

10 August 2023

To: The Board of Directors

Thru: CEO/GM/Manager

Fellow Cooperators:

Last year we introduced the **Financial Literacy Program (FLP)** we developed for members of MASS SPECC. During the orientation session, we introduced the FLP for coop members (young and old) who are employed, including coop staff, of course. Since then, we have been receiving requests to conduct a TOT (training of trainers) for those who will conduct the FLP for coop members and staff.

We are now ready to conduct the first TOT. This will be on Sept 25 – 26, 2023 in Cagayan de Oro City (6<sup>th</sup> floor of Mindanao Coop Hostel Services) and will be done face-to-face.

For this first TOT, we will invite only those who will be appointed or designated by the cooperative as **financial counsellors (FC)**. The role of FCs is to provide counselling to those members or staff who will need such support after attending the FLP. It is anticipated that such follow-up support may be necessary to ensure that those who attended the FLP would carry on their journey towards financial stability and freedom. FCs are expected to be full-time staff of the cooperative because financial counselling will be an important component of coop services to members.

When you nominate somebody to attend the TOT, please ensure that he/she will be designated as your financial counsellor eventually. He/she will undergo another training on financial counselling later in the year.

Registration fee for the TOT is **Php 3,000.00 / pax** which could be charged to your CETF contribution. Please ask your participant to register using this link: <https://forms.gle/PAYeNM4zJDYvSrPo7>. Deadline for registration is on or before **September 20, 2023**.

Should you have any questions, please contact Ms. Karen Cruz at [kt.cruz@mass-specc.com](mailto:kt.cruz@mass-specc.com) or 09171425284.

Sincerely,

  
ROMULO M. VILLAMIN  
Managing Director, ICS