

COOPERATIVES ALL OVER THE COUNTRY GOING THE EXTRA MILE TO SERVE THEIR MEMBERS AND COMMUNITIES AMIDST COVID-19 PANDEMIC: REPORTS FROM THE CORDILLERA ADMINISTRATIVE REGION

#CoopsAgainstCOVID19

SPIKED APPROACHES OF CAR COOPERATIVES TO RESPOND TO ECQ CIRCUMSTANCES

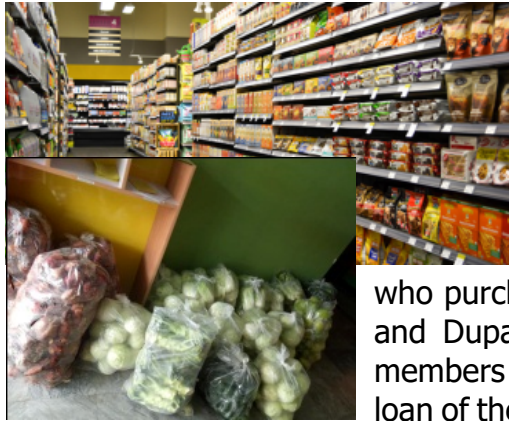
As the nation struggles with the effects of the Enhanced Community Quarantine (ECQ) caused by COVID-19, the cooperative movement matched the effort of the government by setting policies and approaches supporting it. Speedy decision making, plans, and strategies of implementation were crafted by various cooperatives to catch up to the call of the people and the government. In the Cordillera Administrative Region, there were 68 cooperatives who made some changes with their continuous operations just to serve their members. In addition, there were 86 cooperatives who have been implementing different methods to help their members, the community, and the different local government units (LGUs).

Among the methods implemented by the cooperatives were the “KADIWA on Wheels” and “Rolling Store Caravan”. These are marketing strategies designed by the Department of Agriculture and Department of Trade and Industry, respectively to provide increased opportunities for the local farmers and vendors to efficiently reach the consumers amidst the ECQ.

With these, the Bosigan Multipurpose Cooperative, Cacadcadaan Multipurpose Cooperative of Mankayan, Benguet, and High Value Crops Agriculture Cooperative of La Trinidad, Benguet, in partnership with the LGU of Baguio City, DA-CAR, and DTI, served the people by bringing assorted vegetables nearer to the residents in the areas identified by the LGU-Baguio City and LGU-La Trinidad, Benguet. Further, the cooperatives were able to help their members to market their produce and to generate income.

Related to this, the Taloy Farmers Multipurpose Cooperative also assisted their member-farmers in repacking their produce and contacted market outlets to ensure market for farm products and at the same time ensured the delivery of much needed products in Manila.

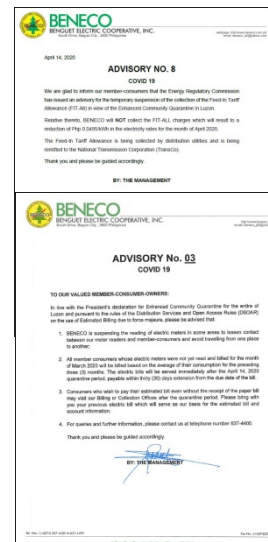




Lagawe Multipurpose Devt Coop of Ifugao Province has also opened their rolling stores in selected areas of Nueva Vizcaya and in the area where their coop branch is located. The cooperative also offered free vegetables to its first 50 member-purchasers. They also offered free of charge house-to-house delivery to those who purchased the coop products within Bambang, Aritao, and Dupax del Norte and Sur areas. The purchases of members can be paid in cash or charged as providential loan of the member with a service fee of 1% but no interest.

Bauko Organic Credit Cooperative was also tapped by the LGU of Bauko in Mt. Province to market the product of member-farmers in the locality to maintain the source of basic food necessities.

