



Monitoring Report - Bangon Coop: Pilot Project In Eastern Visayas:

“The Cooperatives’ Response to Disaster, Recovery and Rebuilding Program”

October 2014

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Particular thanks are extended to VICTO National staff for hosting and facilitating the monitoring trip and to all the cooperatives for their warm welcomes and gratitude to CUFA, WOCCU and the Irish League of Credit Unions Foundation supporters.

To the people from around the world who contributed to the appeal, the people of the Philippines say thank you for your generous support and for helping them get back on their feet to assist their members in rebuilding their livelihoods.

ACRONYMS AND DEFINITIONS

AFCCO – Abuyog St. Francis Xavier Credit Cooperative

ASXC – Abuyog St. Francis Xavier Cooperative

Bangon – ‘Rise’ or ‘stand-up’

BLAC – Basak Layog Agricultural Cooperative

Coop – Cooperative

ILCUF – Irish League of Credit Unions Foundation

KMPC – Kangara Multi-Purpose Cooperative

MOCC – Metro Ormoc Community Cooperative

MoU – Memorandum of Understanding

OCCCI – Metro Ormoc Community Multi-Purpose Cooperative

OFARC – Omaganhan Farmers Agrarian Reform Cooperative

ORVEMPCO – Ormoc Vendors Multi-Purpose Cooperative

PACCI – Palompon Community Multi-Purpose Cooperative

PEMP/ PASAR – Pasar Employees Multi-Purpose Cooperative

PCC – Palompon Community Cooperative

PHCCI – Perpetual Help Multi-Purpose Cooperative

VICTO – Visayas Cooperative Development Centre

WOCCU – World Council of Credit Unions

WF – Worldwide Foundation for Credit Unions

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EXECUTIVE SUMMARY

CUFA directly following Typhoon Haiyan, (local name Yolanda) that struck the Philippines on 8 November 2013, launched an appeal to raise much needed funds to provide support to affected financial cooperatives and their members. CUFA in partnership with the Worldwide Foundation of Credit Unions (WF) and the Irish League of Credit Unions Foundation (ILCUF), administered funds to the implementing partner Visayas Cooperative Development Centre (VICTO National) under the “Bangon Coop: A Pilot Project for Eastern Visayas.” The objective of the Project to support nine financial cooperatives to recover and restore their savings and credit functions to members.

The purpose of this monitoring report is to examine the extent to how donor funds have been used and administrated and to assess how the affected cooperatives have been able to support members post typhoon and lessons learnt in terms of disaster preparedness and financial risk management. This report does not focus on the technical and engineering facets of construction or the Project design.

This report finds that VICTO National is compliant in ensuring that the appeal funds have been used to help affected cooperatives and their branches in the provinces of Leyte and Tacloban City in the repair of their critically damaged building structures, equipment and furniture; and for them to be able to recover their savings and credit functions to members, as per the project proposal.

Immediately following the disaster cooperatives purchased equipment and supplies to assist them to recover their business functions to members, and the Project has reimbursed cooperatives accordingly, which has made it possible for cooperatives to increase the availability of their loan portfolios to assist members regain their livelihoods.

As per the signed MoU between VICTO National and WF, VICTO has undertaken a thorough validation and monitoring assessment. CUFA’s representative has verified that original receipts for all allocated funds are accounted for and that the goods/services have only been used to support savings and credit operations of the cooperatives. Further, procurement guidelines have been followed as per the individual financial cooperatives internal policies, with canvasses required for goods exceeding \$2,500 USD.

This project is supporting nine cooperatives, and at the time of this report seven had received funds under tranche one. It is anticipated that the remaining two will receive funds under tranche two and the remaining funds (approximately one third) will be allocated to the relief/recovery fund that provides cooperatives the availability to access funds at a reduced interest rate to further support their members’ livelihoods post Haiyan.

The extent to which cooperatives were impacted by the typhoon are varied, as a result of violent winds and in some cases strong storm surges two of the cooperatives supported under this project were required to completely rebuild, while others after extensive clean-up operations and rehabbing structural and equipment damage, were able to operate within the same premises.

To assist members in the recovery process, cooperatives offered a range of services such as calamity loans, housing and repair loans, cash advances, relief goods, moratorium periods, mortuary fund, reduced interest rates, flexible loan structures and in the case of one cooperative, emergency shelter for staff and some members.

The extent and timeframe to which cooperatives were able to recover and provide full services has been dependant on the extent of the damage on core systems such as generators, servers and computers, the extent of damage within the proximate area and availability of electricity and communication lines as well as the functionality and availability of back-up systems.

Many lessons learnt have been realised in the months following the typhoon, with adjustments to policies, procedures and systems in regards to disaster risk reduction and financial risk management as well as continued discussions regarding new product offerings such as insurance premiums and the creation of disaster funds to enable cooperatives to further aid members in the event of future disasters.

The importance of complying with existing policies and procedures was also a lesson learnt, with one cooperative unfortunately the victim of looting on the day of the typhoon. As a result of excess funds in the safe, key personnel were liable to repay the variance. In another instance a cooperative is removing the ability of members to leave collateral in the hands of the cooperative, after the safe and collateral were looted and the cooperative was left liable to pay the required amounts.

In the midst of the disaster, the Filipino spirit shone and people came together to help each other in times of need. Through the course of this monitoring trip stories of good-will emerged, despite devastation to their own lives cooperative staff, Board members, VICTO National staff and cooperative members banded together to ensure that cooperative services and facilities were available to members as soon as possible.

In many instances cooperatives were some of the first to re-open in their townships and provide financial services to members with five of the six visited cooperatives opening within a week of the typhoon and some as soon as the following day, with the purchase of critical equipment and office supplies undertaken as soon as feasibly possible.

The swift response by cooperatives to re-open resulted in increased trust and confidence by members, many of whom turned to cooperatives in their time of need. The ability of the cooperatives to provide services to members immediately after the disaster instilled confidence and trust in members, many of whom had their life savings and retirement funds with the cooperatives.

In the Philippines like in most parts of the world, the ownership of a building signifies financial security, thus cooperatives being able to quickly re-open and undertake repairs as soon as possible contributed to greater trust and confidence in cooperatives, not just by members but also from the wider community. In the eight months following the typhoon membership levels across all nine cooperatives have increased, a testament to the cooperatives efficiency and dedication to reinstate services and to provide relief for not just members but also the wider community post typhoon.

Further, given the devastation of the typhoon and the impact it had on many members' livelihoods it was anticipated that cooperatives would be inundated with members wishing to withdraw their savings. Surprisingly however, in many instances the reverse occurred with many members coming forward, in some instances with wet cash to deposit into their accounts. With areas being declared states of natural disaster and people desperate to obtain food and water, many of the devastated areas experienced heightened instances of civil unrest and looting – and as a result members turned to the safety and trust of their cooperatives.

The recommendation following this evaluation is that funds under tranche two are issued and that the creation of the disaster recovery fund occurs with the remainder of the grant funds not slated for rehabilitation or re-construction as per the terms stated in the amended grant agreement.

