



**Malabar Regional Co-operative Milk Producers' Union Limited**  
Head Office, Kunnamangalam, Kozhikode 673571, Kerala,  
Ph: 0495 2805416, 2805418,  
[mrcmpu@malabarmilma.coop](mailto:mrcmpu@malabarmilma.coop)

**MRU:ACTS:INT.AUDIT:2021-22**

**14-07-2021**

**EXPRESSION OF INTEREST FOR INTERNAL AUDIT**

Expression of Interest is invited from reputed Chartered Accountant firms having experience in conducting audits of manufacturing/processing industries for carrying out the Internal Audit. For more details please visit our website [www.malabarmilma.com](http://www.malabarmilma.com). Interested firms may submit offer through Registered Post / Speed Post so as to reach the undersigned on or before 5.00 PM on 31<sup>st</sup> July 2021.  
Sd/-

**Managing Director**



**Malabar Regional Cooperative Milk Producers' Union Ltd.,**

**Head Office, Peringolam, Kunnamangalam, Kozhikode – 673571**

MRCMPU/HO/FIN/317/2015/INTERNAL AUDIT

14/07/2021

**Expression of Interest**

Malabar Regional Co-operative Milk Producers' Union Limited (MRCMPU Ltd) is a Co-operative organisation managing commercial units and functions as an industry. The expected turnover for the Financial Year 2021-22 is around Rs.1350 crores. The area of operation spreads over six northern districts of Kerala viz Kasaragod, Kannur, Kozhikode, Wayanad, Malappuram & Palakkad.

MRCMPU Ltd. popularly known as MILMA in Malabar region is inviting Expression Of Interest from reputed Chartered Accountant firms having experience in conducting audits of manufacturing/processing industries for carrying out the Internal Audit of its Units as detailed in the below given table. The sub units are detailed in Annexure-V.

SN.	Name of Main Unit/Dairy	Address
1	Head Office	Peringolam P.O., Kunnamangalam, Kozhikode-673571, Email: mrcmpu@malabarmilma.coop
2	Kozhikode Dairy	Peringolam P.O., Kunnamangalam, Kozhikode 673571, Email: kkddairy@malabarmilma.coop
3	Palakkad Dairy	Kalleppully (PO), Palakkad- 678005 Email: pkddairy@malabarmilma.coop
4	Wayanad Dairy	Chuzhali, Kalpetta, Wayanad - 673121 Email: wyddairy@malabarmilma.coop

5	Kannur Dairy	Kannur Dairy Pallikkunnu (PO), Kannur-670004 Email: knrdairy@malabarmilma.coop
6	Kasaragod Dairy	Anandasramam P.O, Kanhangad, Kasaragod - 671531 Email: kgddairy@malabarmilma.coop
7	Malayora Dairy	Kaithapram (PO), Madambam, Sreekandapuram.-670631 Email: mdsdairy@malabarmilma.coop
8	Central Products Dairy	Naduvattom, Beypore, Kozhikode - 673015 Email: cpdkkd@malabarmilma.coop

Those who are complying with our requirements specified in this document shall submit their Expression Of Interest on or before **31-07-2021, 5.00 P.M.** Those received after the prescribed date and time will be summarily rejected.

The Finance Department of MRCMPU Ltd. will arrange a meeting on 27-07-2021 at 11 AM for the prospective Chartered Accountant firms at MRCMPU Head Office to clear their doubts and queries about the scope of audit and other related matters.

The appointment will be for a period of one year and can be extended up to a maximum of two years. Extension of engagement will be based on the performance of services delivered which will be evaluated by a team of officials.

**Requirements**

1. The Chartered Accountant firm should have minimum five years of experience in the field of providing Audit service.
2. Preference will be given to those Chartered Accountant Firms having its office at Kozhikode or in any of the northern districts of Kerala namely Palakkad, Wayanad, Malappuram, Kannur and Kasaragod.
3. The Chartered Accountancy firm shall have a minimum of two qualified Chartered accountants as partners in addition to the adequate number of supporting staff to manage the Internal Audit of MRCMPU Ltd. Name of Chartered Accountants shall be submitted along with the Technical offer (Annexure-I).