Meanwhile, the Benguet Electric Cooperative, Inc., which is operating in Baguio and Benguet informed their member-consumers that the Energy Regulatory Commission has issued an advisory for the temporary suspension of the collection of the Feed-In Tariff Allowance (FIT-All), a distribution utility fee collected from the consumers and remitted to the National Transmission Corporation (TransCo). BENECO stated that they will not collect the FIT-ALL charges from the consumers. With this, a reduction of Php 0.0495/kWh in the electricity rates for the month of April 2020 will be enjoyed by the consumer-members. The cooperative also provided a 30-day extension in the payment of their bills.



Cooperatives further tried assessing the requirements of their community and the government where numerous approaches were implemented to mitigate the effects of the ECQ situation.



In the Province of Abra, San Juan Abra MPC, Lingey Saranay Consumers Coop, Sabangan Supo Consumers Coop, and Tubo CLC ARB MPC have distributed rice assistance to persons with disability in the locality and have also provided food packs and relief goods to frontliners in the different areas in the Province.

Identified by the Baguio Market Vendors MPC is the need for food items in the City of Baguio. As a response, they delivered 100 sacks @ 25 kgs. of rice to LGU-Baguio City. Said goods were received by

Mayor Magalong for distribution as relief goods to the residents.

Texins' Multipurpose Cooperative, on the other hand, donated PPE to Baguio Gen. Hosp. and Medical Center and distributed sacks of rice to 2 municipalities in Benguet.

The Baguio-Benguet Transport Service Cooperative assisted the DOH-CAR in ferrying their health workers from their residence to office and vice-versa, and has also transported staff, farm products, and dialysis patients of Tublay municipality.

Atlas Credit Cooperative gave Php 1,800 to LGU-Atok Trail, Baguio City for their mobilization. Likewise, the Baguio Country Club Employees MPC and the Baguio Entrepreneurs Credit Coop. donated Php 70,000 and Php 50,000 coming from their Community Development Fund (CDF) for the foods and other logistical requirements of the navy reserves patrolling in the area, and the Mayor's health emergency program office.

Baguio General Hospital and Medical Center Employees MPC (BGHMCEMPC) distributed 25 kgs. of rice and Php 600 cash assistance to each of the 418 identified residents of Baguio City.



Baguio Maharlika MPC (BAMACO) reported that they have distributed also financial assistance to their 14 employees and hygiene kits to non-members where the coop incurred a total cost of Php 666,000 which was charged to their CDF.

Dap-ayan Ti John Hay Employees MPC provided grocery items to the front line soldiers manning the areas of Dagsian and Hillside barangays. Kaaruba Transport Service Coop distributed relief goods to 22 family residents of Baguio City. The same strategy was also applied by Domata Credit Coop where they incurred a total cost of Php 24,000. Not only did they serviced Baguio residents but have also donated face masks and food packs to health frontliners, and delivered vegetables to PNP-SAF in Bicutan, Metro Manila.

The Kadaclan Village Credit Coop donated Php 2,000 to the youth organization assisting the checkpoints in Kadaclan village, the Light Bearer Transport MPC donated cash for the food of frontliners in barangays Mines View and Gibraltar while Maptenga Shalan Credit Coop. donated 5 kilos of rice to 10 family residents of Baguio City. Further, Mothers and Families MPC also donated relief goods to frontliners of the Mayor's office and gave 3 gallons of alcohol to Barangay T. Alonzo. The Mt. Dairy High Cooperative, a producer of dairy products in the City, donated their products to the health frontliners of PNP sub-stations 5 and 10 and to the BGHMC.



The PhilPost Credit Coop donated alcohol, masks, and disinfectant amounting to Php 2,000 to the employees of Phil. Postal Corporation. Meanwhile, the teachers'

cooperative, Pines City National High School Multipurpose Coop. manufactured 400 face shields and distributed these to several PNP sub-stations in the area to protect the frontliners.



