

COOPERATIVE DEVELOPMENT AUTHORITY



Delivering  
**BIYAYA**  
— ng —  
**PAGBABAGO**

To the People



Annual  
Report  
2017



About the Cover:

## **Biyaya ng Pagbabago to the People!**



In essence, this Annual Report focuses on why cooperatives are scaling the heights to become Transformative Cooperatives for People, Planet, Prosperity & Peace and in effect, becoming a catalyst of change by advancing Biyaya ng Pagbabago. The Cooperative Development Authority is now back under the Office of the President by virtue of Executive Order No. 1 and amazingly, is now empowered to fulfill its mandate to promote cooperativism as the equalizing force to empower the poor and the vulnerable.

To those who have dreamt, advocated, struggled and even died for it, social change has been so elusive all these years despite 14 years of Martial Law and two people power revolutions. The structures and systems that are breeding poverty, gross inequities and social injustices have remained as formidable as ever but not anymore under the present dispensation.

The flawed political system which is both colonial and exclusive has caused the exploitation of the people and the massive plunder of ecological wealth. Philippine society is now characterized as ecologically fragile, rating the country as the top three hardest hit in the world by climate change where the occurrence of ecological disasters becoming a new normal. Philippine society has also been described as over-crowded, number twelve in the world in population. In the rural areas, four of five are living in poverty causing them to migrate to the urban centers

Unknown to many, there is now looming a countervailing force to rectify social wrongs by harnessing the collective power of the people, where

those in the margins are now drawn into the mainstream of development processes.

It is the empowering and liberating path, addressing the root cause of poverty which is the powerlessness of the people to have access and control over their resources. This is well provided for by the 1987 Constitution that "the State shall advance cooperativism as instrument of social justice, equity and economic development."

Yes, Cooperativism is the re-structuring tool because its DNA is one that is members-owned, value-based and sustainable. It is the one to dismantle the control of the oligarchs of the economy through legal and peaceful means. Its time-honored and universally-accepted cooperative principles zeroed-in on being democratic and inclusive to replace what is colonial and exclusive.

The 27,000 cooperatives in the Philippines with some 14 million members are now front-lining social transformation for people, planet, prosperity and peace. This is in consonance with the United Nations' 17 Sustainable Development Goals to stop poverty, hunger, social injustice, gross inequities, advance gender and development, protect the environment and the health of the people, among others.

Indeed, cooperatives are now scaling the heights becoming a beacon of light amidst the darkness of poverty and powerlessness. **MABUHAY ANG KOOPERATIBA!**

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## Vision, Mission, Core Values and Quality Policy

**Vision.** An effective and efficient regulatory agency working towards the development of viable, sustainable, socially responsive and globally competitive cooperatives.

**Mission.** To ensure the safe and sound operations of cooperatives.

### Core Values

#### Excellence.

Giving ones best performance and achieve the desired outcome through effective and efficient management of resources

#### Commitment.

High dedication and proactive involvement in the realization of the Agency's mandate

#### Integrity.

Maintaining personal and professional conduct beyond reproach

#### Teamwork.

Working collectively and harmoniously to achieve synergy in an environment conducive to the achievement of organizational goals

### Mandate

Promote the viability and growth of cooperatives as instruments of equity, social justice and economic development in fulfillment of the mandate in section 15, Article XII of the Constitution.

## CDA QUALITY POLICY

As the government Agency granting juridical personality to cooperatives, the CDA is committed to:

**C**ontinually enhance the quality of our programs and services, considering the aspirations of our clients in mind;

**D**eliver prompt services to the public, following a culture of excellence, professionalism and integrity;

**A**ct in accordance with law and public policy.

In line with these commitments, CDA will continue to give priority to capacity building to ensure that its human capital is knowledgeable, highly skilled and creative as well as imbued with positive work ethics and spiritual values.

These, it will pursue with the goal of improving service delivery in the name of transparency, accountability and quality service.

  
**ORLANDO R. RAVANERA, CEO VI, CSEE**  
*Chairman*

# LETTER TO THE PRESIDENT

His Excellency

**President Rodrigo Roa Duterte**

Malacanang Palace

San Miguel, Manila

Dear **President Duterte**:

The Cooperative Development Authority (CDA) respectfully submits its accomplishment report for the FY 2017.

