5,000.00	₱5,000.00	₱5,000.00	₱5,000.00	₱5,000.00	₱5,000.00	₱5,000.00	₱40,000.00	
Utilities		₱2,000.00		₱2,000.00		₱2,000.00		₱2,000.00		₱6,000.00
Fuel	₱1,000.00	₱1,000.00	₱1,000.00	₱1,000.00	₱1,000.00	₱1,000.00	₱1,000.00	₱1,000.00		₱8,000.00
Transportation										
Community presentation on activity result/validate extension output										
Transportation						₱15,000.00			₱15,000.00	
Food						₱10,000.00			₱10,000.00	
Supplies and materials						₱5,000.00			₱5,000.00	
Preparation and Printing of report										
Supplies and materials									₱10,000.00	
Sub-Total										₱20,000.00
GRAND TOTAL										Php 2,005,600.00

GANTT CHART

Schedule of Activities

Project Activities	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
MOA signing								
Planning, communication and coordination activities								
Conduct of training for facilitators								
Municipality of Bantón								
Municipality of Magdiwang								
Municipality of Sia Mana								
Municipality of Loooc								
Municipality of Calatrava								
Community presentation on activity result/validate extension output								
Preparation and Printing of report								
Submission of Report								

LETTERS/MEMOS

August 3, 2022

TO: Sir/Ms.

Office of the Punong Barangay
Santa Maria, Romblon

HRON. ROSEMARIE M. MIJARES
Office of the Punong Barangay
Santa Maria, Romblon

FROM: Sir/Ms.

Office of the Punong Barangay
Santa Maria, Romblon

Ma'am/ Sir,

Greetings!

Romblon State University in partnership with LANDBANK Countryside Development Foundation, Inc., will be conducting a Financial Literacy: *Pagsasanay para sa mga magsasaka-mangingsda* for the purpose of teaching practical and prudent methods of managing finances and income, including savings and credit and develop "agripreneurship" among farmers and fishermen of your barangay on August 17-19, 2022.

In this connection, may we have the honor to ask permission from your privileged office to help us facilitate this program. This undertaking evenly entails the need of the following facilities: tables and chairs, projector, electric fan, extension wires and sound system. As well as assistance of your designated Barangay Tanod during the conduct and the sending of communication to the farmers and fishermen of your jurisdiction.

We assure to follow the minimum health and safety protocol as well as actively maintain discipline among the facilitators and the participants.

Your cooperation will be of great contribution to the success of this program. We hope for your favorable consideration and action on this valued request.

Respectfully yours,

PATRICK M. GALICHA
Extension Coordinator

SHANEL G. MANITO
TTA Coordinator

Office of the Punong Barangay
Santa Maria, Romblon

Attested:

MARILYN M. GALAN, RFT, MF, Tech
Research Coordinator

NOTED by:

JOEMAR E. MANZO, DPA
Campus Director

Approved:

ROSEMARIE M. MIJARES
Barangay Captain

August 3, 2022

HON. DOMINGO C. CAYSA, JR.
Office of the Punong Barangay
Santa Mana, Romblon

Ma'am/ Sir,

Greetings!

Romblon State University in partnership with LANDBANK Countryside Development Foundation, Inc., will be conducting a Financial Literacy: *Pagsasanay para sa mga magsasaka- mangingsda* for the purpose of teaching practical and prudent methods of managing finances and income, including savings and credit and develop "agripreneurship" among farmers and fishermen of your barangay on August 17-19, 2022.

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PATRICK M. GALICHA
Extension Coordinator


SHANEL G. MANITO
TTA Coordinator

Attested:

MARILYN M. GALAN, RFT, MF. Tech
Research Coordinator

Noted by:

JOEMAR F. MANZO, DPA
Campus Director

Approved:


DOMINGO C. CAYSA, JR.
Barangay Captain



August 3, 2022

RSU Office
Rombon State University
New Main Campus
Compound Nangka Road
Santa Maria, Romblon MSU
4101

BOA GIL M. MANGAYA
Office of the Punong Barangay
Santa Maria, Romblon

RSU Mission
Rombon State University will
develop and disseminate
knowledge, technology and
services to the community
through the following:
1. High quality education
2. Research and innovation
3. Extension and service
4. Leadership in the use of
information technology
5. Quality assurance system
6. Environmental awareness
7. Socially responsible citizen

Ma'am/ Sir,

Greetings!

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RSU Quality Policy
Rombon State University is committed to providing quality education, research, and service to the community through the following:
1. High quality education
2. Research and innovation
3. Extension and service
4. Leadership in the use of information technology
5. Quality assurance system
6. Environmental awareness
7. Socially responsible citizen

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PATRICK M. GALICHA
Extension Coordinator

SHANEL G. MANITO
TTA Coordinator

RSU Office
Rombon State University
New Main Campus
Compound Nangka Road
Santa Maria, Romblon MSU
4101

Attested:

MARILYN M. GALAN, RFT, MF. Tech
Research Coordinator

Noted by:

JOEMAR F. MANZO, DPA
Campus Director

Approved:

GIL M. MANGAYA
Barangay Captain



August 3, 2022

HON. EDUARDO F. GREGORIO
Office of the Punong Barangay
Santa Maria, Romblon

Ma'am/ Sir,

Greetings!

Romblon State University in partnership with LANDBANK Countryside Development Foundation, Inc., will be conducting a Financial Literacy: *Pagsasanay para sa mga magsasaka mangingisda* for the purpose of teaching practical and prudent methods of managing finances and income, including savings and credit and develop "agriprenurship" among farmers and fishermen of your barangay on August 17-19, 2022.

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PATRICK M. GALICHA
Extension Coordinator

SHANEL G. MANITO
TTA Coordinator

Attested:

MARILYN M. GALAN, RFT, MF. Tech
Research Coordinator

Noted by:

JOEMAR F. MANZO, DPA
Campus Director

Approved:

EDUARDO F. GREGORIO
Barangay Captain

August 3, 2022

HON. DENNISH R. FAJIA
Office of the Punong Barangay
Santa Maria, Romblon

Ma'am/ Sir,

Greetings!


Romblon State University in partnership with LANDBANK Countryside Development Foundation, Inc., will be conducting a Financial Literacy: *Pagsasanay para sa mga magsasaka- mangingisda* for the purpose of teaching practical and prudent methods of managing finances and income, including savings and credit and develop "agripreneurship" among farmers and fishermen of your barangay on August 17-19, 2022.

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Respectfully yours,


PATRICK M. GALICHA
Extension Coordinator


SHANEL G. MANITO
TTA Coordinator

Noted by:

JOEMAR F. MANZO, DPA
Campus Director

Attested:

MARILYN M. GALAN, RFT, MF. Tech
Research Coordinator

Approved:

DENNISH R. FAJIA
Barangay Captain



Registration
 Number
 187-888-0378
 1-888-888



August 3, 2022

RSU Head
 President/Dean/Chairman
 A person who is in charge of the overall management of the university.

RSU Vice
 President/Dean/Chairman
 A person who is in charge of the overall management of the university.

RSU (Junior) Office
 A person who is in charge of the overall management of the university.

RSU (Senior) Office
 A person who is in charge of the overall management of the university.

RSU (Senior) Office
 A person who is in charge of the overall management of the university.

HON. ECHOS M. MERAN
 Office of the Punong Barangay
 Santa Maria, Romblon

Ma'am/ Sir,

Greetings!

Rombion State University in partnership with LANDBANK Countryside Development Foundation, Inc., will be conducting a Financial Literacy: *Pagsasanay para sa mga magsasaka-mangangisda* for the purpose of teaching practical and prudent methods of managing finances and income, including savings and credit and develop "agripreneurship" among farmers and fishermen of your barangay on August 17-19, 2022.

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Respectfully yours,

PATRICK M. GALICHA
 Extension Coordinator

SHANEL G. MANTTO
 TTA Coordinator

Noted by:

JOEMAR F. MANZO, DPA
 Campus Director

Attested:

MARILYN M. GALAN, RFT, MF, Tech
 Research Coordinator

Approved:

ECHOS M. MERAN
 Barangay Captain



TRAVEL ORDER

No. 364, s. 2022

TO : DR. OPHELINA I. MAHZO
MS. JACEL RUIZ F. GAM
MR. GREGORIO A. FLORENDO, JR.
MR. NICK B. MAGBANUA
MS. ROSE ANN FORMON
MR. EDGAR C. FERRANCULLO
This University

DATE : August 16, 2022

You are hereby authorized to travel on Official Business to Santa Maria, Rombon today, August 16 – 18, 2022 to launch the extension project, *Farmili Extension Program: Enhancing Farmers' Financial Literacy towards the New Normal in Agriculture Sector in Unbanked Municipalities in the Province of Rombon.*

Moreover, Mr. Edgar C. Ferrancullo is assigned to drive the University Jeep.

You are further advised to observe the safety precautionary measures of DOH such as proper social distancing and other hygienic measures while on transit.

Services of the driver beyond office hours will be compensated as overtime pay which shall be supported and justified by the corresponding Trip Ticket.

Expenses incident to this travel shall be charged against University funds subject to the usual accounting and auditing rules and regulations.

Please be guided accordingly.

Emelyn P. Montoya
EMELYN P. MONTOYA, Ph.D.
Officer-in-Charge

VP for Research, Extension, Development and Innovation

Copy furnished:

- Civil Admin. Officer
- Accountant
- Budget Officer
- Personnel Officer
- Financial Auditor
- Records Officer
- File

2022-08-16

2022-08-16



August 11, 2022

MERIAN P. CATAJAY-MAMI, Ed.D., CESE
University President

Madam,

Greetings!

The Extension and Technical Advisory Services Office in partnership with RSDU- Sta. Maria Campus will launch its "Financial Literacy Training for Farmers and Fishers" extension programs in Sta. Maria, Romblon on August 16-18, 2022. This is the continuation of the extension program of Landbank, Countryside Development Foundation, Inc. and Romblon State University to train farmers and fisherfolks to become profitable and bankable.

With this, I am humbly requesting for the issuance of Travel Order for the following names listed below:

Facilitators	Functions
Dr. Orfelina I. Manzo	Project Leader
Ms. Josefina P. Gan	Secretariat
Mr. Gregorio A. Florendo Jr.	Technical Support
Mr. Nick Macbanua	Liaison Officer
Ms. Rose Ann Pomon	Secretariat

In addition, the office would like to request for a service vehicle (jeepney) and driver; this will serve as the official transportation of the team for the said four-day activity.

If you have any queries about this, please do not hesitate to contact us through our email: elaso@rsu.edu.ph. Your immediate response regarding this matter is highly appreciated. Thank you very much!

Sincerely yours,


ORFELINA INGO-MANZO, Ed.D.
Director, Extension and Technical Advisory Services Office

 2022-08-12
8:55:11 AM

Noted by:


EMELYN F. MONTOYA, Ph.D.
Vice President
Research, Extension, Development and Innovation






ROMBLON STATE UNIVERSITY
Olongan, Romblon
MOTORPOOL UNIT
VEHICLES REQUEST FORM



Date: August 15, 2022

Name: Opelina I. Manno
 Unit / College / Institute: ETAED
 Date of Travel: August 11-19, 2022
 Type/Kind of Vehicle Needed: Jeepney
 No. of Persons who will use the Vehicle: 5
 Purpose of Travel: Familial in Sta. Maria, Romblon

REMARKS:

- APPROVED
 DISAPPROVED

Vehicle to use: Jeepney 210
 Name of Driver: Edgar C. Fernandez

NOTE:


MICHAEL C. TAMAYO
 Head, Motorpool

MEMORANDUM OF AGREEMENT

**MEMORANDUM OF AGREEMENT for the
2022 FINANCIAL LITERACY PROGRAM**

KNOW ALL MEN BY THESE PRESENTS:

This Memorandum and Agreement (The "MOA") is made and executed by and between:

LANDBANK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC., a non-stock, non-profit, corporate foundation of Land Bank of the Philippines (LANDBANK), and classified as Government Owned and Controlled Corporation (GOCC) pursuant to Executive Order No. 203, with SEC Registration No. 110790, and principal office address at the 26th Floor, LANDBANK Plaza, 1598 M.H. Del Pilar corner Dr. J. Quintos Sts., Malate, Manila, represented herein by **ROY C. OSCILLADA**, in his capacity as Executive Director, and referred herein as "**LCDFI**;"

- and -

ROMBLON STATE UNIVERSITY, a state university in the province with principal office address at Brgy. Liwanag, Odiongan, Romblon, represented herein by **DR. MERIAN P. CATAJAY-MANI**, in her capacity as SUC President, and referred herein as "**RSU**."

Herein collectively referred to as the "**Parties**".

WITNESSETH THAT:

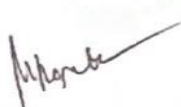
WHEREAS, Romblon State University envisions to be a premier institution of higher education in the MIMAROPA Region for a globally competitive Province of Romblon;

WHEREAS, Romblon State University is committed to provide advance education, higher technological professional instruction and training in agriculture and fishery, forestry, science and technology, arts and other relevant fields of study. It shall undertake research and extension services, and provide progressive leadership in its areas of specialization;

WHEREAS, Romblon State University implements collaborative and purposive extension projects and programs related to agricultural and fishery sector development such as farmer field schools, technology demonstration trials, technical assistance and trainings/seminars related to livelihood and financial literacy, crop production and management, and marine and in land fishery production;

WHEREAS, LANDBANK Countryside Development Foundation, Inc. (LCDFI), a GOCC and the corporate foundation of LANDBANK which provides capacity building services, is empowered to provide Financial Literacy Training to Individual Farmers to uplift their socio-economic condition by making them productive and bankable;

WHEREAS, the Financial Literacy Program involves partnerships designed to provide training and developmental interventions by identified government institutions using a fund created for such purpose and tapping network/linkages with partner



agencies/institutions to improve farmer's financial management skills and create "agripreneurship" or improve cooperative's capacity to deliver quality services to its membership, positively impacting to their business performance and operations. The program is geared to contribute to increased and stable household incomes and improved access to economic, social and financial services;

NOW, THEREFORE, for and in consideration of the foregoing premises and the mutual covenants hereinafter set forth, LCDFI and RSU have agreed, as they hereby agree, to wit:

**ARTICLE I
OBJECTIVE, SCOPE AND COVERAGE**

Section 1. Objectives – The Financial Literacy Program aims to:

- a. General Objective: To train farmers in the unbanked municipalities to become profitable and bankable.
- b. Specific Objectives:
 - 1. Teach the farmers practical and prudent methods of managing finances and income including savings and credit;
 - 2. Help them understand the value chain of their crops and its impact to their income;
 - 3. Develop entrepreneurship among farmers; and
 - 4. Impart importance of crop insurance in risk mitigation.

Section 2. Scope and Coverage – The project shall have the following operational framework:

Activity	Expected Output/s	Timeline
2022 Implementation		
a. Coordination with & Visit to training partners per municipality and other interventions	Program Presentation to Identified training partners	1 st Quarter, 2022
b. MOA with training partners	Signed MOA	1 st Quarter 2022
c. Conduct of Financial Literacy Training & other interventions	Conduct of Financial Literacy Training & other interventions to farmers of unbanked municipalities	1 st Quarter – 4 th Quarter, 2022
d. Monitoring of Training Activities	Monitoring of training activities of program partners	1 st Quarter – 4 th Quarter, 2022
e. Program Assessment	Evaluation of Financial Literacy Program	November 2022





ARTICLE II FUNDING

SECTION 3. *Program Funding & Targets* – LCDFI shall provide the funds for the Program representing training meals, transportation, logistics, goods, and other expenditures related which shall be used to finance the various components and activities of the program, while RSU shall make available the services of professional resource speakers and other necessary personnel who shall conduct the financial literacy training, monitoring and evaluation of the program.

RSU may also allocate its own separate support fund in pursuit of its own internal targets aligned with this program, subject to existing budgeting, accounting, and auditing rules and regulations.

All materials and equipment purchased by the training partner for the use and conduct of Financial Literacy Training shall be deemed as donation on the part of LCDFI to the partner institution. A Deed of Donation and Acceptance (DODA) will be executed by LCDFI as donor to the partner institution as donee after the partner institution has complied with all documentary requirements.

SECTION 4. *Schedule of Fund Releases* – The fund shall be released by LCDFI to RSU in tranches, in accordance with Commission on Audit (COA) Circular 2012-001 dated 14 June 2012, except for the initial release, which shall only require submission of the approved Program Funding & Targets (PFT) 2022.

The fund shall be released in the following manner:

1. First Release – Advance payment equivalent to fifty percent (50%) of the total donation upon signing of MOA;
2. Subsequent Releases – forty percent (40%) and ten percent (10%) for the 2nd and 3rd tranches subject to the submission of the following Reports, duly noted and signed by the Project proponents/implementors:
 - a. Accomplishment Report – detailing the progress of the Project and the completed activities based on the PFT.
 - b. Fund Utilization Report – a liquidation report showing the manner with which the funds were used, supported by Report on Check Issued (RCI) and Report on Disbursement (RD) certified by the Accountant and approved by the Head, photo documentation, attendance sheets, and the like.
 - c. Certification – signed by an Accountant or head of the Accounting Unit attesting accuracy and completeness of submitted liquidation reports compliant with COA Rules and Regulations.

SECTION 5. *Fund Withdrawals* – LCDFI shall release the fund tranches through the LANDBANK accounts of RSU via fund transfer. If there is none, RSU shall be required to open an account at the nearest LANDBANK Branch on their areas for this purpose.



**ARTICLE III
ROLES AND RESPONSIBILITIES**

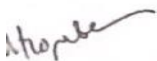
SECTION 6. Guidelines – The Parties herein agree to the approved Program Funding and Targets as indicated in Annex A subject to existing budgeting, accounting, and auditing rules and regulation.

Further, the Parties shall cooperate and collaborate with each other in fulfilling the objectives of this agreement in good faith and in a timely and expeditious manner.

1. RSU shall have the following responsibilities:

- a. Issue an Official Receipt for every amount received from LCDFI.
- b. Deposit the amount with its authorized depository bank.
- c. Keep separate subsidiary records for the trust liability whether or not a separate bank account is maintained.
- d. Have the Accountable Officer (AO) prepare and submit the Report of Checks Issued (RCI) and the Report of Disbursement (RD) with all supporting vouchers/payrolls and documents to the Accountant and approved by the Head of the implementing agency within five (5) days after the end of each month.
- e. Have the Accountant verify the Reports, provide accounting entries, record and submit the duplicate copies of the Reports with all the original vouchers/payrolls and all supporting documents to the implementing agency's Auditor. The Accountant shall ensure that only expenses for the program are included in the Report. The original copy of the Reports shall be submitted to LCDFI.
- f. Record the disallowance in audit after receipt of the CSB and the CN issued by the implementing agency's Auditor and require the settlement of any suspension and disallowance.
- g. Return to LCDFI any unused balance and refund of disallowance upon completion of the Program.
- h. Utilize donated funds solely to fund the Program to train the minimum agreed number of farmers, fishers and other related individuals in the assigned unbanked municipality.
- i. Provide training and technical assistance to the farmers and fishers of the unbanked municipalities and other pertinent individual in the community in implementing the program.
- j. Provide logistical support for the conduct of the financial literacy program through data capture of farmers trained in the unbanked municipalities.
- k. Coordinate with LCDFI and provide other necessary assistance to ensure proper implementation of the Program.
- l. Identify, propose and develop pilot farm to showcase successful program intervention among trained farmers in the unbanked municipality.

2. The LCDFI shall be responsible for the following:





 4

- a. Facilitate fund availability for the Program and ensure its timely release to RSU.
- b. Monitor the implementation of the Program through the activities of the RSU based on its approved Program Funding and Targets.
- c. Ensure compliance to COA Circular No. 2007-001 dated 25 October 2007 in the disbursement and utilization of the donated funds.
- d. Assign at least one (1) Program Officer who shall regularly monitor the implementation of the Program, as well as ensure the proper utilization of the funds.
- e. Assist RSU in coordinating with LANDBANK and/or other organizations which may be of help in implementing the Program.
- f. Validate and audit the Program Accomplishment Report and Fund Utilization Report, ensuring that supporting documents and attachments such as official receipts, photo documentation, certification, among others, are complete and in order

ARTICLE IV SETTLEMENT OF DISPUTES

SECTION 7. The Parties agree that any conflict, controversies, issues or disputes which may arise within or during the effectivity of this Agreement shall in their best efforts, try to settle the same between themselves.