Polaris Transport Service Coop assisted also 11 identified members and 39 residents of Baguio by providing cash, rice, and grocery items. Further, three of their cars are being utilized by transport health workers and response teams in 3 barangays in the City of Baguio. While the Telecommunications CAR Employees MPC distributed grocery items to 77 residents within their area with a total cost of Php 10,000, the San Vicente-Baguio City MPC donated also 2 sacks of rice to San Vicente Barangay

The Baguio-Benguet Community Credit Cooperative, represented by Manager Jane Suyatan, Dir. Mary Ann Bungag, Officer Milagros Cardona, Staffs Rizza Gaccao and Mr. Art Barrias, turned-over 10 bags of infant milk and 185 sacks of rice at 25 kgs each to City Mayor Benjamin Magalong and DSWD for relief goods distribution in the City.



. This amounted to Php 160,000.

In Benguet Province, the concerns to support the government and the community are evident in the actions taken by the Benguet cooperative movement. The BSU and Community Multipurpose Cooperative, represented by CEO Jane Asiong and Mrs. Rhoda Lab-oyan, handed-over the financial assistance of Php100,000 to the LGU of Baguio City, Php 150,000 to the LGU of Benguet Province, Php 50,000 to the LGU of Mankayan, Benguet, Php 150,000 to the LGU of La Trinidad, Benguet, and Php 50,000 to the LGU of Bauko, Mt. Province for their ECQ mobilization fund.



The Landbank Employees and Associates Multi-Purpose Cooperative gave Php 100,000 to LGU-La Trinidad as acknowledged by Mayor Salda, and another donation of the same amount was also acknowledged by Mayor Magalong of Baguio City. The same action was also echoed by the Benguet Fresh Produce MPC who donated Php 30,000 to Barangay Balili frontliners in Benguet.





With a motto "BSSMC CARES for COVID-19 FRONT LINERS", the Bokod Sulphur Spring Multipurpose Cooperative based in Bokod, Benguet continued to care for the frontliners' nourishment not only in their municipality but have extended their help to Kaling, Bashoy and Bana-ao, Gusaran of Kabayan, Benguet. The Lasong Farmers Multipurpose Cooperative donated 15 cavans @ 25kgs of rice each to the different households in Tadiangan, Tuba, Benguet.

In like manner, the Baguio Tomay Jeepney Operators and Drivers Association Multi-Purpose Cooperative have distributed relief goods to 10 barangays in La Trinidad, Benguet with a total amount of Php 19,212 spent coming from coops' CDF.

In the Ifugao Province, the Lagawe Multipurpose Development Cooperative donated Php 20,000 to LGU-Alfonso Lista of Ifugao as acknowledged in the LGU's FB funpage dated April 8, 2020. This was aside from the donations they have given in other areas of the region. The Lamut Grassroots Savings and Development Cooperative protected their staff on duty by providing masks, gloves & alcohol with a total cost of Php 8,759 and have also assisted the barangay and PNP checkpoints by donating 212 bags of rice @25kgs each & snacks which accumulated a cost of Php 175,062.



Aligned with the requirements of Tabuk City community, the Tabuk City Cooperative Development Office (CCDO) actively coordinated the campaign of the LGU-Tabuk with the cooperative sector on the necessities that were needed. The following are the responses of the cooperative sector as published by the CCDO:

- Kalinga Transport Services and Development Cooperative donated food for the "Heroes of the Time" - frontliners in the whole Bulanao area, San Juan, Appas, Dagupan Centro, Laya West, Laya East, and Cabaruan of Tabuk City
- Dakaran Credit Cooperative and its members acted as volunteers in the distribution of 295 relief goods to the residents of Tabuk City and Daclan, Tanudan municipality