4. The Chartered Accountant firm shall provide the service of competent staff on a monthly basis upon receipt of work order which is detailed as below: -

SN.	Dairy/Unit	Minimum number of service days required in a month.	Qualification of supporting staff	Minimum No. of staff
1.	Kozhikode Dairy	20	CA Intermediate	1
2	Palakkad Dairy	20	CA Intermediate	1
3	Wayanad Dairy	20	CA Intermediate	1
4	Kannur Dairy	14	Experienced article clerk	1
5	Kasaragod Dairy	14	Experienced article clerk	1
6	Malayora Dairy	14	Experienced article clerk	1
7	Central Products Dairy	7	Experienced article clerk	1
8	Head Office	7	Experienced article clerk	1

5. To make a Chartered Accountant firm eligible to submit Expression Of Interest, the firm must have an annual turnover of at least Rs.50 lakhs during the financial years 2018-19, 2019-20 and 2020-21 on an aggregate. The audited Income and Expenditure statement or Income Tax returns for the respective years shall be submitted along with the Technical offer. In the absence of such an enclosure the offer will be summarily rejected.

**Audit fees**

The unit wise audit fee per month shall be quoted which is inclusive of all travelling expenses of the persons engaged for audit, all other related expenses and shall include GST.

**Submission of Expression of Interest offers**

- 1) Offers shall be submitted in 2 covers
  - a) Technical offer
  - b) Financial offer

**Technical offer shall include duly filled Annexure I and the following documents.**

- (i) A brief profile of the firm with the details of the practicing Chartered Accountants and supporting staff.
- (ii) The details of Income and Expenditure statement.
- (iii) Details of PAN and GST registration.

**Financial offer shall include the duly filled Annexure II**

- (i) Monthly Audit Fee including GST & Other expenses.

The Technical offer and Financial offer shall be placed in 2 separate covers super scribed as **"Expression of Interest for empanelment as Internal Auditors 2021-22 (Technical Offer)"** for technical offer and **"Expression of Interest for empanelment as Internal Auditors 2021-22 (Financial Offer)"** for financial offer respectively. Both these covers shall be placed inside a single sealed adequately sized cover super scribed **"Expression of Interest for empanelment as Internal Auditors 2021-22"** to the address indicated below on or before 31-07-2021, 5.00 PM by *Registered post/Speed Post*.

**The Managing Director**

**Malabar Regional Co-operative Milk Producers Union Ltd**

**Head Office, Peringolam P.O, Kunnamangalam**

**Kozhikode 673571, Kerala State**

**Phone:- 0495 2805416**

### **General Conditions**

1. Technical offer will be opened on **02-08-2021 at 11.00 A.M** and Financial offer will be opened on **03-08-2021 at 11.00 A.M** by the primary evaluation committee.
2. The financial offer of only those who are qualified in the technical offer will be considered.
3. Proof of eligibility criteria shall be enclosed, failure of which will lead to disqualification of the offer.
4. MRCMPU Ltd. does not bind itself to accept the lowest or any of the offers received and reserves the right to reject or cancel all the offers without assigning any reason whatsoever.
5. MRCMPU Ltd will conduct a comprehensive, fair and impartial evaluation of all the offers received in response to this notification submitted within the due date and time specified in this document.

6. Date of primary evaluation of technical offer will be on **02-08-2021** and Primary evaluation of financial offer will be on **03-08-2021**.
7. After the primary evaluation, those firms who are shortlisted will be called for a discussion at the Head Office of MRCMPU Ltd within one week of opening of the Financial and Technical Offers.
8. The shortlisted parties will be asked to give a brief presentation on their methodology, planning and way of approach to carry out the Internal Audit before completing the selection process.
9. Based on the technical offer, financial offer, primary evaluation and the brief presentation as said above; the secondary and final evaluation will be done by the secondary evaluation team. The Internal Audit firm will be finalised subject to the approval of the Director Board of MRCMPU Ltd.
10. The responsibilities of the Internal Auditor shall include reporting on the adequacy of internal controls, the accuracy and propriety of business transactions, the extent to which assets are accounted for and safeguarded, the level of compliance with financial norms and operational guidelines.
11. The Chartered Accountant firm so selected shall follow the General guidelines specified in Annexure III and Scope of work as detailed in Annexure IV.
12. The Internal Auditor so appointed shall conduct the Audit in terms of the provisions laid down in the Engagement Letter issued by MRCMPU Ltd and shall ensure strict adherence thereto.
13. Visit our web site [www.malabarmilma.com](http://www.malabarmilma.com) for downloading documents.

