

FCCMPC

ANNUAL SURVEY SHEET OUTCOME

Period Covered : March 25 - May 30, 2017

Over All rating - 84% of respondents are satisfied

Item No	Member's Suggestions / Comments:	Count	How to address member's concern
Customer Service			
1	Very patient in terms of collecting our payments.	1	> Thank you for your trust and confidence
2	Friendly coop employee.	1	
3	Ganahan ko sa Coop kay mag kinahanglan me naa dayun muhatag.	1	
4	Coop representative visits our office for freebies.	1	
5	Thank you. Keep up the good work!	6	
6	Continue the good service.	10	
7	They are very friendly, easy to approach.	4	
8	Dux can easily be contacted and responds very fast. Please reward him.	1	
9	Mr. Dux is a great representative. Give him pizza.	1	
1	Not Friendly & approachable in many times especially when we ask concerns.	8	> Coop Staffs to undergo another Customer Service training...timing is 4th Qtr 2017.
2	If possible, please review the behavioral aspects of some coop staffs.	1	> For the Coop management to implement disciplinary actions to erring staff accordingly, members are encouraged to formally write down their specific concern to a specific staff by accomplishing the Account Discrepancy/Complaint Form or submit a formal complaint in writing. Form available at the Office, thru email or FB.
3	Hopefully everyone should be serve even though naay ontol.	1	
4	Please entertain the members kindly, especially at cashier section. Do not treat just nicely to the higher postioned members.	1	
5	Dux is not approachable, no customer service. He is selective in being pleasant to customers.	1	
6	Be more friendly to all customers.	1	
7	One of the cashiers is not approachable.	1	
8	Some staff has no customer service - mug ot.	4	
9	Staff is strict. Especially Dux.	1	
10	Greetings and wear smile while in service.	10	
11	Dili na magminaldita si Inday.	2	
12	Not generous.	1	
13	In time we need an approval such increase of our loans, they answer negatively.	1	
14	Unfair treatment of Coop personnels to Coop members.	1	
15	Remove Dux as front liner. Ever since 2013, his manners of dealing with people is very discriminating. A simple question & his response is so unhelpful.	2	
16	Hoping for more friendly relationship with people in the Coop office. May they be more friendly, smiling and accomodating.	14	
17	Improvement of some staff in dealing with people.	1	
18	Be patient to your creditors.	1	
19	Smile pud ov! Dili manginsulto ug mag inistrikta.	3	
20	Please put/assign someone in the front desk that could cater our concerns/questions.	2	
21	I am just concerned about 3 staffs who aren't approachable. 2 from upstairs and 1 from downstairs. It wont hurt if they learn to at least smile.	1	
22	No favoritism or closefriend.	2	
23	If the members ba need ug help especially operators that time in need, pwede pangitaan ug paagi? Dili kay kasab-an or pakauwawan. May lang man sila sa ilang mga ka friendship. Sa mga staff ba, pwede e educate pud sila about ethics kay daghan man gud member dismayado in terms of hinanguyay ka mangasaba atubangan sa uban members.	1	> All staff were reminded that MEMBERS or POSSIBLE MEMBERS must be treated with utmost professionalism and confidentiality per our Quality Policy & Core Values
24	Be approachable to everyone. Because Coop is a team.	1	
25	The admitting officer Dux should be more pleasant and entertaining.	1	
26	Not taking notes of our concerns.	1	
27	Please entertain associates as how you entertain regular members and update our dividend on time. Thanks to all.	2	
28	Sorry, si Dux dili kamao mo entertain. Mahadlok me mangutana kay	2	
29	People in 2nd floor needs to be more accomodating.	1	
30	Not approachable and lack of interest in entertaining clients	2	

