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# **Mapaang Multi-Purpose Cooperative (MMPC) Banana Trading**

## **Coaching Services for Business Setting-Up**

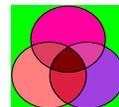
### **Terminal Report**



By

**Jeremy A. FULGAR**  
and

**Cinderella O. FULGAR**



**InterDev Consulting, Inc.**

B5 L22 Narra corner Lawaan Sts.  
Garcia Heights, Davao City, Philippines  
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For the



**Upland Development Programme (UDP) in Southern Mindanao**

Project Management Office  
G/F Anglongto Ave., (Mamay Road)  
Lanang, Davao City 8000

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# Coaching Services for Business Setting-Up *Mapaang Multi-Purpose Cooperative (MMPC)* *Banana Trading*

## I. BACKGROUND

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### A. Rationale <sup>1</sup>

The **Upland Development Programme (UDP) in Southern Mindanao** is a seven-year programme executed by the Department of Agriculture (DA) and supported by a grant from the European Union. The UDP aims to develop a replicable model for sustaining the upland resource base and improving the living standards and prosperity of communities who derive most of their income from upland farming.

At present, the programme covers 144 barangays in the 30 municipalities of the Provinces of Compostela Valley, Davao Oriental, Davao del Sur, South Cotabato, Sarangani, and Davao del Norte.

On the last leg of its implementation, it has continued to adopt the **B**usiness **D**evelopment **S**ervices (**BDS**) approach to ensure sustainability and profitability of village enterprises. Through the provision of an enterprise diagnosis, the *latundan* banana trading in Barangay Mapaang was identified as a viable prospective enterprise, based on the marketing and production conditions in the area.

As a result, the need to provide intervention to the **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) was recommended by means of coaching services in consideration to the projections in pursuing the *latundan* banana trading.

### B. Details of Engagement

This report compiles the requirements specified under the Service Contract for European Community External Actions under Identification No. 2006-SC-MED-002 with the **Upland Development Programme (UDP) in Southern Mindanao** and the **InterDev Consulting, Inc.** for the provision of **B**usiness **D**evelopment **S**ervices (**BDS**) for the **M**arketing and **E**nterprise **D**evelopment (**MED**) component of the programme.

Under the contract, professional services were provided within sixty (60) person-days to coach the **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) in undertaking a *latundan* banana trading as a business enterprise.

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<sup>1</sup> Annual Report to the Public 2003

The over-all objectives<sup>2</sup> of the business development services as indicated in the Terms of Reference are:

- To fully operationalize the selected banana trading enterprise in Barangay Mapaang, Maco, Compostela Valley;
- To develop sustainable market linkages between village enterprises and buyers; and
- To coordinate with the LGU, both in the municipal and barangay levels, in facilitating the provision of BDS in village enterprises.

The scope of work consists of the following:

- To assist and coach the the **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) in the preparation of a business plan for the banana trading;
- To assist and coach the the **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) in the preparation of an operations manual to provide guidance in the implementation of the systems and procedures in the operation of the banana trading; and
- To assist and coach the **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) in forging market contracts and agreements.

## **II. Summary of Accomplishments and Findings**

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### **A. Present Conditions**

Name of the Cooperative	:	Mapaang Multi-Purpose Cooperative
CDA Registration	:	RN 2727-DVO
Date	:	September 17, 1993
Total Membership	:	29 Cooperative Members
Current Members' Equity	:	Php 78,412.68 (2005)
Total Assets	:	Php 168,277.14
Total Share Capital	:	Php 13,630.88
Coop Main Business	:	Consumer Store
Chairperson	:	Mr. Andres Lano (Barangay Councilor)

Complete list of the Cooperative's members is presented as Annex A.

### **B. Organizational and Administrative Management**

The banana trading initiated and presently undertaken by the **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) as a separate business venture is managed by a **M**anagement **C**ommittee (**ManCom**) headed by the Chairperson of the Board. The other four (04) members of the ManCom are not officers of the cooperative but are all banana farmers.