PROJECT DESCRIPTION

Project

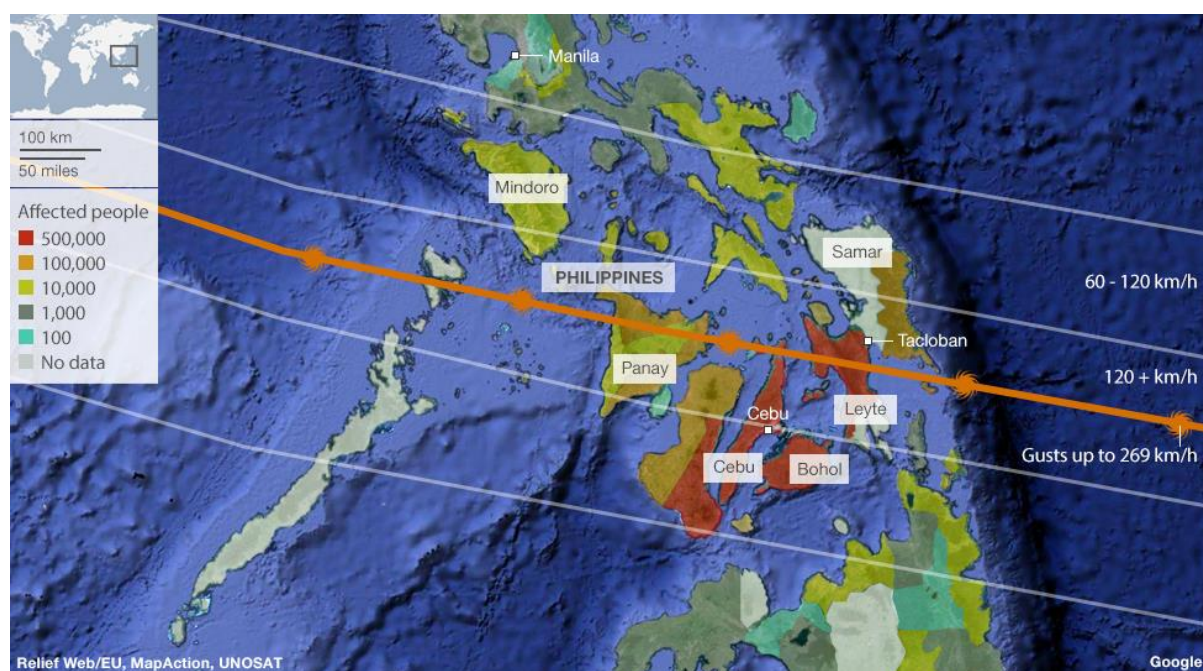
Bangon Coop: Pilot Project for Eastern Visayas.

Partners

CUFA is working in partnership with the Worldwide Foundation for Credit Unions (WF) and the Irish League of Credit Unions Foundation (ILCUF). WF manages the project and works directly with Visayas Cooperative Development Centre (VICTO National), as the implementing organisation of the project.

Location

Leyte and Tacloban City, Philippines



INTRODUCTION

Overview and purpose

The purpose of this monitoring report is to analyse how appeal funds raised for Typhoon Haiyan have supported financial cooperatives to rehabilitate, and in some cases rebuild their services to ensure that their members have continued access to financial services post-typhoon.

This report provides findings on the recovery process for nine financial cooperatives supported under the '*Bangon Coop: Pilot Project for Eastern Visayas*' since the typhoon hit the Philippines on 8 November 2013. The report also details challenges and lessons learnt by cooperatives in the aftermath of the typhoon.

Drawing on progress reports by VICTO the implementing partner, in-country interviews with members, financial cooperative staff and project delivery staff; this report focuses on how the appeal funds have been spent and administered, the progress of nine affected financial cooperatives to rehabilitate, in some cases rebuild in order to restore services, the impact that the typhoon and associated recovery has had on members being able to access financial services and lessons learnt in months following the typhoon.

Project goal

The project goal is to support the rehabilitation and in some cases the rebuilding of nine financial cooperatives and their branches that were critically damaged by Typhoon Haiyan, so that they can restore their business functions to ensure that their estimated 240,800 members have continued access to financial services. In addition, a further project goal is the creation of the Disaster Recovery Fund, with approximately one third of the total grant fund from all partners will be used to establish this fund.

Project scope

The scope of this project is to monitor the progress of rehabbing and in some cases rebuilding nine financial cooperatives in Leyte and Tacloban City, Philippines that were critically damaged by Typhoon Haiyan in November 2013. This monitoring report has been prepared on behalf of WOCCU, CUFA and ILCUF and focuses on how donor funds have been spent and administered and does not focus on the technical and engineering facets of construction.

The following financial cooperatives have received assistance:

- Abuyog St. Francis Xavier Cooperative (AFCCO)
- Perpetual Help Multi-Purpose Cooperative (PHCCI)
- Metro Ormoc Community Cooperative (MOCC)
- Kangara Multi-Purpose Cooperative (KMPC)
- Ormoc Vendors Cooperative (ORVEMPCO)
- Omaganhan Farmers Agrarian Reform Coop (OFARC)
- Basak Layog Agricultural Cooperative (BLAC)
- Palompon Community Cooperative (PACCI) and
- Pasar Employees Multi-Purpose Cooperative (PEMC/PASAR).

Project delivery

WF has solicited and received donations from many individuals and organisations, and has partnered with CUFA and ILCUF for the purpose of aiding cooperatives in the Philippines that were critically damaged by the typhoon to rehabilitate and in some cases rebuild.

WF manages the project and works directly with VICTO National as the implementing organisation of the Project. CUFA receives monthly reporting from WF in relation to the ongoing progress of the project.

BACKGROUND

Typhoon Haiyan

Typhoon Haiyan struck the Philippines on 8 November 2013 and is reported to have been one of the strongest typhoons to ever make landfall with more than 14 million people affected by the storm¹ and as many as 10,000 left dead². The typhoon affected 27 provinces across six regions of the country, and the catastrophic damage resulted in whole areas being completely washed away by storm surges between four to six metres within the region. In surrounding areas, extensive damage caused prolonged isolation and some towns and villages were cut off from assistance, remaining with no power for weeks.

Like much of the Philippines, the Eastern Visayas region which contains the cities of Samar, Tacloban, Leyte and Panay Island is very low lying, and was one of the areas worst affected by the cyclone. The hardest hit areas were Samar, Leyte, Northern Cebu, Panay Island (Northern part of Antique, Aklan, Capiz and Iloilo) and other provinces in the Visayas.

Philippine Cooperatives which have been providing financial and social services to the poor for many years were not spared the wrath of Haiyan, and many local cooperatives lost their buildings, their equipment and therefore their ability to tend to the needs of those affected by the typhoon.

Over 30,000 members of Cooperatives in the region lost their livelihoods, their homes and some their family members. Many were unable to repay loans, leading to a decrease in profitability as cooperatives were faced with a lack of funds available for new loans.

Immediately following the disaster, CUFA in partnership with WF and the ICULF activated a campaign that raised over US\$260,000 from the global credit union community to assist in the rehabbing and in some cases rebuilding of impacted cooperatives.

Through the USD \$222,764³ grant to VICTO National nine cooperatives and their branches in the Philippine provinces of Leyte and Tacloban City have been able to repair critically damaged buildings and have been able to purchase new equipment as well as office furniture. Two cooperatives also received funds to assist in re-building structures.

¹ [Oxfam International \(2014\): Philippines Typhoon Haiyan – Our Response](#), accessed 9 September 2014

² [Credit Unions Time Magazine: WOCCU Collecting Haiyan Relief Funds, accessed 10 September 2014](#)

³ USD 222,764 was delivered to VICTO, additional funds allocated to administration costs.

METHODOLOGY

Monitoring objectives

The monitoring objectives as ascribed by CUFA are:

- To assess the progress of rehabbing and in some cases rebuilding efforts of financial cooperatives.
- To assess the capacity of financial cooperatives to restore financial services to members.
- To assess how the funds have been used and administered.
- To assess the ability of members to access financial services in the immediate aftermath of the typhoon.
- To assess the need for the recovery relief fund.
- To provide findings of challenges and lessons learnt by cooperatives in the aftermath of the typhoon.

