



Government of the Republic of Vanuatu

Office of the Registrar of Cooperatives and Business Development Services

2019

Annual Report



“Empowering Cooperative Enterprises, Growing Stronger Together”

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MESSAGE FROM THE DIRECTOR/REGISTRAR



The year 2019 is another challenging period for ORCBDS to Empowering Cooperative Enterprise and for them to grow stronger together. As a government department with limited operational budget, we strive to put our best move forward every day to serve the public in the most efficient and effective ways possible. In this year's Report, we are highlighting many, though certainly not

all, of the ORCBDS accomplishments and activities to advance our vision "...ensure to create a sustainable, inclusive, member owned and controlled co-operative business network, for the social and economic benefit of members and for the nation of Vanuatu".

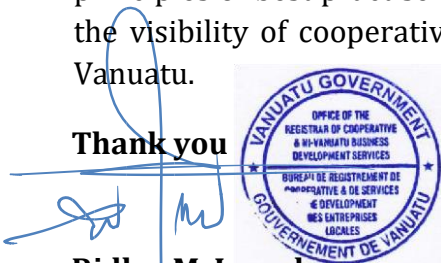
In fact, 2017 was the year we went back to being Co-op, with the re-launch of "re-branding and Modernising Co-operatives", with our new National Cooperative Policy. Our Business plan strategies for moving forward are:

- ✓ Strengthen and Mobilize Inclusive Co-operative Leadership and Management
- ✓ Review of Co-operative Legislative and Regulatory Framework
- ✓ Restructure Functions, Roles, and Responsibilities Across the Co-operative Movement
- ✓ Acquire and Deploy Information and Communications Technologies
- ✓ Strengthen the Co-operative Business Network

The past year, 2019, proved to be a challenging and eventful year for our Cooperatives. Most notably, Launching of the Port Vila Fish Market, which has been outstanding for over 2 years. Now, our fishing coops and fishermen have a market access for their marine resources. Not only have that, but the completion of the review of Cooperative acted, which has long been an outstanding task. Finally, the completion of MSMEs bill consultation and ready for gazetting in the parliament this year, 2020 will be an event to look forward for, as this is the platform to establish the Department of Ni-Vanuatu Business.

We have in hand our new policy and its implementation strategies, which will be our guide in implementing our overall plans. Even though challenges will be faced, we will work very closely with other government agencies to empowering our communities to participate in our economy. I will ensure that the office I lead must ensure uphold the principles of best practise in providing services to our communities and guarantee that the visibility of cooperative enterprise must be felt and seen in the outmost parts of Vanuatu.

Thank you



Ridley M. Joseph
Director and Registrar of ORCBDS

VT 530 m

See page 11

Profits

50.7 m

See page 12

Dividend Shared

27.5

See page 12

Total Savings and Loan

115.9 m

See page 13

Loan Disbursed from S & L Co-op

78.3 m

See page 14



Active Co-ops

314



Active Co-op Members

12,846



Number of Consumer Co-ops

145



Number of producer Co-ops

16



Number of financial Co-ops (S&L)

125



Number of Fishing Co-ops

19

CO-OPERATIVE BUSINESS MODEL

Co-op is a member-owned organisation, which does business in a different way.

The Co-operative difference:

The co-operative business model logically based on the notion of co-operation. Co-operatives are therefore driven by both social and economic concerns. They are often community-based enterprises that established by their member/owners to meet their economic and social service needs. A priority for a co-operative is to improve the quality of life for its members, not simply to maximize profits for shareholders.

Different Purpose:

Whereas the primary purpose of a private sector enterprise is to maximize profit for its owners and/or shareholders, the primary purpose of a co-operative is to meet the common service needs of its members. Needless to say, a co-operative must always aim to maintain a level of earnings sufficient to support current operations and to provide for future growth.

Different Governance Structure:

Whereas share ownership is the controlling factor in most private sector businesses, members are the controlling factor in a co-operative enterprise. In a co-operative, each member has one vote regardless of the number of shares held.

Different Allocation of Earnings:

Whereas investor-owned businesses must distribute profits in the form of dividends allocated based on number of shares held, co-operatives distribute profits to members in proportion to the business they conducted with the co-operative during its business year.

THE 7 CO-OPERATIVE PRINCIPLES



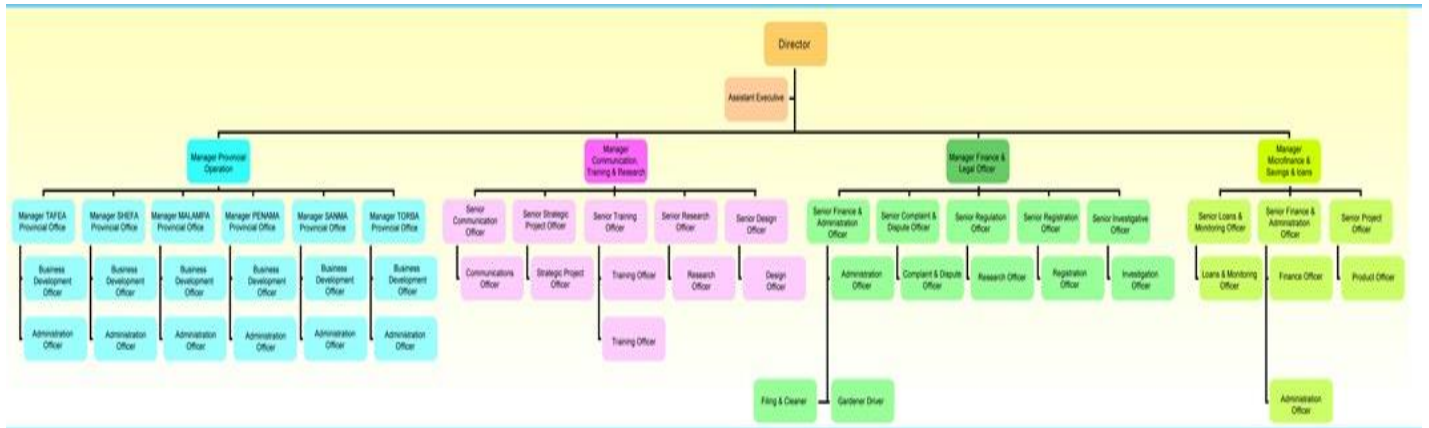
ORCBDS PLANNING FRAMEWORK

The purpose of our planning framework is to provide a clear direction, which the government of Vanuatu wishes to follow to strengthen, and developing rural economic development through co-operative enterprise.