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1	Inaccurate posting	2	> For concerns like these, Members are encouraged to formally write down their specific concern accomplishing the Account Discrepancy/Complaint Form or submit a formal complaint in writing for proper and quick action. > Members are encouraged to call the office as soon possible for immediate action
2	Updating deductions, takes 3 weeks to process.	1	
3	My passbook was still not available after 2 weeks from application.	1	
1	Have a teambuilding activity for all member for us to have bonding with each other & to build a relationship with one goal.	1	> The Annual General Assembly already serves as time for members to gather and bond. > Having a separate team building activity for all members would be very costly and there is no guarantee that all can attend.
2	Always pin a name tag to all FCCMPC staffs/employees in office.	1	> Name plate of the staff is posted/displayed already. > Name plate for the new staffs (Jane, Mel and Gladys) to follow . Time frame - Sep 30, 2017
3	Prioritize Senior Citizen in any Coop transactions.	1	> Coop always gives priorities to PWD's & Senior Citizens > Purchase signage that "This establishment prioritizes PWD's and Senior Citizens". Time Frame - Sep 30, 2017
4	Please extend the payment cut-off until 6 pm.	1	> Coop is open from 6am to 6pm. > Coop starts accepting payments from 6am to 3pm only. The purpose of the cut-off is for the cashier to reconcile all collections for the day and deposit all cash to the nearest bank. This is part of the Coop's Risk Management program being an ISO certified.
5	Accept payment until 7pm.	1	
Products and Services			
1	MPL loan - lots of requirements.	1	> Other Cooperatives and even the banks requires documents more than what FCCMPC requires. > Requirements are set to protect the Co-makers and the Coop in general
2	Petty cash must be reviewed. That is small amount.	1	> Petty means small, that is why it is called Petty cash loan > Members also have the option to avail of the CASE wherein they can avail of bigger amount that Php1k and with the same interest rate.
3	Lower interest rate please.	3	> Based on survey comparing to other Cooperatives in the Province of Cebu, FCCMPC offers the lowest interest rates for our loan products
4	Suggest to decrease the interest of CASE LOAN.	2	
5	Ontol or not pwede mo co-maker as long as he/she is a member.	2	> In the event the maker failed to comply with his/her obligation, the co-makers are obligated to pay his/her loan balances. The more co-makers the better because the loan balance shall be divided into the # of co-makers. > If the Co-maker is already delinquent with her/his own coop loans, then the possibility of collecting from that person in the event the maker runs from her/his obligation is very impossible
6	I suggest to back the previous co-maker in 2 persons during apply loan.	2	
7	Hopefully reduce the co-maker if we loan more than our capital. Thank you!	1	
8	Nganu man ug mo loan kinahanglan man ang Co-maker way untol maglisod man gani mig hangyo nga magpa co-maker, samot nag pangutan-on pa nimo kung wa ba siyay untol.	1	
9	Please improve services to AWOL/Follow-up for the benefits of the co-makers, not the co-makers to follow-up them for you.	2	> The Coop will exert all effort to collect from the maker. Sometimes, we need to get the help from the co-makers to make sure that we can collect instead of transferring the maker's loan to the co-makers
10	Some member can loan more than 100 thousand even though their fix is small, that is why I think coop has favoritism.	1	> Maximum Loan availment is always about the capacity of the member to pay and collateral value
11	Incorrect loan deduction/ loan was released late than the promised time.	1	> For concerns like these, Members are encouraged to formally write down their specific concern accomplishing the Account Discrepancy/Complaint Form or submit a formal complaint in writing for proper and quick action.
12	In my case, no immediate action about the settlement of my loan account even im already paid up my loan in time, still have a pending case for settlement of incharge.	1	

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13	In application of any loanable offer and we pay for the processing fee. But why we are the one who will process? Whats the use of paying fees?	1	> Loan processing is being done by the loan officer including signing of Deviation forms within the period of loan processing time > There are times that members needed the money right away and there is a deviation form to be signed by signatories...this is when the member has to exert effort and be the one to route their own form so that they can immediately answer the questions of the approver.
14	Extend loan terms to 3 years.	1	> There is a term for every loan portfolio, however, Loan terms are negotiable subject for the approval of the Board
15	Add more affordable long term credit plan.	1	
16	Increase the MPL maximum loanable amount.	1	> MPL Maximum loanable amount is already at Php500K > Maximum loanable amount is still within the capacity to pay by a member. A deviation form can also be done but subject for the approval of the Board.
17	Pwede ang case para sa GY cash nalang aron dili nalang mi maghuwat sa banko?	2	> For security and safety reasons, the Coop will not handle cash releases
18	Much better we as associate members can also avail petty cash, cash advance and special emergency loans for quick needs.	1	> Associates members can also avail of Petty Cash and CASE loan. They just need to visit the office and fill out the form between 9am to 3pm, Monday to Friday
19	Quick processing.	11	> 1/2 day cycle time is already being implemented
20	Regarding our loan and special accounts, kindly indicate the total amount including the interest which appear in our payslip. Thanks!	3	> FSC payslips has limited slot for COOP deduction details. Thus, we request all members to visit our Coop office to verify their deductions if they have doubts or get the details of what was deducted from their salaries.
21	Please separate the principal loan and interest of the loan and should be reflect on the payslip.	2	
22	Provide breakdown for deductions.	1	
1	When I complain, the product like "cellphone" it will take 5 months or above to claim the warranty.	1	> For concerns like these, Members are encouraged to formally write down their specific concern accomplishing the Account Discrepancy/Complaint Form or submit a formal complaint in writing for proper and quick action. > The accomplished form shall be our basis when we review the supplier's performance
2	There some product like "Laptop" that have free printer. Until now its still on hang, when I can claim.	1	
3	Please provide cellphone accessories with good quality and branded.	1	
1	I hope naay car loan.	1	> Eversince, We don't offer car loan because it has more disadvantages. > Coop can endorse members to the banks for car loans
2	Build rooms for rent.	1	> We already have a residential apartelle (Bangkal Plaza)
3	Pwede magpautang mo ug motor?	1	> Eversince, We don't offer car loan because it has more disadvantages. > Coop can endorse members to the banks for car loans
4	I suggest building a store selling our basic needs.	1	> We cannot compete with the existing supermarkets in the locality
5	More product and services.	1	> Please visit our office and discuss your needs and we will do our best to deliver
6	Provide opportunities of product display.	1	> Office does not have space to accommodate members products for display
7	Venture on business that majority can avail and focus on the basic needs.	1	> Business group focused on big tickets for higher returns
8	More profitable business initiates to maximize profits.	2	> Business group focused on big tickets for higher returns
9	Fairchild Villa for the less income which is below 500,000.00	1	> Coop can offer subdivided lots in the future
10	Insurance plan (Life/Hospitalization)	1	> Ongoing review for possible implementation by 2018
11	Coop will purchase a lot for the members who wish to have lot. By means of loan in Coop or low cost housing project.	2	> Coop can offer subdivided lots in the future