This Report outlines what we have done and continue to do to fulfill our mandate to promote the viability and growth of cooperatives as instruments for social justice and economic development. These are mapped in *The CDA's Road Map for Cooperative Development*.

FY 2017 was a transformative one for the CDA. For many years, CDA grapple with budgetary constraints to be able to deliver on a daunting mandate to nurture the 27,600 cooperatives with almost 14 Million members. In 2017, we bridged the gap by strengthening our convergence programs with other national government agencies like the Department of Agrarian Reform (DAR), the Department of Agriculture (DA), Department of Trade and Industry (DTI), National Commission on Indigenous Peoples (NCIP) and the National Commission on Muslim Filipinos (NCMF) to implement programs/projects geared towards empowering the poor and the marginalized sectors. This paradigm allowed CDA to expand its reach. Indeed, great things happen when you bring kindred spirits together.

As one of the Agencies under the ambit of the Office of the Cabinet Secretary, CDA will continue to rally behind the President's "Biyaya ng Pagbabago Tungo sa Masagana at Matiwasay na Buhay Pilipino" (Biyaya ng Pagbabago) Program which aims to provide better living conditions for Filipinos.

Very Sincerely,



**ORLANDO R. RAVANERA**

Chairman





## CDA, Root and Source of Pro-People Programs

Pro-Poor Programs. Cabinet Secretary Leoncio Evasco Jr., all praise to the Cooperative Development Authority and the Coop Sector during the 3rd Central Visayas Cooperative Congress held in Tagbilaran City, Bohol for their pro-poor programs.

October 5, 2017, Tagbilaran City, Bohol – “The first Executive Order signed by the president is consolidating the agencies of the government that are the root and source of pro-people programs. And one of which is CDA (Cooperative Development Authority)”

This was the statement of Cabinet Secretary Leoncio Evasco Jr. in his solidarity message during the 3rd Central Visayas Cooperative Congress which was held at Bohol Tropics Resort. Infront of hundreds of cooperative leaders from all over Central Visayas, Sec. Evasco, who is also a Boholano, said that he came to the occasion not because he is a Boholano but because cooperativism is closer to his heart.

The 3rd Central Visayas Cooperative Congress was organized by the Regional Cooperative Development Council (RCDC-7) headed by Chairperson Betta Socorro S. Solera and the Cooperative Development Authority (CDA) Region 7 Extension Office headed by OIC Dir. Nora P. Patron. It was in

cooperation also with other stakeholders and local officials of Bohol who are very supportive to cooperatives.

Other officials who graced the occasion were CDA Chairman Orlando Ravanera as one of the guest speakers, Bohol Gov. Edgar M. Chato, Tagbilaran City Mayor John Geesnell “Baba”Yap, Acting Vice Gov and Bohol PCDC Chairman and Atty. Venzencio Arcamo and Cong. Sabiniano Canama of Coop Natcco.

Speaking in local dialect, Sec. Evasco congratulated the organizers and the coop sector in general for continuing their good work in spite of various obstacles.

“Congratulations for continuously doing your good work in spite of obstacles and hindrances caused by capitalists. You have continued even though there are some sectors of the government that do not want the cooperatives.



Poverty. Hunger. Ecological disasters. Corruption. Violence. Greed and apathy. Social injustice. Gross Inequities. Violent Extremism. Put together, these are the lethal combination that puts a country in disarray, caused by formidable social structures that can only be described as pyramidal, elitist and oppressive. This horrible scenario is worsened by a political system that can only be described as exclusive and colonial, that's why Federalism has come of age.

Such a structural flaw has given way to the massive exploitation of our natural resources that saw the wanton decimation of our forest, agricultural and marine ecosystems.

The much-sought social change has come under the present dispensation's *Biyaya ng Pagbabago*. From being exclusive and colonial, the paradigm shift now is towards inclusive and democratic. This has become imperative especially in resource-rich Mindanao which has to be put under Martial Law for reason of violent extremism. Indeed, the Bangsa Moro Basic Law authored by Sen. Migs Zubiri has come of age.