In this context, the corporate plan and the National Co-operative Policy links to the Vanuatu 2030 - The People's Plan, and the plans of the ORCBDS.



ORCBDS STRUCTURE



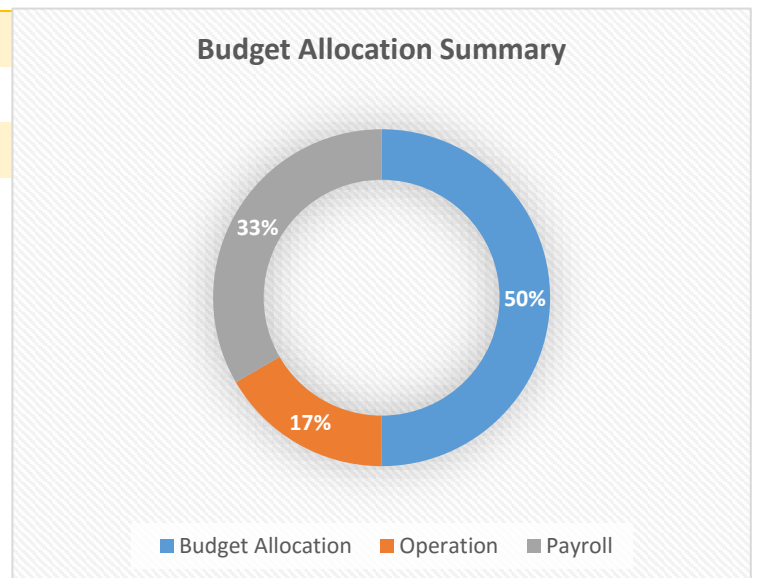
This organisational structure was approved in 2015



ORCBDS BUDGET ALLOCATION SUMMARY

Budget summary	VT	%
Budget Allocation	79,562,175	50
Operation	26,464,333	17
Payroll	53,097,842	33

See page 16 for more detail



PERFORMANCE AGAINST OUR STRATEGIC PROGRAMS

Strategic Programs 1:

Establish a National Cooperative Leadership and Management Council (NCLMC)

OVERVIEW

5 Activities Required

Status

4 Achieved

1 Ongoing

Deliverables and indicators

Appointment of members with terms of reference

Number of Meetings

Development of a strategic development plans for VCBN

Sign off on draft legislation

Strategic Programs 2:

Government to adopt new co-operative legislative framework and supporting regulations applicable to co-operative enterprise business units

OVERVIEW

7 Activities Required

Status

4 Achieved

3 On-Going

Deliverables and indicators

- Revision of cooperative Act 1987
- Creation of Co-operative standards and best practise framework/policy for financial and non – financial cooperatives.
- Associated by-Laws to support the revised cooperative Act
- New organisational structure with revised job descriptions
- VQA Compliance

Strategic Programs 3:

Small business Bills

OVERVIEW

1 Activities Required

Status

1 Achieved

Deliverables and indicators

- Submission of MSMEs bill to COM
(Activity has been achieved but COM differed to be tabled in 2020 parliament sitting)

Strategic Programs 4:

Arrange 3 study tour and research for Vanuatu Cooperative training Centre

OVERVIEW

5 Activities Required

Status



Deliverables and indicators

- Identification of donor to fund study trips is currently ongoing with views officers going overseas
- Draft capacity building plans complete
- 2 study tours undertaken by cooperative members

Strategic Programs 5:

NCLMC – Development and delivery of an innovative and targeted human resources and Capacity building

OVERVIEW

7 Activities Required

Status



Deliverables and indicators

- Development of e-learning platform via ORCBD website is still ongoing
- 12 cooperative learning circles started is still on-going
- 6 person enrolled in cooperative certificate e-learning courses is yet to achieved
- Performance management rewarding system is yet to developed

Strategic Programs 6:

Roll out a new cooperative branding marketing and branding program (Re – Branding and Modernising Cooperatives)

OVERVIEW

10 Activities Required

Status



Deliverables and indicators

- Cooperative image awareness will be achieved this 2nd quarter
- Improved visibility of cooperative image and programs in provinces
- 24 additional cooperatives joining VCBN is yet to be achieved
- Development of promotional tools is on going
- Continuous improvement of IMS and IT upgrade throughout provinces is on going

Strategic Programs 7:

Engaging 6 Lead Cooperatives to work with VCBN and be shareholders

OVERVIEW

4 Activities Required

Status

1 Achieved

3 On-Going

Deliverables and indicators

- Point of sales inventory technology is still on-going and being trial in 2 coops in Shefa
- Implementation of Savings and loan technology is yet to be achieved
- At least two pilot project in service delivery and management structure is on-going
- 6 lead cooperatives identified and willingly working with VCBN as members is yet to be identified once VCBN starts its operations

Strategic Programs 8:

Carry out an effective and efficient business development through Business Support Services

OVERVIEW

7 Activities Required

Status

4 Achieved

3 On-Going

Deliverables and indicators

- 100 % audit achieved – 63% only achieved
- Technological tools used to undertake audit in and effective and efficient manner has been developed but needs offices to use
- At least 3 visits per province with CIR officers for VAT compliance activity has been achieved
- At least 12 cooperatives revived has been achieved
- Up-to-date data captured and recorded in database (IMS) is on-going
- At least 31 cooperative training planned and carried out has been achieved

STRATEGIC PRIORITIES FOR 2020

ORCBDS has in place its yearly work plan on these strategic priority areas to support its National Cooperative Policy 2017-2022

Compliance and Regulatory

- ✓ Enhance Policy, Regulatory environment & Partnership
- ✓ Planning, Budgeting, Administration and Recruitment
- ✓ Establishing the new Department of Ni Vanuatu Business and Development Services

Training and Communications

- ✓ Strengthened Co-operative Education System.
- ✓ Promote Human Capital Development among Cooperatives
- ✓ An efficient established and disseminated MIS and Cooperative Products and Services
- ✓ Increase access to Finance and Credit
- ✓ Improved market access by improving key parts of the quality infrastructure

