

Final Copy

**Tagaytay United Farmers and Workers Association
(TUFaWA)
Vegetable Trading**

**Coaching Services–Revival of Enterprise
Terminal Report**



By

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Upland Development Programme (UDP) in Southern Mindanao

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For the

Table of Contents

I. Project Identification	01
II. Terms of Reference of the BDS	01
III. Accomplishments	
A. Profile of the Proponent Organization	02
B. Management Aspects	
1. Organizational and Administrative Management	03
2. Production and Operations Management	04
3. Marketing Management	04
4. Financial Management	05
C. Areas and dimensions of the Business Operations Manual and Business Plan which became functional and implemented	
1. Business Operations Manual	05
2. Business Plan	06
D. Accomplishments <i>vis-à-vis</i> Work Plan	06
E. Vegetable Marketing – Sales Report	11
IV. Summary of Critical Issues and Recommendations	
A. Organizational and Administrative Management	11
B. Production and Operations Management	12
C. Marketing Management	13
D. Financial Management	13

List of Appendix

Appendix 1: TUFaWA Action Plan (October 2006 to September 2007)

Appendix 2: Profile of Officers and Members

Appendix 3: Financial Statements, As of September 2006

Upland Development Programme (UDP) in Southern Mindanao
Marketing and Enterprise Development (MED)

TERMINAL REPORT

I. PROJECT IDENTIFICATION

Project Name : Coaching Services to Revive the Enterprise of
TUFABA Vegetable Trading in Tagaytay,
Magsaysay, Davao del Sur

Project Number : 2006-SC-MED-002

Areas Covered : Tagaytay, Magsaysay, Davao del Sur

Project Cost : PhP 150,000.00

Project Duration : July 1 – August 30, 2006

Implementing Agency : InterDev Consulting, Inc.

II. TERMS OF REFERENCE OF THE BDS

Rationale

There are several Upland Development Programme (UDP) interventions on enterprise development and other capacity building assistance intended for the Tagaytay Upland Farmers and Workers Association (TUFaWA) in Magsaysay, Davao del Sur. Slow progress is noted in the implementation of its marketing and enterprise activities, particularly in its capacity to manage their vegetable production and marketing activities. To address this limitation, MED component continues to adopt the Business Development Service (BDS) approach in servicing enterprises. This Terms of Reference (TOR) is for the provision of coaching services to Revive the Vegetable Trading Enterprise of Tagaytay Upland Farmers and Workers Association (TUFABA) in Tagaytay, Magsaysay, Davao del Sur.

Objectives

- To be able to review the appropriateness and effectiveness of the present organizational structure to support the enterprise.
- To be able to revive the vegetable trading enterprise.
- To be able to review and implement the business plan and access additional funds for capital.
- To install and improve the operating systems and procedures, improve financial recording and management.

Scope of Work



This consulting service will cover the following interventions:

- a. Review the organizational structure and reorganize if necessary;
- b. Review the appropriateness of the business plan and operations manual and facilitate improvements if necessary;
- c. Install recording system, train and coach the assigned recording staff on proper recording of all transactions. If possible, staff assigned should know basic bookkeeping;
- d. Monitor and evaluate the sales performance for three months during the intervention period;
- e. Conduct exit discussion with the group for every intervention done or during monthly meetings;
- f. Submit monthly progress reports.

III. ACCOMPLISHMENTS

A. Profile of the Proponent Organization

Through the coaching services provided by the InterDev project team, the ***Project Management Committee (PMC)*** became functional. The **PMC** was created to act as a review group and implementing body looking into the timeliness and relevance of the provisions of the Business Operations Manual. The PMC is composed of the following:

1. Chairperson of TUFABA
2. Treasurer
3. One (1) Marketing Point Person (MPP)
4. One representative from the Agri-Production Committee
5. One (1) UCO/Purok leader representative unanimously endorsed by the other UCO/Purok representatives

The InterDev project team also added item no. 6 below:

6. An additional member (in cases where the Chairperson's residence is very far from the center), who is a high ranking official of TUFABA and residing at the center can perform the tasks and functions of the former in his/her absence.

The InterDev project team also undertook the profiling of the Officers and several members which included their literacy and organizational management skills levels. Their literacy level is very low, hence, it became partly the reason for their difficulty in performing their roles and functions.