## Chairman's Message

Why must there be a Cooperative Revolution? Well, amidst the battle-cry for social change dawns upon all of us a simple reflection particularly on what is so glaring, that is, on the state of the environment.

Eight years ago, there were just seven (7) million members of the cooperatives nation-wide. Today that number has doubled to fourteen (14) million from 27,000 cooperatives. As cooperatives are scaling the heights drawing those in the margins into the mainstream of development processes, the number can even reach 25 million in the next five years. No less than the United Nations has rallied the poor and the vulnerable to collectively stop poverty, hunger, social injustices and gross inequities through cooperativism.. His Holiness Pope Francis has mentioned in His latest Encyclical *Laudato Si* that in a world with so much food, why are there people who are hungry and the countervailing measure is cooperativism.

No one can stop the growth of cooperatives as cooperativism is an idea whose time has come not only in our country but in the whole world. Why is this so? First of all, it behooves upon all of us to examine the present development paradigm which is based on the growth-at-all-cost development strategy aptly called Neo-Liberal Capitalism. That kind of global economic system that is only successful in sacrificing humanity and Mother Earth to the altar of greed and profit is like a giant off-balance. So as



not to fall, it has to run and in running, it steps on communities, forests, rivers, seas, agricultural lands, the ozone layer, the iceberg and even on people themselves, leaving havoc on its path.

That AIDS-like development strategy that kills the Earth's vital organs, advances unbridled materialism and consumerism based on an individual pursuit of self-aggrandizement and wealth where money is used not to enhance the quality of life but to make more money. In this country, you call that block capitalism where cartels and the oligarchs run the economy, owned by only 400 families. In the world, only 80 billionaires are in control, whose total wealth equal the combined wealth of some 3.6 billion people or half of the world's population. This is based on the Study of Oxfam.

Our country has become a dumping ground of finished products and source of cheap raw materials following extractive economy. Indeed, where have all our forests and minerals gone? Gone to highly industrialized countries as the country still maintains an exclusive and a neo-colonial status, having been a colony of imperial powers for hundreds of years.

Based on these realities, there must be a change now being championed by the present dispensation. An increasing number of people want change but how? When the Filipinos overwhelming voted to office a charismatic Mayor from Mindanao to become President, they wanted political change.

This time economic change is in the offing but one that must debunk the present development paradigm. Yes, the only countervailing force is one that harnesses the collective power of the people called cooperativism. But why cooperativism?

Well, by nature, nurture and by law, cooperatives are the ones to advance prosperity for all, their very essence is that of being members-owned, value-based and sustainable. It is so amazing that in this age where development is equated to economic growth, cooperatives are giving high adherence to human development, where developing human potentials is the priority. In fact, out of the cooperatives' surplus, about 10% is allocated for CETF (Cooperative Education and Training Fund), about 3% is allocated for CDF (Community Development Fund) and another 3% Concerns for the Community. These funds are used to feed malnourished children, rehabilitate the impaired eco-systems and in providing medical services to the Indigenous People, to the poor and the vulnerable.

This is so because cooperatives' mindset is one that focuses on a person as an embodied spirit, more spirit than body. Spiritual qualities of service, of democracy, of love, of intellectual prowess and spiritual values are the ones to be developed collectively and not for individual aggrandizement.

By being sustainable, cooperatives are providing a major change in a

world that is beset with so much unsustainability, be in ecology or in economy. It has been said that in the absence of a major change the global system will collapse in less than one hundred years as the earth warms, the iceberg melts, the oceans rise and the endemic species are becoming extinct in a world where the economy is controlled by a few. No less than the United Nations in issuing the 17 Sustainable Development Goals (Stop Hunger, Stop Poverty, Advance Social Justice and Equity, Protect the Environment, Promote Peace, Etc.) has zeroed-in on Cooperatives as transformative for people, planet, prosperity and peace.

This time, social transformation is in the offing but not through armed struggle but through a collectivist counter culture called cooperativism that is well-founded on the time-honored and universally-accepted principles of democratic control and people's participation and where the people and the environment are the priorities rather than business and profit.

Through the *Biyaya ng Pagbabago*, the twenty-seven thousand cooperatives nationwide with some 14 million members are waging a cooperative revolution, peaceful and legal, to advance what is just, what is true and what is good to draw those in the margins into the mainstream of development processes.