Research tools

In order to assess the extent to which the project has assisted financial cooperatives to rebuild, both qualitative and quantitative methods were used to gather data on financial cooperatives and their members supported under the project. The specific methods of inquiry included:

- Interviews with six financial cooperatives (PHCCI, AFCCO, KMPC, ORVEMPCO, PEMC and PACCI), members and project delivery staff.
- Review of monitoring reports.
- Review of project proposal and MoU.
- Review of project receipts and bookkeeping.
- In-field observation in Leyte and Tacloban.

Research team

The monitoring was conducted by a CUFA staff member with in-field assistance from the implementing organisation VICTO National.

Limitations

CUFA is one of three funding partners for this project; and given that the funds raised through CUFA donors are only a small representation of the overall money raised, the CUFA resources allocated to this monitoring project are limited resulting in the primary scope of this evaluation focussing on whether the funds raised by supporters have been administered and utilised in the most efficient manner rather than the actual project design.

FINDINGS

This monitoring report finds that the appeal funds raised through CUFA, WF and ILCUF and administrated by VICTO National have been disbursed and used for the intended state and purpose.

This report finds that VICTO National is compliant in ensuring that the appeal funds have been used to help affected cooperatives and their branches in the provinces of Leyte and Tacloban City in the repair of their critically damaged building structures, equipment and furniture for them to be able to recover their savings and credit functions to members, as per the project proposal. Cooperatives have been reimbursed for items and materials required for them to recover their savings and credit operations for members.

As per the signed MoU between VICTO National and WF, VICTO has undertaken a thorough validation and monitoring assessment and CUFA's representative has verified that all original receipts for all allocated funds are accounted for and that the goods/services have only been used to support savings and credit operations and not other services offered by the cooperatives.

VICTO National has comprehensively documented all receipts and fund reconciliations and has undertaken thorough monitoring and support to cooperative recipients from the preparatory phase through to project implementation. Comprehensive photo documentation is available on damage occurred to cooperative structures and equipment as well as the recovery process and reimbursed items.

As per the MoU between WF and VICTO, VICTO has ensured that rigorous procurement procedures have been followed in obtaining goods and services necessary to carry out the work. As part of the process cooperatives provided documentation (canvasses that details the goods to be purchased as well as three quotes from suppliers) for purchases, the conditions of the documentation based on the policies of the individual cooperatives (amount above 100,000 pesos (\$2,500 USD)).

The scope of this monitoring trip did not extend to assess the technical and engineering facets of construction, however as far as this trip was able to verify reconstruction work, it is in accordance with international construction guidelines and earthquake/typhoon resistant. At the time of this monitoring trip, construction was already underway for one building, ORVEMPCO with expected completion November-December 2014.

Ground breaking activities (a ceremony where the first soil is dug to celebrate the construction of the site and the plans for the building are buried to symbolise the cooperatives commitment to the community) for the second building to be constructed under this project, were undertaken on 26 September and were witnessed by the CUFA representative. Construction is projected to commence once the bidding process has been finalised and expected construction time is three months.

The section below summarises the monitoring trip findings for each of the six cooperatives visited, under the headings: damage sustained to cooperatives and impact on members' livelihoods, operational capacity post typhoon, challenges faced one-year post typhoon, lessons learnt, how the Project has assisted cooperatives and how funds have been used and administered.

Damage sustained to cooperatives and impact on members' livelihoods

The impact of the typhoon on cooperatives was varied, as outlined in appendix two. Cooperatives such as AFCCO and ORVEMPCO sustained extensive damage to some of their branches and as a result were required to re-build. Others such as PHCCI obtained extensive damage to both their main branch and satellite offices due to strong storm surges and wind and as a result incurred severe damage to equipment such as computers, servers, files and archives.

The impact of member livelihoods and the ability of the cooperatives to provide for members were also varied, with members from PHCCI, AFCCO and OCCCI suffering severe damage to their livelihoods, for example PHCCI reported that between 90-95% of their members were directly impacted by the typhoon.

Besides from damage to building structures and equipment, three of the six cooperatives visited also suffered extensive damage to their loan portfolios, with OCCCI reporting that 60% of its loan portfolio was impacted and PHCCI 40%.

Two cooperatives AFCCO and PEMC also unfortunately experienced looting, with 300,000 pesos stolen from AFCCO's safe and jewellery that was stored as collateral stolen from PEMC. In accordance with their respective policies and procedures, both cooperatives needed to replenish and reimburse the funds. In the case of AFCCO 100,000 pesos more than the stated policy amount were in the safe, thus liability was on key personnel to personally reimburse the funds.

Appendix two provides details for each of the cooperatives in terms of number of members/staff impacted by the typhoon, damage sustained to cooperative, damage to equipment, damage to loan portfolio and security concerns.

Operational capacity and available services post typhoon

The operational capacity of damaged sustained to cooperatives was varied with some branches completely devastated and others incurring structural and equipment damage with all but one of the cooperatives visited able to re-open within a week of the typhoon. In the majority of situations the cooperatives were the first organisations in their respective areas to provide financial services to members, open before the banks. Of the six cooperatives visited, five were able to open within one week of the typhoon.

PHCCI located in Tacloban, one of the hardest hit areas, as well as its satellite branch in Tanauan opened a month after the typhoon as a result of the extensive damage to the cooperatives' buildings and equipment, difficulty in acquiring supplies and communication, and electricity services within the proximity unavailable until December 2014.

The ability for cooperatives to re-open and provide services and relief to members directly post the typhoon resulted in increased trust amongst not only members but also the wider community; with all nine cooperatives increasing members in the six months following the typhoon (refer to table one).

As outlined in table one, not only have members increased but also the overall total assets, time and savings deposits, share capital and loan capital have increased between 31 December 2014 and 31 August 2014.. However as explained in the challenges section of this report, cooperatives are anticipating (or are already experiencing) the real impact of the typhoon on their loan portfolios as moratorium periods ease and members commence to repair calamity and building and repair loans.

Following the typhoon it was widely expected that cooperatives' savings would decrease as members withdrew funds to support their livelihoods, however an unexpected finding was that savings across the majority of cooperatives actually increased. With security and looting concerns post typhoon, members turned to the safety of their cooperative to deposit savings that had been originally kept at home, one cooperative explaining how members even brought in wet cash to deposit. This along with the increased membership amongst all cooperatives demonstrates the respect and trust standing that the cooperatives have within their communities.

In the days and weeks following the typhoon, cooperatives as well as VICTO National staff, and Australian Youth Ambassadors for Development volunteers working with VICTO National, distributed relief goods (such as mosquito nets, blankets, food and construction materials) to members and the wider community. Relief goods were received from a variety of sources including other cooperatives, VICTO National and from the cooperatives themselves.

Savings and credit services available to members was fairly consistent amongst the six cooperatives visited with eased payment conditions such as reduced interest rates, reduced documentation requirements and moratorium periods. PACCI, AFCCO and ORVEMPCO also provided calamity loans, housing and loan repair loans were provided by PACCI and ORVEPCO and a mortuary fund offered by PACCI, AFCCO and OCCCI.

Free insurance to members was also offered by OCCCI, however as noted in the challenges section of this report, as at October 2014 not all members had received insurance payouts with only 16 of at least 32 batches dispersed to date. Appendix two provides a detailed summary for each cooperative in terms of date opened, relief services provided to members/staff, savings and credit services available to members and the impact on savings and membership.

Appendix seven includes photos showcasing the damage and well as recovery stages.

