

ON THE ROAD TO FINANCIAL WELLNESS

A Overview of HPPCOOP

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Hewlett Packard
Enterprise

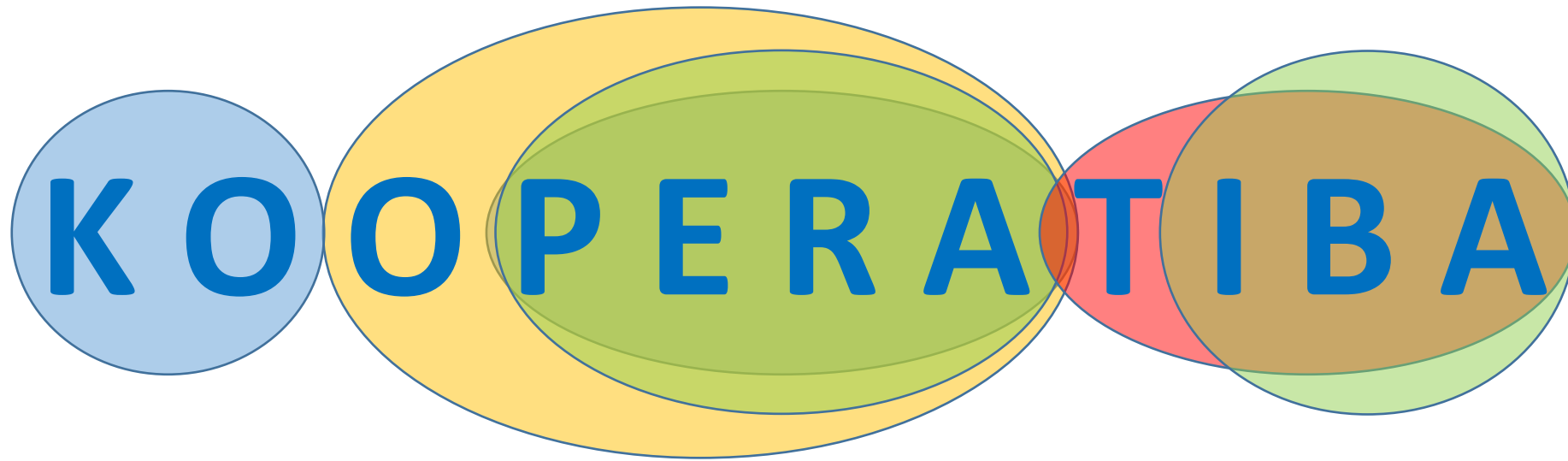


What is a cooperative?

- Based on **Republic Act 9520** (Philippine Cooperative Code of 2008):

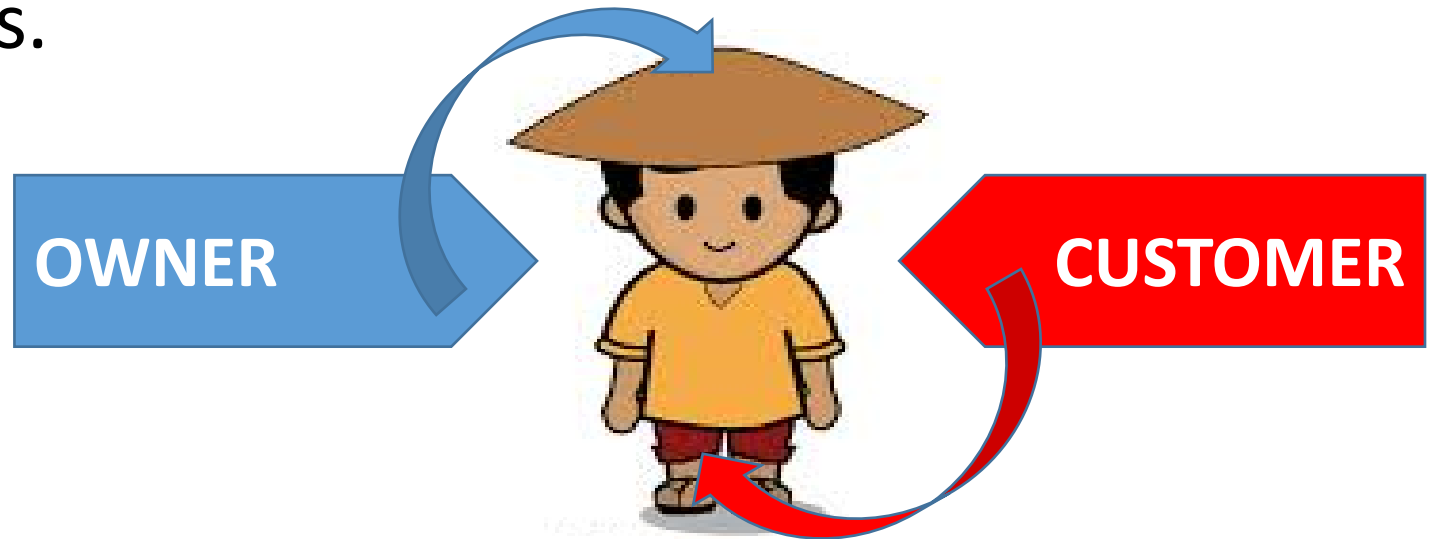
*A cooperative is an autonomous and duly registered association of persons, with a **common bond of interest**, who have **voluntarily** joined together to achieve their social, economic, and cultural needs and aspirations by making equitable **contributions** to the capital required, **patronizing** their products and services and accepting a fair share of the **risks and benefits** of the undertaking in accordance with universally accepted cooperative principles.*

What is a cooperative?