In case of failure to come to an amicable settlement, all disputes between the Parties arising from the interpretation or application of this Agreement shall be administratively settled or adjudicated in the manner provided under Chapter 14 of Book IV of the Executive Order No. 292 date July 25, 1987, as amended.

ARTICLE V AMENDMENTS

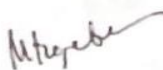
SECTION 8. This Agreement shall not be revoked, revised, amended or modified in any respect except by the mutual consent through a written instrument duly executed and signed by the Parties herein.

ARTICLE VI SEVERABILITY

SECTION 9. If, at any time, any provision of this Agreement is adjusted to be or becomes illegal, invalid, or unenforceable in any respect under the laws, rules and regulations of the Republic of the Philippines, the provisions not so affected or impaired shall subsist and remain legal, valid, and enforceable as between the Parties herein.

ARTICLE VII EFFECTIVITY AND TERMINATION

SECTION 10. This Agreement shall be governed by and interpreted in accordance with the laws of the Republic of the Philippines and shall take effect upon signing of both



parties, and shall remain in full force and affect until the completion of the activities outlined in the approved WFP 2022, unless extended in writing or earlier terminated in writing by the Parties herein.

The Parties may execute a Supplemental Agreement in case implementation of the Program cannot be completed within the period prescribed in the PFT.

ARTICLE VIII DATA PRIVACY

SECTION 11. The RSU agree that all data or information received or gathered by them, their respective employees and agents in the course of or in the performance of their obligations herein shall be kept confidential. Such data or information shall not be divulged by either of the Parties, its employees or agents, to any third party without the written consent of the other of LCDFI.

The RSU their respective employees or agents, shall place safeguards to ensure the security of all personal information collected and/or processed for the duration of the MOA, of which all concerned third parties are to be informed accordingly.

The RSU their respective employees or agents, who have access to the personal information of the respondents shall sign Non-Disclosure Agreements provided by LCDFI.

The RSU shall inform and provide all concerned third parties in the implementation of this contract with avenues to exercise their rights as data subjects as per Chapter IV, Section 16 of the Data Privacy Act of 2012.

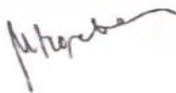
Upon the termination of the MOA, all worksheets, plans, and their information prepared, used, required or obtained by a Party in relation to this MOA shall remain as the exclusive property of the other party from whom such worksheets, plans and information were obtained for safekeeping.

This confidentiality requirement shall be made an essential condition by both parties in the hiring of its employees or agents. The foregoing obligation on confidentiality shall survive and subsist even after the termination or cancellation of this MOA.

WHEREAS, the LCDFI represent and warrant to the other Party that it has the corporate power and authority to execute and deliver this Agreement and to perform all the terms and condition hereof;

WHEREAS, the RSU hereby accepts said donation of the above sum, and commits that the amount shall be utilized for the various programs and projects stated in the PFT;

IN WITNESS WHEREOF, the LCDFI and RSU have hereunto set their hand this ___ day of APR 25 2022 2022 in the City of Manila, Philippines.



LANDBANK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

LCDFI

By: ✓



ROY C. OSCILLADA
Executive Director

ACCEPTED:

ROMBLON STATE UNIVERSITY

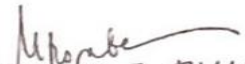
RSU

By:



MERIAN P. CATAJAY-MANI, Ed.D., CESE
University President

Signed in the Presence of:


MARY ROSE T. TUJAN
LCDFI PLP Coordinator

ACKNOWLEDGEMENT

REPUBLIC OF THE PHILIPPINES) s.s.
City of MANILA CITY

Before me, a Notary Public for the city of MANILA CITY, this APR 25 day of 2022, 2022, personally appeared the following person:

Name:	I.D. No.
ROY C. OSCILLADA	<u>I.D. No. 0092</u>
MERIAN P. CATAJAY-MANI	<u>RPO ID no. 01-01</u>

Known to me are the same persons who executed the foregoing MEMORANDUM OF AGREEMENT and they acknowledged to me that the same is of their own will and voluntary act and deed and that of the institutions they represent.

This instrument refers to Memorandum of Agreement (MOA), consists of _____ pages including this page where the acknowledgement is written, signed by the Parties and their witnesses on each and every page whereof.

WITNESS MY HAND on the date and place first above written.

Doc. No. 374
Page No. 78
Book No. V
Series of 2022

ATTY. GLENN G. CABAÑEZ

Notary Public for the City of Manila
Notaria Común para la Ciudad de Manila
(Under Supreme Court Order No. 12311 dated 12/31/2021 Manila)
ISP License No. 000015 issued on 01/01/2017 Pasig City Roll No. 33451
PTN No. 000015471 issued on Jan 3, 2022 (until Dec 31, 2022 Manila)
MILE No. 000015471 issued on 10/9/2018 (until April 14, 2022)
Unit 2D Tower C, Suntrust Adriatico Garden, M. Adriatico SL, Malate, Manila

Morera *f.* *gmm*

ATTENDANCE



SCROLLING STRIKE UNIVERSITY
LANDMARK COURTHOUSE EDUCATIONAL FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSLU
 Unbanked Municipality: St. Maria
 Training Venue: Barra
 Date of Training: Aug 17, 2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Lorenzi Magay	09826147761		F	farmers	<i>[Signature]</i>
2	Sing D. Meca	09360876362		F	FARMERS	<i>[Signature]</i>
3	Janingaith P. Calarosa	09651001382		F	FARMERS	<i>[Signature]</i>
4	Ruonak Magay	09651001382		F	FARMERS	<i>[Signature]</i>
5	Maria Magay	09651001382		F	FARMERS	<i>[Signature]</i>
6	MA CARHILITA MASHI	09164157202		F	FARMERS	<i>[Signature]</i>
7	RENESSA SIMAGAY			F	FARMERS	<i>[Signature]</i>
8	EVELYN APAGAY			F	FARMERS	<i>[Signature]</i>
9	Perlita MABAY			F	FARMERS	<i>[Signature]</i>
10	Arnell Mambana	09051001352		M	KAWASAKI	<i>[Signature]</i>
11	Flora Mae Tano			F	Housewife	<i>[Signature]</i>
12	Melody Hamili			F	HOUSEWIFE	<i>[Signature]</i>
13	Jestoni Bela Cruz			M	FARMERS	<i>[Signature]</i>
14	Jericho & Vinas			M	farmers	<i>[Signature]</i>
15	Lea & Princesa	0956192178		F	farmers	<i>[Signature]</i>

AS

NC



TOMAS DE MENA STATE UNIVERSITY
LANDMARK COURTSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RNU
 Unbanked Municipality: ITM - MUYAVAL
 Training Venue: POBLEN
 Date of Training: Aug. 17, 2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	POJEL MORENO	.		M	FARMER	
2	ZEMIDA N. NANGAD	09057312671		F	FARMER	
3	GENS T. RAPA	09461127926		M	FASHION	
4	SAMUEL RAMIREZ	091693301929		M	FISHER	
5	Rodita Fiedalino	09701034804		F	Farmer	
6	Marilyn Fiedalino			F	Farmer	
7	Zosimo Tada			M	Farmer	
8	Beverly MUSTASA			F		
9	Miguel APENCISO			M	FARMER	
10	WALTER GONZALEZ			M	FARMER	
11	GERNARD FRANCISCO			M	FARMER	
12	REYNOLDO FRANCISCO	0930764536		M	FARMER	
13	FRANCISCO WENNIE			F	Farmer	
14	Julicha Sagulon	09969868522		F		
15	ROBERTO SUAREZ	09684485761		M	FISHERY	



REGIONAL STATE UNIVERSITY
LANDMARK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Urbanized Municipality: Sta. VERA
 Training Venue: BOMBA
 Date of Training: Aug. 17, 2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	AQUILALDO J. HICHA			M	FARMER	A. HACSA
2	Elengela J. Pomeroy			F		A. Pomeroy
3	BITAN M. MERAND	0990056602		F	FARMER	G. Merand
4	Corazon M. Macaual	09813336848		F	"	Macaul
5	Elva F. Portiques	09653258689		F	"	E. Portiques
6	Dante B. Portiques			M	"	D. Portiques
7	Rodrigo D. Francisco			M	"	D.R. Francisco
8	Belita G. Francisco	09481071588		F	"	B. Francisco
9	Tona Francisco			F	"	T. Francisco
10	Clemencia M. Nagay	0920707900		F	"	C. Nagay
11	Shirley Traga			F	"	S. Traga
12	Laluna Alcantara			F	"	L. Alcantara
13	Belbin B. Penes			F	"	B. Penes
14	Monice Nagay			F	"	M. Nagay
15	My Lammy Macelli			F	"	M. Macelli



BICOL STATE UNIVERSITY
LAGUNA COASTSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: ITA: vnp2210
 Training Venue: BONGA
 Date of Training: Aug 17, 2021

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	REV. M. LABAO SR.	09387118679	NIAFC	M	FISHERMAN	[Signature]
2	DIONICO M. ALVARAN			M	FARMER	[Signature]
3	VERGINIA M. NGALI			F	FARMER	[Signature]
4	LUR M. TERANANDO			F	FARMER	[Signature]
5	MARCION P. TAGUIBA	09076786558		M	FARMER	[Signature]
6	STANLEY DELGAPO			M	FARMER	[Signature]
7	ROBERTO M. CILIZ			M	FARMER	[Signature]
8	RODOLFO M. MANGAO			M	FARMER	[Signature]
9	JOSEPH DORON	09322230072		M	FARMER	[Signature]
10	ELSHIE F. MERRAND			F	FARMER	[Signature]
11	SILVERIO P. MERRAY			M	FARMER	[Signature]
12	MARY BOLOGO	09222227580		F	FARMER	[Signature]
13	CIRIN M. MARINO	69302097159		F	FARMER	[Signature]
14	KARIE M. GAO	09126493877		F	FARMER	[Signature]
15	JOSEPH J. FRANCIS	09200560409		F	FARMER	[Signature]



ROMBLON STATE UNIVERSITY
LAWANAN COURTESIDE DEVELOPMENT FOUNDATION, INC.



FINANCIAL LITERACY TRAINING

Training Partner: MSU
 Unbanked Municipality: San Mateo
 Training Venue: Bonasa
 Date of Training: Nov. 17, 2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	JUAN F. MISTERIO			M	FARMER	<i>Juan F. Misterio</i>
2	JAKE M. MAGRAMO			M	FARMER	<i>Jake M. Magramo</i>
3	PERLA NIMISTELIA			F	FARMER	<i>Perla N. Nistelvia</i>
4	Emily G. Galang			F	Former	<i>Emily G. Galang</i>
5	Genevieve C. Francisco	09690038697		F	Farmer	<i>Genevieve C. Francisco</i>
6						
7	Mercelina M. Francisco	09197464192		F	Farmer	<i>M. Francisco</i>
8	Jonabeth M. Medina	09675671477		F	Farmer	<i>Jonabeth M. Medina</i>
9	PEDRO MERCURIO			M	FARMER	MERCURIO
10	NEISON MACHERA	094811071008		M	FARMER	<i>Nison</i>
11	Ellan C. Montali	09612220408		M	Farmer	<i>Ellan C. Montali</i>
12	REYNALDO ROSA	09100787326		M	Farmer	<i>Reynaldo Rosa</i>
13	JOEL M. MERARU	09183479458		M	FARMER	<i>Joel M. Meraru</i>
14	Mary T. Fajarin	09603607620		F	FARMER	<i>Mary T. Fajarin</i>
15	Concepcion Bado	09504520791		F	FARMER	<i>Concepcion Bado</i>



LOMALISA STATE UNIVERSITY
LAHIGUARAN COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: LDU
 Unbanked Municipality: SM - Unpangan
 Training Venue: Bonus
 Date of Training: MUG. 17, 2021

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Francis Mangona			M	FARMER	<i>Francis Mangona</i>
2	JENELINE MINA		(M. WIFE)	F	M. WIFE	<i>Jeneline</i>
3	FRUITA O. SAGALLO			F	FARMER	<i>Fruita O. Sagallo</i>
4	REMY E. TEOLAGA			M	"	<i>Remy E. Teolaga</i>
5	COUARD E. TEOLAGA			F	"	<i>Couard E. Teolaga</i>
6	DESALES D. TEOLAGA			F	"	<i>Desales D. Teolaga</i>
7	RENITA T. PITO			M	"	<i>Renita T. Pito</i>
8	Raula John Alarid			M	"	<i>Raula John Alarid</i>
9	Freddic S. Pado			M	"	<i>Freddic S. Pado</i>
10	JOEL MINEAY			M	"	<i>Joel Mineay</i>
11	NELLY TEOLAGA			M	"	<i>Nelly Teolaga</i>
12						
13	Anthony P. Galarza			M		<i>Anthony P. Galarza</i>
14	ELIANA RAFAEL			M	"	<i>E. RAFAEL</i>
15	Redolf Priores					<i>Redolf</i>



RIMBUN STATE UNIVERSITY
LANDMARK COURSEWORK DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: STW - Muntaya
 Training Venue: DEYNA
 Date of Training: July 19, 2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	William mangaya	09064038223		M	Fisher man	W. mangaya
2	Oscar mangaya	09157308932		M	Fisher man	O. mangaya
3	Bia mangaya	09751863285		F	Farmer	B. mangaya
4	Isa Monique			M	Fisher man	J. mangay
5	Rosalio G. Mina	09449816621		F	farmer	R.G. Mina
6	TRON N. VORAR	09956387719		F	Farmer	T. Vorar
7	ESKEL R. ROACHE	091655546577		F	Farmer	E. R.
8	Quelene Mangaya	09488164346		F	Farmer	Quelene Mangaya
9	Vicenta Huanan			F	Farmer	Vicenta Huanan
10	JUAN M. MEJAREJ	09129123187		M	JOAN	J. MEJAREJ
11	DIONISIO TALDE	09123994655		F	Farmer	D. Talde
12	BREN DEBRANO			F	Farmer	B. Debrano
13	KILLIAN ARELLANO	09781870269		M	FARMER	K. Arellano
14	PABLO MABA			M	FARMER	P. Maba
15	LINO N. MARINO	0930209715		M	FARMER	L. Marino



HOSEMAR STATE UNIVERSITY
LANSODAN COMMISSIONED DEVELOPMENT HIGHLIGHTS, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: ITA - Visayas
 Training Venue: DOV 104
 Date of Training: APR 17 2012

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Francis Rosa			F	Farmer	<i>Francis Rosa</i>
2	Angelina B. Soligo			F	Farmer	<i>Angelina B. Soligo</i>
3	Eddie G. Soligo			M	Farmer	<i>E. Soligo</i>
4	Alberto M. Manobo			F	Farmer	<i>A. Manobo</i>
5	Rebecca A. Manobo			F	Farmer	<i>R. Manobo</i>
6	Rentilyn T. Manobo			F	Farmer	<i>R. Manobo</i>
7	MARY FARIAS			M	"	<i>Mary Farias</i>
8	JAY FARIAS			M	"	<i>Jay Farias</i>
9	RESN B. MUSTAFA			F	"	<i>Resn B. Mustafa</i>
10	Marian R. P. Moch			F	"	<i>Marian R. P. Moch</i>
11	MELTAP P. ADZ			M	"	<i>Meltap P. Adz</i>
12	Hazelida G. Medina			F	"	<i>Hazelida G. Medina</i>
13	ELMAN GALANG			M	"	<i>Elman Galang</i>
14	LUNDING NING GAMANG			F	"	<i>Lunding Ning Gamang</i>
15	Roxan Rosa			F	"	<i>Roxan Rosa</i>



KOMBLON STATE UNIVERSITY
 LANDMARK CONVENTIVE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sty. mihela
 Training Venue: BOMWA
 Date of Training: Aug. 17, 2021

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Alvie Fodri Sulela	09104188795		F	Farmer	Amfady g. sold
2	Ely Francisco	091072510303		F	Farmer	ep ramosca
3	Teresita Macaba			F	Farmer	M. Macaba
4	EINA O. MUSTASA	09057308732		M	FARMER	Ed. Mumber
5	MARVIC M. FAMA	09358701489		M	FARMER	F. M. Fama
6	MARGIE M. MICALMIAL			M	FARMER	Ed. Mumber
7	Jaco M. Borsab	955718816		M	FARMER	Ed. Mumber
8	Erwin O. Fajeno	09403432858		D	FARMER	Ed. Mumber
9	Tomas M. Delgado	09758964190		M	Farmer	Ed. Mumber
10	Jeey M. Merao	0975078104		M	Farmer	Ed. Mumber
11	MICHEL D. MUSTASA	0909243723		N	FARMER	N. MUSTASA
12	JENNIFER GAIMO	0910768276		J	FARMER	J. GAIMO
13	SANCHITA DELMADO	09707282176		E	FARMER	Ed. Mumber
14	MEDINA DORIS	09272902314		F	FARMER	Ed. Mumber
15	Edling Amalia Mica			F	FARMER	A. Mica



REGIONAL STATE UNIVERSITY
LANDBANK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: LDU
 Unbanked Municipality: SDA - Muztram
 Training Venue: ROMANA
 Date of Training: YUL 17, 2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	MARILENE G. GARD	0963697775		F	FARMER	<i>Mar</i>
2	CHRISTYLEN T. MENDOZA	09197333400		M	FARMER	<i>Christy</i>
3	ARNOLD M. CASAS			F	"	<i>Arn</i>
4	HELEN T. MENDOZA			F	"	<i>Helen</i>
5						
6	DEUTER A. PANDICCO			F	"	
7						
8	JOEELYN M. THOUER			F	"	<i>Joeelyn</i>
9	NEUSYN M. INTENDIDO			F	"	<i>Neusyn</i>
10	UELYN M. DEUCANO			F	"	<i>Uelyn</i>
11	WILLIAM G. SALUOS			F	"	<i>William</i>
12						
13	ADRIANA R. MUSAHA			F	"	<i>Adriana</i>
14	NOEL F. MENDOZA			M	"	<i>Noel</i>
15	Regelyn D. Lorenza	09519816517		F	"	<i>Regelyn</i>



NATIONAL STATE UNIVERSITY
LAKELAND COLLEGE/SIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Uninhabited Municipality: Sta. Maria
 Training Venue: Baybanga
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	VILCA G. GALLOS			F	FARMER	<i>Gallos</i>
2	DEISELEN TERNANDEZ	<i>0915502190</i>		F	"	<i>Ternandez</i>
3	MARV S. MANDIGUE			M	"	<i>Mandigue</i>
4	JEU M. MENDEZ			M	FARMER	<i>J.M.</i>
5	PHILWIN M. MENDEZ			M	FARMER	<i>J.M.</i>
6	FORTUNATO D. MENDEZ			M	"	<i>J.M.</i>
7	DICO M. MENDEZ			M	"	<i>J.M.</i>
8	LDNIP J. MANDIBO			F	FARMER	<i>Mandibo</i>
9	Christine F. Macasa			F	"	<i>Macasa</i>
10	Ruelo P. Mera			M	"	<i>Mera</i>
11	Angelia W. Agascon			F	FISHERMAN	<i>A. Agascon</i>
12	Analya M. Manrique			F	FARMERS	<i>Syn</i>
13	Relly H. Manrique			M	FISHERMAN	<i>R.M.</i>
14	Libretha Manrique			M	FISHERMAN	<i>L.M.</i>
15	Respeda Galinder			M	FISHERMAN	<i>Galinder</i>



PAMANGGARAN STATE UNIVERSITY
LITERACY AND ENTREPRENEURSHIP DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Orizaba - Marikina
 Training Venue: Marikina
 Date of Training: Nov. 17, 2014

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Mariliza Trulogay					M. Trulogay
2	Orly Francisco					Orly Francisco
3	Chona Gracia			F	Farmer	Chona Gracia
4	Jocelyn Maeje			F	farmer	GM
5	Norelle Gabuya			F	Farmer	W. Gabuya
6	Jerico Saguilan			M	Farmer	Jerico Saguilan
7	Melito Saguilan			M	Farmer	Melito Saguilan
8	Jenerin Meca			F	farmer	Jenerin Meca
9	MARIMAE MECA			F	Farmer	Marimae Meca
10	Roger San Buenaventura			M	farmer	Roger San Buenaventura
11	Silverana Muntara			F	Farmer	Silverana Muntara
12	Kimberly Muntara			F	Farmer	K. Muntara
13	amabelito maningay			M	Farmer	amabelito maningay
14	Maria Mercedes			M	Farmer	Maria Mercedes
15	M. Muntara			M	Farmer	M. Muntara