Table one: Cooperative profiles

COOP	Total members		Total assets		Time and saving deposits		Share capital		Loan portfolio		Net income	
	12.31.13	8.31.14	12.31.14	8.31.14	12.31.13	8.31.14	12.31.13	8.31.14	12.31.13	8.31.14	12.31.13	8.31.14
AFCCO	27,911	28,036	362,764,529	382,680,863	272,706,409	274,809,516	51,764,160	52,998,365	256,873,603	366,741,499	(12,038,553)	11,956,336
OVEMPCO	939	1,107	34,362,516	46,378,833	5,809,936	8,784,240	15,004,830	16,344,482	26,963,393	36,363,782	3,575,480	2,420,940
BLAMPC	8,339	9,041	166,158,001	168,454,006	66,785,236	89,174,387	32,218,461	44,218,022	127,301,394	126,389,593	4,014,015	886,232
PEMC	1,049	1,058	135,100,707	135,122,378	10,291,094	8,867,839	88,315,835	96,974,367	66,638,074	71,146,857	11,372,307	7,900,811
PHCCI	90,109	92,492	1,370,000,000	1,500,000,000	768,800,000	860,100,000	476,700,000	508,300,000	1,090,000,000	1,120,000,000	42,700,000	35,300,000
KMPC	4,651	4,808	58,918,065	67,798,119	34,752,764	37,954,309	13,040,902	14,636,857	17,883,359	19,734,231	42,700,000	35,300,000
PACCI	4,621	4,839	123,532,222	125,907,307	64,163,122	73,549,824	27,775,628	29,573,481	73,686,588	76,177,800	900,293	612,040
OCCCI	98,911	105,636	1,318,369,811	1,407,350,474	686,965,050	744,798,258	248,113,500	267,715,700	915,364,864	1,013,720,101	3,937,767	2,702,168
OFMPC	19,165	21,023	141,065,012	159,392,667	36,569,894	43,445,956	39,338,012	41,346,786	98,451,234	111,261,195	(58,367,109)	(14,637,690)
	255,695	268,040	3,710,270,863	3,993,084,647	1,946,843,505	2,141,484,329	992,271,328	1,072,108,060	2,682,162,509	2,941,535,058	(2,717,919)	51,411,276

Challenges faced one-year post typhoon

In the 10 months since Typhoon Haiyan various challenges have been faced by cooperatives. With many members livelihoods severely impacted by the typhoon and cooperatives providing members with various product offerings to assist them in the recovery process such as reduced interest rates and moratorium periods, cooperatives are now starting to feel the real impact within their loan portfolios as members struggle to repay their loans.

PHCCI

One of the major challenges PHCCI has faced and is continuing to address is delinquency. Prior to the typhoon there was a delinquency rate of 15% and post typhoon (December – January) delinquency soared to 40% and after an extensive house-to-house collection drive, text messages to members and letters distributed to members delinquency has since decreased to 23%.

However, the impending challenge the Board and staff are now trying to address is how to further assist members in rebuilding their livelihoods and in particular how to serve the greater community such as non-members who do not have the financial capacity to repay loans. The Board explained how many of these people have had to go to 'loan sharks' and as they have lost everything as they are unable to acquire loans from PHCCI or other financial service providers as they do not have the ability to repay interest. Further, with real estate collateral reduced by around 20% in the aftermath of the typhoon the amount these community members can borrow has reduced significantly.

An additional challenge is PHCCI's lack of financial capacity to provide a livelihoods program to support its existing members, 80% of whom are farmers. As they are not government workers they have not been extended the opportunity to receive loans from the government and many are facing extreme difficulties in rebuilding their lives and unable to add to their savings as they are using the funds to finance the rebuilding of their homes.

PHCCI noted that with access to the anticipated recovery relief fund as part of this Project this would greatly increase the cooperatives ability to serve members' livelihoods.

AFCCO

With the loan portfolios of three of the five branches severely devastated⁴, the greatest challenge now facing AFCCO is the decline in loan repayments. AFCCO's field officers have been going door-to-door to collect funds, however the impact of the typhoon was too severe and now there's limited funds for on-going repairs and the real impact is expected later this year. AFCCO is due to receive funds (1.4 million pesos) under tranche two which will greatly contribute to the complete re-building of one of its branches. Further information of the operational damage to AFCCO is available at appendix five.

After the typhoon, one of the immediate challenges was gaining access to funds in the bank. AFCCO had large amounts in the bank, however were unable to access the funds as the banks were not open for up to a month after the typhoon. Fortunately the wet cash deposited by members allowed

⁴ Mayorga: 100% of loan portfolio, Burauen: 90% of loan portfolio and Tanauan: 100% of loan portfolio.

AFCCO to maintain operations, and just when the funds were getting too low the banks re-opened. AFCCO's Manager explaining how the 'wet cash literally saved the day'.

At the time of this evaluation AFCCO had selected and was under-going the final stages of the land acquisition process for the site of the Tanauan branch, the process however has undergone delays due to the bidding process and the high bids received.

The Board and staff noted that the funds to be received under tranche two would be of tremendous benefit, and they were also hopeful of accessing additional funds under the recovery relief fund of this Project.

KMPC

The critical challenge facing KMPC is delinquency and has been an ongoing problem since the typhoon. In the six months following the typhoon, delinquency (especially amongst member farmers) has continually increased and only now has it started to reduce due to constant follow-ups and reminders with members through the door-to-door outreach program.

OCCCI

The typhoon had a serious financial impact on OCCCI and in the nine months since the typhoon, only 50% of what was previously collected has been able to be recovered. In particular OCCCI is facing difficulties in regaining funds in the Tacloban region, where many members' livelihoods were completely destroyed.

A one year moratorium period for loan repayments was provided to members, and with the one year anniversary of the typhoon imminent the real impact is yet to be realised yet gravely anticipated.

Unfortunately at the time of this monitoring trip not all members have been able to receive additional funds, as the insurance company are releasing funds in batches due to liquidity requirements. At the time of this report, only batch 16 of at least 32 batches had been released, one member spoken to as part of this monitoring trip explained that to date she had received no assistance from OCCCI.

A further challenge faced by OCCCI was that the back-up system in one cooperative was not saved, thus hampering the recovery operation.

ORVEMPCO

The main issue facing ORVEMPCO like most of the cooperatives is high delinquency rates post typhoon however the impact to members has not been as severe as other cooperatives as most of the members are market stall owners rather than farmers. Members were provided with an immediate cash bonus of 500 pesos to assist them in purchasing food and medical supplies for their families.

The main focus for ORVEMPCO now is to increase membership numbers and the opening of the new cooperative building in November/December this year is expected to greatly assist with the

expansion of membership, as the wider community are likely to place greater confidence and trust now that ORVEMPCO owns rather than rents its building.

PEMC

PEMC have faced no serious challenges post the typhoon and the main focus now like ORVEMPCO is to increase membership numbers. With all members being PASAR employees they were fortunate to receive generous relief and monetary payments from the organisation.

Immediately following the typhoon there were problems with the generator and lack of electricity resulting in restricted operations for five months.

PACCI

With many members farmers, the repayment capacity of borrows has been impacted and it's anticipated that there will be an impact on operations as the toll of the typhoon is realised and members face difficulties in repaying their loans.

In the weeks following the typhoon one of the challenges like PEMC was due to issues with the generator and the availability of petrol (petrol rationed and controlled) and as a result shorter operating hours were in place. This also provided the opportunity for PACCI staff to make repairs to their own homes.