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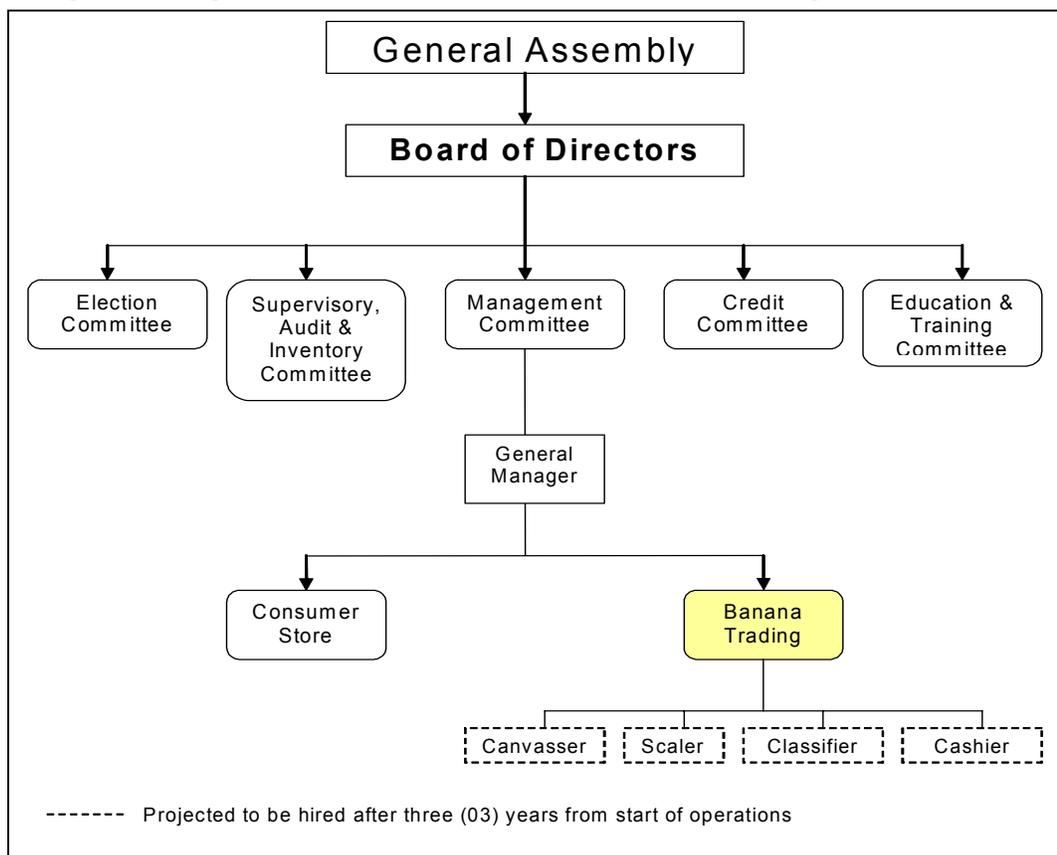
<sup>2</sup> Terms of Reference, p. 2.

The members of the Management Committee are the following:

1. Ricardo Gilicame, Sr. – Chairperson
2. Felipe Dabuda
3. Dionisio Purisima
4. Nicomedes Siano
5. Rogelio Cocosa (*prospective member and consistently sells to the coop*)

The **Management Committee (ManCom)** shall form part of the other committees of the cooperative. The cooperative's structure with the banana trading will be as follows:

**Figure 1. Organizational Structure with Banana Trading**



The members of the ManCom takes full responsibility during each buying operations scheduled twice a month (current buyer comes every other Saturday).

The ManCom divides among themselves the following tasks:

1. regular coordination with the buyer;
2. canvassing of banana produce for delivery to buyer;
3. preparations of the trading post located at coop's corn mill;
4. actual recording of the buying transactions; and
5. cashiering or payment of the transactions.