B. Management Aspects

1. Organizational and Administrative Management

As part of the intervention, the following were undertaken in relation to Organizational and Administrative Management:



- Reviewed and enhanced the one-year action plan of TUFAWA
- Facilitated the formulation of vision-mission-objectives (VMO), organizational structure and roles and functions of officers and posted temporarily at the Barangay Hall for anybody to read, especially members.
- Coached to make more functional the Chairman, secretary, treasurer, audit and inventory committee, credit committee, bookkeeper, marketing point person, BOD member representatives from each *purok*. The Association also appointed a cashier and scaler.
- Provided inputs such as proper conduct of meeting, organizational values, group unity, integrity and empowerment.
- Reviewed the Business Plan and Business Operation Manual with officers and selected members, and incorporated appropriate changes.
- Reviewed outstanding loans and provided forms to correct the documentary deficiencies of loan documents and the credit committee issued statement of accounts and reminder letters to borrowers. Also re-computed interest rates.
- Reconciled all available financial documents and records and came up with 2006 financial statement. Discussed findings with officers, as well as, recommended corrective measures. Monitored compliance and non-compliance.
- Conducted dialogue sessions with Barangay and TUFAWA Officials to clarify issues and define boundaries of operation between the two sets of officers particularly money matters.
- Facilitated exit conference with TUFAWA, PMO and PPO offices of UDP where the Association requested for continuing capacity building support.

2. Production and Operations Management



2.1 Conducted FGD and farm visits to gather data on production and validated it through farm visits to the *puroks*.

2.2 Interviewed the Department of Agriculture (D.A.) personnel on the low quality of vegetable produced in Tagaytay as also claimed by the Mayor. The local government is supportive of organically-grown farm products which TUFABA farmers must also start producing. The D.A. technician also assisted them in arresting pest problems in the farms.

2.3 Facilitated and developed survey forms of actual farms planted with vegetables and other farmer-related data. This was undertaken by THE BOD purok representatives



3. Marketing Management

3.1 The association was able to undertake two buying cycles in August 2006 coached by the InterDev project team, but losses were incurred due to low volume purchased given its limited capital, lack of marketing skills, non-observance of marketing policies and unfamiliarity with market trends.

3.2 This experience was processed during a focused group discussion (FGD) and lessons were drawn out. TUFABA decided to suspend marketing operations and concentrate first in increasing its capital through intensive collection of loans

receivables and savings from its commission with UDP's labor road servicing contract.

- 3.3 The necessary marketing forms were developed and used by the Project Management Committee (PMC) to track activities from procurement of vegetables to marketing to external market outlets.

4. Financial Management

- 4.1 Traced all the financial records and documents of TUFAWA from various officers and consolidated its safekeeping with the treasurer and bookkeeper.

- 4.2 Conducted audit of all financial records and documents and established that there were no proper supporting documents in all of its transactions in 2005 and until July 2006. There were also findings of unauthorized financial releases to officers and non-officers of the Association.



Accountable persons were met and observations presented to the officers. These accounts were charged to them or they were required to properly liquidate.

- 4.3 Provided TUFAWA complete books of accounts and financial forms and coached them of its usage. They still need to gain more familiarity with these forms.
- 4.4 Facilitated the re-establishment and update of its previous deposit account with the Magsaysay Farmers Cooperative in Tagaytay. All releases from UDP are deposited first in this account and check and balance in managing the account as stated in the Manual of Business Operation is now being observed. Non-observance will be charged to the account of the concerned staff or officer.

C. Areas and Dimensions of the Business Operations Manual and Business Plan Which Became Functional and Implemented

The InterDev project team also reviewed, updated and enhanced the Association's Business Plan and Business Operations Manual which were validated with the officers and members. The following aspects of the Manual and Plan were made functional and implemented:

Business Operations Manual

1. Internalization of the **V**ision-**M**ission, **G**oals and **O**bjectives (**VMGO**)

2. Marketing Policies and Procedures – Undertaken two (2) marketing activities implementing the policies and procedures with lessons learned and related forms/reports used. What was not fully covered is the marketing process flow making use of the other buying/delivery points external markets identified.
3. Production policies and procedures – TUFAWA was only able to provide the production infrastructure to less than ten (10) farmer-members but was able to monitor them and UCOs vegetable production activities through the BOD Purok representatives.
4. Organizational and Administrative Policies and Procedures – meetings were done regularly and officers were able to perform their roles. Records were also put in place. The continuing education components and putting in place a management staff complement is yet to be undertaken if resources will allow.
5. Duties and functions of officers and staff – the chairman, treasurer, secretary, auditor, bookkeeper, SAIC, Crecom and the Marketing Point Person (MPP) became functional though not very efficient yet.
6. Financial Policies and Procedures – all required forms were reproduced and are now being used. The bookkeeper and treasurer were able to record financial transactions in the books of account and made use of the forms but still needs coaching in the preparation of financial reports.

Business Plan

1. Marketing Plan – partly implemented but still need to work on effective marketing strategies.
2. Production – no full production support infrastructure was implemented by the Association due to limited internal capital.

D. ACCOMPLISHMENT REPORTS *vis-à-vis* Work Plan

The 2-month coaching activities resulted to the following:

ACTIVITIES	DATE/S
1. Documents Review (Target: July 1- 5, 2006)	
<ul style="list-style-type: none"> • Gathered and reviewed the following documents from the UDP-PMO: <ul style="list-style-type: none"> - TUFAWA Vegetable Production and Marketing Enterprise Business Operations Manual - TUFAWA Vegetable Production and Marketing Enterprise and Business Plan - BDS-TUFAWA Technical Assistance Activity Final Report - UVE Study – InterDev Consulting, Inc. 	20-30 June 2006
2. Field Visits (Target: July 6-15, 2006)	
<ul style="list-style-type: none"> • Paid courtesy calls to the PPO – Digos City and met Engr. Tabasa and Engr. Almazan.. • Made arrangement in going to Tagaytay, Magsaysay, Davao del Sur 	29 June 2006

<ul style="list-style-type: none"> • Visited Tagaytay. • Talked with the barangay captain and barangay secretary regarding the project. • Set date for meeting with TUFANA officers.(July 15, 2006) • Drafted invitation letters for the said meeting including data on production, if available 	30 June 2006
<ul style="list-style-type: none"> • Conducted interview with the MAO technician assigned in Tagaytay. • Proceeded to Tagaytay to prepare documents needed for the TUFANA meeting. • Interviewed the barangay captain and several barangay kagawads. 	14 July 2006
<ul style="list-style-type: none"> ▪ Conducted field visit and documentation of the farms in Puroks 1 & 2. 	16 July 2006
3. Progress Report (Target: July 16-17, 2006)	
<ul style="list-style-type: none"> • Presentation and Reporting of 1st Progress Report 	19-20 July 2006
4. Business Plan and Operations Manual Review, Trial Run of Business Operations and other coaching-related activities (Target: July 18 – August 25, 2006)	
<ul style="list-style-type: none"> • Facilitated the meeting with the TUFANA officers. This activity includes the assessment of the 1-year plan of the association (January to December 2006) • This resulted to the revision and updating of the Action plan, as well as, an initial review of their business plan 	15 July 2006
<ul style="list-style-type: none"> • Review of Farmer-level Baseline form distributed for Purok leaders to administer with its members. Findings: <ul style="list-style-type: none"> - Not all members were given the form some and portions were not properly filled-up. Interventions: <ul style="list-style-type: none"> - Provided more forms, reviewed how to properly fill-up; assigned a Central Collection systems c/o Vice-Chair of TUFANA who resides in the Barangay center; Officers to assist the members to fill-up the form - To supplement these data, officers were grouped to discuss the following: <ul style="list-style-type: none"> ▪ Vegetables planted in the Barangay ▪ Kinds and prices of inputs per vegetable ▪ Farmer/s planting, puroks planted ▪ Harvest/production in kilos per ½ hectare, price per kilo sold and gross and net profits • Linkage with MLGU and MagTrade - As part of TUFANA's 6-month revised action plan, the Chairperson was tasked to update the Mayor and MagTrade In-charge but during her visits, they were out of their offices. 	22 July 2005