VICTO National

Typhoon Haiyan hit with enormous ferocity and given the trail of destruction VICTO faced many challenges in how to immediately assist cooperatives impacted by the typhoon. VICTO outlined several challenges which included: no disaster relief fund to enable immediate aid to cooperatives; limited skills, capacity and knowledge of VICTO staff in how to respond to a typhoon of such magnitude and how to communicate with cooperatives given that telecommunication lines were unavailable.

The VICTO CEO noted another challenge faced was the ability to deliver timely support to cooperatives. One of the challenges ahead is to consider how in the event of future disasters to provide immediate relief and assistance to cooperatives while still maintaining a transparent and democratic process.

Lessons learnt

Many lessons learnt have been gained by the cooperatives in the aftermath of the typhoon.

PHCCI

Moving forward PHCCI is looking at options on how they can assist members and non-members to improve their livelihoods post typhoon through the creation of a livelihoods assistance program.

As this was the first disaster of this scale, PHCCI was not adequately prepared in terms of disaster risk management; in particular there was no manual back-up system in place. Following the typhoon, the Board and staff have undertaken ongoing discussions with members and held a session at the general assembly on how PHCCI can better serve members in the event of future disasters.

The committee and staff have also undertaken disaster risk management training and looking at ways to educate members on how to respond in the event of a future disaster.

AFCCO

One of the lessons learnt from AFCCO was the importance of observing policies and procedures. As stated in the challenges section of this report excess funds were kept in the safe and following looting on the day of the typhoon, key personnel were required to personally cover 100,000 pesos.

A recommendation from AFCCO is that moving forward VICTO National assists cooperatives with value chain activities such as a marketing arm, insurance component to protect cooperatives' loans and a technician to provide technical advice to agricultural members (such as harvesting information).

At the recent VICTO regional assembly held in September 2014, discussions began amongst members on creating a task force and to consider how the value chain would work.

KMPC

The inability to provide calamity loans to members was one of the key challenges for KMPC, and a critical lesson learnt in the months following the typhoon is the importance of having a calamity/disaster relief fund and provision of insurance for members. The Board have already begun the process of developing policies and procedures to set aside a proportion of income for the calamity/disaster relief fund and providing members with insurance.

Additionally, KMPC are now ensuring that all staff undergo emergency disaster training i.e. what to do in the event of a disaster and establishing emergency evacuation points. Looking forward, KMPC are also considering avenues to provide members with disaster risk reduction training and enrolling all members into a mortuary assistance program.

Great attention will also be placed on encouraging members to deposit their savings with the cooperative rather than having money at home.

OCCCI

The committee following the typhoon have re-assessed the moratorium policy including the length of the term, the repayment ability of OCCCI and the need to set aside funds for emergencies.

One of the challenges OCCCI is now facing is high delinquency, and a lesson learnt is while it is necessary to provide members with leniency in repayments its perilous not to assess the true capacity of members to repay loans.

Like many cooperatives, OCCCI also learnt the importance of initiating a disaster risk management program specifically designating responsibilities to a specific role and establishing standardised procedures on what to do in the event of a disaster and ensuring back-up systems are saved.

ORVEMPCO

ORVEMPCO learnt the importance of ensuring that policies are followed and adhered to after excess collateral that was kept in the safe was looted, and the cooperative was required to reimburse

members the required amounts. As a result, ORVEMPCO is no longer accepting jewellery as collateral.

Additional changes that ORVEMPCO are initiating are the creation of a calamity fund and issuing insurance to all members.

PEMC

PEMC following the typhoon learnt the importance of early preparation for an impending disaster and ensuring that back-up systems are in place and computers are protected. Further, staff and committee members are now being trained on how to respond to a disaster, i.e. safety preparedness of where to go, what to set-aside, implementing 'grab bags' and ensuring cooperative documentation is adequately protected.

PACCI

PACCI since the typhoon has amended its livelihoods assistance programs policy, notably altering the conditions in the week following the typhoon so that it could work with the local government authority to issue loans.

Additionally, PACCI is also creating a disaster fund to enable it to better serve members in the event of future disasters.

VICTO National

During the course of the last ten months many lessons learnt have been realised on how VICTO could further enhance its response to assist cooperatives. Looking ahead, VICTO is continuing to conduct disaster risk reduction training and looking to allocate a designated position to coordinate future projects of a similar nature to ensure a more efficient process.

Already, a disaster risk management committee has been incorporated into VICTO National's structure and discussions are occurring regarding the establishment of a disaster relief recovery fund amongst cooperatives at a Federation level and the creation of procedures for how the funds are to be implemented and dispersed.

Furthermore, VICTO are reviewing all offices and branches to ensure that they are safety compliant and hazard free.

How the Project has assisted cooperatives

The table below describes the amounts allocated and received (tranche one) to each cooperative. A detailed listing of all reimbursements is attached at appendix six.

Table two: Re-validation of data

COOP	Approved budget per WOCCU (PHP pesos)	Amount allocated (PHP pesos)	Purpose	Receipts verified	Cheque cited
BLAMPC	200,000	211,970	Equipment and furniture	YES	YES

PHCCI-MPC	916,000	941,513	Equipment and furniture	YES	YES
PEMC	350,000	375,163	Office repairs and equipment	YES	YES
PACCI	525,000	323,178	Office repairs and equipment	YES	YES
OCCCI	4,599,130	995,669	Office repairs and equipment	N/A (No funds disbursed in tranche one)	N/A
OFMPC	\$100,000	84,767	Office repairs	YES	YES
KMPC	\$500,000	\$498,113	Building repairs	YES	YES
AFCCO	\$1,800,000	\$1,479,707	New construction	N/A (No funds disbursed in tranche one)	N/A
ORMVEMPCO	\$450,000	\$450,000	New construction	Yes	Yes

At the time of this monitoring report seven of the nine cooperatives had received funds under tranche one, with OCCCI and AFCCO due to receive funds in tranche two (anticipated late 2014). It is noted that the CUFA representative understands the delay in OCCCI receiving funds was due to delays in producing the required documents, and delays to AFCCO receiving is due to the nature of the assistance (reconstruction rather than reimbursement).

All the cooperatives that had received funds under tranche one, expressed their gratitude to the Project and how the reimbursement of equipment and office supplies will greatly assist the availability of funds in their loan portfolio and liquidity that will thereby allow the cooperatives to further support members.

KMPC commented how the funds not only assisted with operational needs, but without the support of cooperative members around the world they, as KMPC's Chair stated; 'would not have been able to stand on their own feet so soon'.

Although AFCCO had not yet received Project funds, they voiced their appreciation for the support delivered by VICTO to date including assistance in site selection, construction design and the bidding process. The manager conveyed AFCCO's appreciation for the impending support and how the 1.4 million pesos will not only contribute to the construction of a new building but will also ease some of the pressures on the loan portfolio. In her words, 'it's a dream come true'.

Concerns however were raised by the Vice Chair of OCCCI who had not yet received funds and were still waiting for tranche two (995,669 pesos). OCCCI is the largest cooperative supported under this Project with over 100,000 members and the Vice Chair raised concerns that smaller cooperatives had received greater funds⁵. The Vice Chair also raised concerns about the process required to receive funds and expressed concerns in the difficulty in obtaining receipts and to secure the required documentation, that the Project funds only extended to savings and credit operations and the delays in receiving funds.

⁵ AFCCO under tranche 2 is to receive 1.4 million pesos, and OCCCI with 995,669 pesos in the second highest allocation.

As outlined throughout this report, the Project has strict guidelines that are required to be followed including that reimbursements are only for savings and credit operations and that documentation is attained for each. VICTO National has applied a very transparent and rigorous validation process and all the requirements (as outlined by other cooperatives) were explained to the cooperatives.