Place : Kozhikode

Date : 14/07/2021

**MANAGING DIRECTOR**

- |              |                                |
|--------------|--------------------------------|
| Annexure-I   | - Technical Offer              |
| Annexure-II  | - Financial Offer              |
| Annexure-III | - General Guidelines for Audit |
| Annexure-IV  | - Scope of Audit               |
| Annexure-V   | - List of Units and sub Units  |

Annexure-I

**SPECIMEN FORMAT OF APPLICATION FORM FOR EXPRESSION OF INTEREST BY  
INTERNAL AUDITORS (TECHNICAL OFFER)**

1. Name of the Chartered Accountant Firm :
  
2. A brief Profile of the Firm\*\*
  
3. Office Address with PIN code : a. Main Office Address  
  
: b. Branch Office Address
  
4. Firm Registration No :
5. PAN of the Firm :
6. GST No. :
7. Partner Details: \*\*

Partner Name	Mobile No.	Membership No.
1.		
2.		

8. Major Internal/Statutory Audit works undertaken by the firm\*\*

Name of the Client	Year in which Internal/Statutory Audit was conducted
1.	
2.	

9. Staff strength (Nos.) :
10. Annual Turnover – Three years aggregate. :  
Place :  
Date : Name and Signature

\*\* Please use additional sheet, if necessary

Annexure II

**SPECIMEN FORMAT OF APPLICATION FORM FOR EXPRESSION OF INTEREST BY  
INTERNAL AUDITORS (FINANCIAL OFFER)**

1. Name of the Chartered Accountant Firm :

2. Audit Fee including GST & All related expenses:

No	Dairy	GST Number	Amount per month's Audit in Rs.
1	Head Office	32AAAAM1011G2ZH	
2	Kozhikode	32AAAAM1011G1ZI	
3	Wayanad	32AAAAM1011G3ZG	
4	Palakkad	32AAAAM1011G4ZF	
5	Kannur	32AAAAM1011G5ZE	
6	Malayora Dairy	32AAAAM1011G5ZE	
7	Kasaragod	32AAAAM1011G6ZD	
8	CPD	32AAAAM1011G7ZC	
TOTAL			

Place :

Date :

Name and Signature



### **Annexure III.**

#### **1. General guidelines for Audit:**

- a. Internal Audit shall be conducted keeping in view the delegation of powers, the purchase & production policy, the investment policy of MRCMPU and the guidelines issued by MRCMPU from time to time.
- b. An Awareness Programme for the Audit Team comprising of all personnel engaged by the Audit firm will be arranged by the Finance Department with the support of Projects Department & MIS Department of Head office with regard to the systems in place as well as the software in use.
- c. The audit of the finance department shall be an ongoing one throughout the financial year.
- d. On the date of commencement of the audit, the auditor shall meet the head of the department/Unit Head and discuss the audit schedule. Monthly audit schedule shall be submitted in advance.
- e. At the end of the audit period, the draft observations shall be discussed with the head of the department/Unit Head.
- f. Flash reports shall be submitted to the Unit Head and HOD (Finance) at Head office highlighting any specific instances of special attention.
- g. The auditor shall submit a detailed monthly report pertaining to the Audit Month highlighting any deviations from the systems and processes as laid down by the MRCMPU. The report shall also suggest improvement in processes, which will strengthen the overall system. The reports on systems & processes and reply to the Internal Audit Questionnaire shall be submitted along with the monthly report.
- h. The Internal Auditor shall make a presentation before the top management at Head Office on a half yearly basis summarizing the observations, actions taken and highlights of the review period.
- i. The Internal Auditor shall verify and sign the Utilization Certificate of Funds from Government (Union and State) and non-Governmental agencies.