<p>Another visit will be scheduled in the next two weeks. InterDev will also do its own additional data gathering work with MagTrade.</p> <ul style="list-style-type: none"> • It was also observed that the Chairperson does not facilitate the meetings of the group. <p>Intervention:</p> <ul style="list-style-type: none"> - Officers were given a refresher input on proper conduct of meeting and the Chairperson is now tasked to facilitate concerns taking place during FGDs with the InterDev. <ul style="list-style-type: none"> • TUFAWA has no office or business facilities. <p>Interventions:</p> <ul style="list-style-type: none"> - The InterDev project team and TUFAWA requested the Barangay Captain who was present to provide a temporary corner at the Barangay Hall for TUFAWA. - He committed to provide a corner for TUFAWA even without a Barangay Resolution - The secretary and other officers prepared the vision-mission-goals and task and functions of officers , as well as, other updates which were posted at the TUFAWA corner of the Barangay Hall. - The temporary buying area will be the <i>purok</i> center <ul style="list-style-type: none"> • The Association was advised to start collecting loans from those already harvesting their products. • Additional inputs on group unity and discharging one's duties were also given by the InterDev project team. 	
<ul style="list-style-type: none"> • Interviews with MagTrade and Cooperatives <ol style="list-style-type: none"> 1. The Center was closed although it was supposed to undertake trading activities during Mondays, Wednesday and Fridays. 2. MAO Office interviews: <ul style="list-style-type: none"> - Confirmed that MagTrade has indeed a capital for vegetable buying - Its priority is now organically-grown vegetables since there is a sure market at NCCC mall; while TUFAWA is still mostly using commercial fertilizers - Problem of quality of vegetables coming from TUFAWA, it cannot compete with Kapatagan for example. - Training of organic vegetables are still being piloted in the lowland <i>barangays</i> - Most farmer-members of TUFAWA are tied with traders providing them inorganic inputs. <p>Interventions:</p> <ul style="list-style-type: none"> - In a succeeding meeting with TUFAWA officers, the issue on low quality of products was discussed. They admitted that the good quality vegetables were sold directly to Bankerohan, the third class was sold to MagTrade. This will be resolved prior to the next trading activity in August. 	26 July 2006

<p>3. Interviews with cooperatives:</p> <p>3.1 Magsaysay Self-Help Cooperative</p> <ul style="list-style-type: none"> - They only deal with MagTrade and not with TUFAWA - It is also involved with UDP funds being loaned to farmers <p>3.2 Magsaysay Farmers' Cooperative</p> <ul style="list-style-type: none"> - UDP Funds was already returned to LBP - The officers were not around during the visit of the InterDev project team; will re-schedule a visit to explore counterparting arrangements with UDP and TUFAWA 	<p>26 July 2006</p>
<p>4. Review of Business Plan, Operations Manual and Trial Run of the Business Operation</p>	<p>3, 6, 8, 18-19, 21, 25-26 August, 3 and 9 September, 2006</p>
<ul style="list-style-type: none"> • Focused Group Discussion on the Business Plan <ul style="list-style-type: none"> ➤ In August 3, the TUFAWA Board of Directors agreed with the data given in the Business Plan formulated by BDSI. However, the data are not yet validated because TUFAWA has not engaged in trading yet. Trading shall be started on August 18 – 19 2006; ➤ The association has no weighing scale to be used in trading. TUFAWA will borrow or rent weighing scale from a member. TUFAWA promised to buy one if they have collections from loaning beginning September 2006; ➤ The Marketing Point Person shall conduct survey on the prices of the vegetables in Magsaysay, Bansalan and Makilala before trading days; ➤ Trial run of business operation. ➤ The borrowers were asked to fill-up promissory notes on their loans and the treasurer computed latest interests. ➤ The August 18-19 vegetable trading activities became the basis to further review the financial system as outlined in the Business Plan. Old forms were reviewed, enhanced and new ones were added particularly to vegetable trading from canvass, scaling, sales, inventory and purchases. ➤ Last Aug 18, the team also conducted an FGD and team building activity with TUFAWA on understanding the organizational culture and tasks of their indigenous tribal structure, the local barangay council and TUFAWA. It was underlined during the meeting that the BLGU officials must refrain from taking over the functions of TUFAWA officers, as well as, in making unauthorized use of the latter's resources. The <i>barangay</i> captain and a few <i>kagawads</i> present promised not to assume any TUFAWA officer's functions, even on a voluntary basis. The Project Management Committee was expanded to include center- 	<p>3 and 18 August 2006</p> <p>18-19, 25-26 August 2006</p> <p>18-19, 21, 25-26 August 2006</p> <p>18 August 2006</p>