Business Support Services

- ✓ Enhance Business development services
- ✓ Ensure social inclusion in Cooperative Enterprise
- ✓ Ensure sustainability Cooperative Enterprise to grow stronger
- ✓ A well established and performing VCBN

PERFORMANCE INDICATORS

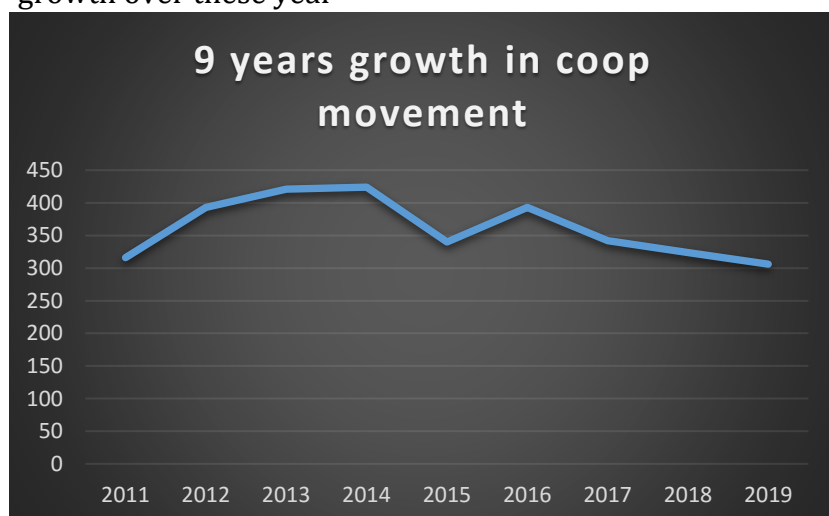
Number of Active Cooperatives

Province

Active Cooperative Societies in Vanuatu for past 9 Years

	2011	2012	2013	2014	2015	2016	2017	2018	2019
Tafea	79	84	72	78	15	20	20	43	58
Shefa	39	52	69	74	71	100	62	46	45
Malampa	84	91	94	104	99	101	94	70	68
Penama	54	62	40	41	34	45	26	28	29
Sanma	49	93	130	110	104	110	126	125	95
Torba	11	11	16	17	17	17	14	12	19
Total	316	393	421	424	340	393	342	324	314

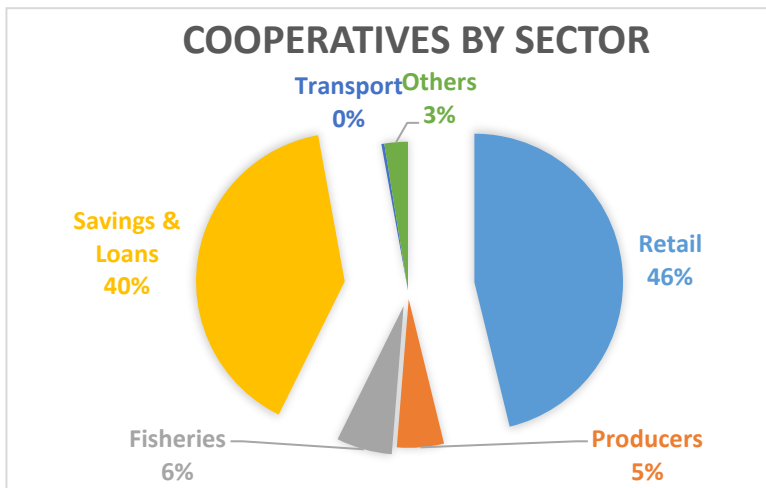
The overall number of cooperatives has decrease compared to 2018. The trend over the 9 years period showed that only stronger cooperatives are surviving over this challenging business environment. The officers have taken steps to focusing more on stronger cooperatives with large membership base. Sanma and Malampa has been on a steady growth over these year



0.31% annual growth rate
since 2011 - 2019

Type of Active Cooperative Societies

Types	Tafea	Shefa	Malampa	Penama	Sanma	Torba	Total
Retail	20	26	35	10	44	10	145
Producers	4	5	4	0	2	1	16
Fisheries	10	1	0	1	4	3	19
Savings & Loans	22	10	29	17	44	3	125
Transport	0	0	0	0	1	0	1
Others	2	3	0	1	0	2	8
Total	58	45	68	29	95	19	314



The chart shows the composition of cooperative by sector, and data indicated that cooperative savings and loans comprised of 40% and 46% to retails sector. Other sectors make up a significant composition of the whole cooperative enterprise in Vanuatu. Even though these registered societies are based on these sectors, a significant

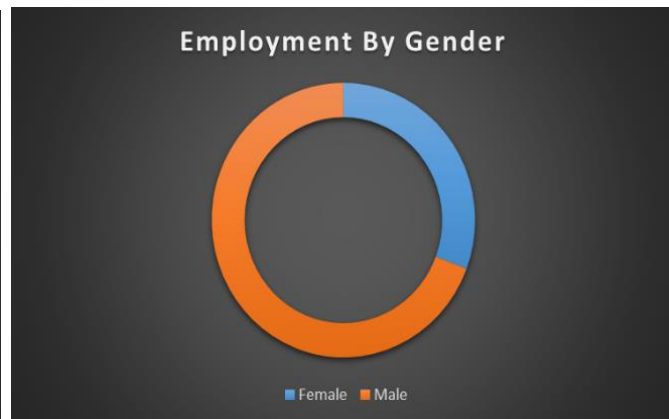
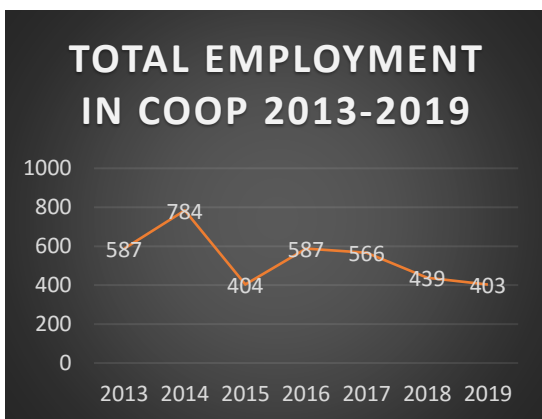
number of cooperatives have also diversified into other business sector such as fuel, transport, copra etc.... In 2019, a number of cooperatives have diversified to other business such as goods trading, fishing, fuel, local produce & marketing etc....