At present, the administrative requirements of the trading / *dicing* operations are handled by the existing administrative staff of the cooperative.

### C. Production and Operations Management

The present trading activity undertaken by the **Mapaang Multi-Purpose Cooperative (MMPC)** through “*dicing*”, limits its marketing potential since it ties the producers to a single buyer that “dictates” the price and other terms of the sale.

The *latundan* banana trading industry generally thrives with the *dicer* as the only link between the farmer and the buyer. The buyer and the farmer-producer have preferred such structure and find mutual advantages in preserving this long existing relationship.

For the buyer, employing a *dicer* offers the following advantages:

- a. *dicer* usually knows the area and the individual farmer-producers resulting to a more efficient product sourcing;
- b. through *dicers*, the buyer can offer cash advances and other related services with minimum risk involved;
- c. keep records of loyal and potential farmers to maintain a good and cost effective buying operations; and
- d. stabilize prevailing price at buyer’s favor.

The following are advantages being derived by the farmers from the *dicer*:

- a. the *dicer* ensures the marketability of the farmers produce; and
- b. the farmers can avail of cash advances from the buyer through the *dicer*

The disadvantage of having a *dicer* in between the farmer and the buyer is that the real prevailing price of the commodity is reduced in favor of the commission being given by the buyer to the *dicer*. Oftentimes the *dicers*’ commission increases more than the usual Php 0.50 per kilo when the price of the *latundan* is fixed indefinitely. In many instances the *dicer* becomes very powerful that they are able to control the buying price and force both buyers and the farmers to commit to the *dicers* dictate. If the buyer decides to increase price upon demand from the *dicer*, the latter could withhold from the farmer any increase in buying price and keep the difference for himself.

In the absence of a working capital, the cooperative initially assumed the function of a *dicer* to generate enough funds to service the requirements of the banana farmers in Mapaang. This effort shall also enable them to learn the nature of banana trading within their own locality. As the **Mapaang Multi-Purpose Cooperative (MMPC)** becomes the *dicer*, the transaction between the farmers and the buyer practically becomes

advantageous to the farmers since the cooperative will target a fixed commission of Php 0.50 per kilo. Any increase in price will benefit the farmer-producer.

This scheme made the **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) confident of really improving the farmers' stake in the *developing latundan* banana industry in the Municipality of Maco. While not all of the members have delivered their produce to the cooperative, the response of those non-members who participated sends out the over-all prospect in attaining positive results.

However, the banana trading aims to improve its production to reach commercial-volume capability to leverage and command better price for *latundan* banana in Barangay Mapaang.



The revenue generated from dicing activity has enabled the cooperative to purchase 150 kgs. of used sacks or roughly 2,300 pcs. available for sale to the planters. The cost and the availability of bagging materials has always been one of the most important concerns of the planters in ensuring good quality of their produce and eliminate down grading due to infestations (*heavy dark marks and spots*).

#### D. Opportunities

##### 1. Access to Funds

The future prospect of buying banana from the farmers and selling it to the buyer may well be achieved since one of the buyers has expressed willingness to provide funds in the form of cash advance. The concern at the moment is the capability of the cooperative to handle such responsibility.

The current buyer's offer shows how the cooperative manifests positive results of good business dealings and agreements they have achieved so far. This also solves part of the capital requirement of the cooperative should it aim for bigger volume in the coming peak season (December). It may also help in providing cash assistance to farmers' short term needs.

## 2. Competitive Price Increase

Through market linkage assistance, the cooperative was introduced to new buyers. Buying prices began to increase with the competition that ensued between the new and the old buyers. The new trading situation forced the market price to increase at a very favorable phase since benefits accrue to all banana producers who are coop members and non-members alike.



Since the entry of the new buyers, the price has increased by Php 1.25, from Php 6.00-7.25 (Php 7.25 as of Sept. 23, 2006).