<p>based officers to confer on critical decisions in the absence of the chairperson who leaves 2-hour hike from the center. The TUFABA officers present also admitted they cannot say no to the requests of the BLGU officials since they are also their traditional leaders and they came from one clan. The InterDev project team emphasized the value of upholding one's responsibility above accommodation and will subject themselves to the systems and procedures of TUFABA.</p>	
<ul style="list-style-type: none"> ➤ During the second vegetable trading activity, the vegetables arrived late in Tagaytay, but still, TUFABA accepted it since its coming from the Chairperson and incurred huge losses due to this decision. ➤ The InterDev project team processed this with the officers and they agreed to come up with a board resolution that in cases of violation of agreed procedures on vegetable trading, the responsible officials will cover the losses incurred. 	<p>26 August 2006</p>
<ul style="list-style-type: none"> ➤ The InterDev project team coached the Treasurer and the bookkeeper on Credit Collection Management, Income Statement, Balance Sheet and Cash Positioning. They were also coached on computing for the break-even point if they will engage in vegetable trading. 	<p>31 August 2006</p>
<ul style="list-style-type: none"> ➤ The InterDev project team returned to Tagaytay and continued coaching TUFABA in making financial reports. ➤ The InterDev project team monitored the financial reports made by the treasurer and the bookkeeper. However, only Fiscal Year 2006 was accomplished. The financial report for FY 2005 was not finished due to lack of materials and documentation of TUFABA business transactions. The InterDev project team finished what the bookkeeper and treasurer had started to come up with an unaudited financial statement for 2006. This report lacks the required internal control measures such as the presence of official receipts on purchases made, cash payment and disbursement vouchers. 	<p>3 September 2006</p>
<ul style="list-style-type: none"> ➤ The InterDev project team facilitated Focused Group Discussion (FGD) regarding the Operations Manual. The officers acknowledged the relevance and importance of the manual. However, they admitted their ignorance regarding the manuals because their copies were always left by the Secretary in their residence further up the mountains. 	<p>3 and 9 September 2006</p>

E. VEGETABLE MARKETING – SALES REPORT

MARKETING INCOME

As of September, 2006

Revenues:			4,854.00
Sales	Aug. 19	1,790.00	
	Aug. 25	<u>3,064.00</u>	
Less:			
1. Cost of Goods Sold			
Purchases	Aug. 19	1,808.00	
	Aug. 25	2,093.00	
2. Josephine's Commission		<u>76.50</u>	3,977.50
Gross			876.50
Less: Operating Expenses			
	Aug. 19	340.00	
	Aug. 25	1,075.00	
4. Transpo to buy Fertilizer		<u>100.00</u>	1,515.00
NET INCOME/NET LOSS			<u>-638.50</u>

The reason behind the negative margin (P 638.50) of the trading activities were that vegetables were not classified and priced properly, low volume traded due to limited capital and high overhead costs and non-compliance of guidelines on the schedule of marketing activities.

IV. SUMMARY OF CRITICAL ISSUES AND RECOMMENDATIONS

A. Organizational and Administrative Management

- **Low level or organizational and administrative management skills of present TUFawa officers due to lack of experience and actual implementation of the Business Plan and Manual of Operation.**

Recommendations:

- ◇ Coaching and mentoring has to be continued during the actual conduct of their tasks and functions, as well as, the business and organizational operation of TUFawa.
- ◇ Literacy Assessment to determine if illiteracy is part of the problem in effectively performing duties and responsibilities of officers and members.
- ◇ Re-organization can also be an option for officers who continually violate policies and procedures and not performing their functions.

- **Lack of political will to delineate boundaries between the BLGU operation and in performing effectively their duties as officers of TUFABA.**

Recommendations:

- ◇ Conduct values formation and empowerment sessions
- ◇ Determine and implement sanctions for continued violation of the responsibilities of its officers
- ◇ Skills enhancement sessions on organizational management and performance of duties should also be undertaken.