Plans are currently in place to establish more producer coops and fishing Coops in rural areas to support government priorities in productive sector. ORCBDS is currently supporting the establishment Vanuatu Cooperative Business Network (VCBN) with the intention to promote producer cooperatives through Vanuatu Cooperative Business Network.

Employees and Memberships

	Jan to Dec 2013	Jan to Dec 2014	Jan to Dec 2015	Jan to Dec 2016	Jan to Dec 2017	Jan to Dec 2018	Jan to Dec 2019
Employees	587	784	404	587	566	439	403
Members	14,967	16,079	14,265	15,537	14,438	13,922	12,846

Total Employment



There is a decreasing rate in employment compared to 2018. Annual Growth rate in employment since 2013 is decreasing at -4.73% while membership annual growth has also decrease for the last 6 years at -1.20%. This decrease relates to cooperatives going dormant and no longer in. Provinces from the north especially Malampa and Sanma have maintained a steady growth in both employment and membership. Focus is now on Vanuatu Cooperative Business network to work with 50 lead cooperatives to develop

new initiatives and provide business opportunities for cooperatives and its members, thus providing employment opportunities.

Total of Membership

	2013	2014	2015	2016	2017	2018	2019
Tafea	3237	3259	486	885	905	1602	1,800
Shefa	1266	1650	2349	3695	2276	1458	1,439
Malampa	4503	4865	5092	5739	5428	5198	5,157
Penama	1654	1964	1964	1380	337	1196	639
Sanma	4001	4005	4034	3523	4170	4203	3,517
Torba	306	336	340	351	282	270	294
Total	14967	16079	14265	15537	14438	13922	12,846

Financial Strengths of Audited Consumer Cooperatives

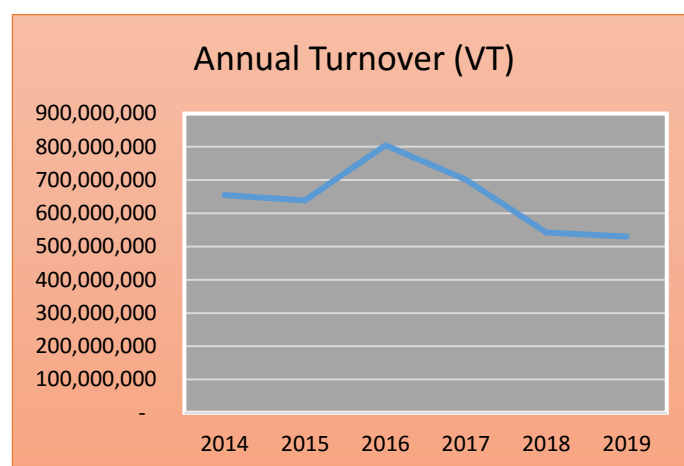
Total Sales turnover

Province	2014 (VT)	2015 (VT)	2016 (VT)	2017 (VT)	2018 (VT)	2019(VT)
Tafea	24,207,125	26,167,815	61,029,666	22,142,012	28,540,685	22,822,134
Shefa	81,797,602	87,653,796	161,421,641	129,471,527	91,065,551	69,096,439
Malampa	312,301,842	317,730,187	333,312,081	331,771,805	280,490,385	253,847,208
Penama	87,767,932	67,700,100	57,210,406	75,007,843	44,047,507	28,340,161
Sanma	132,097,817	190,074,254	173,089,017	141,532,365	108,418,316	146,673,520
Torba	16,725,485	17,132,670	18,584,605	8,534,778	9,333,242	9,260,260
Totals	654,897,803	638,758,722	804,647,416	70,846,030	541,846,534	530,039,722

The turnover sales shown on the table above represents only the number of cooperative societies that been audited by the officers. Note that the turnover has decrease compared to 2018. Since data recorded from 2010 to 2019, we calculated using compound annual growth rate for 10 years and it shows that the annual growth rate in turnover from these years to now is 0.97%.

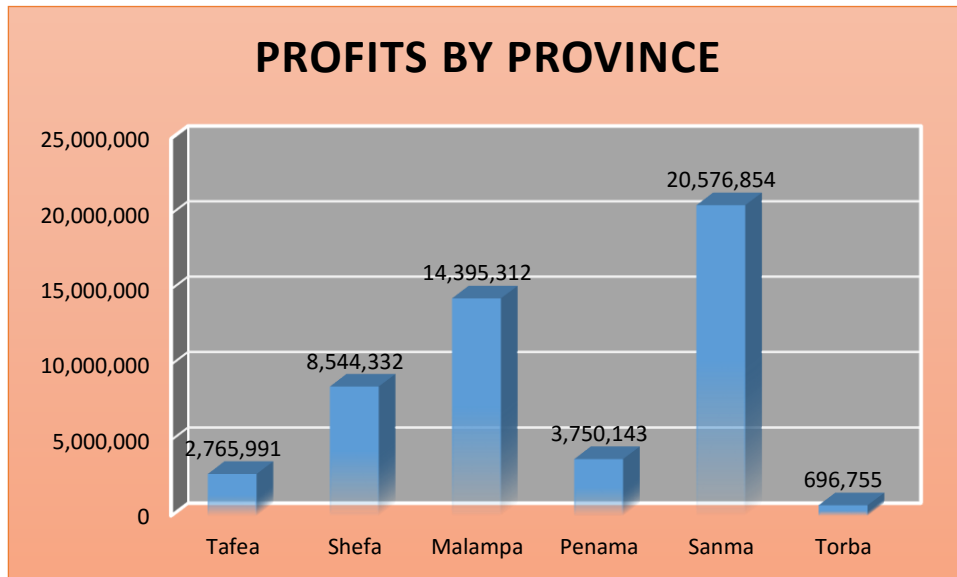
Further, it was a turnaround for most coops to re-operate after TC Pam. Further, the number only represents the consumer coops and not the savings and loans. It anticipated that in future the financial strength of coops would be change if VCBN is well establish and performing.

For sure if more coops were audited, surely these figures will increase more. Further, the line graph below shows that there is a steady growth of coop turnover over the past 10 years. Like all other business sectors, business in Vanuatu is very competitive and involving other environmental forces including natural disasters affecting growth in businesses in Vanuatu.