## **Annexure IV**

### **The Scope of Audit**

The Internal Audit shall cover all transactional activities all units and sub units (List as per Annexure V)

The work includes:

1. Vouching of all cash and bank transactions **on a daily basis** - Receipts & Expenses - this would cover all bank accounts with specific emphasis on the following:
  - a. Verify the adequacy and accuracy of accounting, financial controls including application of accounting standards and the General Financial rules and compliance with prudent accounting principles.
  - b. Verification of authorization of payments vis-à-vis delegation of powers, standard processing requirements such as invoice, approvals, budgetary limits etc.
  - c. Verify the compliance with TDS, GST and other statutes relevant to the nature of transaction within the overall regulatory framework governing the organisation.
  - d. All transactions pertaining to fixed assets accounting which includes: Scrutiny of all fixed assets capitalized keeping in view whether the asset is delivered, installed and put to use and also whether the documentation pertaining to the asset is proper in terms of approval, purchase order and final invoice. Profit or loss on sale of assets is recognized correctly or not.
  - e. Surprise verification of cash and inventory at periodical intervals.
  - f. Verification of Bank Reconciliation Statements month wise
  - g. Verification of statutory compliances like Building Tax, Land Tax, Factory Licence, PCB Consent, D&O Licence, FSSAI Licence, Fire & Special perils policy, ESI, EPF etc.
  - h. Verification of financial statements (Profit and Loss account & Balance Sheet). month wise.
  - i. Randomly verify the uploaded E-invoices (B2B invoices) and verify the filed GSTR 1 & GSTR 3B returns.

2. Verification of all Books of Account either in printed form or in digital format like Ledger, Cash Book, Bank Book, Journal Register, Voucher, and other relevant records and the accounting system.
3. Verify all records of purchase of Milk & Milk Products, other Raw materials, Equipment & Machineries, Machinery/Equipment Spare parts, Consumables, Packing Materials, other Store items etc..
4. Verify all records related to processing/manufacturing of milk and milk products, Despatch/sales, and all other operations performed.
5. Verify all records related to operation of vehicles.
6. Critically examine the various software packages used for different operations viz. Marketing, Finance, HRD, Milk billing, Stores/ Inventory, RMRD, Production etc. and evaluate their performance and adequacy compared to the volume and nature of business and transactions. The result should be reported in the quarterly audit report.
7. Verify and report the price rates given in the sales module 'rate master' with the latest price chart issued from MRCMPU Head Office.
8. Critically examine the various internal control systems of all units with respect to each operational area and report whether they are sufficient. If not sufficient, report the same with specific suggestions for improvement.
9. Critically examine the major elements of cost such as transportation, power, fuel, repairs, consumables etc. and advise the Management for proper control where ever necessary.
10. A route wise analysis of Transportation Cost prepared by the respective departments for the expenses incurred for transportation (carriage inward & outward) of Milk, Curd & Sambharam shall be cross verified and the per litre cost analysis statement of all the routes shall also be verified. Apart from that the details of capacity utilisation of all the distribution and procurement vehicles shall be analysed- Month wise. Evaluation of the cost of goods transported v/s cost of transportation prepared by the respective departments with regard to product supply routes shall be cross verified – Month wise.
11. Physical verification (Either Opening Stock/Closing Stock) of stock of finished goods of milk, milk products and other products, raw materials, stores and other inventories of all units including marketing depots. It shall be done at the end of each quarter (June 30, September 30, December 31

and March 31) in case of Dairy plants and at the time of each visit to units. The Physical stock shall be verified with the book stock and report mismatches/discrepancies. The random based verification methodology shall be adopted.

12.

- a. Surprise verification of physical stock and see that whether it tallies with the stock register of products generated by the Production Software.
- b. Surprise verification of Physical Stock of Ingredients and Consumables and see that whether it tallies with stock register generated from the Costing Software.
- c. Date wise verification of Intra Union Stock Transfer quantity of Milk and Milk products by comparing the stock register at source and destination Units generated from Production Software with the help of MIS department – to be done month wise.
- d. Monthly Analysis of the following reports obtained from Production Software to see that whether the figures are within the permissible limits.
  - i. Fat and SNF Loss%
  - ii. Cream to Ghee Conversion Loss%
  - iii. Cream to Butter Conversion Loss%
  - iv. Butter to Ghee Conversion Loss%
  - v. Yield % of Peda, Palada Mix and Paneer.
- e. See that whether it tallies with the closing stock figures of Ingredients and Consumables in the Costing Software with the closing stock of the Store Module on Monthly basis.
- f. See that whether it tallies with the Production figures of all Products in the Costing Software with the data obtained from Production Software on Monthly basis.
- g. See that whether it tallies with the consumption figures of Ingredients and Consumables in the Costing Software with the P&L Statement of Dairy on Monthly basis.
- h. Verification of monthly analysis of cost of the Product obtained from the Costing Software