DIWAGAN STATE UNIVERSITY
LANDSCAPE COURTSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: DSU
 Unbanked Municipality: STY - MARIKINA
 Training Venue: Bombay
 Date of Training: Nov. 17, 2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Lucyhe morales			F	first time	<i>[Signature]</i>
2	Loyal Balboa			F		<i>[Signature]</i>
3	Ricky Morales			M		<i>[Signature]</i>
4	Miguel Jr. Morala			F		<i>[Signature]</i>
5	Jimor Francisco			M		<i>[Signature]</i>
6	Rafaelina M. Francisco			F	"	<i>[Signature]</i>
7	Daniel C. Delgado			F	"	<i>[Signature]</i>
8	Donatiano M. Mangaya			M	"	<i>[Signature]</i>
9	Lito P. Balabayan	0958616423		F	Farmer	<i>[Signature]</i>
10	Alfredo A. Atiz			M	Farmer	<i>[Signature]</i>
11	Fernand S. Teodoro			M	Highway Farmer	<i>[Signature]</i>
12	Rafael M. Francisco			M	FARMER	<i>[Signature]</i>
13	Florencia T. Francisco			F	FARMER	<i>[Signature]</i>
14	Norito I Macasa			F	(FARMER)	<i>[Signature]</i>
15	Lilibeth J. Galang			F	FARMER	<i>[Signature]</i>



100000 STATE UNIVERSITY
LAND BANK COUNTRYWIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partners: RSU
 Unbanked Municipality: STO. MARIANO
 Training Venue: BARUA
 Date of Training: 1901.11.2012

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	RICHE MA-OASA			M	FRATERN	R MACASA
2	MARK MANDO			M	FRATERN	M. MANDO
3	SUELVA FRANCISCA	09096553043		F	Farmer	(Signature)
4	NORMA FRANCISCA	09301034773		F	Farmer	(Signature)
5	MARYA MISTERISA	09077396870		F	Farmer	(Signature)
6	Subotod MISTERISA			F	Farmer	(Signature)
7	Rosemary Mispili	09078776293		F	Farmer	(Signature)
8	Rosemarie Mispil	09469409952		F	Farmer	(Signature)
9	FERNAN CASENCIA	09309851098		M	Farmer	(Signature)
10	TERESA A. MUNDAS	09855604671		F	Farmer	(Signature)
11	DINA G. MAURIQUE	09485379280		F	Farmer	(Signature)
12	ROSE G. RAMAZO			F	Farmer	(Signature)
13	ANNA MARIE G. LOMBA			F	Farmer	(Signature)
14	ARINIDA MESPUE	09985379280		F	Farmer	(Signature)
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FLORIDA STATE UNIVERSITY
 LEARNING, CONFIDENT, DEVELOPMENT, INNOVATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: FSU
 Unbanked Municipality: Bro. Water
 Training Venue: DOONS
 Date of Training: Aug. 17, 2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Rizaldy Parichu			M	Fisherman	R Parichu
2	Euphenia A. Bustamante			F	Farmer	EBM
3	Nancy M. Ortega			F	fisherfolk	1 Ortega
4	DOCELIN MAMAYO	09487061470		F	Farmer	Doce
5	Polly Day Galang			M	Farmer	Galang
6	RAMON M. MARTINEZ	09481061911		M	Farmer	Martinez
7	Edlie Phogoda			M	Farmer	Phogoda
8	DENILIO T. ALVARAN	09487061412		M	Farmer/Fisherfolk	Alvaran
9	NETHET APRES			F		Nethet
10						
11	ADONIS FORNIGUES			M	Fisherfolk	Adonis Fornigues
12	Janetina Muri			F	Farmer	Janetina
13				F	Farmer	
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RAMBLON STATE UNIVERSITY
LANDMARK COURTSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Proy. Porsilung
 Date of Training: 5-18-2007

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	AXEL O MANLALO	0948574046		M		<i>[Signature]</i>
2	Salvador H. Ramirez	0936951325		F	FARMERS	<i>[Signature]</i>
3	Mark L. Magada	0981445683		M		
4	Carlos Magada	09604359797		M		
5	CHRISTU MARIAN	0951348594		F	HOUSEWIFE	<i>[Signature]</i>
6	Ruth G. Flumano	090977247		F	Housewife	<i>[Signature]</i>
7	DANIEL L. DELACRUZ	09631651097		M	FARMER	<i>[Signature]</i>
8	AREN C. POPEY	0994262767		F		<i>[Signature]</i>
9	ROLANDO BONDE	0994262768		M		<i>[Signature]</i>
10	MERVIDO GOLLAS	VOID		M		<i>[Signature]</i>
11	Sammy J. Ramirez	0930955250		M	Farmer	<i>[Signature]</i>
12	ERIC T. FRANCISCO	09197431865		M	Fisherman	<i>[Signature]</i>
13	MARJA FD M. LANGONZA	09813032294		F	Fishwife	<i>[Signature]</i>
14	Maple			F		<i>[Signature]</i>
15	Rodrigue			M	Teacher	<i>[Signature]</i>



ROMBLON STATE UNIVERSITY
 LEARNING COMMUNITY-SUB DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: PSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Proby, Palawan
 Date of Training: 8-11-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Julaya Goto	09770753259		F	HOUSE WIFE	<i>Julaya Goto</i>
2	Federico R. Salanga				FARMER	<i>Federico R. Salanga</i>
3	Dualdo maingo				FARMER	<i>Dualdo maingo</i>
4	BARBARA M. RAMIREZ				FARMER	<i>BARBARA M. RAMIREZ</i>
5	Pedro Meron			M		<i>Pedro Meron</i>
6	EMILY G. DATAY					<i>EMILY G. DATAY</i>
7	Nelson M. Arza			M	Farmer	<i>Nelson M. Arza</i>
8	Ramon edla Cruz			M	Farmer	<i>Ramon edla Cruz</i>
9	Orly Fernando			F	Farmer	<i>Orly Fernando</i>
10	Cyrenia T. Cadino	0976777969		M	Fishfolk	<i>Cyrenia T. Cadino</i>
11	Armando B. Gacan	0938851338		M	Farmer	<i>Armando B. Gacan</i>
12	John Mike Torres	0976777969		M	Farmer	<i>John Mike Torres</i>
13	Joy Lilita Logi	0911341304		F		<i>Joy Lilita Logi</i>
14	JESTER FRANCIS	0930496011		M	FARMER	<i>JESTER FRANCIS</i>
15	DAN GAPI					<i>DAN GAPI</i>



ADAMSON STATE UNIVERSITY
LANGKABAY COOPERATIVE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: San Nicolas
 Training Venue: Baybay, Samar
 Date of Training: 8-18-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	MARICRIS GAPI	09368472711		F	Farmer	<i>[Signature]</i>
2	NELBERT P MEBAN	09634700262		M	Farmer	<i>[Signature]</i>
3	NELUSA P. MEBAN	09515208145		F	Farmers	<i>[Signature]</i>
4	LUIS GA MALIGU			M	Farmers	<i>[Signature]</i>
5	RUEL M. MARIYO			M	FARMER	<i>[Signature]</i>
6	Cristina M. MEBAN	09908980256	<i>[Signature]</i>	M	Farmer	<i>[Signature]</i>
7	ARVIN M. DIVINA	09309981756		M	Farmer	<i>[Signature]</i>
8	PELUP m. Gallo Jr.			M	Farmat	<i>[Signature]</i>
9	MELVIN FERNANDEZ JR			M	Farmer	<i>[Signature]</i>
10	MELVIN FERNANDEZ SR	0912-77-398-58		M	Farmer	<i>[Signature]</i>
11	Milena G. Semandoz	0912-77-393-58		F	Fishfinder	<i>[Signature]</i>
12	Ellen P. Capa	09211169110		F	FARMER	<i>[Signature]</i>
13	Eddito Fernandez			F	FARMER	<i>[Signature]</i>
14	Janet M. Gallo	0998205016		M	FARMER	<i>[Signature]</i>
15	Baby Jay M. Gallo	09381640915		F	Farmer	<i>[Signature]</i>



ROMBLON STATE UNIVERSITY
 LANDMARK COUNTRY SIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Santa Ana
 Training Venue: Boray, Samarang
 Date of Training: 8-18-2017

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Lilibeth R. Rajol	09120490185		F	Farmer	Rajol
2	Elinda M. Pua	0955 671854		F	Farmer	Elinda
3	Edelyn G. Gopi	09285850044		F	Farmer	Edelyn
4	Pablo M. Ramirez			M	Farmer	Ramirez
5	Yia M. Carney			F	Farmer	Carney
6	NIMFA M. ENRIQUETA	0951-733-0414		F	Farmer	Enriqueta
7	Estel C. Malagu	09486236985		F	Farmer	Estel
8	Bealessa M. Gopi			F	Farmer	Gopi
9	Minerva O. Gelindon			F	Farmer	Gelindon
10	Antonio M. Galicho			M	Farmer	Galicho
11	Ambrosio F. Galicho			M	Farmer	Galicho
12	CARISTINA G. GAAN	09516451382		F	Farmer	Gaan
13	LENNY M. MAGAY	09382352530		F	Farmer	Magay
14	Ma. Conchita Pongel	09091237874		F	Farmer	Pongel
15	BRODY REYNOLDO SAMPAGAN	09511948936		M	Farmer	Sampagan



ROMULON STATE UNIVERSITY
LANDMARK COURTHOUSE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Brgy. Pansil
 Date of Training: 5-18-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	JOREDE M. VALINES	09460367503		M		<i>J. Valines</i>
2	REN MARK M. LACRUERA	09510585758	FISHERFOLKS	M	Farmer	<i>R. Lacruera</i>
3	Bessie L. Manib					<i>B. Manib</i>
4	Allan D. Nevar	09461464099	Farmer/Fisher-folks	M	Farmer/Fisher-folks	<i>A. Nevar</i>
5	Monica C. Ibarra	099361673488		F		<i>M. Ibarra</i>
6	Nikarla Trianon	09125500080		F		<i>N. Trianon</i>
7	Alaica Mae Galicha	09396583200		F		<i>A. Galicha</i>
8	JIEHA GRPI	093889428994		F		<i>J. Grpi</i>
9	JOSEFARI JOSEFARY GRPI	09451981779		M		<i>J. Josefary</i>
10	Nino M. Galicha	09125500080		M		<i>N. Galicha</i>
11	Armando G. Romera	097706602983		M		<i>A. Romera</i>
12	ERDCIANO C. MARZOPHIA JR.	09813376064	FISHER FOLKS	M		<i>E. Marzophia Jr.</i>
13	Shafid B. Balido	09838105784		M		<i>S. Balido</i>
14	Rebecca Galicha	09396593290		F		<i>R. Galicha</i>
15	Ang d. Nuan	09706616093		F	Farmer	<i>A. Nuan</i>



RIZAL STATE UNIVERSITY
LARIKANG COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Batuli, P. Davao
 Date of Training: 8-18-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	MATHLO TORHANDAZ	09050620825		M	Farmer	<i>[Signature]</i>
2	FERRAS B. MANIB	09519812099		M	FARMER	<i>[Signature]</i>
3	RAYMOND PERLAUDER	09100581386		M	FISHERMAN	<i>[Signature]</i>
4	Regal Rata	09060239477		M	Fisherman	<i>[Signature]</i>
5	Redento Fernandez	09105109424		M	Farmer	<i>[Signature]</i>
6	Mabini L. Sacapino	09388281460		M	Tricycle driver	<i>[Signature]</i>
7	Wilma B. Zambano	09630108821		F	Belena	<i>[Signature]</i>
8	Charito Lucas	09077720903		F	Homekeeper	<i>[Signature]</i>
9	JOSEFINA CALINOEL			F	Academy	<i>[Signature]</i>
10	Juanfco Mangaya			M	FARMER	<i>[Signature]</i>
11	CENDY L. DALISAY	09400966644		F	HOUSEWIFE	<i>[Signature]</i>
12	ELMIE C. MANITO			F	BHW	<i>[Signature]</i>
13	ROANSON M. SALICHA			F	Housewife	<i>[Signature]</i>
14	GEREMIE MANITO			M	FARMER	<i>[Signature]</i>
15	Mico Cabalquinto			M		<i>[Signature]</i>



HUMBER STATE UNIVERSITY
LEARNING COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Davao, Pampanga
 Date of Training: 8-18-2023

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Jesielun Gapi	09433358678		F	N/A	<i>Jesielun Gapi</i>
2	Emilio P. Libriato	09703317174		F	BHW	<i>Emilio P. Libriato</i>
3	DANTE G. GAPI			M		<i>Dante G. Gapi</i>
4	RICKY P. RAMIREZ	09653700891		M	Farmer	<i>Ricky P. Ramirez</i>
5	JAY K. OQUINA			F	BAR	<i>Jay K. Oquina</i>
6	JOVY R. MERRAN	09182429807		F	PHW	<i>Jovy R. Merran</i>
7	VITERBO M. LIDERADO	09703317104		M	FISHERMAN	<i>Viterbo M. Liderado</i>
8	Kristine Lee Gaoan	09985850057		F	FARMER	<i>Kristine Lee Gaoan</i>
9	Justine Mae Gaoan	0		F	FARMER	<i>Justine Mae Gaoan</i>
10	CAREY T. FRANCISCO			M	FISHERMAN	<i>Carey T. Francisco</i>
11	ROLANDO MAMITO			M	glass stoler	<i>Rolando Mamito</i>
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RODOLPH STATE UNIVERSITY
LANDMARK COMMUNITY-SCHOOL DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: San Maria
 Training Venue: Org. Parayhal
 Date of Training: 8-18-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	PAULINO Z. LARGUOZA	092295231		MALE	FARMER	<i>Paulino</i>
2	Martvel L. Caba Iguinta	09382387635		Male	Student	<i>Martvel</i>
3	ALDIBIN FACULTIDAD	09208391135		MALE	FARMER	<i>Aldibin</i>
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DOMINICAN STATE UNIVERSITY
LEADERSHIP CENTER FOR THE DEVELOPMENT OF URBAN YOUTH, INC.

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FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unsanitized Municipality: Sta. Maria
 Training Venue: Bayan, Paraiso
 Date of Training: 8-18-2012

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	GENALTA L. ROPERA	09391672511		F		<i>[Signature]</i>
2	JOHN FERNANDEZ M. GILQUIN	0027-1711-241		M	BLGN	<i>[Signature]</i>
3						
4	Mechell b. MERCIS	09187424169		F	Busch Keskut	<i>[Signature]</i>
5	JOHNA E. RAMIREZ	0938723304		T		
6	JOHNA JEAN HERRERA			F		<i>[Signature]</i>
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FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Pray Saan Isigko
 Date of Training: 8-18-2023

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ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Christina Labadina			F	FARMER	<i>C. Labadina</i>
2	Lena Macapagal			F	FARMER	<i>L.M.</i>
3	Florina Mariani			F	FARMER	<i>Flm</i>
4	Cecilia S. Castro			F	FARMER	<i>C. Castro</i>
5	Poniquido K. Castro			M	FARMER	<i>P. Castro</i>
6	Joselito Mariano			M	FARMER	<i>J. Mariano</i>
7	Albert Vitor			M	FARMER	<i>A. Vitor</i>
8	Jenelyn Pata			F	FARMER	<i>J. Pata</i>
9	ANTHONY MARQUEZ			M	FARMER	<i>A. Marquez</i>
10	JOHN MICHAEL CASIDA			M	FARMER	<i>J. Casida</i>
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DEPARTMENT OF EDUCATION
DIVISION OFFICE - MARIKINA CITY



REGIONAL STATE UNIVERSITY
LACUARE COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
Unbaahad Municipality: Sita - Maria
Training Venue: bagay - San Isidro
Date of Training: 8-18-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Manuelito Galangera	09701551924		M		<i>[Signature]</i>
2	Ascar Danilo			M	farmer	<i>[Signature]</i>
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EDOUARD BELAND FOUNDATION, INC.
LANDMARK COMMUNITARIAN DEVELOPMENT, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Baggy, Savi Isidro
 Date of Training: 8-18-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Maip R. Manago	0992423930	Tigra group	F	Farmer	<i>Manago</i>
2	Dennis Maboa		Tigra group	M	Farmer	<i>Maboa</i>
3	Ki game Isidro	0912765978	Tigra group	M	Farmer	<i>Isidro</i>
4	Dave Vincent Marquez	0920103593		M	Farmer	<i>Marquez</i>
5	Alexis Alty D. Dominga	0920064473		F	Farmer	<i>Dominga</i>
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MOBILON STATE UNIVERSITY
LAWYERS' COURTESIDE RE-ORGANIZED FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: San Maria
 Training Venue: Brig. San Isidro
 Date of Training: 8-14-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	EMMANUEL G. GARCIA			M	FARMERS	[Signature]
2	JENNIFER AERON F. QUIN			M	FARMERS	[Signature]
3	MARILYN A. FLORES	09105853214		F	FARMERS	[Signature]
4	FELICIANO M. RA	09708402396		F	FARMERS	[Signature]
5	ELENA M. TRINIA			F	FARMERS	[Signature]
6	KELLY FILLARDES	09481048802		F	FARMERS	[Signature]
7	GRETCHEN FILLARDES			F	FARMERS	[Signature]
8	Mylene Tordia			F	FARMERS	[Signature]
9	Alice Paribosh			F	FARMERS	[Signature]
10	Freddie Mariano			M	FARMERS	[Signature]
11	Robelyn L. Lagana			F	FARMERS	[Signature]
12	Yvon Vice Marquez	0913567564		F	FARMERS	[Signature]
13						
14						
15						



FORUM STEFF UNIVERSITY
 LANGSAH COUNTRYSIDE DEVELOPMENT FOUNDATION, ETC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Stn. M. Anab
 Training Venue: Brny. Saw. Isuhd
 Date of Training: 8-18-2020

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Gunah De Pacoz					
2	Aling Lapega	09510013791		F	FARMER	<i>[Signature]</i>
3	ESTELLA G. VALTO	09382286982		F	FARMERS	<i>[Signature]</i>
4	JENLY F. GAIN	09382286982		F	HOUSEWIFE	<i>[Signature]</i>
5	Dene R				Barang	
6	Nerwin R				Partner	
7	Yanesia T. Galang	09508678046		F	Farmer	<i>[Signature]</i>
8	Benny Galang			M	Farmer	<i>[Signature]</i>
9	RONIC TADIA			M	FARMER	<i>[Signature]</i>
10	Marianie hendezaban	0930073492		F	Farmer	<i>[Signature]</i>
11	CONINELIA MARQUEL	09170		F	Farmer	<i>[Signature]</i>
12	JUSTINIA MARQUEL CANOK	09480062500		F	Farmer	<i>[Signature]</i>
13	Gloria Rosa			F	Farmer	<i>[Signature]</i>
14	Pina May Mantiana	09101455003		F	Farmer	<i>[Signature]</i>
15						



BONELON STATE UNIVERSITY
LAND REFORM COURSEWORK DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Barra San Isidro
 Date of Training: 8-18-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Jocelina R. Collao	09388957362		F	FARMERS	Jocelina R. Collao
2	Pina M. Galang		FARMERS	F	FARMERS	Pina Galang
3	Pinky M. RASA	09100995491	FARMERS	F	FARMERS	Pinky M. RASA
4	Angelito C. Ruiz	09304782936	FARMERS	M	Farmer	Angelito C. Ruiz
5	Belen M. Galang	09304782936	Farmer	F	"	Bela Galang
6	Germinde Y. Naciona	0951130781	"	F	"	Germinde Y. Naciona
7	Wesley B. Muro					Wesley B. Muro
8	Arife B. Muro		Farmer	F	"	Arife B. Muro
9	Willy M. Manosana		Farmer	M	"	Willy M. Manosana
10	Oscar S. Manosana		Farmer	F	"	Oscar S. Manosana
11	Edward M. Manosana		Farmer	F	"	Edward M. Manosana
12	Paige M. Manosana		Farmer	M	"	Paige M. Manosana
13	Mylene Francisco			F		Mylene Francisco
14	Rosita Ferrera		Farmers	F		Rosita Ferrera
15	Estanislao Joaquin					Estanislao Joaquin