Total Profits by Audited Coops

Total profits that Audited coops have gained is **50,729,387 VT** and table below shows that Sanma has coops had a successful business year with Malampa coming in second. These two province have always seen its coops performing well compared to other provinces. This may be due to copra and cocoa production including kava that coops in these provinces have engaged in.



Total Dividend Shared

Provinces	2014	2015	2016	2017	2018	2019
Tafea	674,500	418,079	762,500	127,007	793,580	358,349
Shefa	8,435,648	7,792,180	11,339,732	4,312,134	4,205,011	2,228,256
Malampa	16,924,562	17,337,034	17,064,627	14,214,050	12,875,197	12,980,080
Penama	6,782,847	708,194	303,569	877,292	1,647,920	1,311,820
Sanma	9,530,169	125,542,354	10,118,309	9,245,908	9,155,373	10,627,982
Torba	816,760	791,016	630,310	305,470	148,535	-
Totals	43,164,486	39,628,857	39,456,547	29,081,861	28,825,616	27,506,487

Dividend continues to drop by -7.76% from 2014. Even though this seems negative, advices been given to coop societies to use low percentage of rebate in dividend to control their cash flow budget for following year. Other reason being, only 49 % of Audit being carried out and cooperative businesses agreeing not to give out dividends until business realise projected profits



Active Savings and Loans Cooperative Societies

Year	2013	2014	2015	2016	2017	2018	2019
Total Savings	82,254,799	108,347,527	102,900,711	278,160,869	109,173,192	116,609,328	115,961,306
Loan Disbursed	49,776,606	68,186,915	70,778,205	334,405,784	76,470,576	51,516,838	78,247,199



Savings has slightly decreased in 2019 compared to 2018. There is still a steady growth of 5.99% with savings and loan disbursement as both are correlated. In 2016, there was a huge increase in both savings and loans disbursement. This is resulted from AFIC Cooperative savings and loan society savings, which is becoming very popular with its instant services. In 2017-18, this figure drops off when AFIC started to face its financial dilemma due to its irregularities. That again shows 2019 savings increase compared to 2017, which was the normal trend.

Further, with the composition of cooperatives by sector, savings and loans accounts for 40% in Vanuatu with a significant of 80% of members are women. Promoting women in business is one-core functions of the ORCBDS through the savings and loans initiative. The idea is to promote rural savings for future needs.

Total savings

Province	2014(VT)	2015(VT)	2016(VT)	2017(VT)	2018(VT)	2019(VT)
Tafea	4,031,024	217,145	1,366,495	1,481,777	10,403,352	9,266,591
Shefa	16,256,097	13,402,918	197,509,597	5,460,740	3,144,052	19,801,329
Malampa	34,399,882	40,109,612	43,516,908	51,762,969	55,677,973	60,601,387
Penama	8,673,017	6,783,198	11,077,551	14,479,049	11,677,175	9,803,160
Sanma	44,513,497	41,697,825	24,286,808	35,303,567	34,762,406	15,335,339
Torba	474,010	600,013	403,510	685,090	944,370	1,153,500
Totals	108,347,527	102,900,711	278,160,869	109,173,192	116,609,328	115,961,306

Total Loans Disbursed to Members

Provinces	2014	2015	2016	2017	2018	2019
Tafea	4,621,030	34,900	623,010	1,166,560	1,744,455	4,549,360
Shefa	9,650,233	8,232,683	275,192,530	14,022,443	1,846,000	21,219,000
Malampa	22,661,909	27,766,576	34,665,363	31,034,963	27,127,608	35,973,485
Penama	8,797,370	12,582,323	10,676,441	16,828,600	7,918,250	6,393,974
Sanma	22,435,383	21,951,723	13,245,440	13,333,010	8,622,060	9,760,270
Torba	21,000	210,000	3,000	85,000	351,110	447,390
Totals	68,186,915	70,778,250	334,405,784	76,470,576	47,609,483	78,343,479

Loans disbursed to members has dramatically increase compared again compared to 2018. There are no specific reasons as to why there is such an increase. Words from provincial officers are that for school fees and other emergency needs. However, research is yet to be done to report the impact of this loans disbursed. Current Cooperative policy development will ensure to provide policy direction as to how to establish a national savings and loan for members to have access to credit.

Total Dividends Shared from S&L only

Provinces	2014	2015	2016	2017	2018	2019
Tafea	-	-	-	6,330	87,705	358,349
Shefa	5,091,502	222,847	7,044,737	444,798	444,798	484,042
Malampa	1,585,070	2,382,096	2,262,960	1,911,800	1,900,010	1,900,010
Penama	447,207	735,607	107,529	927,650	901,150	-
Sanma	1,429,277	1,531,113	1,219,646	735,640	431,794	625,090
Torba	-	-	-	-	-	-
Totals	8,553,056	4,871,663	10,634,872	4,026,218	3,765,457	3,367,491

Apart from consumer & marketing coops, savings & and Loan cooperative has been actively giving out dividend to its faithful members in their financial year and this can be seen below. Malampa recorded high in dividends and Sanma. This shows members are saving more compared to other provinces.

Number of Audited Cooperative Societies

Province	Audited 2018	Audited 2019	% Audited
Tafea	15	21	49 %
Shefa	27	15	33 %
Malampa	90	62	88 %
Penama	15	16	57 %
Sanma	57	35	28 %
Torba	12	10	83 %
Totals	216	159	52 %



(All figures are based on the number of audits done. For 2018, based on 216 audited societies)

2019 recorded 306 cooperatives and in 2019, we audited only 159 strong active coops, which indicated that

52% cooperatives has been audited, compared to 63% in 2018. This is the audited rate of coops over the previous years. However, our target plans are yet to achieve 80% in future.

Total Turnover and Indirect Revenue Contribution by Cooperatives Societies

Year	2012	2013	2014	2015	2016	2017	2018	2019
Total Turnover	774,021,30	672,334,350	763,245,330	634,358,722	804,647,416	708,460,330	541,846,534	530,039,722
Indirect Revenue thru VAT	96,752,664	84,041,794	81,862,225	79,294,840	89,405,268	78,717,814	60,205,170	58,893,302

The table above show the total turnover that audited coop societies have yield over the last 8 years. Further, the table also shows the indirect revenue through VAT that coop business have generate as indirect revenue to the government. This indirect revenue is determined by:

For Coops with VAT Registration, indirect revenue is calculated by $VT530,039,722/9 = 58,893,302$ vatu. This also means that part is transited through suppliers and part is paid direct to the VAT Office.

