

**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**

COOPERATIVES' POWER OF UNITY

Benguet and Baguio City, which belongs to the Cordillera Administrative Region, have been subjected from Enhanced Community Quarantine (ECQ) to General Community Quarantine (GCQ) last May 16.

This change in classification indicates that people have to adapt to the new normal. This time, people can go out, businesses can start their operations, and branches of government can open their offices and services. However, all of these should still follow the regulations set by the local government units (LGUs) and other government agencies.

With the transition from ECQ to GCQ, people started to coping up despite their physical, emotional, and financial handicaps. Amidst these changes, the cooperative movement unabatedly supported the government, community, and their members.

To lessen the burden of the people, the Baguio Market Vendors Multipurpose Cooperative (BAMARVEMCO) partnered with Z Radio Station in their "Tambalang Bayanihan" project which helped the senior citizens in the City of Baguio by providing sustenance to them. In this project, the cooperative donated 10 sacks of 25 kgs. of rice to Z Radio Station. Further, they donated 3 sacks of 25 kgs. of rice to Amianan Newspaper for their relief distribution.

To support the members in this transition, BAMARVEMCO distributed the 2nd set of rice relief to their 1,715 members. It was reported previously that the cooperative have distributed the 1st set of 10 kgs. of rice relief last April 2020.



Another institution, the Baguio Country Club Employees Multipurpose Cooperative, distributed the 100% of the interest on share capital and patronage refund to the members in order to give them more purchasing power. The total cash release of the cooperative in this activity amounted to Php 986,786.

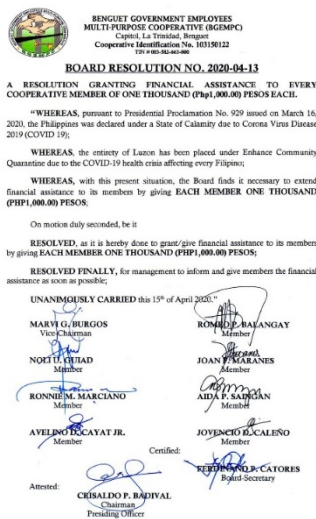
Majority of the members of Pines Progressive Cooperative belong to the micro, small and medium enterprises. In the market area where the cooperative operates, it distributed 5 kgs. of rice as relief to their 500 members. The total cost incurred was Php 120,000.

On the other hand, the Baguio Seafarers' Circle Multipurpose Cooperative donated Php 10,000 to the garbage collectors of the place.



The North Luzon Network Alliance Credit Cooperative distributed relief goods to their 300 regular members with a total cost allocation of Php 70,000.

In Benguet Province, the Benguet Government Employees Multipurpose Cooperative, the lone Provincial Capitol cooperative, distributed Php 1,000 to both 828 regular and 527 associate members of the cooperative. They also notified the provincial capitol employees that the cooperative canteen services will be open to business starting May 18, 2020 during the GCQ status of the Province to serve the nutritional needs of the employees so that they won't need to go outside the premises.



Meanwhile, the Benguet State University and Community MPC further conducted a relief operation focusing on haemodialysis patients in different barangays of La Trinidad by providing 10 kgs. of rice, assorted groceries, and medical supplies. The cooperative spent Php 107,740 on this project, with 9 members and 154 non-members as beneficiaries. It is noted that the cooperative is one of the donors to various LGUs in the Region.

The Lepanto Consumers Cooperative, a cooperative within the Lepanto Mining Corporation in Mankayan, Benguet, distributed relief goods to their 500 member-beneficiaries incurring a total cost of Php 68,000.

Further, the Bontoc Multipurpose Cooperative distributed 1 kg of meat to their members, distributed the members' interest on share capital and patronage refund, and has given 3 months moratorium to members' loan payments.

The unceasing actions of the cooperative movement is truly commendable. Cooperative leaders and their staff have found ways and means to help despite the restrictions of movement during this COVID-19 crisis. As the saying goes, "If there is a will, there is a way". Salute to the cooperative movement, their officers, and staff.***FRC