Members are Owners are Customers

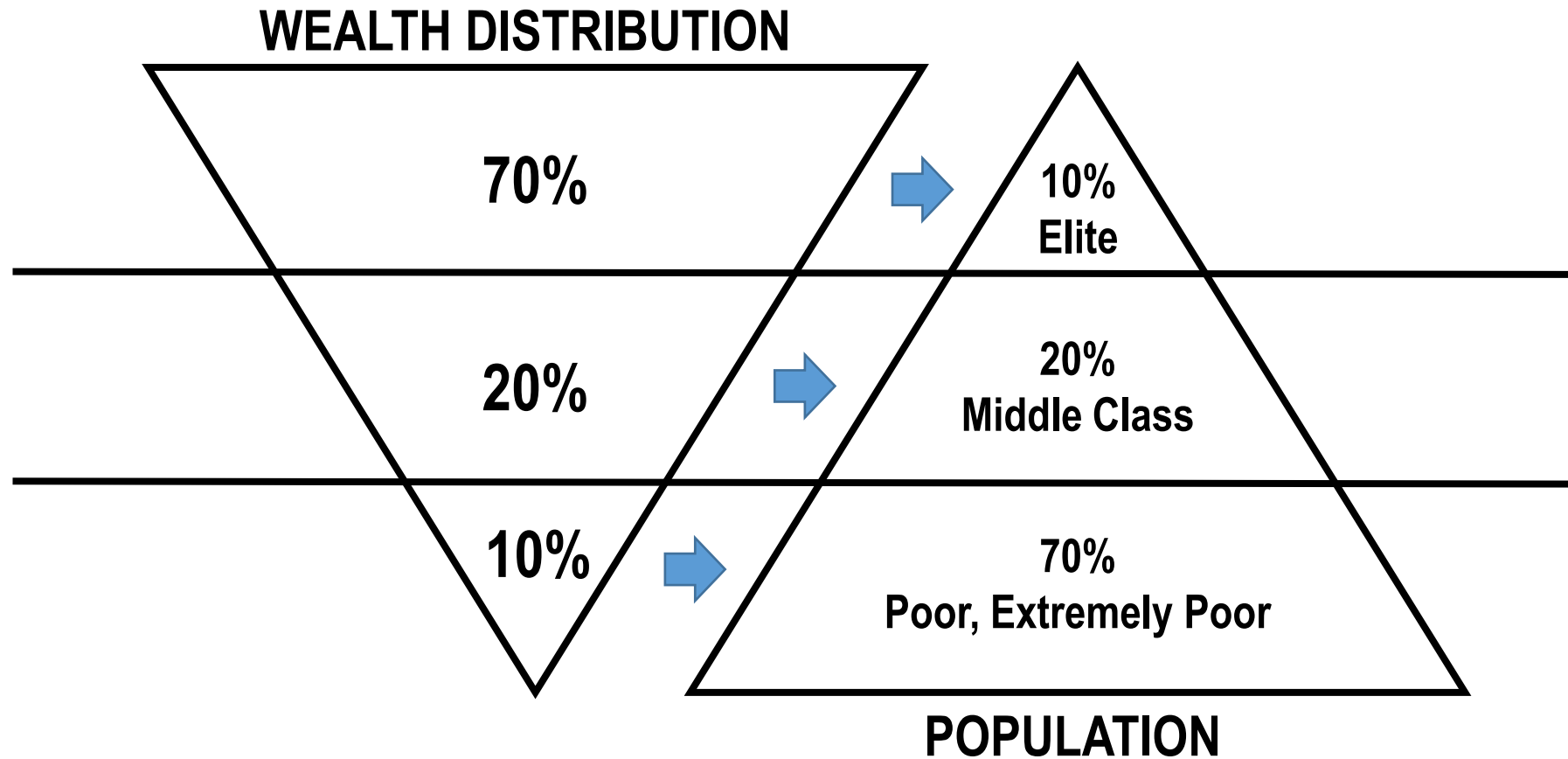
In a cooperative, members provide the **capital** the cooperative needs to run the business; therefore, **members** are the real **owners** of the cooperative. At the same time, they are its main **customers**. For this reason, the success of the cooperative also depends on how well members **patronize** its business.



Corporation vs Cooperative

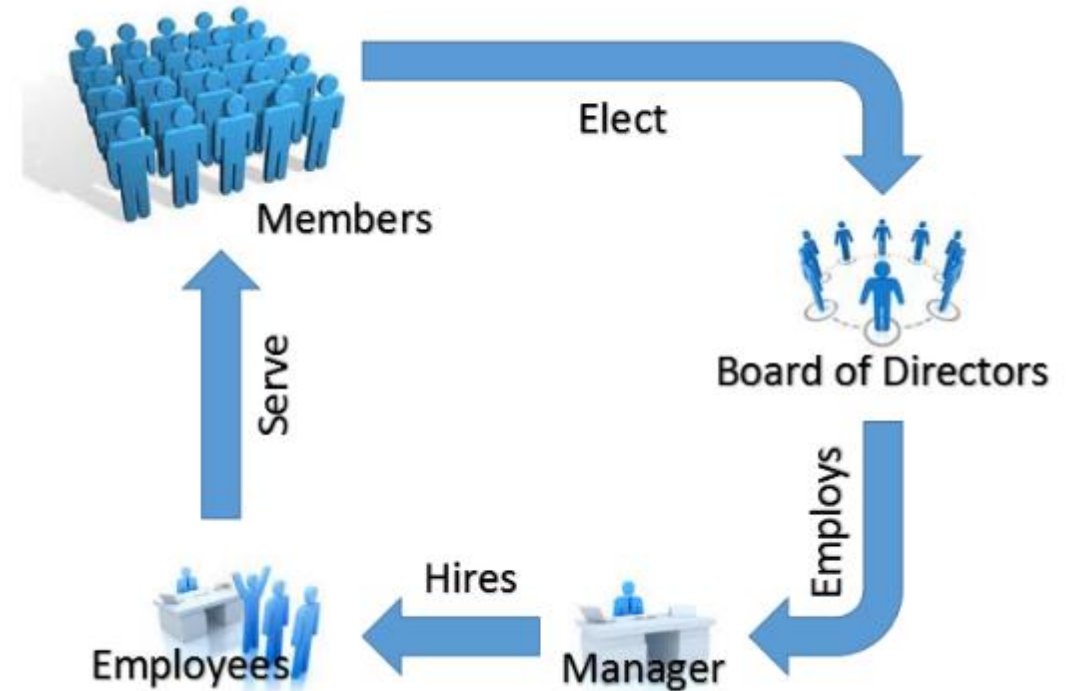
CORPORATION	COOPERATIVE
Business	Business
Professionally Managed	Professionally Managed
Legal Entity	Legal Entity
Securities and Exchange Commission	Cooperative Development Authority
Shareholders ≠ Customers	Shareholders = Members = Customers
Number of votes depend on investment	One Member, One Vote
No Patronage Refund	Patronage Refund
Taxable	Tax Free

What Cooperatives try to Address



Members are the Highest Governing Body

As owners, members are the **supreme authority** and they exercise that authority when they meet in a general assembly every year, and through the board of directors and other committees they elect democratically during the assembly. These elected officers are accountable to them.



Cooperative Values and Guiding Principles

Values

Self-help, Democracy, Equality, Equity, Solidarity

Principles

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
5. Education, Training, and Information
6. Cooperation Among Cooperatives
7. Concern for the Community



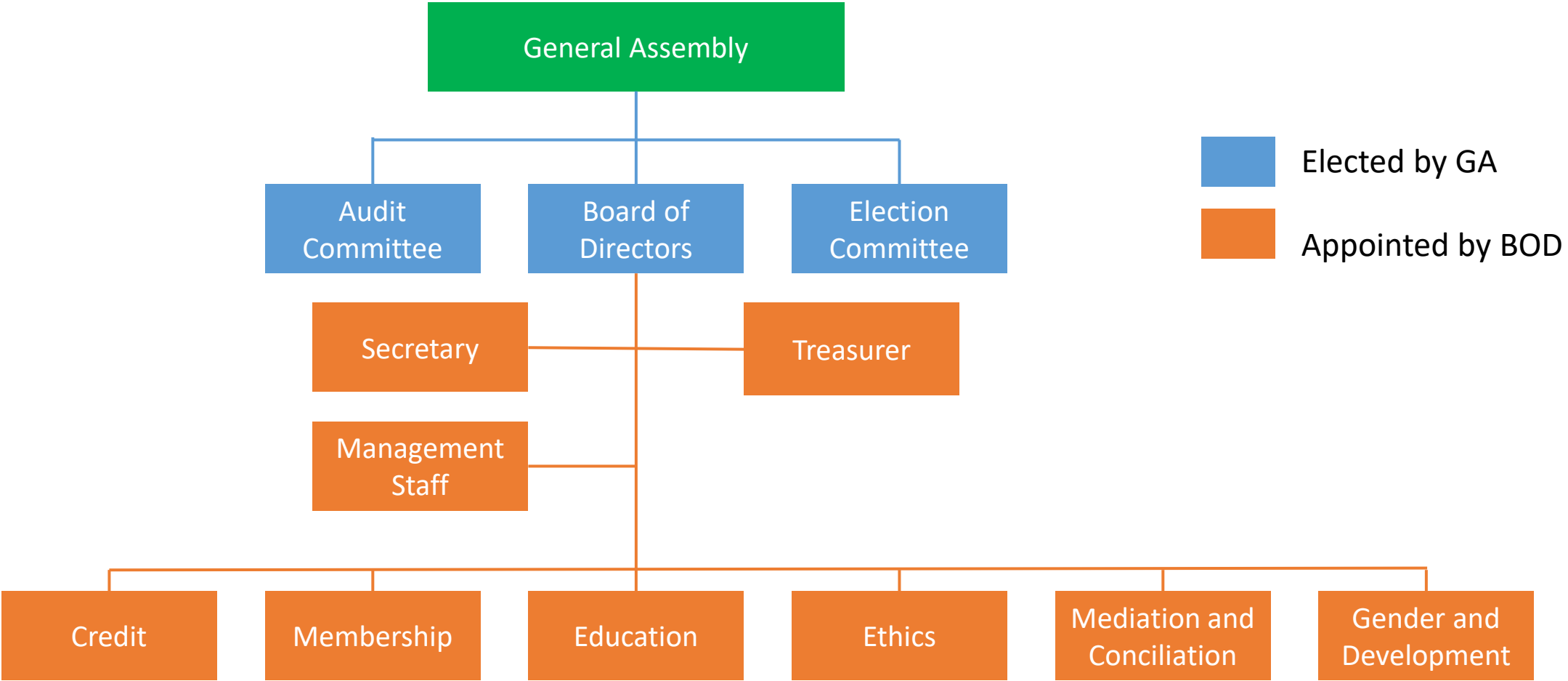
Cooperatives around the world adhere to these same Values and Principles.