For Coop not yet Registered to VAT, we used 25% as average mark-up, so the working out cost is $VT530,039,722/1.25 = 424,031,777$. This means that the indirect revenue is $424,477,031/7.6667 = 55,308,252$ vatu which is transited through suppliers.

2018-BUSINESS TRAININGS

Province	2013	2014	2015	2016	2017	2018	2019
Malampa	5	21	16	12	8	4	6
Penama	4	5	2	13	4	5	3
Sanma	9	12	5	13	20	7	6
Shefa	12	3	9	9	14	5	4
Tafea	7	5	1	0	1	6	10
Torba	4	0	3	1	0	0	2
Total	41	46	36	48	47	27	31

In 2019, ORCBDS delivered 31 business trainings altogether compared to 27 in 2018. Funding for these trainings come from the department's recurrent budget resulting in drop. Total of 136 total participants and some equal gender participation.

DIRECT REVENUE

2012	2013	2014	2015	2016	2017	2018	2019
2,643,015	2,873,280	2,627,245	2,514,430	2,674,140	2,340,350	1,754,995	1,513,610

The above table provides some indication on the various activities that the office operates to generate direct revenue. Our Compliance strengthening program for 2019 is to advice small business including cooperatives for VAT registration. In future, we will report direct VAT revenue with coops registered in VAT in this table, which will show a significant rise.

TOTAL EXPENDITURE JANUARY – DECEMBER 2018

Budget Allocation 2019			
Cost Centre	Budget Allocation	Expenditure	
		Operation	Payroll
HQ	38,552,306	19,354,209	19,198,097
Training	12,037,906	2,421,918	9,615,988
Torba	3,594,846	80,537	3,514,309
Sanma	6,280,974	1,372,769	4,908,205
Penama	3,475,924	722,515	2,753,409
Malampa	5,642,341	916,496	4,725,845
Shefa	4,505,990	858,011	3,647,979
Tafea	5,471,888	737,878	4,734,010
Total	79,562,175	26,464,333	53,097,842

The table above shows the summary for budget breakdown incurred in 2018.

COOPERATIVE PROJECTS

Tamahu Natai Fish Market

In 2019, ORCBDS and Fisheries Department jointly secured funding for the completion of the Port Vila Fish Market. The completion and launching of the fish market was a very successful joint project by the two ministries. Thank you NZ government for the financial assistance to the completion of the fish market.



Cyclone Pam Recovery (DFAT)



The reconstruction of damaged co-ops by TC Pam is still ongoing and various launching has been undertaken for complete co-ops. Tafea coop Guesthouse in Lenakel Tanna has proceed with the construction after a thorough tender process with CTB.

Development of ORCBDS Management Information System (MIS)

Our JICA Volunteer, MR. Nobuhiko Aso has already done a tremendous work on our MIS which include Cooperatives database, Training database, and Compliances database. Works now is to ensure staffs are able to use it effectively for reporting.



Strengthening Vanuatu business network (VCBN)

ORCBDS has pledge itself to support Vanuatu Cooperative Business Network as a multi sector tertiary cooperative. We believed that in doing so; it will give rise to primary cooperatives through its network as a market link to main markets either domestic or international. Current pilot projects that VCBN has engaged with are Pineapple Juice, Kava processing and the Port Vila Fish Market.



Review of Cooperative Act

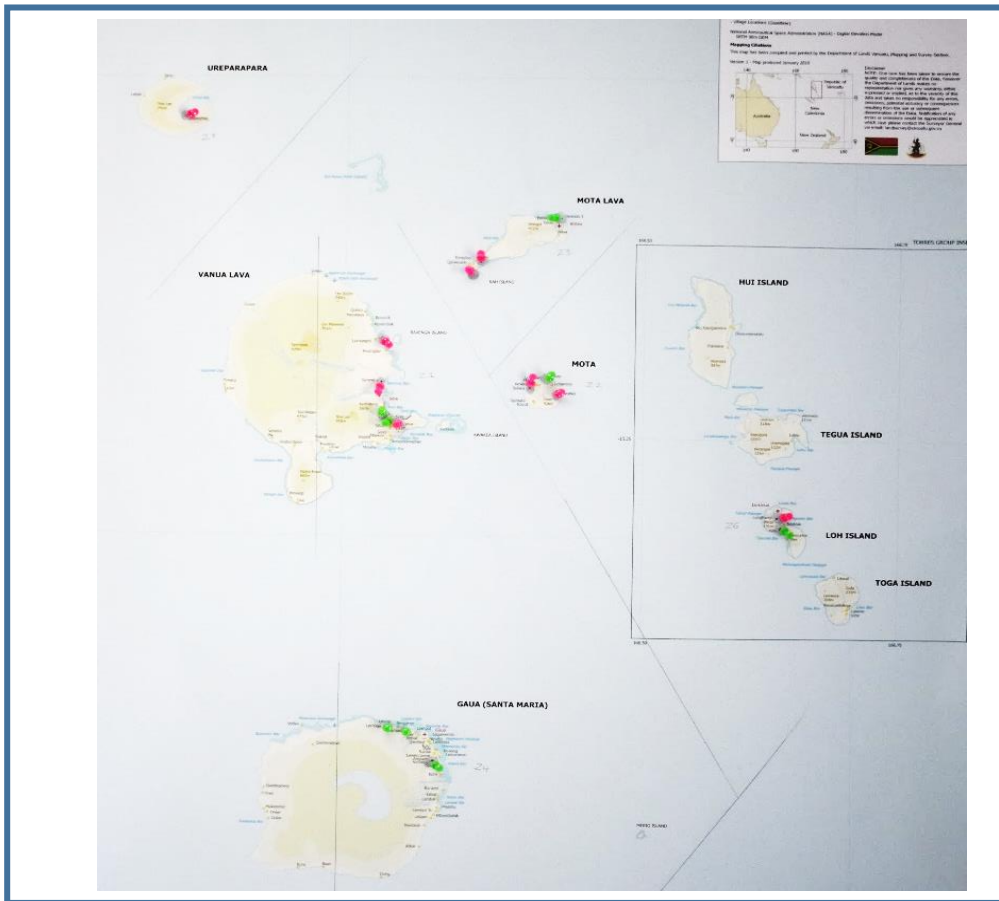


Funded by Governance for Growth, (GFG), the review of Coop Act has been completed and ready for its awareness in 2020 quarter 1 and 2. The review of the Cooperatives Act Cap 152 of 1987 as well as its subsidiary legislations is going to benefit the country in terms of the review of legislations as well as the strengthening of compliance to the regulatory

part of the Act.