The OCCCI Vice Chair provided the recommendation that a future consideration for similar projects would be that appeal funds are dispersed as cash so cooperatives can provide immediate assistance to members. It is noted that pure cash disbursements did not fall within the scope of this Project.

How the funds have been used and administered

This monitoring report finds that the appeal funds raised through CUFA, WF and ILCUF and administrated by VICTO National have been disbursed and used for the stated purpose.

This report finds that VICTO National is compliant in ensuring that the appeal funds have been used to help affected cooperatives and their branches in the provinces of Leyte and Tacloban City in the repair of their critically damaged building structures, equipment and furniture for them to be able to recover their savings and credit functions to members, as per the project proposal. Cooperatives have been reimbursed for items and materials required for them to recover their savings and credit operations for members.

As per the signed MoU between VICTO National and WF, VICTO has undertaken a thorough validation and monitoring assessment and CUFA's representative has verified that all original receipts for all allocated funds are accounted for and that the goods/services have only been used to support savings and credit operations and not other services offered by the cooperatives.

VICTO has comprehensively documented all receipts and funds reconciliations and has undertaken comprehensive monitoring and support to cooperative recipients from the preparatory phase through to project implementation. Comprehensive photo documentation is available on damaged occurred to cooperatives structures and equipment as well as the recovery process and reimbursed items.

As per the MoU between WF and VICTO, VICTO has ensured that reasonable procurement procedures are followed in procuring goods and services necessary to carry out the work identified in the Project. As part of the process cooperatives provided documentation (canvasses that details the goods to be purchased as well as three quotes from suppliers) for purchases, the conditions of the documentation based on the policies of the individual cooperatives (amount above 100,000 pesos (\$2,500 USD)).

Recovery relief fund

Following the typhoon, cooperatives were able to restore business operations and services with the use of their reserve funds. In August 2014, following the signing of the MoU's seven cooperatives received cheques under tranche one for the reimbursement of goods and services related to their credit and savings operations.

Cooperatives stated that the real impact of the typhoon on their loan portfolios is now starting to take its toll, as members are faced with the challenges of rebuilding their lives and repaying loans (initially a moratorium period and re-structured terms).

The cooperatives were very grateful for reimbursement and the anticipated access to the relief recovery fund as it will ease the burden on their loan portfolios and provide the opportunity for them to support their members' livelihoods.

RECOMMENDATIONS

- It is strongly recommended that the creation of the disaster recovery fund occurs with the remainder of the grant funds not slated for rehabilitation or re-construction as per the terms stated in the amended grant agreement.
- Funds for tranche two are released.
- VICTO continue to provide updates to CUFA, ILCUF and WF on how the recovery relief fund is being administered and provide when required communication on how the fund is benefiting the livelihoods of members.

REFERENCES

- [Oxfam International \(2014\): Philippines Typhoon Haiyan – Our Response](#), accessed 9 September 2014
- [Credit Unions Time Magazine \(2013\): WOCCU Collecting Haiyan Relief Funds](#), accessed 10 September 2014
- [World Council of Credit Unions \(2014\): World Council’s Philippines Relief Fund Raises Over US\\$260,000](#), accessed 9 September 2014

APPENDICES

Appendix one: Operational capacity post typhoon

	Date re-opened	Relief services provided to members/staff	Savings and credit services available to members	Impact on savings/membership	Other
PACCI	<ul style="list-style-type: none"> 8 December 2014 and with the purchase of new computers and servers from Cebu 100% of financial services were made available to members. No electricity and severe damage to critical infrastructure hindered the recovery process. Communication services in area unavailable for up to a month. In the month post the typhoon, the majority of financial services in the area were not available with PHCCI being one of the first to offer services to members (only three banks in Tacloban area opened before PHCCI). 	<ul style="list-style-type: none"> PHCCI and VICTO staff from the day after typhoon provided information and relief goods to members. Other cooperatives and VICTO provided relief goods to PHCCI, who then with VICTO distributed these goods to members (mosquito nets, rice, blankets and dental kits). Cooperative served as emergency shelter for some staff and their families post Typhoon. 	<ul style="list-style-type: none"> Following the typhoon the Board members conducted an emergency meeting in response to member complaints and eased conditions for repayment of loans, i.e. what documentation is required. Provided calamity loans to members; up to 20,000 pesos. Available from 8 December. Housing/repair – up to 5 years to repay and assessed on a case by case basis. Max 300,000 pesos per member. Secured loans with house and land as collateral. Loans for house repairs took up to a week to assess as PHCCI staff needed to validate situation (visiting house 	<ul style="list-style-type: none"> Savings increased as members felt their savings would be safer at the cooperative rather than at home. In 8 months post typhoon membership numbers slightly increased from 90,109 to 92,492, there was growth even with 148 casualties amongst the membership. 	<ul style="list-style-type: none"> Feedback was received from members regarding the limited ability of PHCCI to provide insurance to members. PHCCI was unable to provide services to members immediately due to severe damage and difficulty in obtaining replacement equipment. PHCCI explained to members that they were also a victim of the typhoon and that they were unable to access funds as banks also shut.

	Date re-opened	Relief services provided to members/staff	Savings and credit services available to members	Impact on savings/membership	Other
			<p>to assess damage or confirmation through Village Leaders). Minimum requirement that members are already an existing member in good standing (i.e. not delinquent).</p> <ul style="list-style-type: none"> • Provided a moratorium period for calamity loans (2 months grace period which does not count towards delinquency). • Lowered interest rates and extended term of payment. • Provided a mortuary fund for the 148 member casualties, took one week to assess. Death certificate required and in cases where a death certificate was unable to be obtained, conditions were eased and an affidavit could be issued. • As 90-95% members were impacted, loans were not available to all members and thus each 		

	Date re-opened	Relief services provided to members/staff	Savings and credit services available to members	Impact on savings/membership	Other
			<p>case was individually assessed and members required to submit a proposal to state how much they require.</p> <ul style="list-style-type: none"> • Due to limited availability of funds and ability of PHCCI to access funds from other financial institutions member withdraws were restricted and accordingly resulted in complaints from members. 		
AFCCO	<ul style="list-style-type: none"> • Financial services available day after typhoon. Members from two damaged branches advised to come to main branch (signs up outside cooperatives within 2 days of the disaster advising members what to do). • Field officers also conducted home to home visits each week to assist members answer questions. • Day following typhoon, members able to 	<ul style="list-style-type: none"> • In the week following typhoon, distributed relief goods, 1.1 million pesos from relief fund (blankets, food, water and mosquito nets) • Provided aid to eight families severely devastated – contributed 10,000 pesos for labour and to purchase materials to rebuild their houses. • Provided roofing materials to staff and officers who lost their houses. 	<ul style="list-style-type: none"> • Provided death benefits as per AFCCO's insurance policy. • Restructured loans (<i>Three years, Monthly interest payment, Semestral principal payment</i>) and minimal refinancing to severely affected. Interest rate per month reduced from 2% to 1% and six month moratorium period. • Calamity Loan (<i>Maximum of Php20,000 - House repairs</i>) available week following typhoon. 	<ul style="list-style-type: none"> • Savings actually increased as members were afraid of looters and placed money in the safety of the cooperative. • Some members came to withdraw savings, but not a huge problem nor big impact on liquidity because of increased member deposits right after typhoon (members deposited actual wet money). 	