DAVAO REGIONAL STATE UNIVERSITY
LANSIBAN CAMPUS/INTEGRATED DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Brigida San Isidro
 Date of Training: 8-11-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Maria P. Gajetas	09037605016	Amante	F	Housewife	<i>[Signature]</i>
2	Agustin M. Galangana	09077561138		M		<i>[Signature]</i>
3	Angelica P. Torres	09466714583		F		<i>[Signature]</i>
4	ARLINE FILLARROS	09107287161		F		<i>[Signature]</i>
5	REYMO FILLARROS	0970337168		M		<i>[Signature]</i>
6	TUMINGEYSE FILLARROS			F		<i>[Signature]</i>
7	Amabel FILLARROS			F		<i>[Signature]</i>
8	Ronilo Manago	09463733889		TM		<i>[Signature]</i>
9	Ruby Santillon			F	Home aids	<i>[Signature]</i>
10	Terodiny Galang			F	Farmer	<i>[Signature]</i>
11	Raynald C. Siente			M	Farmer	<i>[Signature]</i>
12	Juan del mundo			M	Farmer	<i>[Signature]</i>
13	Anacleto F. Manago			M	Farmer	<i>[Signature]</i>
14	Reynaldo Gao Baco			M	Farmer	<i>[Signature]</i>
15	Anselmo G. Mariano				Farmer	<i>[Signature]</i>



BHAILON STATE UNIVERSITY
LARDYANE COUNTRYSIDE DEVELOPMENT ASSOCIATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Pagay-San Isidro
 Date of Training: 17-18-2012

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Rosa Langueza	09508760977		Female	Housewife	R. Langueza
2	Marygrace M. Falciano	09100788889		Female	Housewife	Marygrace M. Falciano
3	Joseph R. Falciano	095421636X		Male	Farmer	J. Falciano
4	Stanley M. Antonio			Female	Housewife	Stanley M. Antonio
5	Alexandra Reta			F	Farmer	Alexandra Reta
6	Genelia Gregorio			F	Farmer	Genelia Gregorio
7	DENISE M. GALANGA	0912076725		M	FARMER	DENISE M. GALANGA
8						
9	Rene Magay	09073989474		M	Farmer	Rene Magay
10	Loringning M. Chatergo	0987715372		F	Wife	Loringning M. Chatergo
11	Glenn Magay	"		M	Son	Glenn Magay
12	Evelyn Falciano			F	Son	Evelyn Falciano
13	Robert			M	Son	Robert
14	Herelyn B. Moral	0970615343		F	FARMER	Herelyn B. Moral
15	Laura B. Moral	09000502476		F	Housewife	Laura B. Moral



HONDURAN STATE UNIVERSITY
LAUREAN COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbarred Municipality: Sta. Maria
 Training Venue: Broly, San Isidro
 Date of Training: 8-18-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Kay Mando Casiano	0994426809	Farmers	F	DEBOL	<i>[Signature]</i>
2	Charen Rosa	09466695103	Farmers	F	Farmers	C. Rosa
3	JAY Anthony Navarro	0991328093	Farmers	M	Farmers	J. NAVARRO
4	Jaime R. Morales	09464228626	Farmers	F	Farmers	<i>[Signature]</i>
5	Rose Marie R. Timoteo	09090554915	Farmers	F	Farmers	<i>[Signature]</i>
6	Robert D. Rest	09071590741	Farmers	P	Farmers	<i>[Signature]</i>
7						
8	Marceline Martinez		Farmers	M	Farmers	<i>[Signature]</i>
9	Geneta F. Rivera	0946640922	Farmers	F	FARMERS	<i>[Signature]</i>
10	Teresa T. Rosa	09708400270		F	FARMERS	<i>[Signature]</i>
11	Eschelle T. Rosa	09813007563	Farmers	F	FARMERS	<i>[Signature]</i>
12	Marydella Fernandez		Farmers	M	FARMERS	<i>[Signature]</i>
13	Veronica R. Valtijo	09076777766	Farmers	F	Farmers	<i>[Signature]</i>
14	Lina G. Rosa		Farmers	F	Farmers	<i>[Signature]</i>
15	Freddie G. Manrique		Farmers	M	Farmers	<i>[Signature]</i>



REGIONAL STATE UNIVERSITY
LANDSHAW COURTSIDE DEVELOPMENT FOUNDATION, INC.



FINANCIAL LITERACY TRAINING

Training Partner: KSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Brig. San Isidro
 Date of Training: 9-16-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	LIEZEC M. ORIENDO	09493182511	TIGER GRASS	F	FARMER	<i>[Signature]</i>
2	TRIPIDAD M. MARIANO	0940096863	TIGER GRASS	F	FARMER	S. Mariano
3	JANCIYEL T. MAERANO	09709902427	TIGER GRASS	F	FARMER	<i>[Signature]</i>
4	Emelie G. MARIANO		TIGER GRASS	F	FARMER	S. Mariano
5	Therese G. MARIANO	09800990953	TIGER GRASS	F	FARMER	<i>[Signature]</i>
6	MAY M. MARIANO	09352205837	TIGER GRASS	F	FARMER	<i>[Signature]</i>
7	MELKIER H. GALANGERA	09511378936	TIGER GRASS	F	FARMER	<i>[Signature]</i>
8	Ramie G. Mariara		TIGER GRASS	M	FARMER	<i>[Signature]</i>
9	Reymark P. Magay	09282729770	TIGER GRASS	M	farmer	<i>[Signature]</i>
10	Ramil Moral	09900562186		M	Farmer	<i>[Signature]</i>
11	Shenna Mae Galangera	09517336521	TIGER	F		<i>[Signature]</i>
12	Billy Magay	09991715272	TIGER	M	Farmer	<i>[Signature]</i>
13	JOSE GALANGERA	09101375900	TIGER	M	FARMER	<i>[Signature]</i>
14	MARCELO GALANGERA	0928506863	TIGER	M	FARMER	<i>[Signature]</i>
15	Ruffy P. Galangera	0959618921	TIGER	M	Farmer	<i>[Signature]</i>



WISDOM BEGETS INNOVATION
 Caring for the Country's Development Foundation, Inc.

FINANCIAL LITERACY TRAINING

Training Partner: PSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Brgy. San Isidro
 Date of Training: 8-IV-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	ALAN MARIANO	09387117141		M		<i>Alan Mariano</i>
2	Salvador Rosa	09706603298	Farmers	M		<i>Salvador Rosa</i>
3	Erica Fama	09706603248	Farmers	F		<i>Erica Fama</i>
4	Arnold Emano					<i>Arnold Emano</i>
5	Jose del Mundo					<i>Jose del Mundo</i>
6	Blanca Rosa					<i>Blanca Rosa</i>
7	MAVIN OFIENDO			M		<i>Mavin Ofiendio</i>
8	Bonifacio F. Claudio	09469416515	Farmers	F		<i>Bonifacio F. Claudio</i>
9	May Ann S. Montenegro	09123581930	Farmers	F		<i>May Ann S. Montenegro</i>
10	Jeben G. Deluna	09701781711	Farmers	M		<i>Jeben G. Deluna</i>
11	Maife M. Magana		Farmers	F		<i>Maife M. Magana</i>
12	MONICA R. TORRES	09708102455	FARMERS	F		<i>Monica R. Torres</i>
13	TISO R. TORRES		FARMERS	M		<i>Tiso R. Torres</i>
14	Jhosua P. Tolim		FARMER	M		<i>Jhosua P. Tolim</i>
15	Benedict M. Magay	09077510016	farmer	M		<i>Benedict M. Magay</i>

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanded Municipality: Sta. Maria
 Training Venue: Brig. San Isidro
 Date of Training: 8-18-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	GODOFREDO ROSA	4		M	FARMER	G ROSA
2	JHUANNE ROSA	091045310		F	FARMER	S Rosa
3	JOGIE ROSA	0970775557		M	FARMER	J ROSA
4	MEXCITE ROSA	1		M	FARMER	MEXCITE ROSA
5	Lolita Magaobang	0910860766		F	FARMER	Lolita
6	Jessa Giolang	0930942249		F	FARMER	JESSA
7	RAJAY BALENTERA	09062601203		M	OFW	RAJAY
8	PET HOGAY	090933801		M	FARMER	PET
9	Roberto Mauricio			M	FARMER	Roberto
10	JOHNSON JOCELYN	09639533585		M	FARMER	JOHNSON
11						
12	Lauden R. Lorigosa	09588492596			FARMER	Lorigosa
13	Clemen M. Sabarua	09508798790		F	FARMER	Sabarua
14	Rosant M. Lorigosa				FARMER	Lorigosa
15	Maurin F. Filler	09517312378			FARMER	Filler



ROBINSON STAFF UNIVERSITY
LANDBANK COUNTRYWIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Baybay, San Isidro
 Date of Training: 8-18-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Amelita M. Mangray	0913350998		F	FARMERS	<i>Mangray</i>
2	JANEL F. MARIANO	0908707040		M	FARMERS	<i>Mariano</i>
3	AIRON L. MARIANO	09120489007		M	FARMERS	<i>Mariano</i>
4	Eniliza L. Tajaraj	09994445799		M	FARMERS	<i>Tajaraj</i>
5	Geod G. Mariano	09122581237		M	FARMERS	<i>Mariano</i>
6	Edo C. Largaña	09301787165		M	FARMERS	<i>Edo</i>
7	Bernid C. Largaña			M	FARMERS	<i>Bernid</i>
8	Abelita C. Largaña	09301787163		F	FARMER	<i>Abelita</i>
9	Ris Largaña	09301787163		F	FARMER	<i>Ris</i>
10	Roselym Largaña	09466385760		F	FARMER	<i>Roselym</i>
11	Mart M. Fernandez			M	FARMER	<i>Mart</i>
12	Berino Revaramente			P	FARMER	<i>Berino</i>
13	Amelita Largaña	09690224402		F	FARMER	<i>Amelita</i>
14	Ariene L. Mariano	09120490047		F	FARMER	<i>Ariene</i>
15	Edo M. Largaña			M	FARMER	<i>Edo</i>



KONKORD STATE UNIVERSITY
LAND-BANK COOPERATIVE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Bayan Isidro
 Date of Training: 8-18-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Adara Gijjan	09382398179		F	Farmer	<i>A. Gijjan</i>
2	Alis Sebong			F	FARMERS	<i>Sebong</i>
3	Noemi G. Brondela	09657621480		F	Farmers	<i>agbardon</i>
4	Rosemarie T. Rosa	09507440667		F	FARMERS	<i>ut/psa</i>
5	Lorel M. Lingon	09304709978		F	FARMERS	<i>Lingon</i>
6	Chita B. Mariano			F	FARMER	<i>Chita Mariano</i>
7	Ryanard Lingon			M.	Farmers	<i>Ryanard Lingon</i>
8	Ginahe R. David	09120490245		P	Farmers	<i>David</i>
9	Mary Grace F. Lopez	094402702313		F	FARMER	<i>Grace</i>
10	Luisa G. Langurza	09431650389		F	Farmers	<i>Langurza</i>
11	Daisy Ramirez	09882250775		F	FORMER	<i>Ramirez</i>
12	Ma. Emslyn Mae	09460024288			FARMER	<i>Emslyn</i>
13	Agripino M. Galang			F	FARMER	<i>agripino Galang</i>
14	Jennifer Lopez	09504165115		F	FARMERS	<i>Lopez</i>
15	Glenn Mac Magay	09633358608		F	FARMERS	<i>Mac Magay</i>

ROMBLON STATE UNIVERSITY
LANDMARK COURTYESIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RM
 Unbanked Municipality: Sta. Maria
 Training Venue: Bay, Sta. Maria
 Date of Training: 08-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Rolando P. Beltran	09994336830	N/A	M	Farmer	<i>Rolando P. Beltran</i>
2	RANNIETH MONTALES	"		"	"	<i>Rannieth Montales</i>
3	UGENE MERAN	09467729100		M		<i>Ugene Meran</i>
4	ERNESTO M. UMIP/G JR	09451652834	N/A	M		<i>Ernesto M. Umip/G Jr</i>
5	RUDY G. MOATE	09077782869	N/A	M	F	<i>Rudy G. Moate</i>
6	JANU LINDU M. MARGARITO	0912802136	N/A	M	fishing	<i>Janu Lindu M. Margarito</i>
7	DIENOS M. MARGARITO	09075339087	N/A	M	II	<i>Dienos M. Margarito</i>
8	Dorecy M. Montales	001637014493	N/A	M	Farmer	<i>Dorecy M. Montales</i>
9	Lynethi Palaro	09163252660	N/A	F	Farmer	<i>Lynethi Palaro</i>
10	Ecolita Mahalon	"	N/A	F	Farmer	<i>Ecolita Mahalon</i>
11	JAYSON M. TAMA	091633567567	"	M	Farmer fishing	<i>Jayson M. Tama</i>
12						
13						
14						
15						



BOULDER STATE UNIVERSITY
LAURENCE COUNTY-SIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSM
 Unbanked Municipality: Sta. Maria
 Training Venue: Bigby. Sta. Maria
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	LARLE HDANE	09704603203		F	Farmer	<i>[Signature]</i>
2	DELAGIA VALLEJO	09516443512		F	Farmer	PFELDER
3	FRANISCO HERAN			F	Farmer	
4	ARNEL FADRIGUELA	09636272561		F	Farmer	Jim Padrigueira
5	ALIBE ZORELA			F	Farmer	<i>[Signature]</i>
6	JULIETA HARIPO	09706603204		F	Farmer	
7	JOHN MICHAEL MOLINA	09403782509		M	Fisherfolk	<i>[Signature]</i>
8	NEHA DEVOS SANTOS	09667556997		F	Farmer	<i>[Signature]</i>
9	Rebecca Padrigueira			M	Farmer	Joy
10	Jerry M. Oriendo	09708403202		M	Farmer	J. Oriendo
11	Berry M. Oriendo	09708403252		M	Farmer	Rmeran
12	Rolando O. Meran	09162543810		F	Farmer	
13	MICHAEL R. MERAN	09300621164			FARMER	
14	RONALD V. MERAN	09702404951			FARMER	
15	BONA BAJAMINDE	09219211528			FARMER	



NONILOW STATE UNIVERSITY
LANDMARK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Barry. Sta. Maria
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTRACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	JARRAINE Joy I. Foma	09300733483		F	Farmer	<i>J. Foma</i>
2	Leonardo G. Tapao	11		M	Farmer / Fisherman	<i>L. Tapao</i>
3	Marianne Foma	09055492324		F	Farmer	<i>M. Foma</i>
4	Bernardo Montales	09126699816		M	Farmer	<i>B. Montales</i>
5	Chera Chera Montales			F	Farmer	<i>C. Montales</i>
6	Miriam Esmilla	09091628283		F	Farmer	<i>M. Esmilla</i>
7	Rolito Macasa	09300337706		M	Farmer	<i>R. Macasa</i>
8	Esteban Macasa	09300337706		M	Farmer	<i>E. Macasa</i>
9	Roefy Pola-da			M	F. Shuman	<i>R. Pola-da</i>
10	LINDA MELBA MUEPMB	09093482858		F	Farmer	<i>L. Muepmb</i>
11	NOEL VILLASIS	09819032221		M	Farmer	<i>N. Villas</i>
12	MICHAEL TAPAO	09104103444		M	Fisherman	<i>M. Tapao</i>
13	Alleedy J. Tapao	09077511146		F	Fish vending	<i>A. Tapao</i>
14	KATHERINE RELEAN	09480940008		M	laborer / farmer	<i>K. Relean</i>
15	Desiderio Familia Jr.			M	Farmer	<i>D. Familia</i>



DEPARTMENT OF AGRICULTURE, FISHERIES AND FORESTRY
LANSALAN COURTESY/AGRI DEVELOPMENT ASSOCIATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Burgay Sta. Maria
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Gerald A. Liting	0928530665		Male	Farmer	<i>[Signature]</i>
2	Terry A. Liting Jr.	0951135294		Male	Farmer	<i>[Signature]</i>
3	Jerry M. Liting	0970331711		Male	Farmer	<i>[Signature]</i>
4	Lorraine G. Meran	09582377599	SNOUG GA	Female	Farmer	<i>[Signature]</i>
5	GENINE G. Meran	09082966954		Female	Farmer	<i>[Signature]</i>
6	Christine R. Tetalco	09637017105		Female	Farmer	<i>[Signature]</i>
7	PRECY TAPAO	09392814289		MALE	FARMER	<i>[Signature]</i>
8	CATALINO MERAN	09385293551		MALE	FARMER	<i>[Signature]</i>
9	EVY BEY MERAN	09885313664		MALE	FARMER	<i>[Signature]</i>
10	TRACEL TAPAO	094163462849		MALE	FARMER	<i>[Signature]</i>
11	Rolly M. Meran	09613336976		Male	Farmer	<i>[Signature]</i>
12	Nowel Filado	0909051793		M	Farmer	<i>[Signature]</i>
13	MARIALINDA MEMOR	0965044995		MALE	FARMER	<i>[Signature]</i>
14	JUDY DECA CRUZ	0919746217		MALE	FISHERMAN	<i>[Signature]</i>
15	MARIALINDA MEMOR	09703330668		Female	Farmer	<i>[Signature]</i>



FLORIDA STATE UNIVERSITY
LANDMARK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Brigg - Sta. Maria
 Date of Training: 8-17-2022

13

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Euz G. Casanueva			F	Farmer	<i>[Signature]</i>
2	"			F	Farmer	<i>[Signature]</i>
3	Sandra M. Magay			M.	Farmer	<i>[Signature]</i>
4	Araceli M. Magay			F	Farmer	<i>[Signature]</i>
5	"			F	Farmer	<i>[Signature]</i>
6	Francisca Santos	0912-6693829		F	Farmer	<i>[Signature]</i>
7	Emilia de Jesus	09634890157		F	Farmer	<i>[Signature]</i>
8	Lorena de Jesus			F	Farmer	<i>[Signature]</i>
9	Anna R. Siller			F	Farmer	<i>[Signature]</i>
10	Guinevere Miron			F	Farmer	<i>[Signature]</i>
11	Jeady Nera			G	Farmer	<i>[Signature]</i>
12	Deborah F. Navarro			F.	Farmer	<i>[Signature]</i>
13	Joseph Y. Poma			M	Farmer	<i>[Signature]</i>
14	Ronald Diaz			M	Farmer	<i>[Signature]</i>
15	Reynolds Diaz	0950 807 9680		M	Farmer	<i>[Signature]</i>



RICHLAND STATE UNIVERSITY
LANDSIDE COURTSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Brgy. Sta. Maria
 Date of Training: 8-17-2023