## 3. Market Linkage and Contract

The present buyer also expressed willingness to put together an official agreement that could serve as marketing contract. With the coming peak season, however, buying prices are expected to go up. The marketing contract, therefore, is not favorable since buying price will be fixed in the contract.

A marketing agreement at this time would tie the coop at the current price of Php 7.25 should a contract be signed with the buyer. Projecting that demand would increase for the Christmas season, the buying price also follows an increase in price.

## 4. Competitive Advantage with the Mansaka Village *Bagsakan*

With the entry of the **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) in banana trading, a looming competition is brewing between the Mansaka Village *Bagsakan* and the new Cornmill *Bagsakan* in Barangay Mapaang. Due to the competitive pressure exerted to the local market, the existing *dicer* in the Mansaka Village needs to cope with the increasing price of the Cooperative. So much so, that the existing *dicer* increased and oftentimes matched the price offered by the Cooperative to the benefit of the entire *latundan* producing community in Barangay Mapaang and probably to the farmers in Barangay Manipungol. Some cooperative members still opted to sell to the existing *dicer* in Mansaka Village *Bagsakan* so as not to sever ties and also giving due recognition to the long-established relationship built by the existing *dicer* with some of the member-

farmers. However, from an interview with one of the coop members a direct benefit was obtained, i.e., an increase in the buying price within the entire barangay.

### E. Areas for improvement

While these opportunities are now available, the group realized their own limitations which could risk not only the present benefits the group is now appreciating. They realize that they need to understand the entire trade before going into contract or acquiring external funds. They would rather have their own



resources grow rather than risking funds coming from outside sources.

The idea of the cooperative becoming the *dicer* is not at all an easy task, the organization will compete with individual *dicers* who have already been serving the farmers for some time. However, with the coop's competitive advantage of having the collective buying/selling of *latundan*, this makes the enterprise in a better position to enter as a *dicer*.

Initial services already offered by the coop to address some of the banana farmers problem in their maintenance of their lots, like the selling of used sacks (*for bagging to maintain good quality*) is a move to convince all the farmers that patronizing the coop means helping the banana farmers themselves. Increasing sales volume is obviously indicative of the positive response among the farmers.

## III. Initial Performance of Trading Enterprise

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### A. Volume and Price Performance

The Banana Trading of **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) is actively participated by the officers and members of the cooperative through the patronage of the cooperative member's new enterprise.

During the 08 August 2006 trial run, around eight (8) members and officers sold their banana produce to the coop at the price of Php 6.50 a kilo for class A and B while for class C the price is Php 3.00 per kilo.

Prior to this date, the prevailing price for A/B *latundan* was Php 6.00 and Php 2.50 for class C.

The trial run produced a total of 1,153 kilos sold to the cooperative for the week. The Cooperative intentionally did not deduct the Php 0.50 commission during the launching of its initial banana buying operation to offer relief to the farmers who have not felt any sign that their banana (*which they can produce in regular frequency*) could bring them enough cash to support much of their of their daily needs. This means that the farmers enjoyed in full the increase in price in and did not retain any amount to the coop as capital share for the banana trading.

Before a buying schedule the coop proposes or haggles for increase in buying price to the present buyer if prevailing price is increased by competitors or new buyers offer higher price.

The operations generated the following sales volume for *latundan*:

**Table 1. Sales Report - As of September 23, 2006**

Date (2006)	Class A/B	Class C	Price Per Kilo A/B	Price Per Kilo C	Total Volume (kg) Sold	Number of participating Farmers / Members	Actual Sales
Aug. 8	738	415	6.50	3.00	1,153	8	6,042.00
Aug. 22	938	696	6.50	3.00	1,634	9	8,185.00
Sept. 9	1,442	165	7.00	3.00	1,607	11	10,589.00
Sept. 23	2,205	455	7.25	3.00	2,660	13	17,351.25
<b>TOTAL</b>	<b>5,323</b>	<b>1,731</b>		<b>3.00</b>	<b>7,054</b>	<b>41</b>	<b>42,167.25</b>