There are different types of Cooperatives

- Agrarian Reform
 - Consumers
 - Cooperative Bank
 - Credit
 - Education
 - Electric
 - Fishermen
 - Insurance
 - Marketing
 - Multi-Purpose
 - Producers
 - Service
 - Transport
 - Water Services
 - Workers
 - Others
- HPPCOOP is a **Multipurpose Cooperative**.



Typical Organizational Structure



The HPP Employees Multipurpose Cooperative



HPP EMPLOYEES MULTIPURPOSE COOPERATIVE
An IT/BPO Employees Cooperative.

Dahíl sa Coop, kaya mo na!

Centered on Employees, Promote thrift among members, Forced savings, Meet financial needs

What is HPPCOOP?

- A **Cooperative** of IT/BPO employees in the Philippines.
- Founded by 20 Hewlett-Packard employees with a starting share capital of P64,000.00.
- Originally registered with the Cooperative Development Authority as **HPP Employees Credit Cooperative** on August 27, 2014.
- Became a **Multipurpose Cooperative** in 2019 and secured approval from the CDA to open Associate Membership to other IT/BPO Companies.



Facts and Figures: 9 Years After (as of Nov 2023)



Number of Members

1600+



Assets

₱133,210,037.75



Share Capital

₱80,683,452.59

₱ 300M TOTAL LOANS RELEASED (as of Nov 2023)

~**8000** PETTY CASH, ~**2500** BIRTHDAY LOANS, ~**1000** MULTIPURPOSE LOANS, ~**800** EMERGENCY LOANS, ~**500** VACC2NORMAL, ~**350** EDUCATIONAL LOANS, ~**200** HOSPITALIZATION LOANS, ~**200** HOUSING LOANS, ~**150** COVID LOANS, ~**150** CAR LOANS, ~**150** TRAVEL LOANS, ~**100** APPLIANCE LOANS, ~**100** CREDIT CARD BUSTER LOANS, ~**20** WEDDING LOANS, ~**10** TAAL LOANS

What's in it for members?

- **Forced Savings** – allows employees to save through auto-payroll account deductions
- **Investment** – earn dividends on share capital contributions
- **Loans** – low interest and fast processing



Sample HPP COOP Loan Products

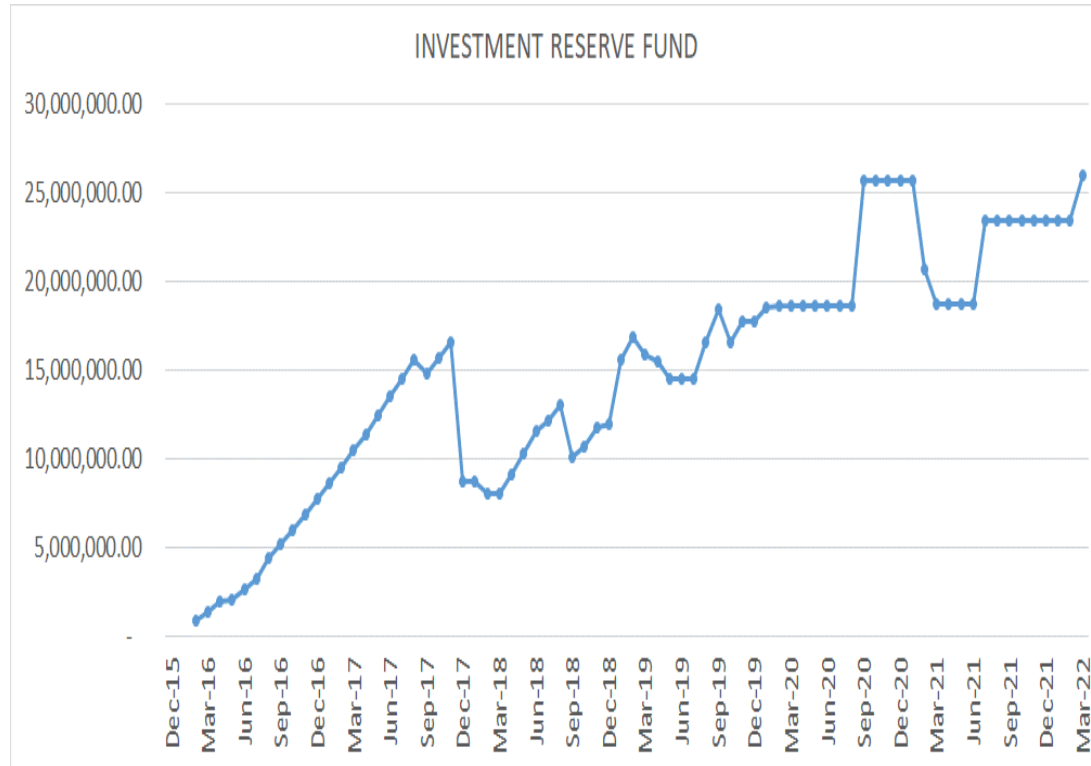
<http://hpp.coop/services/loan-products>

Loan Type	Loan Entitlement	Loan Ceiling	Diminishing Interest Rate	Effective Monthly Rate	Service Fee	Retention Fund	Maximum Payment Term
Petty Cash	P5,000	P5,000	N/A	2%	P100	None	1 month
Emergency	P10,000	P10,000	16%	0.79%	P200	None	6 months
Birthday Loan	See Birthday Loan Table	P20,000	16%	As low as 0.79%	P200	None	6 months
Educational	5 x equity	P50,000	18%	0.83%	P200	10%	12 months
Hospitalization	5 x equity	P50,000	18%	0.83%	P200	10%	12 months
Appliance	5 x equity	P50,000	24%	1.12%	P200	10%	12 months
Motorcycle	5 x equity	P50,000	24%	1.12%	P200	10%	12 months
Wedding	5 x equity	P50,000	24%	1.12%	P200	10%	12 months
Travel	5 x equity	P50,000	24%	1.12%	P200	10%	12 months
Multipurpose	5 x equity	P100,000	36%	1.74%	P200 or 0.5%	10%	24 months
Housing	5 x equity	P100,000	18%	0.83%	P200 or 0.5%	10%	24 months
Car Equity	5 x equity	P100,000	18%	0.83%	P200 or 0.5%	10%	24 months
Associate Loan	75% Equity	75% Equity	16%	0.79%	P200 or 0.5%	None	24 months
Share Capital Loan	Equity	Equity	16%	0.79%	P200 or 0.5%	None	24 months

LOAM AMOUNT	HPPCOOP TENURE REQUIREMENT
Up to P25,000	3 months
P25,001 to P50,000	6 months
P50,001 to P75,000	9 months
P75,001 to P100,000	12 months

LOAM AMOUNT	CO-MAKERS NEEDED
Up to P5,000	0
P5,001 to P25,000	1
P25,001 up	2

Investment Reserve Fund



- 30% of monthly collection goes to IRF or Investment Reserve Fund for the purpose of building up capital for future investment or business venture.
- Monthly collection is currently at >P5M. Thus, around 1.7M goes to IRF every month.
- Our IRF allowed us to acquire 2 Ayala condominium units in Tagaytay in 2017 and 3 transient units in Baguio in 2022.

