

<b>Name of Extension/Public Service</b> (The name of the service being offered)	Credit Management
<b>Objective</b> (Description of the service being provided; History of service provision)	<p>The Institute of Cooperatives and Bio-Enterprise Development (ICOPED) is a duly-accredited cooperative training provider of the Cooperative Development Authority (CDA). As such, the ICOPED conducts CDA-prescribed training courses for cooperatives.</p> <p>The course is an additional training for officers engaged in savings and credit with at least PhP 5,000,000.00 worth of deposit liabilities based on their latest Audited Financial Statement. It covers the concept and application of credit management practices in the cooperative. By the end of the course, participants should be able to explain the concepts and principles of savings and credit management, the elements of credit/lending policy, and the effective lending process.</p> <p>This course has been conducted twice from 2011-2016.</p>
<b>Duration/Date</b>	One day, offered continuously/regularly
<b>Target Beneficiaries</b>	All cooperative officers. Please note that only a maximum of 30 participants can be accommodated per CDA-prescribed training.
<b>Cost of Participation</b>	PhP 500 per day per participant, inclusive only of the cost of training kit and honoraria of resource persons and training staff
<b>Office in Charge</b>	Institute of Cooperatives and Bio-Enterprise Development (ICOPED) College of Economics and Management University of the Philippines Los Baños
<b>Office Profile</b> <b>Degree granting or non-degree granting</b> <b>Purpose of creation</b> <b>Location in the hierarchy</b> (Background of the office providing the service i.e. Number of personnel and Key personnel providing the service)	<p>The Institute of Cooperative and Bio-Enterprise Development (ICOPED) is an academic unit under the College of Economics and Management, University of the Philippines Los Baños that focuses on the development of cooperatives as viable economic and social enterprises through its instruction, research, extension, and training programs.</p> <p>The ICOPED is a duly accredited cooperative training provider (ATP) that offers training courses prescribed by the Cooperative Development Authority (CDA) pursuant to Article 44 of the Philippine Cooperative Code of 2008 (R.A. 9520) and the Section 5 of Rule 7 of its Implementing Rules and Regulations. The Institute aims to equip professionals with the necessary competencies and skills to manage and operate cooperatives, and improve the abilities of cooperative development workers for successful implementation and monitoring of cooperatives and development programs and projects.</p>



	<p>ICOPED envisions to be a center of excellence for instruction, research, and extension in the field of cooperatives and bio-enterprise development in the Philippines and Asia. It is composed of 11 personnel including the Director, three faculty members, four REPS, and three support staff, each with important contributions to the provision of extension services.</p>
<p><b>Awards/recognition received by the office</b> (The awards given by or received by the office offering the service, if any)</p>	
<p><b>Official website and Social media accounts</b> (The link to the official website of the service)</p>	<p>Official Website: <a href="http://www.icoped.com">http://www.icoped.com</a> Facebook Page: <a href="https://www.facebook.com/icopeduplb/">https://www.facebook.com/icopeduplb/</a></p>
<p><b>External links for documentation</b> (The external links featuring the service [for the electronic copy, e.g. features in newspapers etc.]</p>	
<p><b>Contact details</b> (The contact details of the head of the unit offering the service: fax, telephone, email, snail mail, map)</p>	<p>Dr. Zenaida M. Sumalde Director Institute of Cooperatives and Bio-Enterprise Development College of Economics and Management University of the Philippines Los Baños College, Laguna 4031 Telefax: (63) (049) 536 3266 E-mail: <a href="mailto:zmsumalde@up.edu.ph">zmsumalde@up.edu.ph</a></p>
<p><b>Other Remarks</b></p>	