**Table 2. Price Changes After Entry of Coop**

Date	Prior to Entry As of July 2006	With Entry of Coop Enterprise	Increase (Decrease)
	6.00		
Aug. 8		6.50	0.50
Aug. 22		6.50	0.50
Sept. 9		7.00	1.00
Sept. 23		7.25	1.25

**Table 3. Volume Changes After Entry of Coop**

Date	Class A/B	Increase (Decrease)	Class C	Increase (Decrease)
Aug. 8	738		415	
Aug. 22	938	200	696	281
Sept. 9	1,442	504	165	(531)
Sept. 23	2,205	763	455	290

The increasing trend in the volume of *latundan* sold to the cooperative indicates a growing interest from the member-producer to sell to the

cooperative due to the increase in price and the location of the new “bagsakan” area.

Presently, the transportation cost did not go down due to the refusal of the local transportation’s association to lower the rate. However, with the lessened travel distance, the exposure of *latundan* to loading and handling hazards are consequently lessened and prevented. Prior to the opening of the new bagsakan area, the member-producers have to travel at least **five (5) kilometers** from their farm gate to the Mansaka Village *Bagsakan*. Currently, the average distance that a member-producer has to travel is **one (1) kilometer**.

Notably from a different perspective, the figures may not be impressive given the volume and revenue initially generated from the buying operations. However, with reference to the group of members trying to move price prior to the Coop’s entry to the banana enterprise, the offered price of PhP6.50 (or an increase of P0.50) per kilo is already an improvement from their existing *dicer’s* price of PhP6.00 which has been fixed for almost one-year despite movements in the demand brought by the peak season especially during the months of September to June.



## B. Prospective Buyers of *Latundan*

Presently, there are three (03) prospective buyers of *latundan* banana eager to absorb the existing capacity of the members’ produce. All of these are suppliers of *latundan* to Manila.

**Table 4. List of Prospective Buyers**

Name	Address	Supplies to
1. Joe Melendres	Panabo City	Paranaque
2. Alfredo Pasilan	Pantukan	Divisoria
3. Myrna Malosna	Pantukan	Divisoria

The buying schedule is presently set every other Saturday, starting 09 September 2006. The last buying schedule generated a total of 2,660 kilos with only 17% (455 kilos) class C (samples of this class is presented as Annex C) while 83% is class A/B (*latundan* samples of this class is presented as Annexes A and B).

The **Mapaang Multi-Purpose Cooperative (MMPC)** presently sells to Mr. Alfredo Pasilan of Pantukan due to his fair classification and buying price. Ms. Myrna Malosna, however, aggressively pursues to buy also the cooperative’s consolidated banana. However, the price is quite low compared to Mr. Pasilan.

The member-producers were dissuaded to sell to the first buyer, Mr. Joe Melendres, mainly because of his unreliable classification. As can be observed on Table 6-Volume Classification Report, on the first buying transaction, class C generated a total of 415 kilos which is 36% of the total volume while on the second buying (*also from Mr. Melendres*) it generated a total of 43% class C.

**Table 5. Volume Classification Report - As of September 23, 2006**

Date 2006	Class A/B	Class C	Total	Percentage to Total	
				Class A/B	Class C
Aug. 8	738	415	1,153	64%	36%
Aug. 22	938	696	1,634	57%	43%
Sept. 9	1,442	165	1,607	90%	10%
Sept. 23	2,205	455	2,660	83%	17%
<b>TOTAL</b>	<b>5,323</b>	<b>1,731</b>	<b>7,054</b>		

It is also worthy to note that the buyers normally provides for their own classifiers due to the time constraints and the nature of the *latundan* trading which is a perishable item. After packing in wooden crates and sealing, the *latundan* bananas are immediately delivered to the nearest port of loading which is in Davao City for the pre-scheduled shipment time within the day. The three-day travel time to Manila allows for the green *latundan* to ripen just in time upon arrival in Manila Port.