Cooperative Mapping

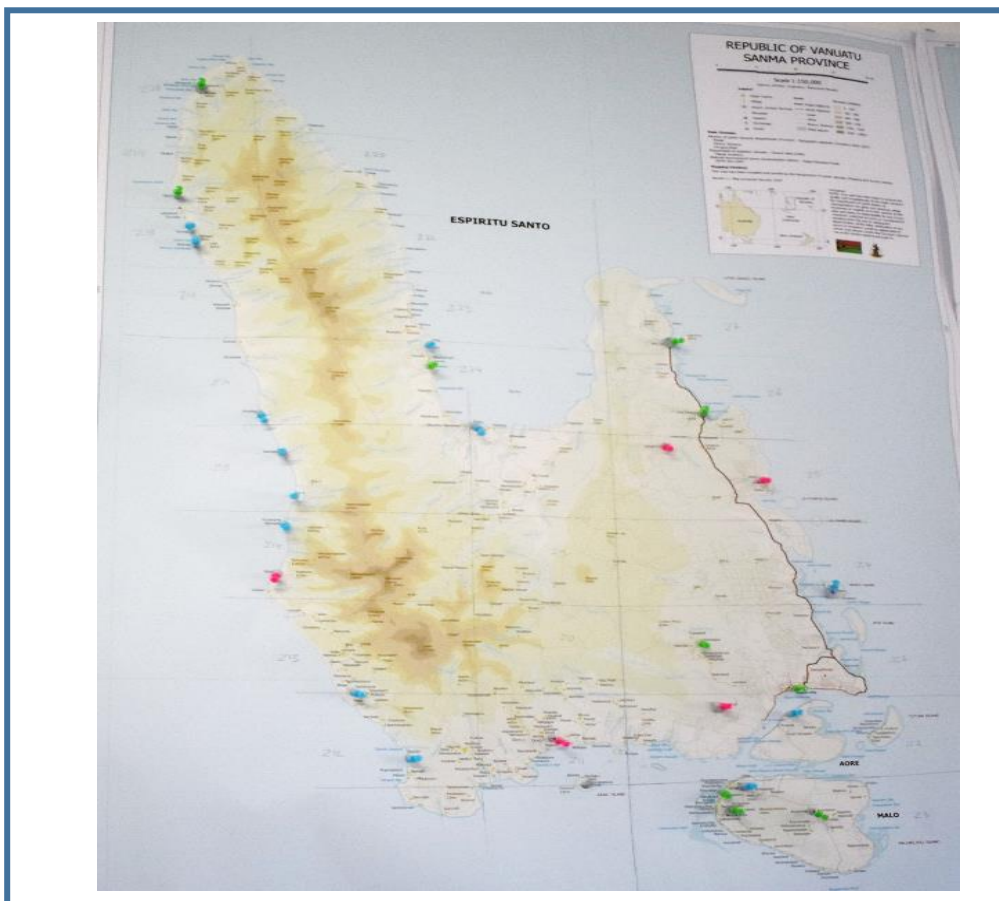
This map indicated the spread of Active Cooperatives Societies in Vanuatu. It also showed the 50 Selected Cooperative Societies that the office of the Registrar of Cooperatives and Business Development Services chose to strengthen in 2020.