- Holy Trinity Cathedral Multipurpose Cooperative donated cash assistance of Php 3,000 to PDRRC and City Cooperative Development Council Php 1,500.00 for the response team mobilization.
- Mabaca Balbalan Marketing Cooperative jointly with Laya East Agriculture Coop donated 200 bottled drinking water with a total cost of Php 1,000
- Ipasil Credit Cooperative donated bottled mineral water amounting to Php 1,000.00 to the frontliners in the different checkpoints of the City
- Cabaruan MPC donated Php 2,500.00 for the mobilization of frontliners and the community. They also supplied free snacks to PNP checkpoints' frontliners in the barangay and nearby areas
- Bulanao MPC distributed food packs and bottled water to residents of barangay Bulanao Norte and Bulanao Centro, and distributed vegetables to the frontliners. The total cost of Php 52,000 was charged to their CDF.
- KAELCO Employees Credit Cooperative donated Php 10,000.00 to the frontliners and the community
- BIBAK MPC donated Php 2,000 for the mobilization of frontliners.



The Tabuk CCDO also acknowledged other cooperatives' assistance to the Province of Kalinga as posted in their FB funpage.

In the Mountain Province, Tadian Multipurpose Cooperative provided 3 thermal scanners to the municipal which will be used in the checkpoints.

As assistance poured out to the different communities in the region, the various cooperatives remain responsive to their members' necessities during this calamity. Policies and tactics were made and implemented to fit with the requirements of their members.

In Abra Province, the Abra Farmers and Provincial Employees MPC have been distributing Php 1,000 financial assistance to all their members while the Sanap Farmers MPC have notified their members that the coop will be distributing the

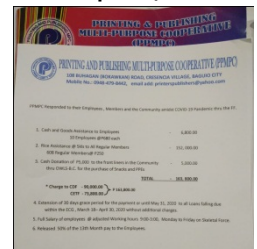
NAME OF COOPERATIVES	ADDRESS	DONATIONS			TOTAL
		In cash	In kind	Amount	
Riverside MPC	Lanna Poblacion, Tabuk	1,000			1,000
Balansi Uddoc Credit Coop(BUCC)	Bulanao Tabuk	1,000			1,000
GADO Credit Coop	Dagupan Weste	1,000			1,000
Tabuk Municipal Official and Employees MPC	City Hall, Dagupan Centro	3,000			3,000
St Andrews Credit Cooperative	St. Andrews Church Balong	2,000			2,000
Provincial Engineering Office Personnel MPC(PEOPMPC)	Purok 6, Bulanao	2,000			2,000
St. Thomas Credit Coop(STCC)	Dagupan Weste	5,000			5,000
Federation of COOP-EDNL	Bulanao Norte		4 sacks of rice at 25 kg.	4,020	4,020
Matagoan Agriculture Coop	Bulanao Norte		bottled mineral water	1,500	1,500
Kibnay Credit Cooperative	Dagupan Weste	1,018			1,018
Kalinga Provincial Coop Union(KAPCU)	Bulanao Norte		bottled MINERAL water	1,000	1,000

members' interest on share capital and patronage to provide more purchasing power to their members during this crisis.

Abra Diocesan Teachers and Employees MPC started distributing 2.5 kgs of rice to their 35,000 members with a total cost of Php 3.5 million. Meanwhile, the Abra Vegetable Seed Growers and Development Coop distributed relief goods to their 1,100 members with a total cost of Php 120,000 and the United Tinguians MPC have distributed 1 kg of beef to their 230 members with a total cost of Php 62,000. All three cooperatives reported that said amount was charged to their respective CDF.



In Baguio City, Printers and Publishers Multipurpose Cooperative, in their report, stated that they have allotted Php 163,800, Php 90,000 of which have been taken from the CDF and Php 73,800 from the coop. Their Education and Training Fund (CETF) was utilized to distribute rice to the 608 members with a total amount of Php 152,000. Php 6,800 was also given to the 10 management staff in the form cash and goods. According to Mrs. Mariano, manager, they also extended the members' loan payment for 30 days, continued the coop. operation with skeletal force where the employees received a full salary, and they released 50% of the 13th month pay of the employees to help them during this ECQ.