Financials

	2014	2015	2016	2017	2018	2019	2020	2021	2022
ASSETS									
Cash and Cash Equivalents	94,050.00	768,741.20	1,520,322.02	7,499,755.23	5,987,728.43	7,893,245.81	11,470,951.22	17,076,536.95	11,594,997.19
Loans and Receivables	52,500.00	5,650,944.71	11,297,708.89	15,939,920.59	20,579,778.13	24,659,810.33	24,462,443.28	34,141,898.65	47,222,964.81
Investment Property				9,366,430.01	9,366,430.01	9,366,430.01	9,366,430.01	9,366,430.01	35,305,670.96
Equipment/Inventory/Prepaid Exp/Supplies		57,541.65		70,608.37	516,537.99	779,748.43	1,306,600.70	807,471.21	1,783,605.55
Long-Term Investment - NATCCO			100,000.00	100,333.33	104,338.89	108,459.04	108,459.04	108,459.04	109,331.36
Investment in St. Peter						103,140.00	114,600.00	174,000.00	195,840.00
Investment with CISP							100,000.00	138,109.76	138,109.76
Investment with CHMF							100,000.00	113,871.02	127,817.72
Investment Reserve Fund			7,760,324.58	8,706,660.10	12,004,755.56	17,795,493.20	25,704,774.86	23,468,578.81	17,608,928.72
Computerization Cost							213,575.63	131,517.20	211,288.07
Reserved Fund							4,014,304.54	4,016,295.58	3,316,966.97
Optional Fund							265,239.76	263,954.29	263,980.68
TOTAL ASSETS	146,550.00	6,477,227.56	20,678,355.49	41,683,707.63	48,559,569.01	60,706,326.82	77,227,379.04	89,807,122.52	117,879,501.79
LIABILITIES									
Savings Deposit	59,758.77	585,095.37	1,670,107.67	2,106,465.44	3,627,055.24	7,923,021.67	13,728,464.15	17,000,159.74	19,829,889.01
Time Deposit		301,125.00	392,392.54	451,804.17	711,394.29	635,115.37	1,442,275.12	2,385,777.01	3,187,846.12
Loans Payable									13,715,821.80
Accounts Payable	16,297.50	22,000.00	87,834.88	6,378.82	1,247.50	29,467.18	47,883.19	183,436.10	134,698.87
Unearned Income		52,514.79	8,858.13	-					
Due to Federation		2,576.48	96,742.79	169,216.19	193,034.45	111,949.65	117,513.87	121,034.75	113,443.41
Members Raffle Fund			163,247.48	308,955.97	336,860.00	266,070.00	261,066.38	278,473.41	240,092.87
Damayan Fund			14,780.00	-			-		-
Interest on Share Capital Payable		79,355.50	640,330.90	498,471.91	836,169.85	1,411,174.37		2,851,499.03	3,098,137.76
Patronage Refund Payable		34,009.50		213,630.82	92,907.76	249,030.77		316,833.24	248,550.05
Finance Lease Payable				9,326,430.01	1,560,895.69	936,537.37	312,179.05	-	1,585,352.51
Advances to Joint Venture							-	-	-
EQUITY									
Share Capital & Retention Fund	103,700.00	5,206,168.35	16,263,426.04	26,050,987.18	37,120,397.25	44,938,486.34	54,298,926.63	61,621,189.16	70,424,714.22
Statutory Funds	(33,206.27)	194,382.57	1,340,635.06	2,551,367.12	4,079,606.97	4,205,474.10	4,559,727.96	5,048,719.97	5,300,955.17
Net Surplus							2,459,342.69	-	-
TOTAL LIABILITIES AND EQUITY	146,550.00	6,477,227.56	20,678,355.49	41,683,707.63	48,559,569.00	60,706,326.82	77,227,379.04	89,807,122.41	117,879,501.79

Loans Released

Loan Type	2015 Released	2015 Total Loan Amount	2016 Released	2016 Total Loan Amount	2017 Released	2017 Total Loan Amount	2018 Released	2018 Total Loan Amount	2019 Released	2019 Total Loan Amount	2020 Released	2020 Total Loan Amount	2021 Released	2021 Total Loan Amount	2022 Released	2022 Total Loan Amount
PETTY CASH LOAN	68	340,000.00	404	2,018,095.00	811	4,032,200.00	1201	5,992,800.00	1460	7,301,110.37	1049	5,245,000.00	1188	5,939,900.00	1326	6,640,500.00
BIRTHDAY LOAN	74	738,000.00	211	2,088,900.00	282	2,800,012.76	273	3,700,689.03	355	5,687,506.23	281	4,615,425.14	288	4,990,000.00	315	6,151,731.92
EMERGENCY LOAN	6	60,000.00	22	215,000.00	20	190,000.00	13	130,000.00	12	103,524.68	230	2,300,000.00	173	1,730,000.00	227	2,276,554.57
SHARE CAPITAL LOAN	0	-	0	-	61	2,476,499.02	104	4,660,643.34	164	6,992,117.56	141	5,268,122.94	215	10,100,567.26	258	11,323,792.00
HPP EPP 0% PROMO	11	358,090.00	32	406,717.88	2	16,090.00	6	302,960.00	1	35,990.00	98	3,502,478.28	24	637,368.61	2	38,075.97
COVID LOAN	0	-	0	-	0	-	0	-	0	-	87	1,703,999.00	32	612,699.29	16	320,000.00
MULTIPURPOSE LOAN	36	2,601,613.90	90	4,908,176.38	158	7,230,572.01	171	7,732,520.67	156	8,681,493.05	83	5,178,980.86	86	5,110,234.74	96	6,728,302.32
CALAMITY LOAN	0	-	0	-	0	-	0	-	0	-	36	360,000.00				
EDUCATION LOAN	36	1,775,950.00	46	1,998,332.94	54	2,381,169.33	54	2,070,415.17	53	2,103,817.78	26	1,114,162.29	22	920,254.50	26	1,315,560.00
HOUSING EQUITY LOAN	4	319,000.00	27	2,223,034.13	34	2,171,520.80	25	1,563,452.43	22	1,952,686.68	11	920,700.00	17	1,611,049.65	12	1,630,200.00
CAR EQUITY LOAN	4	440,000.00	30	2,220,018.50	23	1,548,631.70	18	1,635,454.98	25	2,258,300.00	10	817,777.92	10	829,220.70	9	1,999,500.00
APPLIANCE LOAN	3	165,680.00	7	344,023.47	7	195,964.69	13	539,868.91	16	501,270.00	10	445,500.00	8	329,000.00	10	339,348.90
TAAL LOAN	0	-	0	-	0	-	0	-	0	-	10	182,000.00				
HOSPITALIZATION LOAN	10	501,600.00	14	607,200.00	19	742,461.95	13	548,315.83	11	459,704.23	9	357,500.00	6	247,500.00	10	517,000.00
ASSOCIATE MEMBER LOAN	0	-	0	-	3	48,035.00	7	277,500.00	12	758,000.00	8	218,000.00	3	83,000.00	2	57,000.00
TRAVEL LOAN	6	220,000.00	21	668,890.30	17	637,344.68	30	804,879.53	30	1,084,897.94	7	247,500.00	7	199,100.00	13	415,250.00
CREDIT CARD BUSTER LOAN	6	296,487.64	10	410,391.86	15	504,587.83	9	337,767.73	6	148,875.98	5	198,000.00	1	27,500.00	4	136,840.00
CO-MAKER LOAN	0	-	2	67,245.36	31	469,922.05	18	189,539.75	28	421,078.65	3	23,257.40				
EPP LOAN (REGULAR)	3	52,833.00	0	-	7	236,500.00	1	5,379.00			3	119,900.00	2	46,200.00	2	110,000.00
WEDDING LOAN	2	110,000.00	1	55,000.00	1	55,000.00	1	55,000.00	4	220,000.00	2	99,000.00	2	77,000.00		
ABENSON LOAN	0	-	2	47,187.80	3	54,219.00	3	64,658.00	1	7,914.50	2	93,350.07				
SPECIAL LOAN	0	-	0	-	0	-	3	532,548.36	6	1,406,940.59	2	244,727.61	7	2,074,640.35	10	1,952,683.89
MOTORCYCLE	0	-	0	-	3	115,500.00	4	154,000.00	2	77,000.00	0		1	44,000.00	2	81,400.00
VACC2NORMAL LOAN													156	2,825,000.00	70	1,197,526.92
REAL ESTATE LOAN															6	9,227,780.92
MRI LOAN															3	233,450.00
TOTAL	269	7,979,254.54	919	18,278,213.62	1551	25,906,230.82	1967	31,298,392.73	2364	40,202,228.24	2113	33,255,381.51	2248	38,434,235.10	2419	52,692,497.41