"Bayanihan, Pagtutulungan, Pagmamalasakit" in the Cooperative Movement

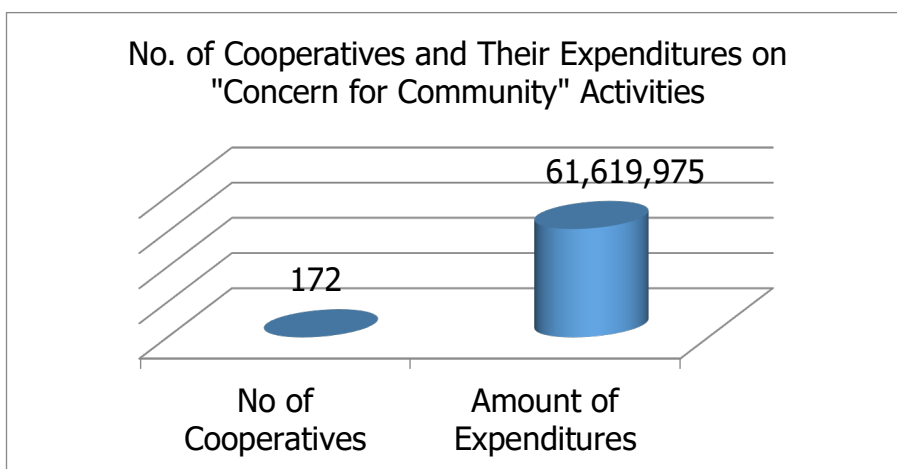
It has been 55 days since March 16, 2020 when the Philippine government declared the Enhance Community Quarantine (ECQ) in Luzon in response to the growing pandemic of the coronavirus disease 2019 (COVID-19). The government also approved Republic Act 11469 "Bayanihan to Heal as One Act", an act declaring the existence of national emergency arising from the COVID-19 situation and provides the President of the country the powers to implement temporary emergency measures to respond to the crisis brought about by COVID-19. This was signed by President Rodrigo Roa Duterte last March 24, 2020.

As the government tries to implement measures to protect the people from this pandemic and solve other issues that arise from this crisis, the cooperatives in the country have not been dormant in complementing the efforts of the government and serving the needs of the people. Initiatives and strategies were implemented applying the universal principle of the cooperatives on "Concern for Community" by utilizing the coffers of their respective cooperatives. Whether the cooperative belongs to the micro, small, and medium enterprises (MSMEs) or large enterprises, they found ways and means to help the people and the government with their resources being utilized.

In the Cordillera Administrative Region, the support coming from the cooperative sector started as early as March 17, 2020 when the Kabayan Multipurpose Cooperative initiated the act by donating sustenance to the frontliners in the municipality of Kabayan, Benguet. From this simple act, others followed in the crusade. As of this date, there are 172 cooperatives in the Region that have been active in the implementation of their corporate social responsibility, spending a total amount of Php 61,619,975. This data was captured from the reports submitted by the cooperatives and those gathered from the social media. Unfortunately, the above-cited data does

not capture the whole picture of the cooperatives' total contribution considering the incompleteness of data derived from the social media.

From the reports of the cooperatives, 154 out of 172 cooperatives have extended their assistance to the community and the different local government units using the following strategies implemented:



- Cash donation to the different branches of the government, like LGUs and Baguio General Hospital, DRRMC, etc. for their mobilization fund;
- Provision of goods, like rice, vegetables, milk, etc. as part of the relief packs being distributed by the LGUs to the community;
- Provision of relief goods, food, and other necessities to the different checkpoint frontliners;
- Cooperative members and officers acted as volunteers for LGUs;
- Allow the use of facilities as repacking or storage areas by the government;
- Allow the use of transportation facilities in ferrying health workers, frontliners, and patients to the hospital or office;
- Partnership with the government in releasing government assistance to the people;
- Provision of disinfectants and sprayers for LGUs' use;
- Installation of "Money Padala" services in some communities;
- Installation of hand wash facility in the barangays;
- Disinfection of cooperative offices and nearby areas; and
- Partnership with the government in the implementation of "Rolling Stores" and "Kadiwa on Wheels" programs.

On the other hand, 88 out of 172 cooperatives have also simultaneously implemented programs to support their members aside from their programs to the community and LGUs. These cooperatives provided the following:

- Financial assistance to their members;
- Relief and hygienic goods to the members;
- Moratorium on the payment of their members' loans without incurring fines and penalties;
- Release of members' interest on share capital and patronage refund;
- Release of ½ of the 13th month pay of the cooperative employees;

- Provision of transportation facilities to their employees who have been reporting to the cooperative office;
- Provision of alcohol and facemasks within the office facility and the members; and
- Continuous cooperative services especially on consumer services, credit and savings services.