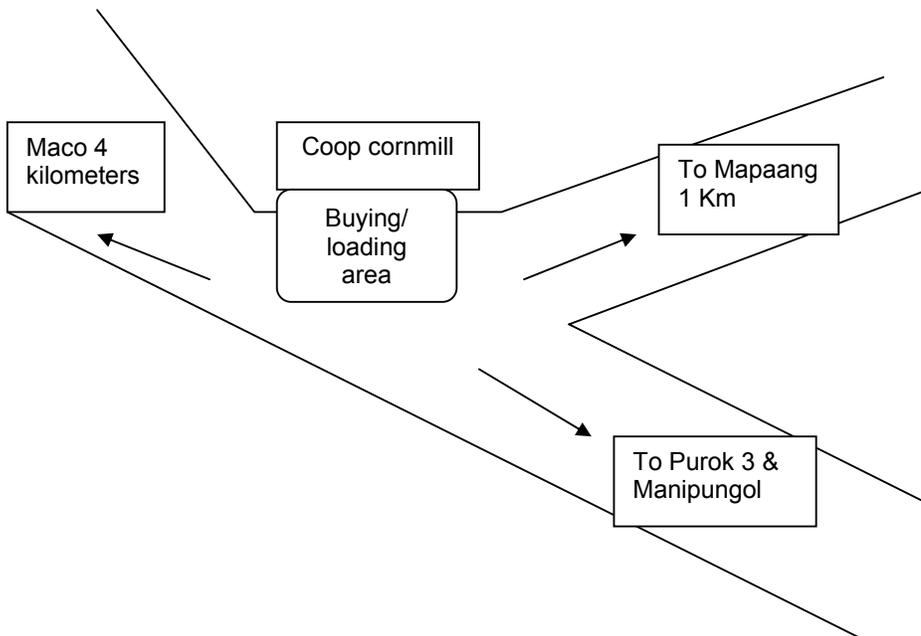
### C. Location of the New *Bagsakan* – The Old Cornmill Site

The strategic location of the new “*bagsakan*” site is deemed encouraging to banana farmers to sell to the cooperative. The old cornmill site is ideally located to secure banana produced from Barangays Mapaang and Manipungol. From the previous travel distance of five (5) kilometers from Barangay Mapaang, the new assembly area is now only one (1) kilometer. However, despite the shortened distance of transporting the *latundan* from Barangay Mapaang, the public utility vehicles accommodating the loads did not lower their transportation cost of Php 0.50 per kilo.



In one occasion, the President of the public utility motorcycles association requested that the truck limit their entry up to the designated *bagsakan* site so as not to adversely affect the livelihood of the motorcycle operator and drivers. This information was relayed to the Barangay Captain who happens to be the Manager of the Cooperative. A compromise is being eyed as a solution to the transportation problem, i.e., the lowering of the transportation cost and the limitation on the part of the buyer to consolidate the *latundan* at the new site.

**Figure 2. Location Map of the New *Bagsakan* Site**



#### **D. Production Management**

With the cooperative's introduction of new buyers, fair competition dictates the actual market price which tends to increase at a very favorable phase, thus extending its benefits to all banana producers, coop members and non-members alike.

Premium price over increases in volume would be the most ideal scheme acceptable to both buyer and farmer.

This was achieved when the ManCom invited the current buyer Mr. Alfredo Pasilan to speak before the farmers during the Purok 3 meeting last Sept. 16, 2006 and announced the increase in buying price from P7.00-P7.25 which includes the *dicing* income of PhP0.50 per kilo.



The buyer's preference will always be to get the highest volume in one area rather than getting the same in two or more different areas for the obvious reason of cost.

However, marketing strategies rely heavily on the capability of the cooperative to increase productivity. This would mean seeking full support from banana farmers to commit the highest volume possible so as to force the buyer to match it with the highest bid price within the period.