Allocation and Distribution of Net Surplus

Gross Income

Less Expenses

NET SURPLUS

- 10% General Reserve Fund (Minimum)
- 1% Education and Training Fund
- 3% Community Development Fund
- 3% Optional Fund (for Land and Building)
- 83% Distributed to members as dividends and patronage refund

Products, Tools, and Services

Ways to Save and Earn

SHARE CAPITAL

- ✓ Fixed Investment
- ✓ P100 Per Share
- ✓ Earns Dividends
- ✓ Monthly (P500 Minimum)

RETENTION FUND

- ✓ 10% of Loan
- ✓ Goes to Share Capital

SAVINGS DEPOSIT

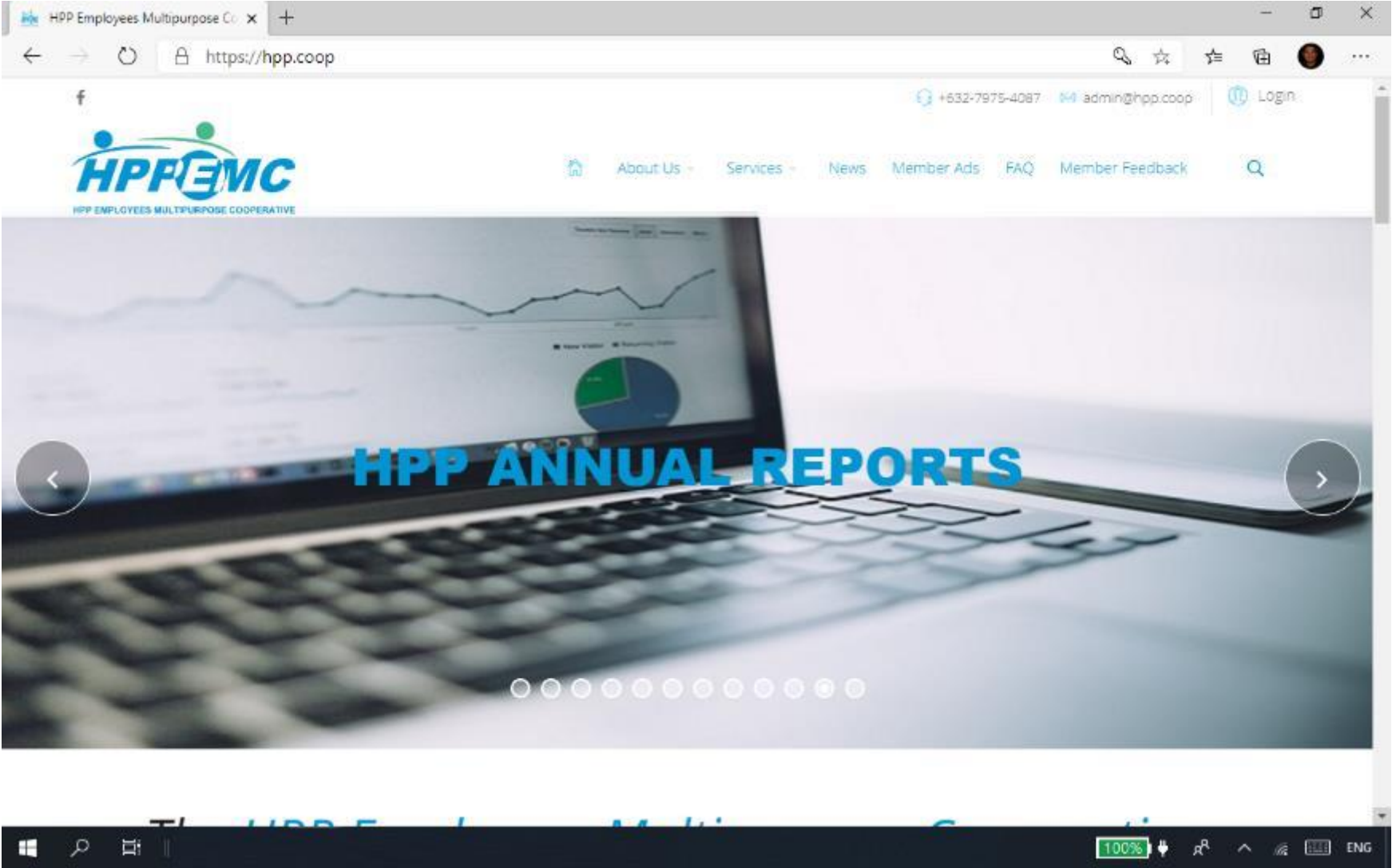
- ✓ Withdrawable Anytime
- ✓ Optional/No Minimum
- ✓ 1.25% Interest tax-free