On April 30, 2020, the Philippine government issued Executive Order No. 112 "Imposing ECQ in High Risk geographical areas in the Philippines and a General Community Quarantine (GCQ) to the rest of the country from May 1 to May 15, 2020". During that time, the Province of Benguet including the City of Baguio was still under ECQ and the rest of the provinces in the Region was under GCQ. Though a more relax environment was implemented in provinces under GCQ, the cooperatives sector continued to respond to the predicament of the government, members, and the community.

In the Province of Abra, the Abra Diocesan Teachers and Employees Multipurpose Cooperative had partnered with the Provincial Government of Abra and the Department of Trade and Industry in the "Rolling Store" program where the said cooperative provided consumers goods to the far flung municipalities of Abra like Pilar, Villaviciosa, and Manabo. The cooperative also reported that there were no additional costs charged on the grocery goods.



In Baguio City, the 7-700-7 Livingstone Communities Credit Cooperative helped the farmers generate income by buying their mangoes worth Php 12,000 and distributing the same to their 200 members. Meanwhile, the Mt. High Dairy Cooperative, a dairy cooperative whose products are milk, yogurt, and other milk products, continued to ensure the sustenance of the frontliners by donating 2,150 bottles of milk.

In Benguet Province, the Kabayan MPC Pursuant launched another program called the "Project Garoyna" where it provided financial assistance of Php 200 to Php 500 to their 10,442 members incurring a total expense of Php 4,325,200. The Paco RIC Multipurpose Cooperative distributed relief packages to their 201 members incurring a total amount of Php 34,000. The Residents Development



Multipurpose Cooperative distributed food relief to the frontliners in the amount of Php 2,000.

Another strategy implemented by cooperatives, as published by the Department of Agriculture-CAR, is the partnership between the cooperatives and DA-CAR. The different cooperatives in Benguet and Mt. Province collaborated as partner lending conduits through the



Survival and Recovery (SURE) loan assistance program to the different farmers in the Region. Through this program, the Department of Agriculture's Agricultural Credit and Policy Council (DA-ACPC) will be giving loan assistance of Php 25,000.00 to each farmer-beneficiary. The said loan is non-interest bearing, requires no collateral, and has a payment period of 10

years. The loan's purpose is to provide a fund which the farmer-recipients could use to at least cover their overhead cost during the Luzonwide ECQ. The loan may also be used to engage in other income-generating activities to offset or compensate for their losses. Accredited by the DA-CAR are the following cooperatives as their conduit where the cooperatives can charge a 3% service fee per transaction to support the facilitation and processing of loans:

- Topdac Multipurpose Cooperative, Cattubo Multipurpose Cooperative, and Mt. Blooms Multipurpose Cooperative to release the amount to 500 cutflower farmers in Atok Municipality.
- Treasure Link Cooperative Society to release the loan to 84 farmers in Baguio City, 100 farmers in Kibungan, 144 farmers-beneficiaries in Ambiong and 134 cutflower farmers in Shilan, La Trinidad, Benguet.



Further, the DA-CAR also published that Cacadcadaan Farmers Multipurpose Cooperative, Bosigan Farmers Multipurpose Cooperative, and Cada Farmers Agriculture

Cooperative have been participating in the “Kadiwa on Wheels” and “Rollings Stores” organized by their agency, DTI, and LGUs. Assorted highland vegetables like potato, chayote, cauliflower, carrots, and broccoli were sold during the said activity. It has already catered to 15 barangays in Baguio City and expanded in Benguet Province particularly in Kapangan, Sablan, Tublay, Itogon, and Tuba as reported by DA-CAR.

In Kalinga Province, which is now under the GCQ, the cooperatives continued to extend assistance to the people. Bulanao Multipurpose Cooperative provided assistance to members, non-members and frontliners. Each cooperative member was given Php500.00 while a number of households in Bulanao, Tabuk City received food packs. 225 bottles of mineral water and assorted veggies were given to barangay frontliners. The cooperative also donated Php 3,000 to the City Cooperative and Livelihood Office to augment the LGU’s assistance.



Simultaneously, the Tabuk City Cooperative Development Council and the City Cooperative Enterprise and Livelihood Development Office continued to render assistance by distributing face masks to the different cooperatives and the residents of Tabuk City.

In the midst of this crisis in the country, the cooperative movement continued to show their



strength to stand together in support of the government. While some organizations stopped their



operations and await the next advisory, the cooperatives were there planning and implementing strategies to help, and practicing the “bayanihan, pagtutulungan, pagmamalasakit” values we Filipinos are famous for.***FRC