- i. Verification of monthly analysis of Damage % of Ingredients and Consumables obtained from the Costing Software.
  - j. Comparison of Product wise budgeted sales growth percentage obtained from the Material Balance Software with the actual sales growth on Monthly basis –verification.
  - k. See that whether Quantity in the consolidated Monthly FAT SNF Statement/Business Statement tallies with the Monthly Sales Statement and report the deviation/s if any. See whether the reported quantities are accounted in the Profit & Loss Statement of Dairy.
  - l. See that whether the date wise comparison of Market Return from Marketing Package tallies with Production Package in Dairies and Depots – to be done month wise.
  - m. Date wise comparison of Milk Procurement Quantity between Milk Bill and Production Package in Dairies and MCP/MCC-to be done month wise.
  - n. Date wise comparison of Transit loss of Milk between the Dairies and Depots by comparing the concerned stock register -to be done month wise.
  - o. Analysis of Sachet Tray accounting system by comparing the Opening Balance and Closing balance of Trays in all locations with Periodical Figures of Purchase and Scrap Sales and Stock Transfer of Sachet Trays and report the difference on a Quarterly basis.
  - p. Date wise verification of dispatch quantity of Milk and production quantity of Milk Products with labour contractor bill in Dairies and Depots wherever it is out sourced -to be done month wise.
13. Surprise verification of cash shall be conducted at least once in a quarter. Auditor shall certify the quarterly Stock statement prepared in the Dairy / Chilling centres and submit along with the Internal Audit report.
14. The Chartered Accountant firm has to examine all agreements and payments to such contractors and see that the statutory requirements are complied with and all payments are made as per the agreement only.
15. The audit firm shall report actions to be taken with respect to amendments made to Central and State Acts and rules related to direct and indirect taxes.

16. Verification of the books and records and certification of all Statements of Expenditure of GOK/GOI Projects to be submitted to the project authorities as per the format and time schedule prescribed.
17. Verification of procedures of tenders including E-tenders of Head office and units.
18. Verification and certification of ESI Returns (half yearly/yearly etc.) to be furnished to Employees State Insurance Corporation by the Dairies & Head Office.
19. Verification of all book of accounts of MRCMPU employees group gratuity fund trust accounts.
20. The Internal Audit report shall be submitted for each month before the end of the succeeding month and shall contain a report on the relevant points mentioned above.

**General**

1. A qualified Chartered Accountant shall visit all the units once in three months for the effective conduct of the Internal Audit. The report on the above visits to Dairies and the findings so arrived during the visits also shall form part of Internal Audit report of that particular month.
2. An experienced staff/ chartered accountant shall attend the Quarterly Internal Audit review meetings pertaining to the audit months held at unit level.

Annexure-I

**MALABAR REGIONAL COOPERATIVE MILK PRODUCERS' UNION LTD.  
HEAD OFFICE, PERINGOLAM KUNNAMANGALAM, KOZHIKODE -673571**

**LIST OF UNITS UNDER MRCMPU LTD – FOR INTERNAL AUDIT FOR 2021-22**

SI	UNIT	ADDRESS
<b>I</b>	<b>HEAD OFFICE &amp; DAIRIES</b>	
1	HEAD OFFICE	Peringolam P.O., Kunnamangalam Kozhikode.673571 mrcmpu@malabarmilma.coop
2	KOZHIKODE DAIRY	Peringolam P.O., Kunnamangalam Kozhikode-673571 kkddairy@malabarmilma.coop
3	PALAKKAD DAIRY	Kalleppully, Palakkad 678005 pkddairy@malabarmilma.coop
4	KANNUR DAIRY	Pallikkunnu (PO), Kannur 670004, knrdairy@malabarmilma.coop
5	WAYANAD DAIRY	Chuzhali, Kalpetta, Wayanad 673121wyddairy@malabarmilma.coop
6	MALAYORA DAIRY	Kaithapram (PO), Madambam, Sreekandapuram, 670631, mdsdairy@malabarmilma.coop
7	KASARAGOD DAIRY	Anandasramam P.O, Kanhangad, Kasaragod 671531 kgddairy@malabarmilma.coop
8	CENTRAL PRODUCTS DAIRY	Naduvattom, Bepore, Kozhikode 673015 cpdkkd@malabarmilma.coop
<b>II</b>	<b>MILK CHILLING PLANT/CENTRE (MCP/MCC)</b>	
1	ATTAPPADY MCP	Agali P.O. Palakkad atpmcp@ malabarmilma.coop
2	PATTAMBI MCP	Mele Pattambi P.O. Pattambi ptbmcp@malabarmilma.coop
3	MOORKANAD MCC	Moorkanad P.O, Malappuram -679 338 mkdpi@malabarmilma.coop
4	VADAKARA MCC	Chemmarathur (PO), Vadakara, Kozhikode -673104, vdkpi@malabarmilma.coop
5	MANANTHAVADI MCP	Mananthavady P.O. Wayanad