	Date re-opened	Relief services provided to members/staff	Savings and credit services available to members	Impact on savings/membership	Other
	<p>withdraw any amount. Banks in area took three weeks to open, so AFCCO one of the only options for members to access money.</p> <ul style="list-style-type: none"> Operations from Tanauan and Mayorga transacted business from the main branch, Abuyog. 	<ul style="list-style-type: none"> Assisted coconut farmers in clearing operations. 			
KMPC	<ul style="list-style-type: none"> Two days after typhoon opened to members. 	<ul style="list-style-type: none"> Disbursed food items to members (food from KMPC owned coop). KMPC has a good relationship with local government and members able to receive rice seeds and relief goods. Board sought technical advice from a member who was able to give agriculture advice to those in need. Provided a chainsaw (for free) to members for clearing and cutting lumber. 	<ul style="list-style-type: none"> No new products added. Calamity loans not available. Many members received loans from the Government. Limit on withdrawals (5,000 pesos per withdrawal). Services almost immediately back to normal and members able to access standard loan products. Moratorium period of two months. ATM out of order until January as there was no internet. All transactions 	<ul style="list-style-type: none"> Savings increased as there was a lot of panic that looting may occur. 	

	Date re-opened	Relief services provided to members/staff	Savings and credit services available to members	Impact on savings/membership	Other
			needed to occur over the counter.		
OCCCI	<ul style="list-style-type: none"> • Most branches able to open the following day. Tacloban office shut for two weeks. • Members very grateful to OCCCI, only institution able to offer financial services post typhoon. Trust is now stronger than before Yolanda, however if all members had withdrawn funds OCCCI would have been unable to sustain operations. 	<ul style="list-style-type: none"> • After typhoon relief goods distributed (rice, canned goods, dried fish and noodles). Relief goods provided by donors. • Calamity assistance (gave materials for damaged homes such as nails, construction materials) provided to some members. 	<ul style="list-style-type: none"> • Provided leniency in repayments. • Up to 100,000 pesos issued for re-financing loans. • A moratorium period (one year) was granted for loans issued prior to typhoon. • Employees provided the option to restructure loans (up to five years). • All members are provided with free insurance and the value of construction materials was up to 4,000 pesos per member (acquired from insurance). This was the first time that this had been implemented and premium paid by coop. (Note: At time of evaluation only 16 of 32 batches had been released). 	<ul style="list-style-type: none"> • Expected savings to decrease but actually increased, as members felt their money was safer in the cooperative. After typhoon members have peace of mind that cooperative is there to assist. 	

	Date re-opened	Relief services provided to members/staff	Savings and credit services available to members	Impact on savings/ membership	Other
			<ul style="list-style-type: none"> Mortuary insurance available, insurance partner had money invested with OCCCI and able to release to members. This was able to be released without validation. 50% released before documentation as long as insurance company able to verify and required to produce death certificate or a hand written certificate from leader in community. Insurance options: 100,000 or 150,000 (premium). 		
ORVEMPCO	Able to open within two days.	<ul style="list-style-type: none"> Relief goods distributed to members (grocery items such as rice, noodles and medicine). 	<ul style="list-style-type: none"> Cash –500 pesos to members (December). Interest rate lowered from 2.5% per month to 0.75% per month. Loans restructured for three years. Calamity loans: Total disbursement 250,000 pesos and up to 1,000 	<ul style="list-style-type: none"> Small increases in membership 939 to 1,107 	

	Date re-opened	Relief services provided to members/staff	Savings and credit services available to members	Impact on savings/membership	Other
			<p>per member.</p> <ul style="list-style-type: none"> Building and repair loan (existing loan product). 		
PEMC	<ul style="list-style-type: none"> Able to open right after the typhoon. PASAR undertook preparation activities and placed some computers in plastic bags to prevent damage and had a well-established manual back-up system. 	<ul style="list-style-type: none"> Provided relief goods through their food cooperative, distributed 500 bags of rice. The food cooperative was the first stall to open in town and served both members and non-members. One week after typhoon provided a 1,000 peso gift certificate to all members to use in the food cooperative and in addition 200 staff members received gift certificates (non-members). 	<ul style="list-style-type: none"> Reduced interest rate from 2% to 1.67% and provided the ability for members to extend terms to assist in the rebuilding process. Moratorium for one month (November). 	<ul style="list-style-type: none"> Some members who had not prepared for the typhoon withdrew savings though not a huge impact on cooperative. Membership has increased post typhoon, one major contributing factor was that the cooperative was able to open soon after typhoon indicating a trusted institution within the community. 	
PACI	<ul style="list-style-type: none"> Opened 11 November (Monday following typhoon) and almost all normal services available (ATM impacted for 	<ul style="list-style-type: none"> Board decided to distribute cash assistance (1,600 pesos) to staff and officers. Money 	<ul style="list-style-type: none"> Limit member withdrawals to 10,000 pesos per day. After one week members able to withdraw any amount. 	<ul style="list-style-type: none"> Membership numbers have increased slightly and possibly more members 	

	Date re-opened	Relief services provided to members/staff	Savings and credit services available to members	Impact on savings/membership	Other
	<p>several months). First financial institution in area to provide services (banks 2 months due to communication units down).</p> <ul style="list-style-type: none"> • Manager went to bank in Cebu to obtain cash and carried 2 million pesos in his backpack. • Field collectors went house-to-house to inform people that PACI was open, also had public announcements through loud speaker. • Generator enabled services to be up and running, though limited time (shortened operating hours). 	<p>provided from another NGO and divided amongst staff.</p> <ul style="list-style-type: none"> • Received a cash donation from a foundation (to support one village). PACCI bought goods to support members in that village, excess goods were also distributed to non-members. 	<ul style="list-style-type: none"> • 5,000 peso emergency loan under livelihoods assistance program (one week after typhoon). Partnership with local government, Department of Social Welfare and Development who identified beneficiaries (local government unit pays the interest and the beneficiary just pays the principal). Provided an opportunity for PACCI to increase members. PACCI have right to conduct background check (capacity to repay loan, paying habits). Issued within one week of receipt and no collateral can be accepted. 	<p>due to partnership with local government.</p>	

Appendix two: Typhoon impact on cooperatives operations and their members

	Number of members/staff impacted by typhoon	Damage to cooperative	Damage to equipment	Damage to loan portfolio	Security concerns
PHCCI	<ul style="list-style-type: none"> 90-95% members directly impacted by typhoon. Impact of members was severe as many members live on the shoreline and their livelihoods were completely destroyed. 	<ul style="list-style-type: none"> Devastation to main branch and satellite offices with storm surge engulfing buildings. 9 million pesos damage to operations alone (excluding liquidity). Archives and records damaged. 	<ul style="list-style-type: none"> Critical damage to computers, office equipment, building structure, vehicle and server. 40 computers obtained water/wind damage. 	<ul style="list-style-type: none"> Approximately 25 million pesos damage to portfolio. Damage to loan portfolio extensive, approximately 40% of loan portfolio affected and only 60% of members with loans are in a situation to repay loans. The real impact of the typhoon on the loan portfolio is now starting to take its toll, as members are faced with the challenges of rebuilding their lives and repaying loans. 	<ul style="list-style-type: none"> Civil unrest in the immediate area, military presence to seek control. Even if cooperative was able to open, too dangerous due to security situation.
AFCCO	<ul style="list-style-type: none"> 9,832 (approximately 35%) loss their livelihoods. 709 members lost/totally damaged homes. 24 staff retrenched. 9 staff and 3 	<ul style="list-style-type: none"> Two branches completely destroyed (Tanauan and Mayorga). For Tanauan AFCCO decided than rather rebuilding on the exiting site to select a more strategically located position that would ensure a greater breadth of membership able to be served. 	<ul style="list-style-type: none"> Damage to office equipment (computers, furniture). 	<ul style="list-style-type: none"> Php 171,770,426,040 damage to loan portfolio. 	<ul style="list-style-type: none"> 300,000 cash looted from Tanauan office and as policy stated that only 200,000 could be kept in safe, key staff personnel were responsible to cover 100,000 pesos. Fortunately the office manager was able to recover 2 million pesos from the ATM before it was looted (carried motorcycle through debris to collect money, travelled over 60km in difficult