- **Lack of defined officers, membership formation/recruitment.**

Recommendation:

- ◇ Train the Education Committee Members to facilitate and develop orientation and continuing education materials for its members and officers.

B. Production and Operations Management

- **Lack of funds for production support to its farmer-members engaged in vegetable production.**

Recommendations:

- ◇ TUFABA must identify sources of internally-generated capital such as membership fees, CBU, collection of loans and the 25% labor-road servicing contracts with UDP.
- ◇ Seminar on credit management focusing on effective loan collection.
- ◇ Effective negotiation skills training and coaching.

- **Lack of consistent monitoring, documentation and reporting of production activities at the farmer/*purok* levels.**

Recommendation:

- ◇ Formalize the monitoring and reporting of production activities through the *purok* representatives. They must be made to report on this every BOD meeting as inputs to the marketing activities of TUFABA. The forms provided by InterDev for this purpose must be continually used.

C. Marketing Management

- **Limited capital to be used for purchasing of vegetables.**

Recommendations:

- ◇ Pursue collection of loans from members and target a Php 5,000.00 capital for vegetable buying to aim for a reasonable profit margin. TUFAWA must also acquire its own weighing scale and setup its own office and buying station. A lot was already offered by one of the residents and TUFAWA bought an initial log to be used as lumber.
- ◇ Trainings on resource identification, mobilization and management

- **Violation of vegetable marketing systems and procedures**

Recommendation:

The BOD must strictly implement sanctions for such kind of violations.

- **Lack of skills in establishing market linkages, systematic decision-making and vegetable business enterprise operation**

Recommendations:

- ◇ More coaching on business enterprise skills and application among the Project Management Committee members.
- ◇ Re-establish marketing linkages with MagTrade if still possible, BAGSAKAN centers in Bansalan, Digos, Kidapawan and Davao City.
- ◇ Seminars on effective marketing planning and strategies

D. Financial Management

- **Lack of ethical guidelines and observance of proper accounting procedures particularly on expenses incurred including parameters and levels of authorization to release TUFAWA funds. The BLGU officials also impose on how the funds of TUFAWA be spent.**

Recommendations:

- ◇ Establish bottom lines in terms of parameters and levels of authorization of TUFAWA officers particularly on **fund management** and undergo training on this aspect. Sanctions must be established for any violation like penalty, suspension or firing.

- **Lack of supporting financial documents (official receipts, cash disbursement vouchers, proper liquidation, canvass, purchase and sales reports, etc...)**

Recommendations:

- ◇ Religiously observe usage of various finance-related forms
 - ◇ The Supervisory and Audit Committee to conduct regular audit and inspection of these forms and records.
 - ◇ Ensure a steady supply of forms recommended by InterDev
- **Lack of an official TUFABA account in the bank or cooperative making the funds vulnerable in the hands of the custodians.**

Recommendation:

TUFABA must open or revive its deposit account in Magsaysay for this purpose with the required signatories and must be monitored periodically by SAIC.

Overall, TUFABA still needs very close coaching and various training activities as highlighted above.

“ The greatest challenge for TUFABA is to work towards a leadership of integrity and the empowerment of its members and UCO’s towards a sustainable cultural and socio-economic development”



TUFABA Officers and members during the project intervention exit conference with IDCI, PMO and PPO project teams.

Appendix 1

TUFAWA Action Plan (October 2006 to September 2007)