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12	My suggestion is about housing loan program due to not proper explanation of the client.	2	> For those who wanted to avail of housing, please come to the office for the details of the process and documentation
OTHER CONCERNS			
1	For important matters/information, maybe it would be better to directly email the members of the cooperative, especially to those who are from other companies.	3	> All info, updates and memos are being disseminated thru the following means as needed: 1) WEBSITE 2) FB 3) Coop office Bulletin Board 4) FSC Bulletin Board 5) Mass mailing thru website
2	If there are concerns that needs to be disseminated, please also inform us since we are also part of the cooperative.	5	
3	Regular dissemination/broadcasting of news/update through social media, emails, text and other internet materials.	2	
4	Need to post in the bulletin board whatever changes in the Coop.	3	
5	We really want to join the livelihood programs but since were only an associate members we cant visit the office daily & read whats posted in the bulletin.	1	
6	Always inform members whatever additional implemented.	2	
7	Consistency of the updates.	2	
8	Improve the frequency of updating Coop's Website to include business updates/promotions on products and services.	1	
9	Post to the emails - Coop reports/status.	1	
10	Online updates, accounts, checking of payments, transaction for all applicants including the approval and online viewing of savings/fixed and loans.	14	> This feature already available in our WEBSITE. SOA is updated daily > All transactions in a day are automatically uploaded in our website every 7pm
11	Website improvement so the members can realtime monitor their status.	1	
1	Associate members to become regular members for us to participate in the election.	2	> This has been provided in our By-Laws as approved by the General Assembly last March 2016. > Those who wanted to become a regular member must submit a letter of intent and comply with the requirements set in our By-Laws subject for the approval of the Board
2	Hope next General Assembly everybody can avail snacks because everyone is a member.	2	> Morning snacks are given to "EARLY BIRDS" only, therefore this is limited and shall be given until supply lasts. > As for the GA Meal, all members, early or late, for as long as they registered, are entitled to this MEAL.
3	In next G.A hinaot same color ra ang mga stab sa tanan regardless of associate, regular and knowles members. Especially in the raffle draw to avoid special "treatment" sa pagbunot.	2	> Knowles branch conducts its own Annual Meeting for all members separately (afternoon session). Therefore, raffle draw for them is separate (from the branch' own funds) > For the FCCMPC MAIN Annual General Assembly, Regular and Associates needs to be identified for the purpose of election. Regular members were given flaglets while Associates were given green tags. > For members (Regular or Associates) who went to FSC to cast their votes/register (if they were on duty at FSC), a different colored stubs were distributed to them for us to be aware that they casted their votes/registered at FSC on that day.
4	We hope that the dividend given to us will be really granted/ reflected to our share capital/savings deposit.	1	> Dividends and Patronage refund are being distributed to members every year depending on their request on how to get them. > Unless a member has an outstanding due for payment, all dues are deducted first from Dividend/patronage refund and the excess to be given to the member (if there is excess)