	Number of members/staff impacted by typhoon	Damage to cooperative	Damage to equipment	Damage to loan portfolio	Security concerns
	officers lost their homes.				conditions to secure funds).
KMPC	<ul style="list-style-type: none"> Members' properties and businesses damaged, not as severe as in other locations. As many members are government employees (teachers) they received government assistance. Many of the KMPC members are teachers and received funds from the government and with these funds were actually able to repay 	<ul style="list-style-type: none"> 1 million pesos in damage. Generator able to back up activity and ensure operations could be maintained. Roof damaged, totally blown away. Damage to windows, glass doors, ceiling, curtain wall, steel doors and metal twisted. Repairs commenced in December 2013, and debris started to be cleared away on 25 November. Construction of doors and windows commenced in December. The major damage occurred to the 	<ul style="list-style-type: none"> No equipment damaged, building only. 	<ul style="list-style-type: none"> No great impact on liquidity. 	<ul style="list-style-type: none"> No security concerns

	Number of members/staff impacted by typhoon	Damage to cooperative	Damage to equipment	Damage to loan portfolio	Security concerns
	KPMC loans.	<p>roof and assessment for this began in March – KMPC used own funds to repair, immediately required due to rain and to prevent further damage.</p> <ul style="list-style-type: none"> • Savings increased as there was a lot of panic that looting may occur. • KMPC faced no security concerns. 			
OCCI	<ul style="list-style-type: none"> • One Board of Director perished in the disaster and 16 members from Tacloban branch. • Many members' livelihoods destroyed. • Interview with member revealed that although calamity, rebuilding loans and construction materials were made available 	<ul style="list-style-type: none"> • Offices totally damaged, mostly in Leyte province. • 12 offices damaged. • Identified 3 million pesos of damage (for all operations not just savings and credit). 	<ul style="list-style-type: none"> • Total damage to computers in some branches. 	<ul style="list-style-type: none"> • More than 5 million pesos loan portfolio affected (60% of total portfolio). 	

	Number of members/staff impacted by typhoon	Damage to cooperative	Damage to equipment	Damage to loan portfolio	Security concerns
	for members, at the time of the evaluation (September 2014) not all members have received loans or construction materials.				
ORVEMPCO	<ul style="list-style-type: none"> Members businesses damaged, many have stalls in central market place and their goods/products were destroyed. 	<ul style="list-style-type: none"> Rented building was totally damaged and rented a new property while new building is being constructed. 	<ul style="list-style-type: none"> Some equipment damaged (computers). 	<ul style="list-style-type: none"> Almost 40% of loan portfolio was damaged, however not so severe as most of members are stall owners rather than farmers and have the capacity to pay. 	<ul style="list-style-type: none"> Jewelry was previously used as collateral and was stolen from safe.
PEMC	<ul style="list-style-type: none"> Members livelihoods protected by the company (PASAR)- received one month's salary, through a cash for work initiative to rebuild their houses. Palompon declared first area to have 	<ul style="list-style-type: none"> Damage to windows and some of building structure. 	<ul style="list-style-type: none"> Windows, computers and critical damage to the server. Immediately after typhoon there were problems with the generator, lack of electricity so hours of operations restricted. No electricity for five months. 	<ul style="list-style-type: none"> Minimal 	

	Number of members/staff impacted by typhoon	Damage to cooperative	Damage to equipment	Damage to loan portfolio	Security concerns
	recovered from typhoon.				
PACCI		<ul style="list-style-type: none"> • 60% of building damaged. Total damages approximately 1.2million pesos. • Most members are farmers, stall owners and government employees. Damage to members' houses and livelihoods. 	<ul style="list-style-type: none"> • Glass, computer, electrical transformer and signage. • Most computers were damaged and went immediately went to Cebu to purchase (Palompon is the area affected area with the closest access to Cebu). Laptops were still operational and server was not damaged. 	<ul style="list-style-type: none"> • No net loss 	

Appendix three: Interview with financial cooperatives

Question	Response
Background info	
Name of interviewee	
Position	
Name of financial cooperative	
Location	
Branches affected?	
How was your financial cooperative affected by the typhoon? (What was damaged and the impact of this)	
Are there any differences between what your financial cooperative offered pre-typhoon to now? (extra services or some services still not available)	
How soon after the typhoon was your financial cooperative able to serve members?	
What is the biggest challenge that your financial cooperative has had to overcome since the typhoon?	
What kind of assistance has your financial cooperative received to help you rehabilitate/rebuild? (i.e. new computer) and \$ amount. (who initially paid?)	
Who provided this assistance? And how was it delivered? Were there any delays? What's the process?	
How relevant and useful has the assistance/ funds been?	
What is your understanding on where the funds are coming from? (who provided them)	
Other comments	

Appendix four: Project milestones

- **8 November 2013:** Typhoon Haiyan (Yolanda).
- **November 2013 – ongoing:** CUFA, WOCCU, ILCUF launch appeal.
- **November 2013 – ongoing:** Cooperatives purchase equipment and services to restore services.
- **14 January 2014:** VICTO National conducted ‘Bangon Coop Post Typhoon Yolanda Rehabilitation Planning’ with 62 people from 28 cooperatives.
- **27 February 2014:** MoU between WF and VICTO signed
- **18 March 2014:** ‘WOCCU Project Beneficiaries Stakeholders Conference’ attended by 20 people from nine cooperatives.
- **7-9 April 2014:** Visit from Peter Graves, Senior Vice President Technical Assistance WOCCU and Project team meeting.
- **8 July 2014:** Signing of MoUs between VICTO and nine cooperatives.
- **15 July 2014:** OCCCI provided an extension until 15 July to provide official receipts.
- **30 July 2014:** VICTO National Disaster Reduction Risk Management Committee convened an emergency meeting to discuss how the WOCCU funds were to be disbursed. The committee approved the funds would be released in two tranches.
- **6-8 August 2014:** VICTO Project Coordinator delivers check to seven cooperatives supported under tranche one (totaling 2,884,704.49 PHP).
- **28 August 2014:** ORVEMPCO hold ‘ground breaking’ ceremony to celebrate to start of construction for the new cooperative.
- **25 -29 September 2014:** CUFA representative undertakes monitoring trip.
- **26 September 2014:** AFCCO hold ‘ground breaking’ ceremony to celebrate land acquisition and plans for construction.
- **October 2014:** Tranche two funds anticipated to be released to VICTO and then to OCCCI and AFCCO.
- **November – December 2014:** ORVEMPCO new site construction expected to be complete.
- **October – November 2014:** AFCCO construction contract and bidding process expected to be completed and construction to commence. Construction anticipated to take three months.
- **October 2014 – ongoing:** Establishment and implementation of disaster relief recovery fund.

Appendix five: AFCCO data

Office	No. of Members Damaged	Damage %	Amount of Loan Portfolio	Damaged Loan Portfolio
Abuyog	2,392	20%	204,836,900.51	40,967,380.10
Mayorga	2,408	100%	60,381,115.82	60,381,115.82
Burauen	3,637	90%	54,560,004.44	49,104,003.99
Tanauan	1,395	100%	21,317,926.13	21,317,926.13
Hinunangan	0	0%	12,466,979.17	0
			353,562,926.07	171,770,426.04

Appendix six: Reimbursements

Refer to separate Excel attachment.