Cash assistance was also distributed to 716 members of the United Natonin Credit Cooperative with a total amount of Php 547,450 spent coming from the Optional Fund of the cooperative. This approach was also implemented by the various cooperatives in the City where some cooperatives also distributed financial assistance and relief goods:

- Atlas Credit Coop distributed reliefs goods worth Php 200 each to their 26 members
- BAVESCO Multipurpose Cooperative provided a financial assistance of Php 1,000 to each regular member
- Baguio Seafarers' Circle MPC provided financial assistance to their 40 members with a total cost of Php 90,000 which was charged to their CDF
- Christ Episcopal Credit Cooperative extended financial assistance to 5 members and non-members with a total cost of Php 5,000
- Country Club Village MPC gave cash assistance of Php1,000 to each of the 22 members
- DA BFAR CAR MPC gave financial assistance of Php 1,000 to their 84 members



BAVESCO MULTIPURPOSE COOPERATIVE

BAVESCO MULTIPURPOSE COOPERATIVE will be distributing FINANCIAL ASSISTANCE TO ALL REGULAR MEMBERS amounting to ₱ 1,000.00.

YOU CAN VISIT THE OFFICE STARTING APRIL 17, 2020 AND THE SUCCEEDING WEEKS FROM 9:00 AM TO 2:00 PM (MONDAYS, WEDNESDAYS AND FRIDAYS). We urge the members to visit only the office during your window hours.

GUIDELINES FOR CLAIMING:

1. Please wear your mask at all times and observe physical distancing.
2. Bring any valid ID with signature.
3. Representatives are allowed provided with authorization letter from the cooperative member.
4. If you will not be able to come, rest assured that it will be deposited to your savings account.

THANK YOU AND KEEP SAFE EVERYONE.

- DENR-CAREMCO gave financial assistance to their 460 members with a total amount spent of Php 230,000
- Ifugao Woodcaravers MPC gave cash assistance of Php 200 to their 57 members on top of the released interest on share capital and patronage refund
- Kadaclan Village Credit Coop gave cash assistance of Php 650 per member (total of 92 members)
- KAMPPI Credit Coop provided financial assistance to their 35 members with a total amount of Php 70,000
- Light Bearer Transport MPC gave financial assistance to members with a total cost of Php 27,000
- Kias MPC gave financial assistance to their 180 members with a total amount of Php 78,000 and the provision of relief goods to 109 identified regular members and 150 associate members with a total cost of Php 54,500 and Php 45,000, respectively
- Maptenga Shalan Credit Coop gave cash allowance to their 40 members at Php 500 each
- Pines City National High School Multipurpose provide cash allowance to members at Php 500 each
- San Vicente-Baguio City MPC extended cash assistance of Php 500 and 5 kilos of rice to their 1,400 member with a total cost of Php 982,000
- Bakakeng Norte-Sur Multipurpose Cooperative gave financial assistance of Php 500 each to their 188 members
- Dap-ayan Ti John Hay Employees MPC distributed relief groceries worth Php500 to their 110 member
- Balacbac Farmers MPC distributed relief goods assistance to their 71 members at Php500 each with a total cost of Php 35,500
- Happy Hallow Livelihood MPC distributed relief groceries assistance worth Php 450 to their 52 members
- John Hay United Employees MPC distributed relief goods to their 7 staff and allowed the cash advances of these employees
- Kaaruba Transport Service Coop distributed relief goods assistance to their 30 members
- Marie Eugenie Coop Development Center distributed rice to their 800 members with a total cost of Php 57,000
- Timber And Lime MPC distributed 5 kilos of rice to their 303 member and gave financial assistance to their 26 employees and 5 officers incurring a total cost of Php 68,675
- Union Cab Transport Service Coop distributed food packages to their 25 members and 45 non-members with a total cost of Php 22,000.