TIME DEPOSIT

- ✓ 2.5% Interest tax-free
- ✓ P20,000 Minimum
- ✓ 91-Day Term



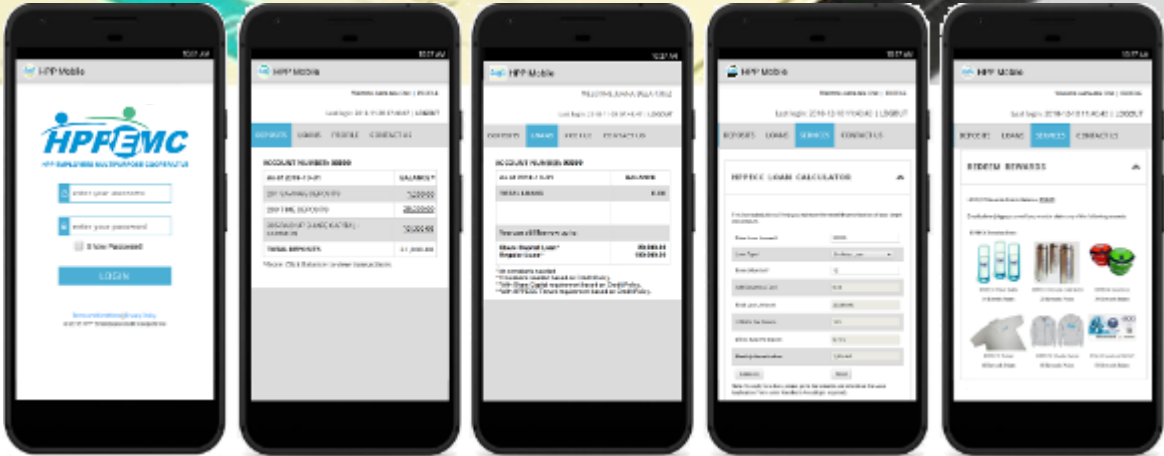
The HPP Website



The HPP Mobile App

Introducing: The HPP Mobile App

Bringing you closer.
Anytime. Anywhere.



The HPP Catering Business



HPP Food Services

We cater for all occasions.



The HPPEMC Vacation Homes



BOOK NOW!



Your Home Away From Home.

eCommerce Site

The screenshot displays the HPP Mart Online website interface. At the top, the browser address bar shows the URL `mart.hpp.coop`. The website header includes the logo "HPP Mart Online" on the left and navigation links for "Shop", "Orders", and "Cart" on the right. Contact information such as a phone number (+632-975-4067) and an email address (admin@hpp.coop) is also visible. A large banner for "STEVIA PRODUCTS" features a collection of various stevia-based products. Below the banner, three product categories are highlighted with images and labels: "Healthy Coffee" (showing coffee packages), "Herbal Tea" (showing tea boxes and bottles), and "Health and Beauty" (showing bottles and containers). The Windows taskbar at the bottom indicates the system is running in English (ENG) at 100% zoom.

The HPP HMO Plan

- Cooperative Health Management Federation
 - For Members and Family Members
 - Annual Premium (Ward Plan)



One (1) Year Premium	18-65*	66-70	71-75	Coverage
Ward Plan	4,300.00	8,600.00	12,900.00	P60,000 per illness
Ward Plan with HIB**	4,800.00	9,100.00	13,400.00	P60,000 per illness

*12-17 year-olds may be enrolled as dependents of principal member.

0% Interest Hospitalization Loan



HPP EMC
HPP EMPLOYEES MULTIPURPOSE COOPERATIVE

HOSPITALIZATION LOAN
0% INTEREST

BECAUSE YOU ARE FAMILY.

The advertisement features a background image of an elderly woman lying in a hospital bed, wearing glasses and having an IV drip in her arm. The text is overlaid on the left side of the image.

The HPP Life Plan

A photograph of three women of different ages embracing each other warmly. The woman on the left is older, wearing a light green top. The woman in the middle is middle-aged, wearing a pink dress. The woman on the right is younger, wearing a yellow top. They are all smiling and looking towards the camera.

Walang Forever

In partnership with:

The logo for St. Peter Life Plan & Chapels, featuring a green diamond shape with a white 'S' inside, followed by the text 'ST. PETER LIFE PLAN • CHAPELS' in green.

ST. PETER
LIFE PLAN • CHAPELS

Damayan Benefit



HPPEMC P10,000.00 Burial Assistance for members

How to claim burial assistance:

1. Submit Damayan Claim Form
(Available from the Members Area – Download Forms)
2. Attach supporting documents, e.g. death certificate, birth certificate, etc.

Eligibility:

1. Member in Good Standing
2. Coverage include members and dependents up to the 1st degree of affinity and consanguinity plus siblings.

Vacc2Normal Loan

To support the government's call for people to get vaccinated amidst the spread of the more transmissible Delta variant, HPPCOOP launched its **Vacc2Normal Campaign**. Simply put, Vacc2Normal entitles members low interest rates on loans of up to P20,000.00 by simply showing their Vaccination Cards. Application has also been made online to make it easy and safe for members to avail.

**THE NEW
SIDE EFFECT
OF COVID-19
VACCINE:**



LOW INTEREST RATES!

Sample HP Laptops at 0% Interest



HP 14S-CF0121TU

Intel Celeron N4000
4GB
Intel UHD Graphics 600
256GB SSD
14"
Windows 10

SRP: P18,990.00 (12 Months, 0% Interest)
Cash Price: 17,990.00

HP 14S-CF3056TU

Intel® Core™ i3
4GB
1TB HDD +256GB SSD
14"
Windows 10

SRP: P27,990.00 (12 Months, 0% Interest)
Cash Price: P26,590.50



Available mid-August



HP 15S-DU2034TX

Intel® Core™ i5
8GB
512GB SSD
15.6"
Windows 10

SRP: P39,990.00 (12 Months, 0% Interest)
Cash Price: P37,990.50

HP 14S-DK10130AU

AMD Ryzen 3
4GB
1TB HDD
14"
Windows 10
MS Office Pre-Installed

SRP: P25,990.00 (12 Months 0% Interest)
Cash Price: P25,490.00

 **HP Learn From Home Solutions**



Available mid-September

HP 14S-CF3080TU

Intel® Core™ i3
8GB
512GB SSD
14"
Windows 10
MS Office Pre-Installed

SRP: P30,990.00 (12 Months 0% Interest)
Cash Price: P30,490.00

 **HP Learn From Home Solutions**



Available mid-September

HP Smart Tank 515 Wireless All-in-One



Print, Scan, Copy
Wireless (Wi-Fi)
Continuous Ink
Tank System

SRP: P9,295.00 (12 Months, 0% Interest)
Cash Price: P9,016.00

HPP Coffee Brand

DxCoffee Plus

The aroma of premium coffee, the healthy blend of stevia, glutathione, and malunggay leaves – all in one cup.

STEVIA is a natural sweetener herbal plant that has been proven to provide many health benefits including lower blood pressure, diabetes control, weight loss, cancer prevention, lower cholesterol levels, oral health, skin care, and osteoporosis prevention. Stevia contains zero calories, zero cholesterol, zero sugar, and has zero glycemic index.

GLUTHATHIONE is an extremely powerful antioxidant used by the body to protect against cellular and tissue damage. Boosting glutathione is said to help in the treatment of cancers, liver diseases, and memory loss, among others.

MALUNGGAY of moringa leaves is a miracle vegetable rich in many important nutrients, including protein, vitamin B6, vitamin C, riboflavin and iron. It helps to lower blood sugar levels, has anti-inflammatory properties, strengthens the immune system, and lowers cholesterol levels.



Real Estate Loan



- Purpose
 - ✓ For purchase/construction/renovation of house & lot, lot only, or condominium
- Maximum Loanable Amount
 - ✓ P3M or up to 90% of market value
- Loan Term
 - Up to 15 years
- Interest Rate
 - Fixed for duration of the term
 - 10-12% depending on loan term
- Eligible for patronage refund (i.e. rebates)

Construction Business

- Owned by HPPCOOP.
- To complement the Coop's Real Estate Loan product.
- To help members have a trustworthy, reliable, and cost-effective option in building their dream house.
- To cater to other opportunities outside the membership.
- To have an additional income stream for Coop.