The task at hand, therefore, is for the management to gain full support from all the members of the cooperative or develop expansion plans for those farmers who have already been actively supporting the banana enterprise of the coop.

As of last buying, six (06) out of the thirteen sellers are not cooperative members but are willing and currently working-out its membership through patronizing the coop's enterprise. This is indicative of untapped membership potential which only needs to be stimulated.

The latest delivery made last Sept. 23, was priced at Php 7.25 for an additional supply coming from Purok 3 in Barangay Mapaang. Actual delivery increased by 60% from 1,600 kgs. last Sept. 9 to 2,660 on Sept. 23, 2006.

The ManCom has already been able to achieve the level by which sourcing of buyer has become an attainable task. The group has proven, thus far, that the buyers are around looking for them and approaching these buyers is a favorable gesture for offering a fair deal.

**Table 6. Baseline and List of Members Producing Bananas – Sept 23, 2006**

Name	No. of Hills Planted	Estimated Production Capacity (in kilo)	Selling to Coop?
1. Felipe Dabuda	200	2,000	Yes
2. Nelia Benaro	150	1,500	Yes
3. Antonieta Flores	100	1,000	Yes
4. Rosal Aban	120	1,200	Yes
6. Nelly Miss	300	3,000	Yes
7. Crispulo Blanco	200	2,000	Yes
8. Mercy Dabon*	200	1,000	Yes
9. Nida Cadungog	500	5,000	Yes
10. Teofilo Genita	800	8,000	Yes
11. Irene Rustila	1500	15,000	Yes**
12. Dionisio Purisima	250	2,500	Yes
13. Ricardo Gilicame Sr.	400	4,000	Yes
14. Estrella Siano	200	2,000	Yes
15. Lino Soria	250	2,500	Yes
16. Andres Lano	400	4,000	Yes
17. Benigno Lanzaderas	100	1,000	Yes
18. Esterlita Ragasi	100	1,000	Yes
19. Rosal Aban	100	1,000	Yes
20. Danilo Dabuda	100	1,000	Yes
21. Crispulo Blanco	100	1,000	Yes
22. Bernadette Sempron	100	1,000	Yes
23. Nene Lugay	100	1,000	Yes
24. Ruel Cabale	100	1,000	Yes
25. Rosita Daquis	400	4,000	Yes
Total	6,770	67,700	

\* newly-planted, non-bearing; \*\* divides produce to existing *dicer* and coop

### E. Financial Management

The Mapaang Multi-Purpose Cooperative (MMPC) initially agreed to utilize the revenues to purchase used sacks to sell to the farmers and slowly build-up the working capital necessary for banana buying. The funds used to purchase the banana starting from the trial run came from the buyer's payment to the cooperative during the actual buying where the buyer also is present. The current buyer, Mr. Pasilan is willing to provide cash advance for the succeeding transactions.

**Table 7. Revenue for the First Four (4) Buying Operations**

Date of Buying	No. of Kilos (A/B only)	Total Revenue
Aug. 8, 2006	738	-0-
Aug. 22, 2006	938	Php 469.00
Sept. 9, 2006	1,442	721.00
Sept. 23, 2006	2,205	1,102.50
<b>Total</b>	<b>5,323</b>	<b>Php 2,292.50</b>

Based on the last buying schedule (*Sept. 23, 2006*), the sales volume target of 3,000 kilos per buying is already attainable. This can be provided by only around fifteen (15) members given the latest level of sales.

The gross revenue of PhP 0.50 per kilo from class A/B latundan is being pegged by the cooperative to give more benefits to the member-producer should the price steadily rise. The revenue that the cooperative generates is limited to class A/B only (*class A and B commands the same price*) since class C is being bought at low price (*average of PhP3.00 per kilo*)

In terms of control and revenue monitoring, a logbook, as well as, copies of the Delivery Receipts was provided for the eventual audit of the enterprise. The ManCom chairperson is currently the cash custodian while the cooperative is still learning the trade.