SAN VICENTE-BAGUIO CITY MULTIPURPOSE COOPERATIVE
Coop Building, San Vicente, Pineswood Road, Ugnayan City
Reg. No.: 9539-15888411 CNR: 919-775-9189

TO ALL SV-BCMPC MEMBERS:

To all members who didn't get their **FIVE HUNDRED (P500.00) PESOS financial assistance and FIVE (5) kls. rice** may get them at the SV-BC MPC Office starting tomorrow (Tuesday) from 8:00am to 4:00pm. Please bring your own eco bag and kindly observe social distancing.

Thank you and stay safe always.

April 28, 2020

In Benguet Province, the Balangbang Multipurpose Cooperative of Beckel, La Trinidad distributed food packs to their members with a total amount spent of Php 25,000 coming from their CDF.

Shilan Multipurpose Cooperative in La Trinidad, Benguet which caters water service and consumer store to its members, distributed relief packs which contains rice, canned goods, and noodles to their 150 member beneficiaries which costed Php 40,000.

Baguio Tomay Jeepney Operators and Drivers Association Multi-Purpose Cooperative reported that they have a skeletal force manning the credit, savings and loan, gasoline station services where they were able to serve 787 members.

Trinidad-based Agawa Multipurpose Cooperative has also distributed emergency food assistance (EFA) to all their regular members.

Taloy Farmers Multipurpose Coop. of Tuba, Benguet notified that the cooperative is compliant with Bayanihan to Heal as One Act when they approved a 30 day grace period for all types of members' loans without incurring neither interest nor penalties.

Thanksgiving Multipurpose Cooperative located in the same municipality have also distributed relief distributed goods to all their members.

In Kalinga Province, the Tabuk City CCDO reported that various cooperatives continued to help their members. It was affirmed by the Bulanao MPC who announced that the coop. services continue to be open with skeletal management present to serve their members. The BIBAK MPC notified also the 487 regular members that cash assistance amounting to Php 500 each and other means of assistance can now be availed in their cooperative.



Taloy Farmers Multipurpose Cooperative
Tubay Rd., Tuba, Benguet & Email Address: taloyfarmerscoop@gmail.com
Registered with the Cooperative Development Authority (CDA) Reg. No. 1008733
Affiliate: Municipal Cooperative Development Council (MCDL) National Confederation of Cooperatives (NCCO), Department of Agriculture (DOA)

TO ALL TAFARMCO MEMBERS
ECQ Notice 01-2020

1. In compliance with the IRR Section 4 of Republic Act. No. 11469, Otherwise known as the "Bayanihan to Heal as One Act", the TALOY FARMERS MULTIPURPOSE COOPERATIVE will implement the Mandatory Grace Period which is the 30-day grace period for all loans with principal and/or interest falling due within the ECQ period without incurring interest on interest, penalties, fees and other charges.
- The Initial 30-day grace period shall automatically be extended if the ECQ period is extended by the President of the Republic of the Philippines pursuant to his emergency powers under the Bayanihan to Heal as One Act.
2. TAFARMCO will waive the interest of all loans from the start of the Enhanced Community Quarantine until the end of ECQ Period.
3. Cooperative will allow restructuring of loans for the members with loans falling due within the Enhanced Community Quarantine Period. No charges to be added.

Thank You and God Bless!
Keep Safe Everyone!

BIBAK MULTI-PURPOSE COOPERATIVE
KSC Compound, Bulanao, Tabuk City, Kalinga

NOTICE

To All BIBAK MPC Regular Members: The office shall be giving **Five Hundred Pesos (500.00)** as cash assistance to all regular members due to the enhanced community quarantine starting **April 20, 2020**. To claim, please contact any of the following staff near you:

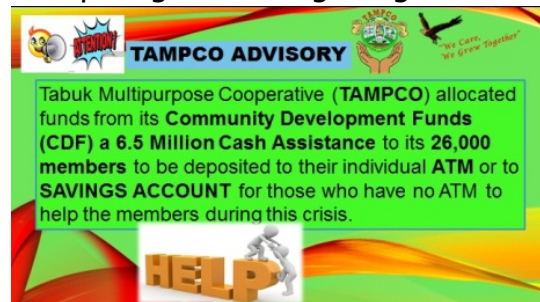
Name of Staff	Address	Contact #:	Nearest Location
Martin A. Ramirez	Tuga	(09055179425)	
Patricia S. Lungao	Bado Dangwa	(09279712605)	near Barangay Hall
John E. Fermin	Mapaay	(09758595003)	near ISAP
Jason F. Pannagan	Appas	(09205584658)	near TAMPCO Inn
Zenaida O. Aguirre	Bulanao	(09358027282)	near Bulaglag Bakery
Josephine Cacatian	Hilltop Bulanao	(09059715880)	near BIR Office
Narcisa T. Awingan	Bulanao	(0905982547)	near OPAG

Thank you very much.

Management

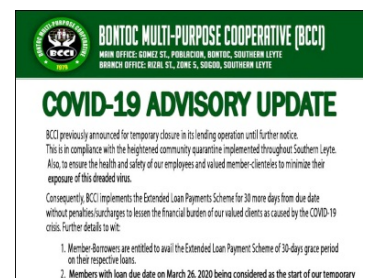


The Holy Trinity Cathedral MPC is actively participating in the fight against the Pandemic COVID19 by distributing sanitary kits to the 254 members which started last March 18, 2020 incurring a total cost of Php 25,089 while the Tabuk Multipurpose Cooperative officers have approved the allocation of Php 6.5 Million from the CDF to provide Cash Assistance to their 26,000 members to help the members during this crisis. In like manner, the St. Thomas Credit Cooperative reported that each active member in their cooperative received a financial assistance of Php 500.



The Tadian Multipurpose Cooperative in Mt. Province announced a 3 month members' loan suspension policy in response to the ECQ situation while the Bontoc Multipurpose Cooperative also announced a one month suspension of members' loan payment. Further the latter also announced that the cooperative is open 4-days a week to cater to members' needs.

In Sagada, Mt. Province, the Treasure Link Cooperative Society notified their members on the schedule of their 9 branches' office hours. Further they advised their members on the suspension of loan payments without incurring fines and penalties.



The remedies on the effect of the ECQ still continue as different nations battle against the COVID-19 pandemic. The government makes decisions and strategies to overcome this situation and ensure the safety of humanity. In the drive against this crisis, the cooperative movement of the country is one of the active players in alleviating the situation.

TREASURE LINK COOPERATIVE SOCIETY
SCHEDULE OF WORKING DAYS AND WINDOW HOURS
EFFECTIVE IMMEDIATELY - APRIL 15, 2020

#	OFFICE	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	MAIN	8AM - 3PM	8AM - 3PM	8AM - 3PM	8AM - 3PM	8AM - 3PM	8AM - 3PM
2	BESAO	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM
3	BONTOC	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM
4	BAUKO	8AM - 1PM	8AM - 1PM	8AM - 1PM	8AM - 1PM	8AM - 1PM	8AM - 1PM
5	TABUK	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM
6	BUGUIAS	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM
7	MANKAYAN	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM
8	LA TRINIDAD	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM
9	BAGUID	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM	9AM - 2PM

LEGEND:
CLOSE (Red box)
OPEN (Yellow box)

Note: Schedules are subject to change but with prior notice.

by: TLCS Management

As mandated by Republic Act 9520, cooperatives have been saving for their statutory funds and these are being monitored by the Cooperative Development Authority. The logic behind this regulation is for cooperatives to "save for the rainy days" as Pres. Rodrigo Roa Duterte himself stated in one of his press briefings. Because they have saved money in their respective statutory funds, the cooperatives are now able to implement various activities to help their members, the government, and community in times of disasters like this. Indeed, the cooperatives are exercising their universal principle "Concern for Community" in support to the Bayanihan To Heal As One Act. ***FRC