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	SALVADOR M DALISAH	09219958453	FARMER	M	FARMER	<i>[Signature]</i>
2	JOSEFA SOGUILON		FARMER	F	FARMER	<i>[Signature]</i>
3	<i>[Signature]</i> M Zapata			M	FARMER	<i>[Signature]</i>
4	MARIANO O. PORTUGUES	09077561090		F	FARMER	<i>[Signature]</i>
5	CARMELITA T MORGAN	095013066613		F	FARMER	<i>[Signature]</i>
6	Johann Ce. Gato	09501381717	FARMER	M	FARMER	<i>[Signature]</i>
7	Gurilita M. Gato			F	FARMER	<i>[Signature]</i>
8	DEJAN G. MURKIN	09517401521	FARMER	M	FARMER	<i>[Signature]</i>
9	JOLLY ANDRES M. LATAPAN				STUDENT	<i>[Signature]</i>
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ARIPUNGAN STATE UNIVERSITY
LANDSIKAWA COURTSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Baybay Sta. Maria
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Duchina Galica	0930977940		FEMALE		<i>[Signature]</i>
2	TRINAD FRANKIE A	0963257461		MALE	FATHER	<i>[Signature]</i>
3	ELITO MAABA	09304860536		MALE	FATHER	<i>[Signature]</i>
4	REYNOLD MAW GAYA	0938114735		MALE	NP	<i>[Signature]</i>
5	REMIF MAW GAYA	0951134852		MALE	FATHER	<i>[Signature]</i>
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RIDIBLON STATE UNIVERSITY
LANDMARK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: bagy - Sta. Maria
 Date of Training: P-12-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Jay-Cene M. Minduz	09983539508		F	Farmer / fish rearing	J.M. Minduz
2	MARIVEL M. RAJA	09396231907		F	FARMER / fish rearing	Marivel M. Raja
3	ARRIS F. MENDOZA			M	FARMER / fisherman	Arres F. Mendoza
4	CHARITY O. MISTOPDUC	09708404962		F	FARMER	Charity O. Mistopduc
5	EDGAR O. MANZO	09090727430		M	FARMER	Edgar O. Manzo
6	JERRY M. ORLENDO SR.			M	FARMER	Jerry M. Orlando Sr.
7	JERRY M. ORLENDO JR.			M	FARMER	Jerry M. Orlando Jr.
8	PERCITO H. ORLENDO	09300492254		M	FARMER	Percito H. Orlando
9	Freddy Muzon			M	FARMER	Freddy Muzon
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POHLEW STATE UNIVERSITY
UPONLINE COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Bogay Sta. Nino
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	<u>Jenny prog</u>					
2	<u>Janine Kate Moran</u>	<u>09511976702</u>		<u>F</u>	<u>FARE TRIP BOHOL</u>	<u>Jenny prog</u>
3	<u>Alison M. Castro</u>	<u>09482818447</u>		<u>F</u>	<u>FARM WORKER UNEMPLOYED</u>	<u>Jenny prog</u>
4	<u>Pepito sm-dela Cruz</u>				<u>Teacher</u>	<u>Jenny prog</u>
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BOHOLIAN STATE UNIVERSITY
LAWANAN COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Sta. Mns
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	RAY ROMERON	09391606259	Fish capture	M	S	<i>[Signature]</i>
2	JERRY MOLO	090209399039	FISH CAPTURE	M	M	<i>[Signature]</i>
3	Alvin G. Labayan	09638358717	FISH CAPTURE	M	S	<i>[Signature]</i>
4	RONNIE MERAN	09708404956	FISH CAPTURE	M	FISHERMAN	<i>[Signature]</i>
5	JAYME TAMED	09460512782		M	Farmer	<i>[Signature]</i>
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REGIONAL STATE UNIVERSITY
LANGUNGAN COOPERATIVE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Baybay - Sto. Niño
 Date of Training: 8-17-2020

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Leonice T. Vadap	09677914222		F	teag	<i>[Signature]</i>
2	Primo C. Vallig	09168498803		M	Chief Teacher	<i>[Signature]</i>
3	Amelinda L. Opan			F	Teacher	<i>[Signature]</i>
4	Giua G. Meran	0970610358		F	TAJAND	<i>[Signature]</i>
5	MARIE XIMENEZ O GARCIA			M		<i>[Signature]</i>
6						
7	LEONNIELE JOHNS TRINO	09300090276		M		<i>[Signature]</i>
8	AFRESCIDA T. GARCIA	09461611111		F		<i>[Signature]</i>
9	ROLY FAMA			F		<i>[Signature]</i>
10	CHEERY BATAJONDO	092191522		F	PARMEN	<i>[Signature]</i>
11	MAY THERESA ROMERO	0950152314		F	PARMEN	<i>[Signature]</i>
12	REMY ROMERO	0910152317		M	PARMEN	<i>[Signature]</i>
13	WILLIAM MERRAS			M	PICHAPOUL	<i>[Signature]</i>
14	LOWELL VON M. TAPAC	0938111770		M	PILMENEORS	<i>[Signature]</i>
15	NEVITA MERRAS	0938111770		M	PARMEN	<i>[Signature]</i>

16. MINA GARDI MORALES F FARMER 96.16.16.16.16



BUENELON STATE UNIVERSITY
 LANGUAGE-COUNTRY-SIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: San Maria
 Training Venue: Pray. Sta. Mica
 Date of Training: 8-17-2023

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	MERIEFEL M. MADRANO	0970 840 3297	via more livestock and poultry producer & marketing association	F	Fish Vending	<i>[Signature]</i>
2	ALDY MABABA	0919 746 819		M	Fish & Copra	<i>[Signature]</i>
3	LUYFA MAS MADRANO	09900 47 9670		F	Fish Vending	<i>[Signature]</i>
4	MENIE ME MADRANO	0078 58 3269		F	1	<i>[Signature]</i>
5	NEUMAN MABABA	0946 746 702		M		<i>[Signature]</i>
6	MARITES DE VERA	0970 840 3297		F		<i>[Signature]</i>
7	ROBERT NEVANO	0970 840 3297		M		<i>[Signature]</i>
8	DEANON NEVANO			M		<i>[Signature]</i>
9	MELVON APITO	0946 346 300				<i>[Signature]</i>
10	MARVIC MADRANO	0946 346 300		F		<i>[Signature]</i>
11	JUAN CARLOS	0946 346 300		M		<i>[Signature]</i>
12	JAY MURIEL MADRANO	0970 840 3297				<i>[Signature]</i>
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KOMBLON STATE UNIVERSITY
LANDSLAYERS' COURTSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Ingrid
 Teaching Venue: Sto. Niño
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Carayan N. Hellen	09465282016		W	BHW	<i>[Signature]</i>
2	Zanaida R. Diaz	09304905912		M		<i>[Signature]</i>
3	Olivera R. Pinedora	09519905001		W	Housekeeper	<i>[Signature]</i>
4	Taricita P. Moran			M	Housekeeper	<i>[Signature]</i>
5	Wendy G. Moraga				Housewife	<i>[Signature]</i>
6	Wendy Queda	09300419244			Housewife	<i>[Signature]</i>
7	Rickson M. Moran	09292541580		M	FISHMAN	<i>[Signature]</i>
8	Rose Ann Morgado	09694830758		S	FISHMAN	<i>[Signature]</i>
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CONCEPCION



PHILIPPINE STATE UNIVERSITY
LEARNING COOPERATIVE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 (Urban/Land Municipality): Sta. Maria
 Training Venue: Bigy Concepcion Sur
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	SEX	OCCUPATION	SIGNATURE
1	Sean Gregorio	09509961098		F	Police Officer	<i>[Signature]</i>
2	Mary Joy Ordoño	09703317220		F	Housekeeper	<i>[Signature]</i>
3	Tania Jane Sison			M	Farmer	<i>[Signature]</i>
4	Juliet M. Mactong	09703317279		F	Farmer	<i>[Signature]</i>
5	Maryna Mactong			F	Farmer	<i>[Signature]</i>
6	Diony Mantilled	09123667151		F	Farmer	<i>[Signature]</i>
7	Gemmaelyn G. Galas	09304964415		F	Farmer	<i>[Signature]</i>
8	Melchor M. Maysa	09085449210		M	F	<i>[Signature]</i>
9	Hermie Maysa			F	Farmer	<i>[Signature]</i>
10	Ma. Teresa S. Verbe	09701902588		F	Farmer	<i>[Signature]</i>
11	Norberta Mactong, Sr.			F	Farmer	<i>[Signature]</i>
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BOTSWANA STATE UNIVERSITY
 LANGUAGE COMMUNITY DEVELOPMENT INSTITUTE (LACOMED)

FINANCIAL LITERACY TRAINING

Training Partner: YDFU
 Unbanked Municipality: STA - Molepolole
 Training Venue: COMPLEX 112
 Date of Training: 08-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Abdu/maid MUSA	0920875622	CONSUL FARMER ASSN	W.	FARMER	
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STATE UNIVERSITY
LANDMARK COURTSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unsubsidized Municipality: ST. ANTON
 Training Venue: COMUNIDAD RUA
 Date of Training: 08-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	MARLOU MASCANO	09523579866	FARMER	M	FARMER	<i>[Signature]</i>
2	Julio Magano		FARMER	M	FARMER	<i>[Signature]</i>
3	Azer Rosa	09951865867	FARMER	M	FARMER	<i>[Signature]</i>
4	Ana Marie Malinz	09219699804	FARMER	F	FARMER	<i>[Signature]</i>
5	Angel L. Montal	09708463716	FARMER	F	FARMER	<i>[Signature]</i>
6	Deborah Montal	09881673553	FARMER	F	FARMER	<i>[Signature]</i>
7	RAMON MASCANO	09518909135	FARMER	M	FARMER	<i>[Signature]</i>
8	Amelita Eugenio	09300447704	FARMER	F	FARMER	<i>[Signature]</i>
9	Catherine Dignel	09789303298	FARMER	F	FARMER	<i>[Signature]</i>
10	Diego Dignel		MANGINGIDA	M	MANGINGIDA	<i>[Signature]</i>
11						
12	Lino Cesar Sr		FARMERS	M	MANGINGIDA	<i>[Signature]</i>
13	Emmanuel A. Solino	09508499907	FARMERS	F	FARMER	<i>[Signature]</i>
14	Wilfredo Solino	0982277981		M	MANGINGIDA	<i>[Signature]</i>
15	Percasio Solino			M	FARMER	<i>[Signature]</i>



EDMUND STATE UNIVERSITY
KALAMANG COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: ICDU
 Unbanked Municipality: PTA - MARIQUITA
 Training Venue: COMPENSARY BUREAU
 Date of Training: 08-13-20

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Jedgino Galano			M	Farmer	<i>Jedgino Galano</i>
2	Angela P. Lopez	09517330517	Self Farmers	F	Farmer	<i>Angela P. Lopez</i>
3	EDEL CESAR	0992560975		M	Farmer	<i>EDEL CESAR</i>
4	Rosemarie J. Jaramilla			F	Farmer	<i>Rosemarie J. Jaramilla</i>
5	Brian Tabata			F	Farmer	<i>Brian Tabata</i>
6	DELY MARIANO			F	Farmer	<i>DELY MARIANO</i>
7	Paola G. Quintero		Farmer	F	Farmer	<i>Paola G. Quintero</i>
8	Maribel Eugenio			F	Farmer	<i>Maribel Eugenio</i>
9	Max Ann Eugenio			F	Farmer	<i>Max Ann Eugenio</i>
10	Maribel Pasa	0981331085		F	Farmer	<i>Maribel Pasa</i>
11	Conchita Mabunga	09163397250		F	Housekeeper	<i>Conchita Mabunga</i>
12	Gina F. Guzman	09127654213		F	Housekeeper	<i>Gina F. Guzman</i>
13	Rosemarie Guzman			F	Housekeeper	<i>Rosemarie Guzman</i>
14	Julien M. Orondo	09092923994		F	Housekeeper	<i>Julien M. Orondo</i>
15	Valentina Guan	0970927920		F	Housekeeper	<i>Valentina Guan</i>

FINANCIAL LITERACY TRAINING

Training Partner: LCBU
 Unbanked Municipality: STY - MVA-19
 Training Venue: CONCEPCION PUN
 Date of Training: 00-12-23

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Felix Gaan	095164538214	FAMILY MAN	M	Farmer	[Signature]
2	Romco Gago		Farmer	M	fisher	[Signature]
3	Edwin T. Mojares	0945012902	Farmer	F	Farmer	[Signature]
4	Bhey Ibasa Montano	0910732509	Farmer	F	Farmer	[Signature]
5	Vicenta Ibarra Montano	09781501238	Farmer	F	Farmer	[Signature]
6	RANCY GAAN	09124090388	FISHMAN	M	FISHERMAN	[Signature]
7	ROGER A FUENTENILLA	0938590714	FISHERMAN	M	FISHERMAN	[Signature]
8	Juliano Galin	0912366715	Farmer	F	Farmer	[Signature]
9	Buringa Oula Yago		Farmer	F	Farmer	[Signature]
10	VICTORIO MOTAL	09300586208	FISHMAN	M	FISHERMAN	[Signature]
11	Emily G. Fernandez	0909553020	"	F	"	[Signature]
12	Marilyn T. Gabaco	09300669991	"	F	"	[Signature]
13	Rosalie Geladon		Farmer	F	Farmer	[Signature]
14	Lily Masingcong		"	F	"	[Signature]
15	LOLITA T. GABACO	09350582240	Farmer	F	Farmer	[Signature]



DEPARTMENT OF EDUCATION
DIVISION OFFICE - MARIKINA CITY

SONBLOM STATE UNIVERSITY
LAW CRANK COOPERATIVE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: PTA - Marikina
 Training Venue: Concepcion PUN
 Date of Training: 02-17-22

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	JANICE G. SORIANO	09666775913		F	HOUSEWIFE	[Signature]
2	MARIE SORIANO	09904584342		F	"	[Signature]
3	Julia F. de Vega	08508798256		F		[Signature]
4	Lilia Montel			F		[Signature]
5	Melinda Fernandez	09129730590		F		[Signature]
6	Rosalfo SANTO			M	FISHERMAN	[Signature]
7	ROSE Dantila			L	FISHMAN	[Signature]
8	Genma Tallan			F	FARMERS	[Signature]
9	Emma Acar	09503351966		F	FARMER	[Signature]
10	Leticia Candida			M	FARMER	[Signature]
11	Sabina Tallan			F	FARMER	[Signature]
12	Benjamin Acar			M	FARMER	[Signature]
13	Inditha Agustin			F	FARMER	[Signature]
14	Bian P. Pibon	09634187051		F	FARMER	[Signature]
15	SONBLOM DEBARRER			M	FISHERMAN	[Signature]



KORDALAN STATE UNIVERSITY
 KORDALAN COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: PLSU
 Unbonded Municipality: STN - MINDORO
 Training Venue: CONCRETE/STN SUN
 Date of Training: 08-11-22

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Angelina L. Pinao	091972232506		F		<i>Angelina L. Pinao</i>
2	Rambo Escante	09033995154		F		<i>Rambo Escante</i>
3	Maruella Rivas					
4	Nene Kuanduan	09167691514		F	Farmer	<i>Nene Kuanduan</i>
5	Levi Guan	09496725030		F	Farmer	<i>Levi Guan</i>
6	Bonida G. Lagueza	09197333934		F	Farmer	<i>Bonida G. Lagueza</i>
7	Crispin Otendo	09687890113		M	Farmer	<i>Crispin Otendo</i>
8	Gene L. Com	09182966472		F	Farmer	<i>Gene L. Com</i>
9	Richard Mazar			F	Farmer	<i>Richard Mazar</i>
10	Jocelyn P. Maffes	0951142334		F	Farmer	<i>Jocelyn P. Maffes</i>
11	Valeria Galande	0951148356		F	Farmer	<i>Valeria Galande</i>
12	Josepha Galang	09605864883		F	Farmer	<i>Josepha Galang</i>
13	Ry R. Gaan				Farmer	<i>Ry R. Gaan</i>
14	Ricky C. Cazar				Farmer	<i>Ricky C. Cazar</i>
15	Zandy Fernanda	04077792111		M	Farmer	<i>Zandy Fernanda</i>



HORIZON STATE UNIVERSITY
LANDMARK COURTSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: WBU
 Unbanked Municipality: WVA - Martinsburg
 Training Venue: Consolidated Pub
 Date of Training: 08-17-20

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ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	RON B. GEAR			M	Fisherman	<i>R. Gear</i>
2	ACUSTIN F. LOPEZ	0938417447		M.	FARMERS	<i>A. Lopez</i>
3	Josmar M. Orizuela	0970321277		M.	FISHERMAN	<i>J. Orizuela</i>
4	RICARDO GONZALEZ			M		<i>R. Gonzalez</i>
5	WILBUR MARRIS	0963127110		M.	FARMER	<i>W. Marris</i>
6	SOFIA F. GREGG	0948047475		F	Farmer	<i>S. Gregg</i>
7	Alexis M. Gear	0919750641		F	Farmer	<i>A. Gear</i>
8	Ronel G. Machado			M	Fisherman	<i>R. Machado</i>
9	Mabini Gonn			M	Fisherman	<i>M. Gonn</i>
10	Editha A. Raza			F	Pastrycook	<i>E. Raza</i>
11	Helma G. Ginn	0950876139		F	Milkman	<i>H. Ginn</i>
12	COLITA GUIMORA			F	Farmer	<i>C. Guimora</i>
13	CARMELO M. MENDO	09129124579		F	FARMER	<i>C. Mendonca</i>
14	Maryjane Ginn	09508519753		F	Farming	<i>M. Ginn</i>
15	Paton Ginn	09508519753		M	Fisherman	<i>P. Ginn</i>



HONDURAN STATE UNIVERSITY
LANDWORK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: ICSV
 Unbanked Municipality: IPA - IMPAZA
 Training Venue: COMPARACION DMS
 Date of Training: 08-17-20

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Jonathan Galin	09364578404		M	Farmer	<i>[Signature]</i>
2	Ronaldos Falcurewa	09275719114		M	Farmer	<i>[Signature]</i>
3	Elizabeth Castano			F	Farmer	<i>[Signature]</i>
4	Shirley Sotomayor			F	Farmer	<i>[Signature]</i>
5	REGINO GARY M.	09097178206		M	FARMER	<i>[Signature]</i>
6	Rudy Diquet			M	FISHERMAN	<i>[Signature]</i>
7	Jim-Jim Diquet			M	Fisherman	<i>[Signature]</i>
8	Marta Cadoble			M	Fisherman	<i>[Signature]</i>
9	Estelita Lopez	09903317276		F	Farmer	<i>[Signature]</i>
10	Eduardo C. Gyan			M	Fisherman	<i>[Signature]</i>
11	Adrian Rojas			M	Farmer	<i>[Signature]</i>
12	Daniela G. Dela Vega			M	Farmer	<i>[Signature]</i>
13	Jericu Mardanal	09506761120		M	Fisherman	<i>[Signature]</i>
14	Mauro Galatico			M	Fisherman	<i>[Signature]</i>
15	German J. Pantoja			M	Farmer	<i>[Signature]</i>



BOHOL STATE UNIVERSITY
LAND BANK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: LSU
 Unbanked Municipality: PSA - MARIANA
 Training Venue: CONCEPCION SUR
 Date of Training: 02-17-24

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Ricardo Bagdin	09167247614		M	Farmers	<i>[Signature]</i>
2	Mariel Green	09103638334		F	Mangrove fish	<i>[Signature]</i>
3	Melona Iola	09087948999		F	mangrove fish	<i>[Signature]</i>
4	Sander Ramon			F	Farmers	<i>[Signature]</i>
5	Arshyan Ramon			F	Farmers	<i>[Signature]</i>
6	BONITO R. PARENTINO	09695239133		M	FARMERS	<i>[Signature]</i>
7	Queen Pal Florentino	09161405824		M	Fisherman	<i>[Signature]</i>
8	Alvin Paulino	0949411112		F	Farmers	<i>[Signature]</i>
9	Remy Boy Magno	09631651035		M	Fishet also	<i>[Signature]</i>
10	Roberts T. Maturing			F	Mangrove fish	<i>[Signature]</i>
11	Romeo Pineda			M	Farmers	<i>[Signature]</i>
12	JOSEPH M. JONES	09213923410		M	FISHERMAN	<i>[Signature]</i>
13	Cirilo M. Gregorio	09197230714	FARMERS ASSOCIATION	M	FARMERS	<i>[Signature]</i>
14	Ferdinand Dimayuga	0970661339		M	FISHERMAN	<i>[Signature]</i>
15	JONATHAN MARTEL	0977550367		M	FARMER	<i>[Signature]</i>



HAMILTON STREET UNIVERSITY
LANTANA COUNTRY CLUB DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: V.S.U
 Undersink Municipality: PPA, MYPHIV
 Training Venue: CONCEPTION
 Date of Training: 09-17-2011

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	PITCHIE DELCADO	09686801752		M	FARMER	<i>[Signature]</i>
2	ROCHEL GANK	0967890337		F	FARMER	<i>[Signature]</i>
3	MICHELE SANTICES	09190021851		F	FARMER	<i>[Signature]</i>
4	WENIA C GADO			F	FARMER	<i>[Signature]</i>
5	ROSELIN D. MARIANO	09123667157		F	FARMER	<i>[Signature]</i>
6	ELMO C. DELACTICO	0919689915		M	FISHERMAN	<i>[Signature]</i>
7	EDGAR MARIANO JR.			M	FARMER	<i>[Signature]</i>
8	JOSE CERAF	0949781561		M	FISHERMAN	<i>[Signature]</i>
9	TINA REDING	09362017800		F	FISHERMAN	<i>[Signature]</i>
10	MARIA LYN ESCOBAR	09123668950		F	FISHERMAN	<i>[Signature]</i>
11	WILSON M. MONTANO	0950088964		M	FARMER	<i>[Signature]</i>
12	DOLORES I. FURBANK	0908421889		F	FARMER	<i>[Signature]</i>
13	ROMBO M. MALORCA	0938258970		M	FARMER	<i>[Signature]</i>
14	ARIBELIS S. LAURO	0963165097		M	FISHERMAN	<i>[Signature]</i>
15	ROSAMARIE M. GAZON			F	FARMER	<i>[Signature]</i>