The present practice of buying at the Mansaka Village usually provides for a “*light lunch*” (*canned sardines, fish, vegetables*) due also to the lengthy time involved during the buying (*whole day waiting*).

This is also being observed by the cooperative as some form of PR campaign. The expense normally involves around Php 200-300 per buying.

#### **IV. CRITICAL ISSUES AND RECOMMENDATIONS**

##### **A. Critical Issues**

###### **1. Members' Support**

The **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) has shown apparent difficulty in encouraging and educating its present members about its effort to initiate activities that will address common problems affecting the banana industry in their locality. The adamant posture of some of the members is a negative reflection of the coops degree of influence over its members.

###### **2. Membership Capabilities**

The Barangay Officials are mostly the officers of the cooperative. The reluctance of the members to hold any position would mean their inability to assume responsibilities. The cooperative membership has not reached the individual maturity to value responsibility just as yet.

##### **B. Recommendations**

###### **1. Membership Expansion**

The banana trading/*dicing* venture being undertaken by the **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) has the potential to encourage other community members who are willing to join the coop's campaign to

develop the local banana industry. These new members could help demonstrate the essence of collective effort in effecting favorable change. Regular conduct of PMES to potential members and refresher course on *Cooperativism* to members shall enable the cooperative to regain grounds for soliciting unconditional support.

The move to expand membership through stakes or shareholding in the banana business operation of the cooperative shall solicit new and active members among the banana farmers. It is from this target segment that another block of leaders may be developed together with other potential members of the cooperative.

## 2. Trainings and Seminars

The **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**), with the help of the LGU, should be able to come up with appropriate trainings such as banana production, farm management, bookkeeping, leadership seminar afforded to its members and officers on a regular basis.

It is of paramount concern that continuing education through seminars and trainings are extended to members who have the potential to learn more and contribute to the cooperative.

Providing the technical know-how to farmers through production and farm management trainings and bookkeeping skills, to name a few are some areas which would require a continuing program.

## 3. Coaching and Mentoring

The service provider shall coach and mentor the **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) in all the recommended programs for the cooperative to realize its goals. The positive results obtained from the institutionalization of the cooperative's banana trading / *dicing* business has already gained momentum. The banana trading needs to prepare for the approaching peak season and position itself to make the best moves in preparation for the coming of lean months during the second quarter of next year (2007).

The service provider shall facilitate or conduct the following activities for the cooperative and other stake holders:

- Trainings/Seminars: Training outputs shall form part of the strategy or contribution to attain project objectives.

Organizational Strengthening Courses:

- Strategic Planning
- Leadership Training
- Project Development, Monitoring and Evaluation
- Financial Management
- Bookkeeping

**Technology Improvement Courses:**

- Farm Management
  - Integrated Pest Management
  - Disease Prevention and Control
- Fora and conferences – To enable *latundan* banana farmers to meet and discuss experiences and concerns. This can also be the venue to appreciate discussion about the banana industry and develop action plans in aid of specific objectives of participants.
  - Cross Visits - To be able to see “best practices” of other areas and adapt applicable systems and procedures. This will also show the cooperative officers and banana farmers how they fare and perform in comparison with other groups within the industry.

**V. CONCLUSION**

The **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) is an organization that is still a “neophyte” in banana trading. The trial run done during the last two (02) months gave encouragement on the viability of the business. It also showed that there is still a lot to consider before going into full commercial scale.

It is worth noting that there is a perceived “critical mass” of banana producers in the area that can be harnessed for collective marketing. This will give power to the marketing and production objectives that the cooperative foresee in order to achieve its goals. The **M**apaang **M**ulti-**P**urpose **C**ooperative (**MMPC**) needs to strengthen its direction, leadership and membership to properly guide the organization towards the achievement of these goals.