Activities	Expected Outcome	Person/s Responsible	Date	Requirement/s
1. Institution Building <ul style="list-style-type: none"> • General assembly <ul style="list-style-type: none"> - Restructuring - Election - Review and undertake committee/purok level action planning 	New set of officers are elected	Officers Election Committee	Sept 15, 2006	Ballots
	Committee- and purok level plans are reviewed and implemented	New set of Officers	Sept 30, 2006	Manila paper, pentel pens, submitted copies of the plan
<ul style="list-style-type: none"> • Membership <ul style="list-style-type: none"> - complete the documents on membership - Paid the Membership Fee of P10.00 and minimum CBU of P100.00 - Established individual ledger cards (membership fees, CBU, loans) 	Documents on Membership completed	TUFAWA officers	Nov to Dec 2006	Membership Forms Ledger Record books
<ul style="list-style-type: none"> • Meetings <ul style="list-style-type: none"> - BOD regular special - Committee orientation and planning 	12 regular meetings	TUFAWA Officers	Monthly As need arises	Minutes
	Attendance to orientation Formulated committee plans	TUFAWA Officers	Oct 13, 2006	Copy of TUFAWA Constitution and By-laws
<ul style="list-style-type: none"> • Capital Build up <ul style="list-style-type: none"> - Collection of CBU 	100% of members have given CBU	TUFAWA officers	Oct 2006 to Sept 2007	Official receipts Casbook
2. Capability Building <ul style="list-style-type: none"> • Project Management • Credit Management 	100% of Officers participated	TUFAWA Officers	Dec 2006	Resource person Budget
	Improved credit management	TUFAWA Officers CreCom members	Jan 2007	Resource Person Budget

Activities	Expected Outcome	Person/s Responsible	Date	Requirement/s
<ul style="list-style-type: none"> Team Building – empowerment, integrity and higher leadership values 	More participation in TUFaWA activities	TUFaWA officers and members	Nov 2006	Resource Person Budget
3. Enterprise Development <ul style="list-style-type: none"> Monitoring Vegetable Production and Marketing (enhancement from experiences, technology, systems, accountabilities on non-observance of policies) 	<p>All plans are implemented as scheduled</p> <p>All officers and members comply strictly with existing policies and procedures on enterprise-related activities</p>	<p>TUFaWA Officers</p> <p>Officers and members</p>	<p>Oct 2006 to Sept 2007</p> <p>Oct 2006</p>	<p>Monitoring forms</p> <p>Documentation of learnings</p>
4. Monitoring and Evaluation <ul style="list-style-type: none"> Conduct regular assessment of implementation of plans: <ul style="list-style-type: none"> - During BOD monthly meetings - Quarterly - Semi-annual - Annual (prior to the General Assembly) - Report to the Assembly results of review and actions taken or recommendations for G.A. action Assess performance of officers, staff and members and act accordingly 	Periodic monitoring and evaluation of operation is undertaken and properly documented and communicated	Officers, staff and General Assembly	<p>Monthly (Oct 2006 – Sept 2007)</p> <p>Apr 2007</p> <p>Aug 2007</p> <p>During 2007 G.A.</p>	Copies of plans, revised plans and Accomplishment/Progress Reports

Activities	Expected Outcome	Person/s Responsible	Date	Requirement/s
5. Facilities and Equipment <ul style="list-style-type: none"> <li data-bbox="256 449 505 541">• Construction of TUFaWA office, Storage and store <li data-bbox="256 638 505 730">• Acquisition of furniture, typewriter and weighing scale 	<p data-bbox="553 449 769 600">Office, store and storage room had been constructed and used by the association</p> <p data-bbox="553 638 802 789">Furniture, typewriter and a weighing scale had been acquired and used by the association</p>	<p data-bbox="831 449 1047 508">TUFaWA officers and members</p> <p data-bbox="831 638 1029 730">TUFaWA chairperson and treasurer</p>	<p data-bbox="1102 449 1230 508">Jan to Feb 2007</p> <p data-bbox="1102 638 1214 667">Jan 2007</p>	<p data-bbox="1260 449 1414 541">Layout plan Construction materials</p> <p data-bbox="1260 638 1344 667">budget</p>