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Prigly, Concepcion Norte
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	EDUARDO DELA CRUZ	09200562567		MALE	FISHERMAN	<i>E. Cruz</i>
2	EMME DELA CRUZ	09200562567		FEMALE	FARMERS	<i>E. Cruz</i>
3	MARIANO G. MANGUZA	092199802		MALE	FARMERS	<i>M. Manguza</i>
4	JOSITO ZARCADILLA			MALE	FARMER	<i>J. Zarcadilla</i>
5	MELISSA R. MALIG	0951781688		FEMALE	FARMER	<i>M. Malig</i>
6	ALEEN J. MANGUZA	0930004000		FEMALE	FARMERS	<i>A. Manguza</i>
7	GERMENTA G. MARCELO	09103528229		FEMALE	FARMERS	<i>G. Marcelo</i>
8	MARIANO M. MARCELO			MALE	FISHERMAN	<i>M. M.</i>
9	VERICE A. MERR	09972427360		M	FISHERMAN	<i>V. Merr</i>
10	BEATRIZ M. MALIG	09101661070		F	FARMER	<i>B. Malig</i>
11	LORITA F. TRANTO			F	FARMER	<i>L. Tranto</i>
12	ROSALINA M. RARODA	09754544071		F	FARMER	<i>R. Raroda</i>
13	LORNA M. GARACHICA	0975454471		F	FARMER	<i>L. Garachica</i>
14	JULIO M. MANGUZA	0975454471		M	FARMER	<i>J. Manguza</i>
15	ALMA M. MANGUZA			F	FARMER	<i>A. Manguza</i>



ATENEON STATE UNIVERSITY
LEARNER COURSE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Dagupan, Conception, Marikina
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Richard Saldaña		09300960967	M	FARMERS	<i>[Signature]</i>
2	ROLLY T. OBAL	09149919990		M	FARMERS	<i>[Signature]</i>
3						
4	Joven LOZANO				FARMERS	<i>[Signature]</i>
5	Annie B. Salvador					
6						
7	DANILLO M. MISON	09579816179		M	FARMER	<i>[Signature]</i>
8	LIZEC S. ENGENIO	09708403314		F		<i>[Signature]</i>
9	ZALDI F. MARIANO		Farmer	M.	FARMER	<i>[Signature]</i>
10	Arian L. Plarinas		Teacher/Farmer	M	Farming/Teacher	<i>[Signature]</i>
11						
12						
13						
14						
15						



FOREIGN STATE UNIVERSITY
LUNDUNN COUNTY SIDE DEVELOPMENT FOUNDATION - ATTIC - INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSN
 Urbanized Municipality: Stellenbosch
 Training Venue: Hotel De Oude Kerk, Norder
 Date of Training: 17-11-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE / ASSOCIATION	GRINDER	OCCUPATION	SIGNATURE
1	Jeremias Marignat	<u>081 812 3470</u>	<u>JA</u>	M	Farmer	<u>[Signature]</u>
2	Wendur P. Mearns	<u>081 812 3470</u>	<u>WAFIC</u>	M	Farmer/FA	<u>[Signature]</u>
3	Antonia Mearns	<u>081 812 3470</u>		M	Fishery	<u>[Signature]</u>
4	Randy Rominz	<u>081 812 3470</u>		F	Fishery	<u>[Signature]</u>
5	Esraia Rominz	<u>081 812 3470</u>	<u>FARMER</u>	F	FARMER	<u>[Signature]</u>
6	CHRISTINE BISHARA	<u>081 812 3470</u>	<u>FARMER</u>	F	FARMER	<u>[Signature]</u>
7	Peter Mearns	<u>081 812 3470</u>	<u>FARMER</u>	F	FARMER	<u>[Signature]</u>
8	Esperanza M. Ferreira	<u>081 812 3470</u>	<u>FARMER</u>	F	FARMER	<u>[Signature]</u>
9	Rosy Joke I. De Ruwe	<u>081 812 3470</u>	<u>FARMER</u>	F	FARMER	<u>[Signature]</u>
10	John Moutkine Radjic			F	FISHERY	<u>[Signature]</u>
11	Anna Mearns			F	FISHERY	<u>[Signature]</u>
12	Annal T. Rinaudo		<u>FISHERY</u>	F	FISHERY	<u>[Signature]</u>
13	CHARITO MENDOZA SR	<u>081 812 3470</u>	<u>FISHERY</u>	F	FISHERY	<u>[Signature]</u>
14	Lucille Louw	<u>081 812 3470</u>	<u>FISHERY</u>	F	FISHERY	<u>[Signature]</u>
15	DAVID CARTE	<u>081 812 3470</u>	<u>FISHERY</u>	M	FISHERY	<u>[Signature]</u>



RICHELSON STATE UNIVERSITY
LAPORANAN COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Beyla, Concepcion Norte
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Allan M. Mangupas	09465372624		M	Farmer	<i>AM</i>
2	PEDY F. RAMOS	09079682220		M	Farmer	<i>PRAMOS</i>
3	KIM DONALD L. MANGAYA	09157657079		M	FISHING	<i>KLM</i>
4	ERLINDO M. LIBERTAD			M	FISHING	<i>ELM</i>
5	LEONISA B. CALICHA	07072283087		F	FARMER	<i>LC</i>
6	MATHANIEL G. MARIANO JR.	0906-412-4187		M	FARMER	<i>MM</i>
7	MARIALYN G. GALICIA	0951-5898-194		M	FARMER	<i>MG</i>
8	Melinda M. Solano			M	FARMER	<i>MS</i>
9	JESUS M. MORALES	09120490252		M	FARMER	<i>JM</i>
10	Richard M. Ramos	095178492		M	FARMER	<i>RR</i>
11	JONAS S. UBERLAND	09127737440		M	FARMERS	<i>JU</i>
12	PLORIO A. HERAN	09382387566		M	FISHERMAN	<i>PH</i>
13	Vive Zola M. Sabido	09382387566	SAMARON	M	FARMER	<i>VZ</i>
14	Rosa M. Balawo	09197350815		F	FARMER	<i>RB</i>
15	JOCELYN O BARDINA	09705195632		M	ROSE	<i>JB</i>



DEPARTMENT OF EDUCATION
DIVISION OFFICE - MARIKINA CITY

DEPARTMENT OF EDUCATION
DIVISION OFFICE - MARIKINA CITY

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: City of Marikina
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	RONALD O. RAMIREZ	09306254710	FISHERMAN	M		Ramirez
2	Rex F. Salvador	09076720874	FISHERMAN	M	FISHERMAN	Salvador
3	Patricia R. Riquena		Farmer	F		Riquena
4	Emma M. Lito	09298863977	Farmer	F	Farmer	Emma Lito
5	Rolando S. Acacia	0271803108	Farmer	M	Farmer	Acacia
6	JENNIFER M. DALICAY			M	Farmer	Dalicay
7	MARIV M. RUPERO	09097663068	FISHERMAN	F	FISHERMAN	Rupero
8	Laila M. Manio	09108414812	FISHERMAN	F	FISHERMAN	Manio
9	Joan M. Gaud	0912219516	Farmer/Fisher Assoc. Marikina	F	Farmer	Gaud
10	Roselyn G. Sabao	09163388639	Teacher	F	FISHERMAN	Sabao
11	Ma. Ivy-Filen C. Luisi	09104142147	FISHERMAN	F	Farmer	Luisi
12	Miguel M. Lopez	09519816164		F	FARMER	Lopez
13	Bea Maria Gallana	09637875089		F	F.N.M.B	Gallana
14	Rose M. Arce	09850436874		F	Farmer	Arce
15	Aliciana F. Marath	09356631679	Farmer	F	Farmer	Marath



BOHOL STATE UNIVERSITY
LAKTOBANK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sib. Maria
 Training Venue: Bayay's Conceptione Mark
 Date of Training: 8-17-2012

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Aldrich v. Candido	09508761270	Fisherman	M	Fisherman	[Signature]
2	Bernadette Coballe	09302388936	Formers	F	Farmer	[Signature]
3	Marynell Mallica	0946773841	FARMER	F	Farmer	[Signature]
4	Yody Q. Dencera	096910090	FARMER	F	FARMER	[Signature]
5	FRANKIE L. PAPAÑO JR	09464295499	FISHERMAN	M	FISHERMAN	[Signature]
6	Johnny P. Munderabal	09517331553	Fisherman	M	Fisherman	[Signature]
7	DEJENEN M. FILMETS	09276078136	FISHERMAN	M	FISHERMAN	[Signature]
8	MAC NEIL GALICIA	09184380997	FISHERMAN	M	FISHERMAN	[Signature]
9	MARVIN M BANTANG	09678074848	FISH VENDING	M	FISH VENDING	[Signature]
10	ROMED DE JUAN			M	FISHERMAN	[Signature]
11	Aricia de Magayo			F	FARMER	[Signature]
12	Eusebio L. Marcano	09300669986	Farmers	F	Farmer	[Signature]
13	Luisa B. Fernandez		FARMER	F	Farmer	[Signature]
14	Salvacion F. Obal	094989925087	FARMER	F	Farmer	[Signature]
15	Emilda A. Madrina			F	FARMER	[Signature]



NATIONAL STATE UNIVERSITY
LAND-BASED COURTSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Drgy. Concepcion, Nork
 Date of Training: 8-17-2022

15

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	JONATHAN FALLEZA	09382359703	FARMER	M	LABOR	<i>[Signature]</i>
2	MARY ANN M. LUNA	09449437905	TIGER GRASS ASSO	F	FARMER	<i>[Signature]</i>
3	Marlon G. Mamiano	09285306895	"	M	Computer	<i>[Signature]</i>
4	JANINE G. RECADO	0999197851	FARMER	M	FARMER	<i>[Signature]</i>
5	ROSAMBA T. COSENCIA	09465733052	Farmer	F	Farmer	<i>[Signature]</i>
6	MARINO M. DESI	09708403714	FARMER	M	FARMER	<i>[Signature]</i>
7	BERNIE G. FERNANDEZ	09618015916	FARMER FOLK	M	FARMER FOLK	<i>[Signature]</i>
8	Emmanuel M. Calderon	09197465847	Fisher Folk	M	Fisher folk	<i>[Signature]</i>
9	Joan P. Mendezabal	09703317206	Fisher Folk	F	Fisher folk	<i>[Signature]</i>
10	Lilia M. magu		Fisher Folk	F	Fisher Folk	<i>[Signature]</i>
11	John Jarams		Fisher Folk	M	Fisher Folk	<i>[Signature]</i>
12	Preleha Magu	09512721053	FARMER	M	FARMER	<i>[Signature]</i>
13	Mana Celest Mendezabal	09489869260	Fisher folk	F	Vender	<i>[Signature]</i>
14	Edelyn Magrit	09708403329	Fisher folk	F	Vender	<i>[Signature]</i>
15	Hanerito Mendezabal		Fisher folk	M	Fisherman	<i>[Signature]</i>



HONDURAN STATE UNIVERSITY
LANDSIDE COMMUNITY DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sta. Maria
 Training Venue: Barrio Concepcion, Baste
 Date of Training: 8-17-2012

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Lilka Mac V. Mendoza	09517331527		F	Farmer	[Signature]
2	GERARDO L. CASAS			M	FARMER	[Signature]
3	Ciriaco y Dalia			M	Farmer	[Signature]
4	Ricardo R. Castro			M	FARMER	[Signature]
5	DENOR B. MENDO	09062009263		M	FISHERMAN	[Signature]
6	JERWIN J. BARBACENA	09458021940		M	FISHERMAN	[Signature]
7	Estrella Ramirez		FARMER	F	FARMER	[Signature]
8	Angelita Filartu Lopez			F	FARMER	[Signature]
9	Ilviana Ignacio	7		F	FARMERS	[Signature]
10	Fely Reza Ignacio	709034810093		F	FARMERS	[Signature]
11	Yovani Baracena			F	FARMER	[Signature]
12	Ricardo Leal	0989060145	JILIB GERAR	M	FARMERS	[Signature]
13	DOLORES A P.M.	0909 458 6144		F	FARMERS	[Signature]
14						
15	NEELY C. CASTRO		FARMER	F	Housekeeper	[Signature]

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ROMBLON STATE UNIVERSITY
LANDMARK COURTSIDE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: Sibuyan
 Training Venue: Concepcion Norte
 Date of Training: 8-17-2022

ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Alma Rodriguez	0963165345	Farmers	F	Farmers	Alma Rodriguez
2	Ma. Dolores Mallorca	09463722061		F	Food Vendor	Ma. Dolores Mallorca
3	Bonnie M. Ramirez	09300619237		F	Farmers	Bonnie Ramirez
4	Daisy R. Moran	0944940802	Farmers	F	Farmers	Daisy Moran
5	Eden Li Duco			F	Farmers	Eden Li Duco
6	Glenn M. Marquez	0949618885		F	Farmers	Glenn Marquez
7	Editha M. Ateneo	09107996130	Farmers	F	Farmers	Editha M. Ateneo
8	Vivian M. Mallorca		Farmers	F	Farmers	Vivian Mallorca
9	Grifido Mallorca		Farmers	M	Farmers	Grifido Mallorca
10	Dominguito Mallorca		Farmers	M	Farmers	Dominguito Mallorca
11	JOSE R. GACUL	09612218516	Farmers	M	Farmers	Jose R. Gacul
12	Jessibel M. Merano	09633358697	Farmers	F	Farmers	Jessibel M. Merano
13	Rose M. Lobodain	09504330905	Farmers	F	Farmers	Rose M. Lobodain
14	Marina E. Yurano	09391069218	Farmers	F	Farmers	Marina E. Yurano
15	Marina G. Coato	09434620970	Farmers	F	Farmers	Marina G. Coato



COMBON STATE UNIVERSITY
LAND BANK-COOPERATIVE DEVELOPMENT FOUNDATION, INC.

FINANCIAL LITERACY TRAINING

Training Partner: RSU
 Unbanked Municipality: St. Maria
 Training Venue: Barangay Concepcion, Marikina
 Date of Training: 8-17-2022

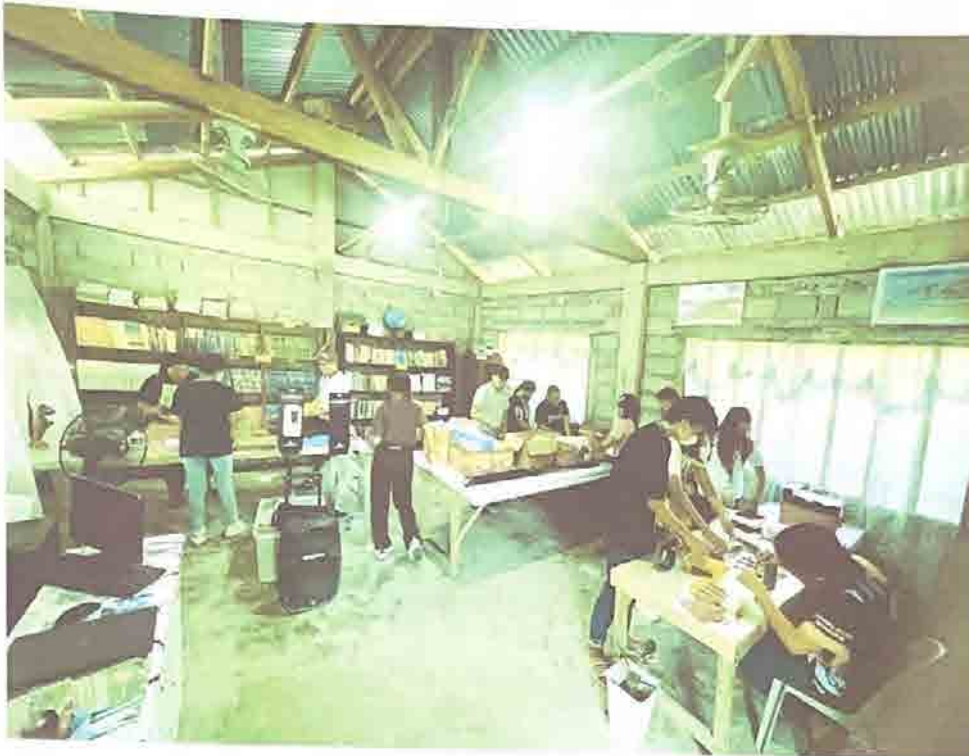
ATTENDANCE SHEET

	NAME	CONTACT NO.	COOPERATIVE/ASSOCIATION	GENDER	OCCUPATION	SIGNATURE
1	Cherry G. Nominico		Farmer	F	Farmer	<i>Cherry Nominico</i>
2	DESAR L. CASTRO	0946-744-3244	FARMER	M	FARMER	<i>DESAR CASTRO</i>
3	Geneleen S. Celiz	09381622972	Farmer	F	FARMER	<i>Geneleen Celiz</i>
4	Enalyn S. Dura	09755041787	FARMER	F	FARMER	<i>Enalyn Dura</i>
5	Lacita Sadriza	09755041787	FARMER	F	FARMER	<i>Lacita Sadriza</i>
6	Lani Maura	0949880984	FARMER	F	FARMER	<i>Lani Maura</i>
7	MARILYN DAUSA Y	09384982470	FARMER	M	FARMER	<i>Marilyn Dausa</i>
8	Erepa C. Solano Jr.	09644871152	Farmer	M	Construction	<i>Erepa Solano</i>
9	Rommel Madrid	0922276110	FARMER	M	Construction	<i>Rommel Madrid</i>
10	JUAN VENTURO BACABED	09465781536	FARMER	M	FARMER	<i>Juan Venturo Bacabed</i>
11	KATHRYN RAMOS	09086043377	FARMER	F	FARMER	<i>Kathryn Ramos</i>
12	Arlain F. Melay	091082291665	FARMER	M	FARMER	<i>Arlain Melay</i>
13	PRINE B. MATH	09108221665	FARMER	M	FARMER	<i>Prine B. Math</i>
14	JOSEPH MANEJE					<i>Joseph Maneje</i>
15	ARTURO SANCHEZ					<i>Arturo Sanchez</i>

DOCUMENTATION



Republic of the Philippines
ROMBLON STATE UNIVERSITY
Sta. Maria Campus
School of Fisheries Technology
Sta. Maria, Romblon



During preparation of the program.



Serving with Honor and Excellence!



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ROMBLON STATE UNIVERSITY
Sta. Maria Campus
School of Fisheries Technology
Sta. Maria, Romblon



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Republic of the Philippines
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Sta. Maria Campus
School of Fisheries Technology
Sta. Maria, Romblon



During the conduct of the extension program.



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School of Fisheries Technology
Sta. Maria, Romblon



During the lecture for the FARMLIT.





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Sta. Maria Campus
School of Fisheries Technology
Sta. Maria Romblon



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EVALUATION

LANDBANK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.
PARTICIPANT TRAINING EVALUATION SHEET (Post-Training)

TAGABIGAY NG PAGSASANAY: Alfonso G. Cotta and Carlo R. Castro
 PETA NG PAGSASANAY: August 12, 2022
 LUGAR NG PAGSASANAY: San Isidro Sta. Cruz, Zamboanga
 PANGALAN NG NAGSASANAY: Landbank CSD Foundation, Inc.
 PANGALAN NG ASOSASYON/ KOOPERATIBA: _____

NAIS NAMING MALAMAN ANG IYONG PUNA!