First HDC Project

First Project: Binan, Laguna
Before



September 2021

After



May 2022

Current Project

First Project: Summit Point Golf 2-Storey Residential House



Architect's Perspective



As of November 30, 2023

Soon to Rise: HPP Makati Building

Location: 28th Street cor Cadena de Amor

Lot Area: 150sqm

Concept Design

- **3-Storey Mixed-Use Building**
- **LG: Parking**
- **UG: Commercial Units**
- **2F/3F: Residential Units**



HPP Members Raffles

- A grand raffle among Members held during the Annual General Assembly Meeting scheduled every March.
- Other raffles include Anniversary Raffle (August) and Christmas Raffle.
- P50.00/member/month (P600.00 annually).



Birthday Loan

- Online Application via hpp.coop website
- Approval and loan release within 24-48 hours



As a gift from your cooperative, during the month of your birthday, you are entitled to a **Birthday Loan** of up to **P20,000.00** depending on your HPPCOOP tenure (see table).

Whether you want to celebrate with your family, treat your friends, or simply get something special for yourself, the coop's Birthday Loan can make it lighter for you!

HPPCOOP Tenure	Loanable Amount	Payment Term	Monthly Amortization	Co-Makers Needed
6 Months	₱5,000.00	3 Months	₱1,711.31	0
9 Months	₱10,000.00	6 Months	₱1,745.30	0
12 Months	₱15,000.00	12 Months	₱1,360.96	0
24 Months	₱20,000.00	12 Months	₱1,814.62	0



Sample Loan Computation

Loan Type	Petty Cash	For immediate cash need
Loan Terms	1	Petty Cash has fixed 1-month term
Loan Amount	P5,000.00	Maximum loanable for Petty Cash is P5,000
Retention Fund	0.00	No Retention Fund requirement for Petty Cash
Interest	2%	Interest rate per month
Service Fee	100.00	One-time processing fee
Monthly Amortization	P5,100.00	Deducted next pay period
Net Proceeds	P4,900.00	Net amount borrower gets upon release of loan

Sample Loan Computation

Loan Type	Car Equity	For purchase of car
Loan Terms	24	Months
Loan Amount	P100,000.00	
Retention Fund	P10,000.00	Goes to borrower's capital build-up
Effective Monthly Interest	0.83%	Interest rate per month
Service Fee	500.00	One-time processing fee
Monthly Amortization	P5,491.65	Monthly payments
Net Proceeds	P99,500.00	Net amount borrower gets upon release of loan

Messages From Our Supporters



Taguig City
Philippines



MESSAGE

My warmest greetings to the HPP Employees Credit Cooperative (HPPECC) as you hold your 2nd Annual General Assembly.

We in government are pleased to have a partner in HPPECC in uplifting the lives of our people. I thank you for choosing the City of Taguig as the home of your cooperative. Together with the Cooperative Development Office of Taguig, rest assured that you will have our full support in building a community that promotes inclusive growth and where the cooperative sector is strong.

As we pursue our vision of a loving, caring, peaceful and progressive city, we will continue to count on cooperatives like HPPECC to help us achieve that dream. I hope that we can continue to work together in the years ahead and that this occasion will provide you the encouragement to further pursue our common goal of enriching the lives of our people.

MA. LAARNI "LANTI" CAYETANO

City Mayor

Taguig City Hall,
Gen. Antonio Luna St.
Tuktukan, Taguig City
1637 Philippines
Tel. No. (632) 555 7800
Fax No. (632) 642 3588
www.taguig.gov.ph



For I know the plans I have for you, plans to prosper you and not to harm you, plans to give you hope and a future.

- Jeremiah 29:11

**SENATE MAJORITY LEADER ALAN PETER CAYETANO
MESSAGE TO MEMBERS OF THE HPP EMPLOYEES CREDIT COOPERATIVE
ON THEIR 2ND GENERAL ASSEMBLY**

I am extending my warmest greetings to all the members of HPP Employees Credit Cooperative!

Considering that this is just your second General Assembly, what you have accomplished in your first year of operation shows clear proof that with hard work and an honest leadership, everyone can make a difference.

Today, our country remains hounded by problems like high prices of goods, lack of jobs, and low income, which prevent our people from enjoying the fruits of our growing economy. But amidst the challenges that we are facing, our grand plan for the future remains the same. We remain committed to our goal of creating real change for every Filipino family.

We have always believed that developing the country's cooperative sector will help open better growth corridors for ordinary Filipino workers. That is why, in 2013, we launched our PTK (Presyo, Trabaho, Kita/Kaayusan) agenda that aims to provide better livelihood opportunities to marginalized sectors and small cooperatives that do not have enough access to capital to sustain their livelihood.

Our initiatives in the public sector continue to change lives, but we cannot fulfill our goal of achieving inclusive growth by ourselves. Your respectable organizations play a vital role in this journey, as a strong cooperative sector is known to benefit economies all around the world. This is why we encourage you to continue doing your part, capitalize on the momentum that you have gained in the past year. And together, let us all strive to build a more empowered Philippines.

Congratulations on succeeding in your past endeavors! I wish you greater luck in the future ones!



Senator Alan Peter S. Cayetano
SENATE MAJORITY LEADER



Rm. 603, 6F GSIS Complex, Senate of the Philippines, Roxas Blvd, Pasay City



#hppecc4thGA



MESSAGE

My warmest greetings to the Hewlett Packard and DXC Technology in the Philippines Employees Credit Cooperative on your 4th Annual General Assembly.

The cooperative is a proven system that has elevated and improved the lives of a lot of our countrymen particularly uplifting those who belong to the margins.

Given that the IT and BPO industries belong to the largest employers of our country today, we need cooperatives in these sectors who can partner with the government towards uplifting the lives of our fellow Filipinos. Through our continued cooperation and collaboration, we can empower more of our citizens and improve quality of life, one community at a time.

Let us continue working together for inclusive and sustainable growth. May your general assembly and what you have accomplished so far in a short time, inspire you even more to aim for collective and inclusive success.

May you have a fruitful assembly.
Mabuhay po kayong lahat!


LENTI ROBREDO

No. 100, 10th St, Barangay Mariana
New Manila, 1112 Quezon City
www.hppco.gov.ph / www.lentirobredo.com



Message from President

Rodrigo Duterte



MALACANAN PALACE
MANILA

MESSAGE

My warmest greetings to **HPP Employees Credit Cooperative (HPPECC)** as it holds its **5th Annual General Assembly**.

As vehicles of community advancement through visible financial programs, cooperatives have enhanced the capacity of our people to achieve socio-economic growth. I thus commend HPPECC for its continuing commitment to promote financial discipline and stability among its members.

This gathering affirms your consistent efforts in fostering the culture of cooperativism and selfless service in the business process outsourcing industry. May this occasion also result in more initiatives and opportunities that will serve the best interest of the entire organization.

Together, let us work steadfastly in promoting equity and inclusivity as we empower our people to lead more productive and meaningful lives.

I wish you a successful event.

MANILA
March 2019

Rodrigo Duterte
RODRIGO ROA DUTERTE

THE PRESIDENT OF THE PHILIPPINES



Message from Former Senator

Mar Roxas

“The Father of the
BPO industry in the
Philippines.”

MAR ROXAS

My warmest greetings to the HPP Employees Credit Cooperative on your 5th Annual General Assembly!