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5	Increase of dividend and patronage.	3	<ul style="list-style-type: none"> > The Board, Officers, Management & Staff are working together to achieve our goals and be able to give higher returns to members. > The Coop never missed target rates presented and approved every GA > Members are also encouraged to continuously patronize our products and services to increase income of the cooperative. > It also depends on the market and economic situation
6	To have Coop members ID card.	1	> The Systems Oversight Committee and Membership Committee are already working and preparing for this one. Possible implementation by 2018
7	I suggest to set PMES on Saturday even once a month.	1	> Aside from the regular PMES schedules set on Mondays, Tuesdays and Thursdays, PMES schedule is also flexible and on a case to case basis. If there will be group of people who would want to have it done on a Saturday or Sunday, the Coop may consider but there must be a considerable number of attendees to maximize the effort
8	I hope sir/maam we can avail our loan because the Probe agency did not agree for specimen of signature for loan.	1	> Membership to talk to Probe Management about the MOA
9	Can we ask for our update interest on our passbook yearly?	1	<ul style="list-style-type: none"> > Interest for Regular savings are compounded quarterly, automatically added to the savings account. Interest automatically reflected on the passbook. > Interest for Savings Plus is also compounded quarterly. The Plus 1 is added on the anniversary date if the member has complied with the requirements. Interest also automatically reflected on the passbook > TD or STD are compounded annually and member may request ahead on how they would want to get their interest
10	Please increase maximum limit of the fix deposit, (200k) could be higher.	1	> Share capital(Fixed Deposit) max is Php200,000. Members may opt to put their excess money in the Coop's Savings deposit, Time Deposit or Special Time Deposit where they can also get higher returns.
11	Have an office in Cebu City.	2	> There is no need to have a satellite office since most of the transactions can be done thru internet (email, fb, website..etc)
12	Can we withdraw cash on a bank outside the mepz?	1	> Over the counter withdrawal is only available at Metrobank MEZ1
13	Easier process to deposit/invest to the Coop, like online facility perhaps.	1	> Fairchild Coop has bank accounts with Metrobank, BPI, Land Bank, Allied Bank/PNB, BDO and Union Bank. Members may choose to deposit their payments/investments to any bank nearest to them. They only need to send the photocopy/scanned copy of their bank transaction slip to the Coop (via email/fb...etc) so that Coop can post the deposit to their coop account accordingly.
14	Consistency in current projects, transparency in everything. Ensure round controls in the financial management side.	1	> All business endeavors and updates including financials are being reviewed by the Board monthly
15	Have a financial education to all members.		> Financial education is open to all members. Once theres a schedule of seminar, member only need to pre-register
16	Please eliminate the MIGS guarantee. It must be fair of us as a member of Cooperative.	2	<ul style="list-style-type: none"> > MIGS is required by CDA (Cooperative Development Authority) in all Cooperatives > MIGS or Members in Good Standing are members who have complied with all requirements set by the Cooperative and don't have unpaid dues or non-delinquent in the payment fo their loans. > For Regular members, they have to be MIGS for them to be able to vote or be voted upon as required by our By-Laws & Election POLICY

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17	I am already a regular member since August but I wasn't able to vote.	1	> Associate members of FSC/ON are required to visit or inform the Coop office as soon as their employment status becomes Regular.
18	You should be transparent especially mortuary number posting an total amount of money in the Coop one time.	1	> Refer to Separate posting on Mortuary Damayan program for FSC/Ex-FSC employees (nitz to create a separate posting about what mortuary damayan is all about). Time Frame - QTR3 2017
19	Mortuary is too big. Why try another option more from mortuary.	1	
20	For me, I suggest nga naay GC kung mag birthday ang Coop member.	1	> All members (Regular or Associates) receives more or less Php1,000 per year in benefits (cash or in kind). Aside from the fact that we are getting at least 10% as Dividend/Patronage refund rates. The benefits we are giving to members are more than enough compared to other Coops. > GC's every December is based on the Annual Operating Plan (Budget presented). Eventually, depending on the annual income of the Cooperative, this may increase but slowly, not directly set to Php500.
21	Please increase your GC allowance (500)	1	
Overall			
1	Keep moving forward as we are moving forward.	1	Thank you for the continued trust and confidence!!!
2	Well organized.	1	
3	More Power and God Bless!	5	
4	Members are growing bigger.	2	
5	Congratulations. Keep it up!	3	

Prepared by:

Printed copy signed August 31, 2017

Nenita Mendoza
Membership

Noted by:

Printed copy signed August 31, 2017

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