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September 16, 2026

PMMECO MEMORANDUM CIRCULAR NO. 013
Series of 2026

TO : **ALL PMMECO MEMBERS AND EMPLOYEES**

SUBJECT : **GUIDELINES AND PROCEDURES IN THE OPERATION AND MANAGEMENT OF PMMECO ONLINE GROCERY STORE**

I. RATIONALE

The PMMECO Online Grocery Store is established to provide members and employees with a convenient, accessible, and affordable means of purchasing basic grocery items through the Cooperative. This initiative aims to enhance member services by offering quality products at competitive prices while promoting the utilization of cooperative resources and benefits.

II. OBJECTIVES

The PMMECO Online Grocery Store aims to:

1. Provide members and employees with convenient access to basic grocery and household products through an online ordering platform.
2. Offer quality products at reasonable and competitive prices.
3. Enhance member and employee satisfaction through efficient and responsive service delivery.
4. Generate additional income for the Cooperative to support its programs and services.
5. Promote the patronage of cooperative products and services among members and employees.

III. COVERAGE

These Guidelines shall apply to all PMMECO members and employees in good standing and who wish to purchase grocery and household items through the PMMECO Online Grocery Store.

IV. GUIDELINES AND PROCEDURES

1. PMMECO shall maintain an online grocery ordering platform through which members and employees may browse available products and submit their orders.
2. Orders shall be accepted only from duly registered PMMECO members and employees.
3. Products offered through the Online Grocery Store shall be subject to availability and inventory levels.
4. The Cooperative shall regularly update the product list, prices, and ordering schedules.
5. Members and employees shall submit their orders through the prescribed online order form or platform within the announced ordering period. They can order any of their basic needs (rice, canned goods, processed foods, toiletries, and others) on the **"Order Mo, Bili Ko" policy**.
6. The minimum purchase amount per order shall be **Five Hundred Pesos (₱500.00)**, while the maximum purchase amount shall not exceed **Five Thousand Pesos (₱5,000.00)** worth of grocery items per order.
7. Orders shall be processed on a first-come, first-served basis, subject to stock availability.
8. For cash payment, the Loan Processor/Members' Data Encoder shall issue the Order Slip and forward the same to the Treasurer for issuance of Sales Invoice or Acknowledgment Receipt.

9. For credit basis, the Loan Processor/Members' Data Encoder shall prepare a Statement of Account (SOA) and Delivery Receipt, to be forwarded to the Acting General Manager for approval.
10. The member or employee shall receive confirmation of the order and the corresponding amount due prior to processing.
11. Purchased items may be claimed at the designated distribution area or delivered to an authorized office location, subject to existing operational arrangements.
12. Any cancellation or modification of orders shall be allowed only prior to the processing and procurement of the requested items.
13. PMMECO reserves the right to decline, suspend, or cancel orders that do not comply with these Guidelines.

V. PAYMENT TERMS

1. Payment for grocery purchases may be made through:

   a. Cash payment;

   b. Salary Deduction – Subject to existing PMMECO policies and the availability of payroll deduction arrangements, purchases may be paid through salary deduction under the following terms:

      b.1 For orders amounting to **Five Hundred Pesos (₱500.00) to Two Thousand Pesos (₱2,000.00)**, the total amount shall be deducted and paid within **fifteen (15) days** from receipt of the grocery items.

      b.2 For orders amounting to **Two Thousand One Pesos (₱2,001.00) up to Five Thousand Pesos (₱5,000.00)**, the total amount shall be payable in **three (3) equal salary deductions** commencing on the first payroll period following receipt of the grocery items.

   c. Other payment methods as may be approved by the Board of Directors.

2. Orders shall only be released upon full payment or upon approval of the applicable payment arrangement.

3. Outstanding obligations arising from grocery purchases shall be settled in accordance with existing PMMECO policies and procedures. Any account that remains unpaid beyond the prescribed payment period shall be considered delinquent and shall be subject to collection measures. The Loan Processor/Members' Data Encoder shall prepare the corresponding demand letter indicating the amount of arrearages and other pertinent details, which shall be signed by the Acting General Manager and served upon the concerned member for immediate settlement.

4. PMMECO reserves the right to suspend or deny the salary deduction or purchasing privileges of members or employees with outstanding obligations or those who fail to comply with the provisions of this Circular.

5. A **three percent (3%) interest per month** shall be imposed on any outstanding grocery account that remains unpaid beyond the prescribed payment period, subject to applicable PMMECO policies and regulations.

VI. RESPONSIBILITIES OF CONCERNED COMMITTEES/OFFICES

A. Management

The Acting General Manager shall perform the following duties and responsibilities:

1. Oversee the overall implementation, management and operation of the PMMECO Online Grocery Store.
2. Ensure compliance with all approved policies, procedures, and internal control measures governing the operation of the online grocery store.

3. Monitor and evaluate the performance and sustainability of the program and recommend appropriate improvements or corrective measures, as necessary.

4. An initial capital of **Fifty Thousand Pesos (₱50,000.00)** charged to Consumer Operations Fund shall be allocated for the operation of the Online Grocery Store. The capital may be increased, subject to Board approval, depending on business demand and operational requirements. The Acting General Manager shall be accountable for the proper management, utilization, and safekeeping of the funds allocated for this purpose.

B. Grocery Store Operations/Assigned Personnel

The Loan Processor/Members' Data Encoder, Technical Assistant and/or other assigned personnel shall perform the following duties and responsibilities:

1. Manage product sourcing, inventory monitoring, order processing, and distribution.
2. Maintain accurate records of orders, payments, and inventory transactions.
3. Ensure timely processing and delivery or release of orders.
4. Address inquiries, concerns, and feedback from members and employees

C. Finance and Accounting Personnel

The Loan Processor/Members' Data Encoder shall perform the following duties and responsibilities:

1. Verify payments and maintain accurate and updated records of collections and customer accounts.
2. Monitor receivables and coordinate with concerned members to facilitate the timely settlement of outstanding accounts.
3. Prepare and submit periodic financial and operational reports, including the Monthly Sales Report (MSR), on the performance of the Online Grocery Store for review and approval of the Acting General Manager.
4. Submit duly approved reports to the Audit Committee for auditing and verification in accordance with the usual auditing and accounting rules and regulations

D. Education and Training Committee (ETC)

The Committee shall perform the following duties and responsibilities:

1. Assist in disseminating information regarding the Online Grocery Store.
2. Promote awareness and encourage member and employee participation in the program.

E. Members and Employees

1. Submit accurate and complete order information.
2. Comply with the prescribed ordering and payment procedures.
3. Claim ordered items within the prescribed period and maintain proper communication regarding their orders.

VII. EFFECTIVITY

This Memorandum Circular shall take effect immediately upon approval and shall remain in force until amended, superseded, or revoked by subsequent issuance.

CORAZON C. NAYAL
Acting General Manager

APPROVED BY THE BOARD:

EDITHA L. REYNES
Chairperson of the Board