TORBA PROVINCE

KEYS

- Selected Coops
- Active Coops



SANMA PROVINCE

KEYS

- Selected Coops
- Active Coops



MALAMPA PROVINCE

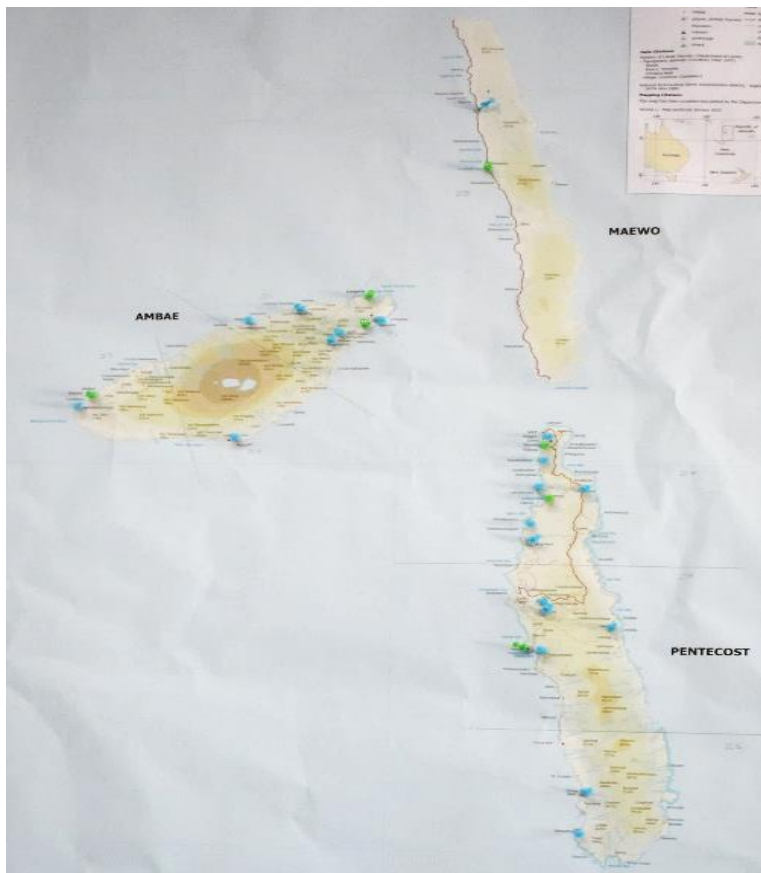
KEYS



Selected Coops



Active Coops



PENAMA PROVINCE

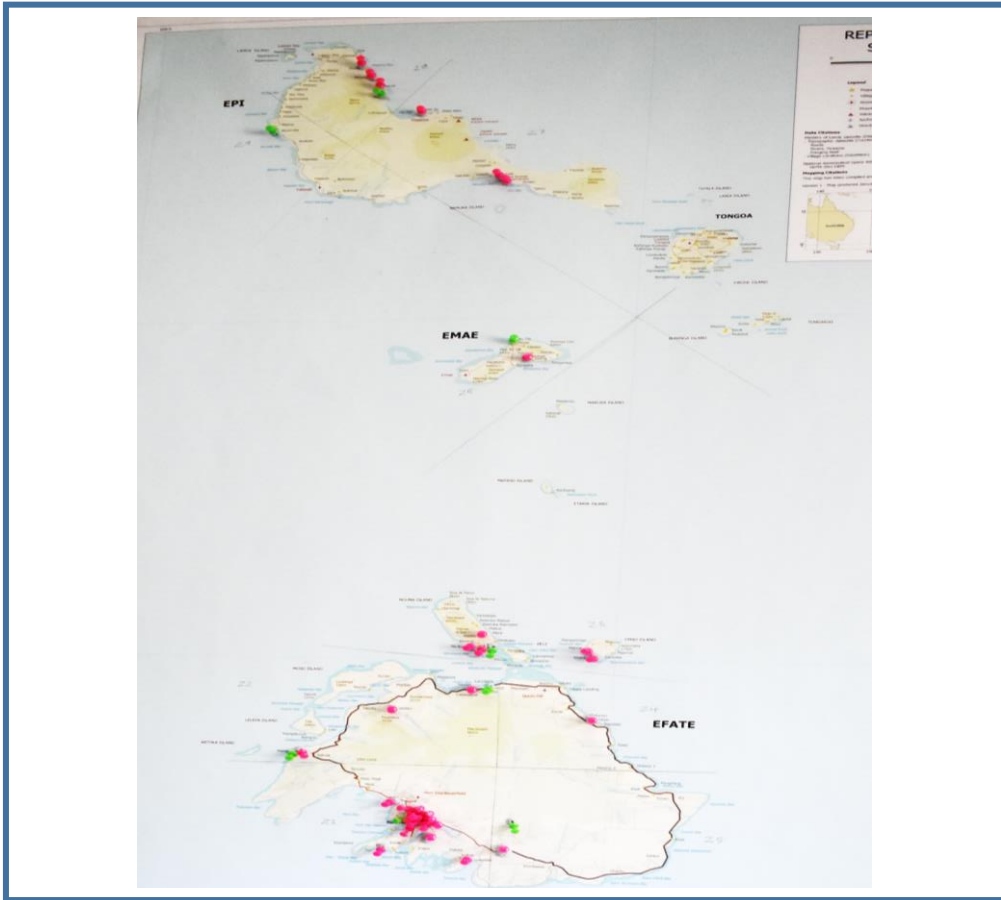
KEYS



Selected Coops



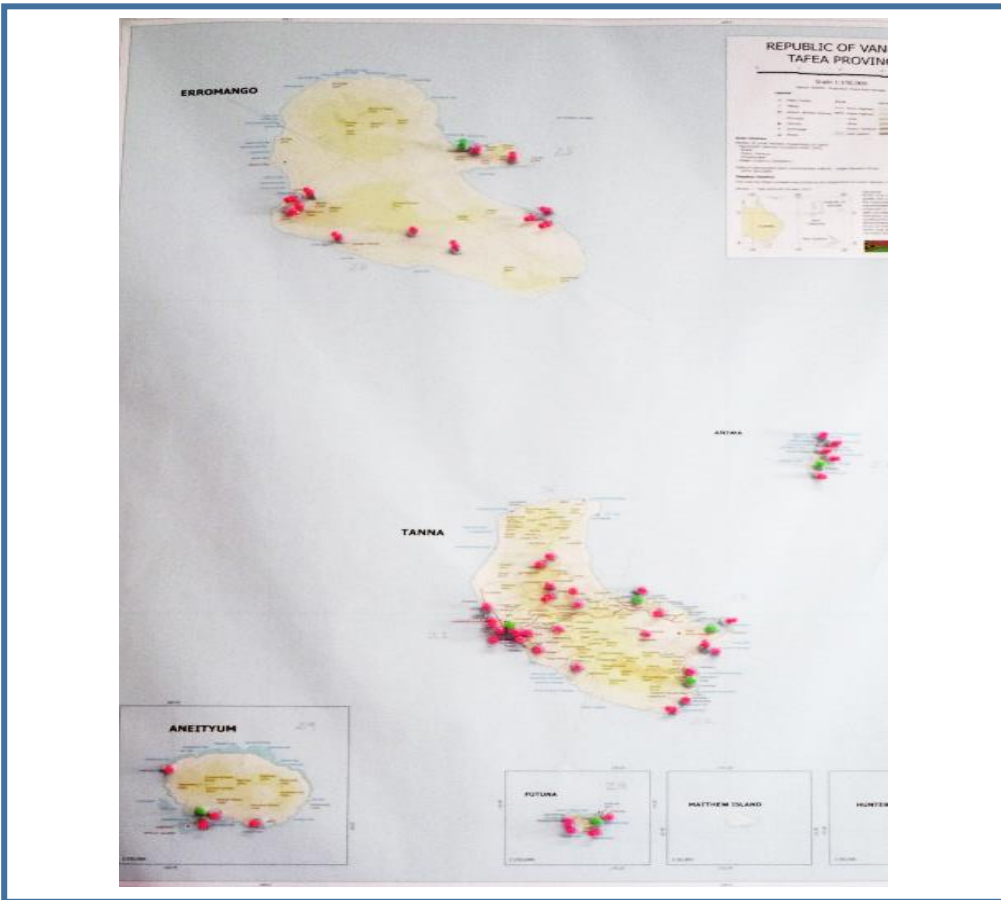
Active Coops



SHEFA PROVINCE

KEYS

- Selected Coops
- Active Coops



TAFEA PROVINCE

KEYS

- Selected Coops
- Active Coops



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