Instruction: Bilugan ang numero base sa iyong pagtingin sa iba't ibang aspeto ng kurso. Katumbas ng bawat numero ay ang mga sumusunod:

- 1 - Mahina
- 2 - Mababa sa Karaniwan
- 3 - Higit sa Karaniwan
- 4 - Mahusay

MGA ASPETO NG PAGSASANAY		MARKA (4=Pinakamataas 1=Pinakamababa)			
I. NILALAMAN NG CORSO					
a. Ang nilalaman ng kurso ay organisadong itinuro; madaling sundin	4	3	2	1	
b. Ang impormasyong ibinahagi ay naangkop at kapaki-pakinabang	4	3	2	1	
c. Ang pamamaraan ng pagsasanay ay angkop at makatutulong	4	3	2	1	
II. TAGAPAGSANAY					
a. Naabot ayon sa kanyang pagtuturo ang layunin ng pagsasanay	4	3	2	1	
b. Malawak ang kaalaman ukol sa kursong tinalakay	4	3	2	1	
c. Epektibo ang kalidad ng kanyang pagsasalita	4	3	2	1	
d. Nakikipag-ugnayan sa mga nagsasanay	4	3	2	1	
III. MATERYALES SA PAGSASANAY					
a. Naangkop ang mga materials sa talakayan	4	3	2	1	
b. Sapat ang nilalaman ng Training Materials	4	3	2	1	
c. Maganda ang kabuuang hitsura ng mga handout materials	4	3	2	1	
IV. LOGISTICS AT TAGAPAG-ORGANISA					
a. Magalang	4	3	2	1	
b. Matulongin	4	3	2	1	
c. Kaaya-aya ang lugar para sa mga ganitong uri ng pagsasanay	4	3	2	1	
d. Maayos ang Audio o Sound system	4	3	2	1	
e. Malinaw ang presentasyon	4	3	2	1	
f. Sapat ang pagkain	4	3	2	1	
g. Maayos na koordinasyon	4	3	2	1	

...mangyaring tignan ang likod ng pahina

KABUJANG PAGSUSURI

A. Ang pagsasanay ba ay kapaki-pakinabang at naaangkop? Kung oo, maaari mo bang tukuyin sa mga sumusunod ang mga kaalaman na iyong natanggap mula sa pagsasanay kung saan iyong magagamit.

a. Household Financial Management	4	3	2	1
b. Selling Products	4	3	2	1
c. Pricing	4	3	2	1
d. Market Outlet	4	3	2	1
e. Budgeting for business expenses	4	3	2	1
f. Saving for future expenses	4	3	2	1
g. Borrowing for future expenses	4	3	2	1

B. Kayo ba ay nasiyahan sa pagsasanay/training program na ito? Kung hindi, anong pagbabago ang nais mong makita sa pagsasanay/training program?

C. Aling bahagi ng training program ang pinaka-Interesante para sa iyo ngunit kulang ng lalim ng antas ng pagtalakay?

D. Magbigay ng iba pang komento, suhestyon o rekomensadyon para sa programa.

Maraming salamat sa inyong feedback 😊

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LANDRANK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.
PARTICIPANT TRAINING EVALUATION SHEET (Post-Training)

TAGABIGAY NG PAGSASANAY: SJR. PATRICK GALICHA
 PETA NG PAGSASANAY: August 17, 2022
 LUGAR NG PAGSASANAY: CONCEPTION SUR.
 PANGALAN NG NAGSASANAY: JUSTIN FERRELLA - CONCEPTION
 PANGALAN NG ASOSASYON/ KOOPERATIBA: _____

NAIS NAMING MALAMAN ANG IYONG PUNA!

Instruction: Bilugan ang numero base sa iyong pagtingin sa iba't ibang aspeto ng kurso. Katumbas ng bawat numero ay ang mga sumusunod:

- 1 - Mahina
- 2 - Mababa sa Karaniwan
- 3 - Higit sa Karaniwan
- 4 - Mahusay

MGA ASPETO NG PAGSASANAY	MARKA (4=Pinakamataas 1=Pinakamababa)			
I. NILALAMAN NG CORSO				
a. Ang nilalaman ng kurso ay organisadong itinuro; madaling sundin	4	3	2	1
b. Ang impormasyong ibinahagi ay naangkop at kapaki-pakinabang	4	3	2	1
c. Ang pamamaraan ng pagsasanay ay angkop at makatutulong	4	3	2	1
II. TAGAPAGSASANAY				
a. Naabot ayon sa kanyang pagtuturo ang layunin ng pagsasanay	4	3	2	1
b. Malawak ang kaalaman ukol sa kursong tinalakay	4	3	2	1
c. Epektibo ang kalidad ng kanyang pagsasalita	4	3	2	1
d. Nakikipag-ugnayan sa mga nagsasanay	4	3	2	1
III. MATERYALES SA PAGSASANAY				
a. Naangkop ang mga materials sa talakayan	4	3	2	1
b. Sapat ang nilalaman ng Training Materials	4	3	2	1
c. Maganda ang kabuuang hitsura ng mga handout materials	4	3	2	1
IV. LOGISTICS AT TAGAPAG-ORGANISA				
a. Magalang	4	3	2	1
b. Matulungin	4	3	2	1
c. Kaaya-aya ang lugar para sa mga ganitong uri ng pagsasanay	4	3	2	1
d. Maayos ang Audio o Sound system	4	3	2	1
e. Malinaw ang presentasyon	4	3	2	1
f. Sapat ang pagkain	4	3	2	1
g. Maayos na koordinasyon	4	3	2	1

...mangyaring tignan ang likod ng pahina

KABUUANG PAGSUSURI

A. Ang pagsasanay ba ay kapaki-pakinabang at naaangkop? Kung oo, maaari mo bang tukuyin sa mga sumusunod ang mga kaalaman na iyong natanggap mula sa pagsasanay kung saan iyong magagamit.

a. Household Financial Management	4	3	2	1
b. Selling Products	4	3	2	1
c. Pricing	4	3	2	1
d. Market Outlet	4	3	2	1
e. Budgeting for business expenses	4	3	2	1
f. Saving for future expenses	4	3	2	1
g. Borrowing for future expenses	4	3	2	1

B. Kayo ba ay nasiyahan sa pagsasanay/training program na ito? Kung hindi, anong pagbabago ang nais mong makita sa pagsasanay/training program?

C. Aling bahagi ng training program ang pinaka-interesante para sa iyo ngunit kulang ng lalim ng antas ng pagtalakay?

D. Magbigay ng iba pang komento, suhestyon o rekomensadyon para sa programa.

Maraming salamat sa inyong feedback 😊

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LANDRANK COUNTRYSIDE DEVELOPMENT FOUNDATION, INC.
PARTICIPANT TRAINING EVALUATION SHEET (Post-Training)

TAGABIGAY NG PAGSASANAY: MELBERT P. MENDOZA
 PETA NG PAGSASANAY: NAI - KASAP
 LUGAR NG PAGSASANAY: PARTENON (LOBERTO COURT)
 PANGALAN NG NAGSASANAY: IGNACIO (MAGNITE)
 PANGALAN NG ASOSASYON/ KOOPERATIBA: _____

NAIS NAMING MALAMAN ANG IYONG PUNA!

Instruction: Bilugan ang numero base sa iyong pagtingin sa iba't ibang aspeto ng kurso. Katumbas ng bawat numero ay ang mga sumusunod:

- 1 - Mahina
- 2 - Mababa sa Karaniwan
- 3 - Higit sa Karaniwan
- 4 - Mahusay

MGA ASPETO NG PAGSASANAY	MARKA (4=Pinakamatas 1=Pinakamababa)			
I. NILALAMAN NG CORSO				
a. Ang nilalaman ng kurso ay organisadong itinuro; madaling sundin	4	3	2	1
b. Ang impormasyong ibinahagi ay naangkop at kapaki-pakinabang	4	3	2	1
c. Ang pamamaraan ng pagsasanay ay angkop at makatutulong	4	3	2	1
II. TAGAPAGSANAY				
a. Naabot ayon sa kanyang pagtuturo ang layunin ng pagsasanay	4	3	2	1
b. Malawak ang kaalaman ukol sa kursong tinalakay	4	3	2	1
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d. Nakikipag-ugnayan sa mga nagsasanay	4	3	2	1
III. MATERYALES SA PAGSASANAY				
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IV. LOGISTICS AT TAGAPAG-ORGANISA				
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c. Kaaya-aya ang lugar para sa mga ganitong uri ng pagsasanay	4	3	2	1
d. Maayos ang Audio o Sound system	4	3	2	1
e. Malinaw ang presentasyon	4	3	2	1
f. Sapat ang pagkain	4	3	2	1
g. Maayos na koordinasyon	4	3	2	1

...mangyaring tignan ang likod ng pahina

KABUANG PAGSUSURI

A. Ang pagsasanay ba ay kapaki-pakinabang at naaangkop? Kung oo, maaari mo bang tukuyin sa mga sumusunod ang mga kaalaman na iyong natanggap mula sa pagsasanay kung saan iyong magagamit.

	4	3	2	1
a. Household Financial Management	4	3	2	1
b. Selling Products	4	3	2	1
c. Pricing	4	3	2	1
d. Market Outlet	4	3	2	1
e. Budgeting for business expenses	4	3	2	1
f. Saving for future expenses	4	3	2	1
g. Borrowing for future expenses	4	3	2	1

B. Kayo ba ay nasiyahan sa pagsasanay/training program na ito? Kung hindi, anong pagbabago ang nais mong makita sa pagsasanay/training program? *opo*

C. Aling bahagi ng training program ang pinaka-interesante para sa iyo ngunit kulang ng lalim ang antas ng pagtalakay? *ahoy, kopya*

D. Magbigay ng iba pang komento, suhestyon o rekomensadyon para sa programa.

good job

Maraming salamat sa inyong feedback ☺

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KABUUANG PAGSUSURI

A. Ang pagsasanay ba ay kapaki-pakinabang at naaangkop? Kung oo, maaari mo bang tukuyin sa mga sumusunod ang mga kaalaman na iyong natanggap mula sa pagsasanay kung saan iyong magagamit.

a. Household Financial Management	4	3	2	1
b. Selling Products	4	3	2	1
c. Pricing	4	3	2	1
d. Market Outlet	4	3	2	1
e. Budgeting for business expenses	4	3	2	1
f. Saving for future expenses	4	3	2	1
g. Borrowing for future expenses	4	3	2	1

B. Kayo ba ay nasiyahan sa pagsasanay/training program na ito? Kung hindi, anong pagbabago ang nais mong makita sa pagsasanay/training program?

C. Aling bahagi ng training program ang pinaka-interesante para sa iyo ngunit kulang ng lalim ng antas ng pagtalakay?

D. Magbigay ng iba pang komento, suhestyon o rekomensadyon para sa programa.

Maraming salamat sa inyong feedback 😊

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KABUANG PAGSUSURI

A. Ang pagsasanay ba ay kapaki-pakinabang at naaangkop? Kung oo, maaari mo bang tukuyin sa mga sumusunod ang mga kaalaman na iyong natanggap mula sa pagsasanay kung saan iyong magagamit.

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c. Pricing	4	3	2	1
d. Market Outlet	4	3	2	1
e. Budgeting for business expenses	4	3	2	1
f. Saving for future expenses	4	3	2	1
g. Borrowing for future expenses	4	3	2	1

B. Kayo ba ay nasiyahan sa pagsasanay/training program na ito? Kung hindi, anong pagbabago ang nais mong makita sa pagsasanay/training program?

opo

C. Aling bahagi ng training program ang pinaka-interesante para sa iyo ngunit kulang ng lalim ng antas ng pagtalakay?

Ang mga kahalagang pagpapaliwanag

D. Magbigay ng iba pang komento, suhestyon o rekomensadyon para sa programa.

Ang kahalagang magkaroon ng mga kahalagang pagpapaliwanag sa mga bahaging ito.

Maraming salamat sa inyong feedback 😊

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KABUANG PAGESUSURI

A. Ang pagsasanay ba ay kapaki-pakinabang at naaangkop? Kung oo, maaari mo bang tukuyin sa mga sumusunod ang mga kaalaman na iyong natanggap mula sa pagsasanay kung saan iyong magagamit.

a. Household Financial Management	4	3	2	1
b. Selling Products	4	3	2	1
c. Pricing	4	3	2	1
d. Market Outlet	4	3	2	1
e. Budgeting for business expenses	4	3	2	1
f. Saving for future expenses	4	3	2	1
g. Borrowing for future expenses	4	3	2	1

B. Kayo ba ay nasiyahan sa pagsasanay/training program na ito? Kung hindi, anong pagbabago ang nais mong makita sa pagsasanay/training program?

C. Aling bahagi ng training program ang pinaka-Interesante para sa iyo ngunit kulang ng lalim ang antas ng pagtalakay?

D. Magbigay ng iba pang komento, suhestyon o rekomensadyon para sa programa.

Maraming salamat sa inyong feedback 😊

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OTHERS



FINANCING FARMERS' FINANCIAL LITERACY TOWARDS THE NEW NORMAL IN THE AGRICULTURAL SECTOR OF SELECTED UNBANKED MUNICIPALITIES IN ROMBLON

AUGUST 17-19, 2022

STA. MARIA, ROMBLON

P R O G R A M M E

OPENING PRAYER : AVP

WELCOME REMARKS : BRGY REPRESENTATIVE

MESSAGE : _____

PROJECT OVERVIEW : DR. ORFELINA I. MANZO
ETA50, DIRECTOR

TRAINING PROPER

MS. SHANEL MANITO
TOPIC: FINANCIAL LITERACY

AWARDING OF CERTIFICATE

CLOSING REMARKS : _____

OFFICE: _____



FINANCIAL LITERACY TRAINING FOR FARMERS' ENHANCING FINANCIAL LITERACY TOWARDS THE NEW NORMAL IN THE AGRICULTURAL SECTOR OF SELECTED UNBANKED MUNICIPALITIES IN ROMBLON

AUGUST 17-19, 2022
STA. MARIA, ROMBLON

PROGRAMME

- OPENING PRAYER : AVP
- WELCOME REMARKS : BRGY REPRESENTATIVE
- MESSAGE : _____
- PROJECT OVERVIEW : DR. ORFELINA I. MANZO
ETASO, DIRECTOR

TRAINING PROPER

MS. ANNALIZA LEUTERIO
TOPIC: FINANCIAL LITERACY

AWARDING OF CERTIFICATE

CLOSING REMARKS : _____

OFFICE: _____



PROJECT FINANCING FARMERS' FINANCIAL LITERACY TOWARDS THE SUSTAINABILITY OF THE AGRICULTURAL SECTOR OF SELECTED UNBANKED MUNICIPALITIES IN ROMBLON

AUGUST 17-19, 2022

STA. MARIA, ROMBLON 

P R O G R A M M E

- OPENING PRAYER : AVP
- WELCOME REMARKS : BRGY REPRESENTATIVE
- MESSAGE : _____
- PROJECT OVERVIEW : DR. ORFELINA I. MANZO
ETASO, DIRECTOR

TRAINING PROPER

MARILYN M. GALAN, MF. TECH

TOPIC: FINANCIAL LITERACY

AWARDING OF CERTIFICATE

CLOSING REMARKS : _____

EMCEE: _____



FINANCIAL LITERACY

Pagsasanay para sa mga Magsasaka/Mangingisda



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NAKAKAGULAT NA KATOTOHAN TUNGKOL SA PAG-IPON AT PAMUMUHUNAN NG KABAHAYANG PILIPINO

 **77.4%**

Filipinos remain unbanked

 **86%**

Pamilyang Pilipino na walang bank accounts

 **66.9%**

Pamilyang Pilipino ang may deposito sa banko

 **43.6%**

Pamilyang Pilipino na tinatago lamang ang ipon sa bahay

 **32.9%**

Pamilyang Pilipino na nilalagay ang pera sa coop/ paluwagan/ other credit, loan associations

5,488
Household Nationwide



59% ng mga Pilipino ang namimili online

AVERAGE	
Taunang kita ng isang pamilya	P267,000
Taunang gastos ng isang pamilya	P215,000
Taunang savings ng isang pamilya	P52,000



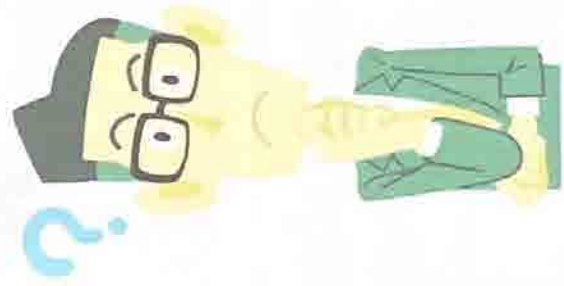
Bakit walang Bank Accounts ang mga Pilipino?



<https://bsa.gov.ph/survey/annual-poverty-indicator>
<http://business.mla.com.ph>
cnnphilippines.com
<https://investingengineer.com/philippines/>
<http://ability/>



Ano ang pera para sayo?



G & A



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**PERMANENTENG
KITA**

VS

**HINDI
PERMANENTENG
KITA**



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KITA SA PAGBUBUKID/PANGINGISDA

- Benta mula sa gulay, hayop, prutas at sa iba pang produktong bukid
- Benta mula sa isda, hipon, halamang-dagat, lamang-dagat
- Benta mula sa mga prosesong produkto tulad ng tuyo, bagoong, suka, tablea at copra
- Benta mula sa mga organikong pataba



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TATLONG BUWANG KITA MULA SA PERMANENTENG TRABAHO	AKTUAL
BENTA MULA SA GULAY	10,000.00
BENTA MULA SA MANOK	5,000.00
BENTA MULA SA BABOY	9,000.00
BENTA MULA SA MGA ORGANIKONG PATABA	2,000.00
BENTA MULA SA ISDA	5,000.00
KABUAANG KITA	31,000.00

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Iba pang kita



SIDELINE:

- ✓ *Sari-sari store,
Karinderya
- ✓ Tulong financial
mula sa mga anak
- ✓ Tulong financial
mula sa kapamilyang
OFW

*may nakahiwalay na listahan ng mga gastos at kita para sa negosyong ito



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TATLONG BUWANG KITA MULA SA MGA SIDELINE NA TRABAHO	AKTUAL
KITA NG ANAK BILANG ISANG CALL CENTER AGENT	5,000.00
PADALA NG ANAK GALING SA IBANG BANSA	6,000.00
NETONG KITA MULA SA SARI-SARI STORE	6,000.00
KOLEKSYON MULA SA PAGPAPAUTANG	3,000.00
KABUUANG KITA	20,000.00

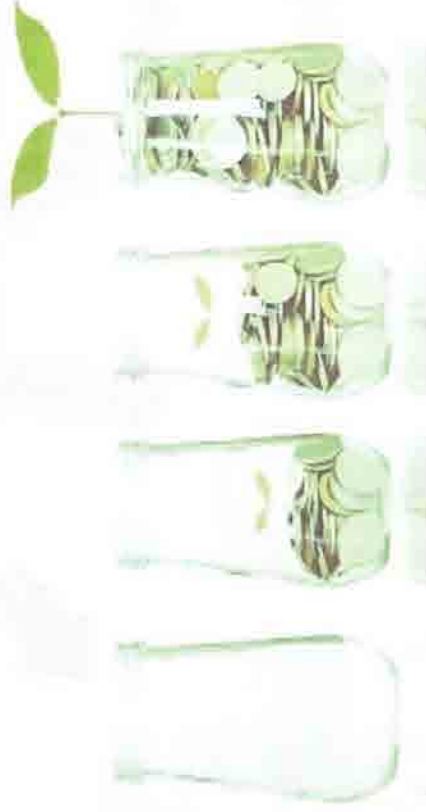


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TATLONG BUWANG KITA	AKTUAL
PERMANENTENG KITA	31,000.00
HINDI PERMANENTENG KITA	20,000.00
KABUUANG KITA	51,000.00

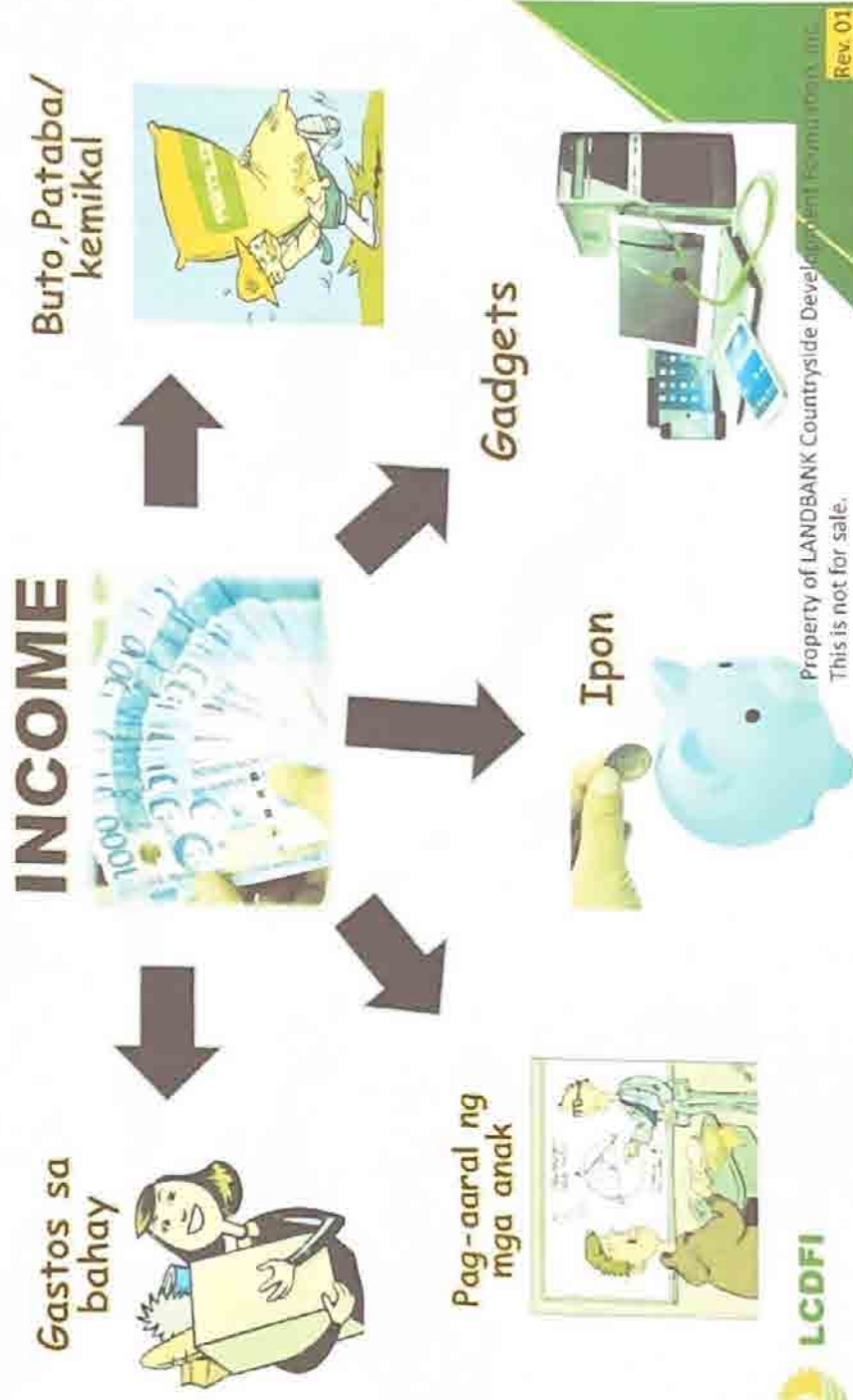


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SAAN NAPUPUNTA ANG PERA?



