

HOW TO BECOME A MEMBER

Primarily, membership in Kooperatibang Pangkabuhayan ng Sta. Maria (A MPC) is a privilege extended to employees of Agrichexers Corporation. But because of interested individuals who wanted to become member part of the cooperative, membership was extended to non-employees especially contract growers for broiler and hog fattening.

- A. Regular employees of Agrichexers and Kooperatibang Pangkabuhayan ng Sta. Maria (A MPC) are qualified to become regular members of the Cooperative.
- B. Non-Employees and resigned employees from Agrichexers and KPSM (A MPC) may apply as Associate members.

Become a member through the following procedure:

1. Fill out a Membership Application Form
2. Information/Background Investigation
3. Credit/Character Investigation
4. Upon approval and passing the investigations conducted, the following should be submitted:
 - a. Barangay Clearance/Police Clearance
 - b. Proof of address (Meralco, Water, Tel. bill)
 - c. Photocopy of two (2) valid ID's with picture (license, voter's ID)
 - d. 2 pcs. 1x1 ID Photo.



OUR PARTNERS IN CONTRACT GROWING



Contacts:

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Contract Growing: Mr. Eladio Umban
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San Gabriel, Sta. Maria, Bulacan
0922-887-2347/0925-625-0617



A Multi-Purpose Cooperative registered under Cooperative Development Authority on October 1, 2008 with registration No. 9520-03011626/PGA-6186.

VISION

To become an innovative, service oriented and profitable co-operative in Luzon, providing quality products, services and maximum profitability to its members thru committed employees.

MISSION

To become a successful cooperative bringing values thru products and services to its members thereby creating source of livelihood and improving their status in the community they live.

OUR PRODUCTS & SERVICES
I. TRADING & MANUFACTURING

A. TRADING

This business unit of the cooperative includes buying and selling of the ff.:

- Feeds-Broiler Lines, Hog Lines and Quail Lines.
- Animal Health Products-Antibiotics, Vaccines and Vitamins.
- Rice
- Day Old Chicks and Piglets.
- Others-Semen.

B. MEATSHOP

It started to operate on June 2012 with the aim of supporting the cooperative's broiler and hog contract growers. The Meat Shop serves as a ready market to the growers' produce. KPSM Meat Shop campaigns for "*Safe Meat from Safe Feed*" as it does not use salbutamol a cancer causing meat enhancer.



C. PROCESSED MEAT

To further support the contract growing business unit and the Meat Shop, Kooperatibang Pangkabuhayan ng Sta. Maria in the early part of 2013, introduced and sold *CHEXERMEAT* products of pork and chicken lines.



D. FOOD EXPRESS

This business was conceived and started operation as "*Iskolar Foods*" in 2013 as most of the crew working are striving college students. It serves as an outlet in marketing the products of Meat Shop and Processed Meat. Food Express as it names suggest serves variety of "*mabilis namasara pa*" meals.



II. CONTRACT GROWING

This business unit is involved in the operation of sow, fattener, and



broiler.

Schemes:

Paiwi- the Cooperative will provide the inputs such as feeds, animal health products and technical service while the contract grower will provide the facilities, utilities and labor.

Feed Subsidy- the Cooperative will provide only the feeds for the whole cycle. The contract grower will provide all the remaining inputs.

Profit Sharing

Paiwi Scheme

- *Broiler* – net loss/profit will be divided between the Contract Grower and the Cooperative at **70% - 30%** sharing respectively.
- *Hog* – net loss/profit will be divided between the Contract Grower and the Cooperative at **60%- 40%** sharing respectively.

Feed Subsidy Scheme

- *Broiler*- net loss/profit will be divided between the Contract Grower and the Cooperative at **80% - 20%** sharing respectively.
- *Hog* - net loss/profit will be divided between the Contract Grower and the Cooperative at **70% - 30%** sharing respectively.

III. SAVINGS AND LOANS

Types	Interest/ Annum	Min. Deposit (for at least 30days)
Savings Account	2%	P 5,000.00
Time Deposit	2.1%-2.55%	P 10,000.00
	3.0%-4.0%	P 100,000.00

Types of Loans

1. Salary Loan
2. Vehicle/Motorcycle Loan
3. Educational Loan
4. Business Expansion Loan
5. Appliance Loan

Requirements for Loan Application

Duly accomplished Application Form.

For types of loans 3 & 4 a collateral with the following attachments should also be submitted.

a.1. For borrowers with Real Estate Collaterals:

Original Copy of TCT

Special Power of Attorney in favor of the borrower if property is owned by third party.

a.2. For borrowers with Chattel Mortgage:

Registration Certificate

Updated Official Receipt for registration fees

Loan Amount

The minimum loan amount extended to a borrower is P1, 000.00 and the maximum loan amount should not exceed P300,000.00.

Loan Maturity

Maximum duration of loan shall be two (2) years.

Interest on Loan

The Cooperative applies the interest rate of twelve percent (12%) per annum.

Service Fees

A service fee of P 50.00 shall be charged to cover the cost of loan processing.