I have always believed that Filipinos have the talent, skills, and determination to do well not only for themselves, but also for the Philippines. All you have to do is give them the right opportunities, point them to the right direction, and they will do the rest.

The BPO industry is proof of this. More than a million Filipinos are now earning enough to support their families, without having to work abroad. Plus, the money they spend on cab fares, restaurants, travel, subscriptions and others contribute to our economy.

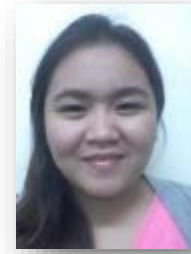
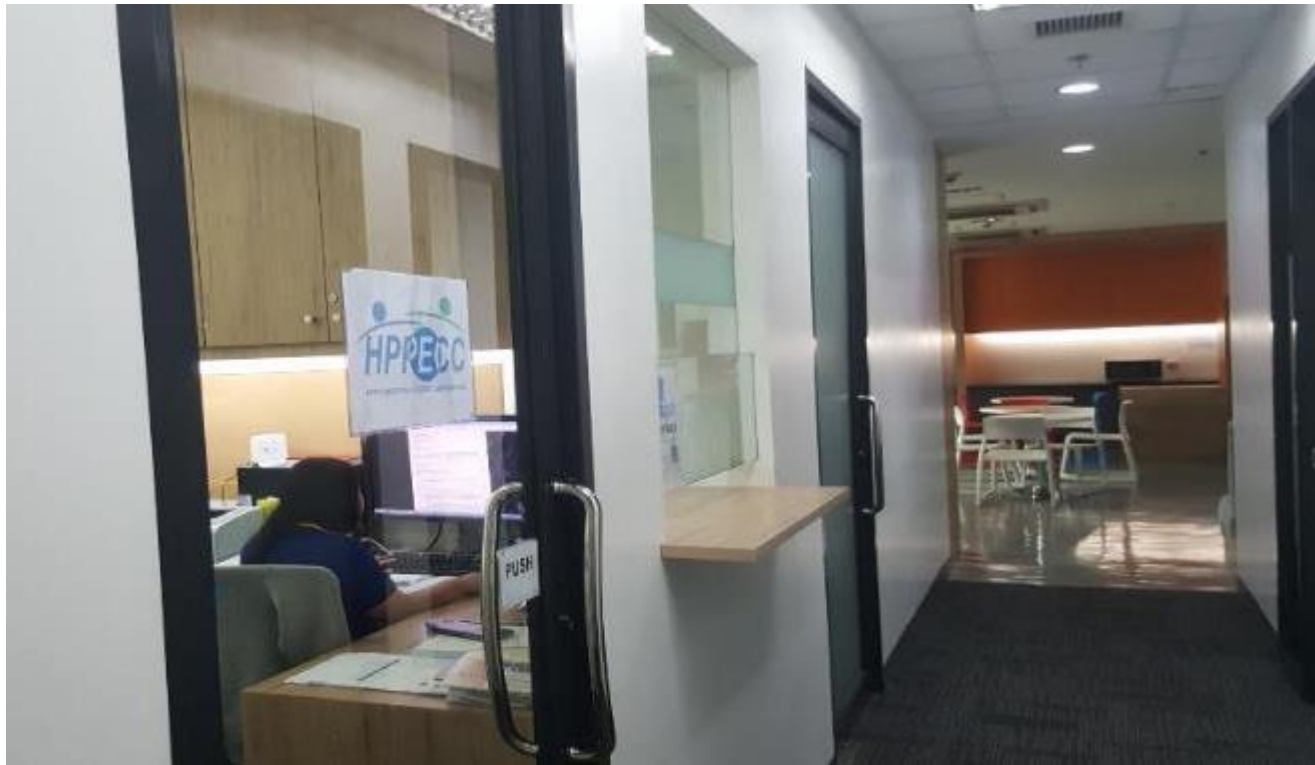
I was very excited when I heard about HPPECC. Providing access to credit to BPO employees is a very good way of ensuring that their gains today would be more permanent. It would also open new doors of opportunities for them that will in turn redound to our economy.

I congratulate the officers, management, and members of HPPECC for all your hard work and accomplishments to date. Keep up the good work! More power and I wish you a meaningful assembly.



HPP COOP Office

11F Intellectual Property Center, McKinley Hill, Taguig City
(Behind Reception Area)



Janet Abrigo
Admin Assistant



Jodan Mendoza
Member Services

How To Join



HPP EMPLOYEES MULTIPURPOSE COOPERATIVE

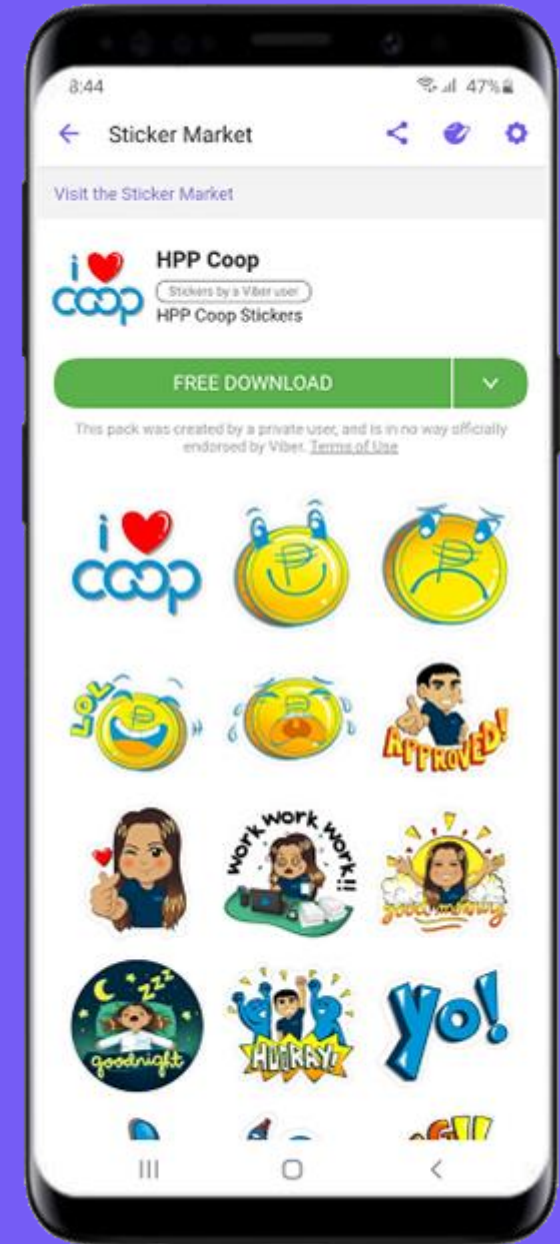
Dahil sa Coop, kaya mo na!

- Visit www.hpp.coop and fill up the Online Membership Application Form.
- Initial Share Capital: P1,000.00
- One-time Membership Fee: P200.00
- Minimum Monthly Capital Build-Up: P500.00





HPPCOOP Viber Stickers



For More Information

1. Visit us at:
 - Office: 11F IPC
 - Hotline: (02) 7975-4087
 - Call/Text: (0917) 707-1728
 - Website: <https://www.hpp.coop>
2. Email us at admin@hpp.coop
3. Like us on <http://www.facebook.com/hppcoop>
4. Watch our video on https://www.youtube.com/watch?v=ZVV6Gx_EsrU
5. Check CDA at <http://www.cda.gov.ph>

Questions?



EMPLOYEES MULTIPURPOSE COOPERATIVE

Maghul sa Coop. KAYA MO NA!