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PANGANGAILANGAN

GUSTO





MGA PANGANGAILANGAN



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Development Foundation, Inc.
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MGA GUSTO



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KABUJANG GASTOS SA BUKIRIN

TATLONG BUWANG GASTOS SA BUKIRIN	BADYET	AKTUAL	KAIBAHAN
Seeds/Buto (Hal. Talong, Ampalaya, Okra, Kalabasa, Kamatis)	3,000.00	3,500.00	
Fertilizer/Pataba (P1,200.00/sako)	4,000.00	3,600.00	400.00
Feeds (Baboy at Manok)	7,000.00	8,000.00	
Additional Labour	6,000.00	4,500.00	1,500.00
Transportasyon	3,000.00	3,000.00	0
Kagamitan/ upa/ maintenance	3,000.00	2,500.00	500.00
KABUJANG	26,000.00	25,100.00	900.00



LCDFI

KABUUANG GASTOS SA PALAISDAAN

TATLONG BUWANG GASTOS SA PALAISDAAN	BADYET	AKTUAL	KAIBAHAN
Pain ng isda	500.00	300.00	200.00
Feeds	3,000.00	2,500.00	500.00
Gasolina	1,000.00	950.00	50.00
Additional Labor	6,000.00	4,500.00	1,500.00
Transportasyon	1,500.00	1,000.00	500
Kagamitan/ upa/ maintenance	2,000.00	2,500.00	
KABUUAN	14,000.00	11,750.00	2,250.00



LCDFI

KABUJANG GASTOS SA BAHAY

TATLONG BUWANG GASTOS SA BAHAY	BADYET	AKTUAL	KAIBAHAN
Rice/Bigas (P2,500.00/sako)	7,500.00	7,500.00	0
Karne at gulay	2,000.00	2,500.00	500.00
Gamot	350.00	300.00	50.00
Baon ng mga bata	3,000.00	3,000.00	0
Kuryente at tubig	2,000.00	1,500.00	500
Transportasyon at gasolina	3,000.00	2,500.00	500.00
KABUJAN	17,850.00	17,300.00	550.00



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PINAGSAMASAMA-SAMA CASH FLOW



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	ENERO-MARSO	ABRIL
Panimulang Balanse ng Pera		5,200.00
Kita sa Bukirin	31,000.00	
Gastos sa Bukirin	21,500.00	
Netong Kita sa Bukirin	9,500.00	
Kita sa Bahay	20,000.00	
Gastos sa Bahay	17,300.00	
Netong Kita sa bahay	2,700.00	
Pinagsama-samang kita	12,200.00	
Kasalukuyang kita	12,200.00	
Bayad sa Utang	2,000.00	
Ipon	5,000.00	
Netong Perang Magagamit	5,200.00	



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Tamang Pangangasiwa ng Pinansyal

- Mamuhay ng simple
- Gumastos ng naaayon sa kinikita
- Kung masyadong maganda, mas hindi kapani-paniwala
- Hayaan mong magtrabaho ang pera mo para sayo

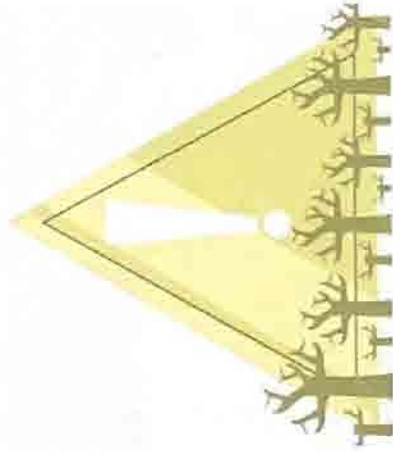
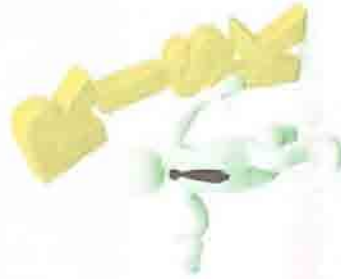


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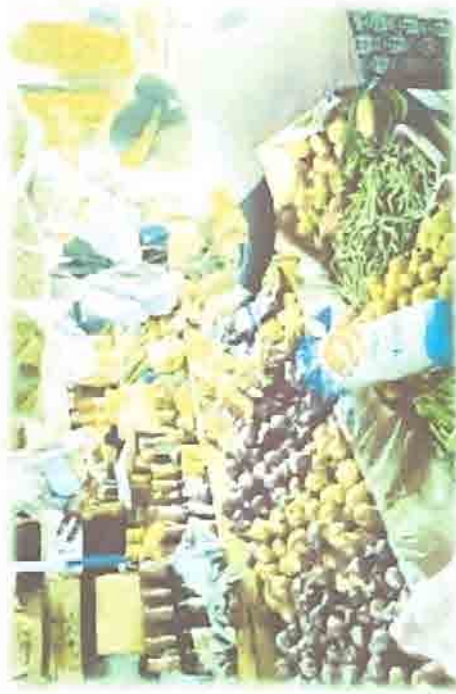
PAMAMAHALA SA MGA PANGANIB



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PANGANIB SA MERKADO (Market Risk)



PANGANIB SA KAPALIGIRAN (Environmental Risks)

PANGANIB SA PANANALAPI (Financial Risk)



PESO WEAKENS



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PANGANIB SA PRODUKSYON (Production Risks)



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PAMAMAHALA NG PANGANIB SA PRODUKSYON (Managing Production Risks)

- ✓ Magtanim ng iba't ibang uri ng pananim
- ✓ Panatilihing maayos at nasa tamang lagayan ang mga kagamitang pang-agrikultura.
- ✓ Isaalang-alang ang pagpili ng lokasyon ng bukirin, malayo sa sakit at pabago-bagong klima.
- ✓ Kumuha ng crop insurance (halimbawa: PCIC)



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PAMAMAHALA NG MGA PANGANIB SA MERKADO (Market Risk)



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PAMAMAHALA NG MGA PANGANIB SA MERKADO (Market Risk)

- ✓ Bumuo ng kooperatiba para makakuha ng magandang presyo sa merkado
- ✓ Magbenta sa iba't-ibang pamilihan
- ✓ Alamin ang mga pangangailangan at kagustuhan ng mga mamimili





PAMAMAHALA SA MGA PANGANIB SA MAPAGKUKUNAN NG TAO (Managing Human Resource Risks)



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PAMAMAHALA SA MGA PANGANIB SA MAPAGKUKUNAN NG TAO (Managing Human Resource Risks)

- ✓ Sanayin ang kakayahang ng isang tao
- ✓ Suriin ang mga pinagkukunan ng mga manggagawa
- ✓ Magbigay ng sapat at wastong pagsasanay para sa mga manggagawa
- ✓ Regular na komunikasyon sa mga manggagawa at sa kanilang pamilya



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PAMAMAHALA SA MGA PANGANIB NG PANANALAPI (Managing Financial Risks)

- ✓ Kontrolin ang mga pangunahing gastusin sa bukid
- ✓ Kontrolin ang mga pangunahing gastusin sa bahay
- ✓ Makipag-usap at makipagsundo sa mga supplier at pautang sa mga nagpapahiram



Pagpipili ng produkto upang magkaroon ng siguradong kita

1. Produksyon ng Talong para sa Isang (1) Ektaryang Lupain

MGA GASTOS	
A. Labor Cost (Land Prep, Seedbed Prep, Transplanting, Weeding, Cultivation, Harvesting and etc.)	29,350.00
B. Inputs (Insecticide, pesticide, fertilizer, Plastic Mulch, Seeds)	27,160.00
Contingencies (15% of A & B)	8,439.00
KABUJANG GASTOS	64,699.00
Total Harvest (P10 X 18,400kg)	184,000.00
Total Gastos	64,699.00
NET INCOME	P119,301.00

Data Source: Eggplant Production Guide of Department of Agriculture Region 2
http://rfo02.da.gov.ph/?smd_process_download=1&download_id=459



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Pagpipili ng produkto upang magkaroon ng siguradong kita

2. Produksyon ng Palay para sa Isang (1) Ektaryang Lupain

MGA GASTOS	PRESYO
Hybrid Seeds	1,500.00
Kemikal at mga Pataba (P1,200/sako)	6,000.00
Labor (Land Prep, transplanting, weeding, harvesting)	10,500.00
Transportasyon	3,000.00
Gasolina para sa makinarya	2,500.00
Renta sa makinarya	3,000.00
KABUUANG GASTOS	26,500.00
KABUUANG KITA	
80sacks total harvest (P15 X 50kls per sako)	60,000.00
Total Gastos	26,500.00
NET INCOME	P33,500.00



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KOMPARISON NG DALAWANG PRODUKTO

Talong vs. Palay

	TALONG(1Ha)	PALAY (1Ha)
Kabuuang Kita	184,000.00	60,000.00
Total Gastos	64,699.00	26,500.00
Net Income	P119,301	P33,500.00



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Pagpipili ng produkto upang magkaroon ng siguradong kita

3. Produksyon ng Tilapia para sa Isang (1) Ektaryang Lupain

MGA GASTOS	PRESYO
Fingerlings (P1X3,000 pcs)	P3,000
Feeds/Pakain	12,000
Pataba/Fertilizer	1,500
Lumot	500
Labor	800
Rent ng sasakyan	300
Total Cost	P 18,100.00
Gross Income	P60,000.00
Netong Kita	P41,900



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Pagpipili ng produkto upang magkaroon ng siguradong kita

4. Produksyon ng Bangus para sa Isang (1) Ektaryang Lupain

MGA GASTOS	PRESYO
Fingerlings (P2x2,000 pcs)	P4,000
Feeds/Pagkain	P15,000
Pataba/Fertilizer	1,500
Lumot	500
Labor	800
Rent ng sasakyan	300
Total Cost	P22,100
Gross Income	P80,040
Netong Kita	P57,940



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INTEREST RATE BETWEEN 5-6 , MICRO-FINANCE AND LANDBANK

	INTEREST RATE
5 -6	20% per Month
Microfinance	2.5-3% per semi-annual
LANDBANK	2% per annum (under ACEF)



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INTEREST RATE BETWEEN 5-6 , MICRO-FINANCE AND LANDBANK

	INTEREST RATE	HALIMBAWA	INTEREST/ MONTH (Php)	KABUJAN
5-6	20% per Month	P10,000.00	P2,000.00	P12,000.00
Microfinance	2.5-3% per semi-annual	P10,000.00	P50.00	P10,050.00
LANDBANK	2% per annum (under ACEF)	P10,000.00	P17.00	P10,017.00

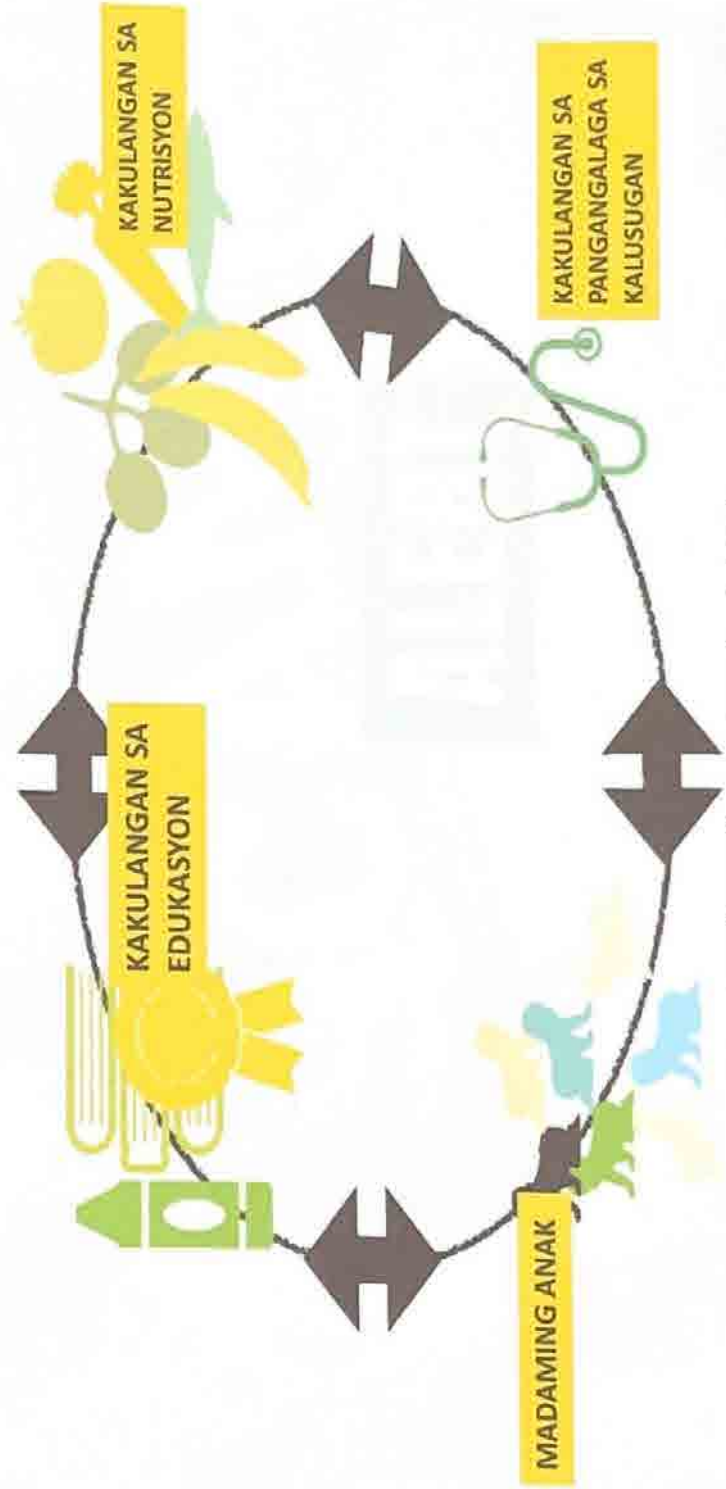
Sources: LANDBANK Lending Center
Microfinance Member



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KARANIWANG UGAT NG KAHIRAPAN



Source: <https://www.wallstreetmojo.com/ponzi-scheme/>



SCAM ALERT

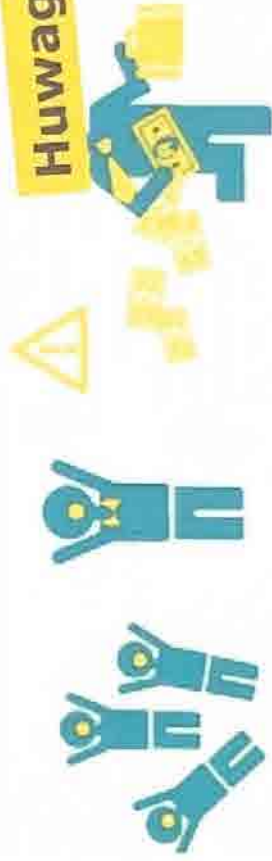


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PONZI SCHEMES

Kapag masyadong magara,

Huwag agad magtiwala!



Source: <https://www.leidenlawblog.nl/articles/ponzi-scheme-the-dutch-supreme-court-on-the-special-duty-of-care-of-banks>



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Paano nangyayari ang Ponzi Scheme?



Si Blue ay gustong magkaroon ng mabilisang pera



Sinabihan ni Blue si Red na kung siya ay magbibigay ng P10, ang kanyang makukuha ay P20 para sa P2 na komisyon



Si Blue ay pupunta kina Orange at Green at alukin sila sa parehong kasunduan



Kasama ang pera galing kay Orange at Green, babayaran ni Blue si Red at kinuha ang P2 na komisyon



Para mabayaran sina Orange at Green, si Blue ay kailangang humanap ng apat ka tao o higit pa at alukin sa parehong kasunduan



Sa katagalan, si Blue ay wala na ibang makumbinsi at hindi na niya kayang bayaran ang mga tao na nakipagsundo sa kanya



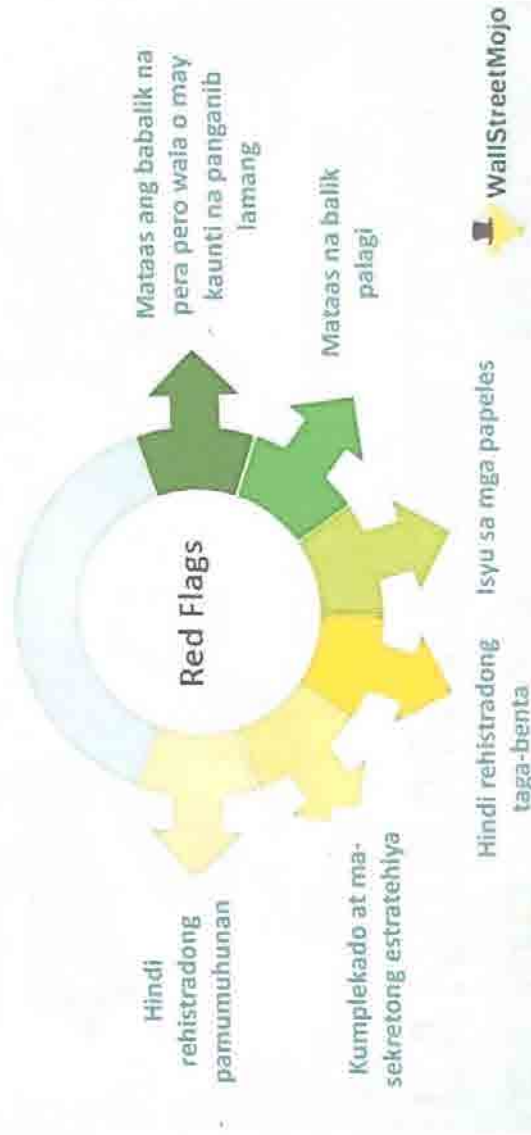
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Source: <https://www.dreamstime.com/royalty-free-stock-photography-ponzi-scheme-explain-eg-pyramid-game-image35231477>

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Ponzi Scheme



Source: <https://www.wallstreetmojo.com/ponzi-scheme/>



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**Thank
You!**

**LANDBANK COUNTRYSIDE
DEVELOPMENT FOUNDATION, INC.**



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