			mdymcp@malabarmilma.coop
<b>III</b>		<b>PROCUREMENT &amp; INPUT UNITS (P&amp;I)</b>	
	1	PALAKKAD P&I –DISTRICT OFFICE	Kalleppully (PO). Palakkad pkdpi@malabarmilma.coop
	2	ATTAPADY P&I – SUB UNIT PKD P&I	Agali P.O. Palakkad atppi@malabarmilma.coop
	3	PATTAMBI P&I – SUB UNIT PKD P&I	Mele Pattambi P.O. Palakkad ptbpi@malabarmilma.coop
	4	MALAPPURAM P&I – DISTRICT OFFICE	Nilambur (PO) Malappuram mpmpi@malabarmilma.coop
	5	MOORKANAD P&I –SUB UNIT MALAPPURAM P&I	Moorkanad (PO) Malappuram -679 338 mkdpi@malabarmilma.coop
	6	KOZHICODE P&I – DISTRICT OFFICE	Kunnamangalam (PO) Kozhikode - 673 571 Email: kkdpi@malabarmilma.coop
	7	VADAKARA P&I – SUBS UNIT KKD P&I	Chemmarathur (PO), Vadakara, Kozhikode 673104, vdkpi@malabarmilma.coop
	8	WAYANAD P&I – DISTRICT OFFICE	Chuzhali, Kalpetta (PO), Wayanad. wydpi@malabarmilma.coop
	9	KANNUR P&I – DISTRICT OFFICE	Pallikkunnu (PO), Kannur knrpi@malabarmilma.coop
	10	KASARAGOD P&I – DISTRICT OFFICE	Anandasramam (PO), Kanhangad, Kasaragod kgdpi@malabarmilma.coop
<b>IV</b>		<b>MARKETING DEPOTS</b>	
	1	PATTAMBI	Mele Pattambi P.O., Palakkad ptbmcp@malabarmilma.coop
	2	MOORKANAD	Malappuram Marketing Depot Moorkanad PO, Malappuram -679338 mpm.mkt@malabarmilma.coop
	3	NILAMBUR	Nilambur P.O. Malappuram nbr.mkt@malabarmilma.coop
	4	RAMANATTUKARA	Agadi Parambil, PallikkalBazar, Kakkanchery , Kottapuram Road , Ramanattukara, 673620, rmk.mkt@malabarmilma.coop



	5	ULLIYERI	Ulliyeri Marketing Depot Ulliyeri PO, Mundoth, Kozhikode-673620, uly.mkt@malabarmilma.coop
	6	NADAPURAM	Nadapuram, Avolam, Near Modakara Masjith, Nadapuram PO, Kozhikode-673504 ndpm.mkt@malabarmilma.coop
	7	KOYIPPADY	Redistribution Centre, Naikap, Kumbala (P.O.), Kasaragod - 671321. kpd.mkt@malabarmilma.coop
<b>V</b>		<b>TMR PLANT/GINGER PROCESSING UNIT</b>	
	1	TMR PLANT PATTANCHERY	TMR plant, Moopankulam, Pattanchery(PO), Palakkad-678532 mrdfmtrpkd@gmail.com,
	2	GINGER PROCESSING UNIT MEENAGADY	Ginger Processing Unit Meenangadi , Wayanad-673591
<b>VI</b>		<b>OTHER UNITS</b>	
	1	HUMAN RESOURCE DEVELOPMENT CENTRE	HRD Centre Naduvattom, Arakkinar (PO), Kozhikode. hrdc.kkd@malabarmilma.coop