Profile of TUFABA Officers and Members

Name	Position	Age	Educational Attainment	Trainings Undergone
1. Elisa Manib	Chairman	37	Elem. Graduate	UDP trainings – entrefarm, membership, land use, TUFABA
2. Jeofrey Tadifa	Vice-Chairman	43	Grade 5	TUFABA trainings
3. Thelma Pandayan	Secretary	26	High Sch. Graduate	UDP, LGU, TACDRUPP and TUFABA trainings
4. Wilma Luguisan	Bookkeeper	33	Grade 6	TUFABA – basic bookkeeping
5. Teresa Angat	Treasurer	32	Grade 5	TUFABA trainings
6. Charita Baruyan	EdCom Chair	37	Grade 5	TUFABA – initiated trainings
7. Cristita Constantino	SAIC Chair	36	High Sch. Graduate	TUFABA, BLGU trainings, how to conduct audit
8. Rosario Banan	CreCom Chair	43	Grade 4	TUFABA – coaching on credit/loans management
9. Gina Angon	Cashier	27	Grade 6	None – newly-appointed; coached by IDCI
10. Josephine Salisali	Scaler	33	Grade 4	Experienced in vegetable marketing
11. Encarnacion Banan	Member- PMC	51	Grade 4	Experienced in vegetable marketing
12. Joel Noe	Rep-Purok 1	36	Grade 6	TUFABA, UDP trainings
13. Venancio Minco	Rep-P.2	32	Grade 2	Leadership training, TUFABA trainings
14. Rodolfo Dalunan	Rep-P.3	38	Grade 4	TUFABA/UDP trainings
15. Lito Pantia	Rep.-P.4	44	Grade 3	Crecom - BDSI
16. Ruben Parasa	Rep.-P.5/Fed. Pres	56	Basic Literacy	LGU, UDP trainings
17. Danny Bulahing	Rep.-P.6	42	Grade 4	TUFABA trainings, NGO – community organizing
18. Melanio Saluta	Rep.-P.7	28	Grade 3	BDSI trainings
19. Ben Ayeng	Rep.-P.8	36	Grade 4	Credit and Business Enterprise
20. Rosalinda Bulahing	Rep.-P.9	51	Grade 2	TUFABA (finance committee) training
21. Dionisio Banan	Member	54	Basic Literacy	UDP, TUFABA, Brgy. Tanod Training
22. Warjay Manib	Member	21	Grade 6	None
23. Tammy Bulahing	Member	45	Grade 5	Land use, entre farm, leadership training
24. Arman Mendoza	Member	33	Grade 4	None
25. Alfredo Mendoza	Member	36	Grade 1	Land use, leadership
26. Venancio Minco	Member	38	Grade 1	Leadership training
27. Melanio Salutan	Member	32	Grade 2	Leadership training

**Tagaytay Upland Farmers and Workers Association
(TUFaWA)****Financial Statements****INCOME STATEMENT***As of September 2006***Revenues**

1. UDP	9,758.85	
2. Marketing	3,226.35	
3. Interest Income	878.00	
4. Membership Fee	90.00	
5. Other sources of income	<u>18,580.00</u>	32,533.20

Less: Organizational Expenses

1. BIR Registration		500.00	
2. Transportation	100.00		
	<u>305.00</u>	405.00	
3. Meetings	374.00		
	82.00		
	327.00		
	196.00		
	103.00		
	<u>209.00</u>	1,291.00	
4. Refund		329.90	
5. Supplies	340.00		
	500.00		
	<u>327.00</u>	<u>1,167.00</u>	<u>3,692.90</u>

NET INCOME/NET LOSS**28,840.30**

CASH FLOW STATEMENT*As of September 2006***Operating Activities:**

Net Income		28,840.30
Add/Deduct		
Increase in Loans Receivable	(2)	<u>-11,632.60</u>

Net Cash Flow from Operating Activities		17,207.70
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Financing Activities:

Paid-up capital, payment	1,500.00	
CBU payment	100.00	
Donation	<u>213.00</u>	<u>1,813.00</u>

Cash, beginning		<u>10,507.50</u>
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Cash End		<u>29,528.20</u>
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BALANCE SHEET*As of September 2006***Current Assets**

Cash	29,528.20		<u>61,488.80</u>
Loans Receivable	<u>31,960.60</u>	(3)	

Liabilities & Equity

Net Income	28,840.30		
Capital, 2005	30,835.50	(1)	
Capital, 2006	<u>1,813.00</u>		<u>61,488.80</u>

Remarks:**Capital 2005**

Cash, 2005	10,507.50	
Loan release, 2005	<u>20,328.00</u>	
	<u>30,835.50</u>	(1)

Loans receivable, 2005		21,828.00
Less: Loan payment		<u>1,500.00</u>
Total Loans receivable, 2005		20,328.00
Increase in Loans Receivable	(2)	<u>11,632.60</u>
Loans Receivable, 2006	(3)	<u>31,960.60</u>