The Cooperative Development Authority (CDA) together with eleven offices have been put under the Office of the Cabinet Secretary and have exemplified to the highest degree an amazing pro-people leadership with a strong national mindset that gives adherence to empowering the poor and the marginalized sectors so they can be drawn into the mainstream of development process.

Indeed, *PAGLILINGKOD AT PAGMAMAHAL*, that is the essence of cooperativism that is now being advanced by the 27,000 cooperatives with some 14 million members in the spirit of *BIYAYA NG PAGBABAGO!* Mabuhay ang KOOPERATIBA!





The success of an organization for poverty alleviation and empowerment is a team effort. More so, if its mandate is indirectly proportional to its financial resources.

The Office of the Executive Director (OED) has been blessed by colleagues of extraordinary commitment to the Cooperative Development Authority and its clientele. I would have been bereft without their good counsel, friendship and personal efforts for the good of the whole Agency.

The OED has the overriding goal of first, pursuing excellence in all that CDA does, not just in developing and regulating coops, in setting audacious goals to deliver our mandate and stretching and galvanizing us as an organization, even if some seem beyond reach; second, to make our strategic planning a "living" process, reflected in the annual cycle of

## Executive Director's Report

planning and budgeting; and third, to hammer home the reality that CDA's capacity to excel, hinges largely on its own efforts — top management and staff, with each part of the CDA family pulling strongly on its oar as well as in the other development partners with genuine hearts to help cooperatives grow.

In 2017, under its human capital development efforts, CDA trained 12,561 officers of cooperatives on Fundamentals of Cooperatives and Governance and Management, 8,566 members of cooperatives on Financial Management, Parliamentary Procedures and Entrepreneurship and 4,838 micro cooperatives trained on how to prepare reportorial requirements. With more human and financial resources, CDA can widen its reach especially, the 80% of registered cooperatives belonging to the micro and small category.

As a mechanism to ensure that people wanting to organize cooperatives organize such for the right reasons and objectives, the CDA also conducts Pre-Registration Seminars (PRS). It is a pre-condition to registration. Out of 1,633 prospective cooperatives that underwent the PRS in 2017, 1,033 of them were registered as cooperatives.

Because the Agency cannot provide all the developmental interventions necessary for micro and small cooperatives to grow, it continued to partner with other government agencies like the

Department of Agrarian Reform (DAR) for agrarian reform beneficiaries, the Department of Agriculture (DA) for the agricultural cooperatives and the Department of Trade and Industry (DTI) for the entrepreneurship development of cooperatives. The institutional strengthening of cooperatives remains a primordial concern of the Cooperative Development Authority because the ability of cooperatives to avail of the services of other institutions hinges largely on their strength as an institution.

As the main regulator of cooperatives in the country, the cooperative development specialists of the Agency inspected the cooperatives using an inspection instrument developed for this purpose.

In the year under review, out of 19,082 coops targeted for inspection, 13,951 were inspected and 114 cooperatives were subjected to a deeper scrutiny through an examination.

By virtue of its regulatory functions, the CDA can cancel the registration of cooperatives pursuant to its Dissolution, Liquidation, Cancellation and Delisting (DLCD) processes. As of December 31, 2017, there are 7,756 cooperatives under DLCD, 1,109 of these have been delisted. CDA also acted on 754 complaints brought to it involving cooperatives.

### Cooperative Statistics as of December 31, 2017

Total number of registered cooperatives	27,626
Estimated number of members	14 million
Coops' Net Surplus based on 2016 Financial Data	P22,565,795,671
Amount of Taxes Withheld	P6.9B
Number of Employees	About 380 Thousand

In line with its function to formulate, adopt and implement integrated and comprehensive plans and programs on cooperative development consistent with the national policy on cooperatives and the overall socioeconomic development plans of the Government, the CDA crafted the 2017-2022 Philippine Cooperative Medium-Term Development Plan (PCMTDP). This Plan is envisioned to contribute to the achievement of Goals 1, 2, 3, 4, 5, 6, 7, 8, 10 and 13 of the 2030 Agenda for Sustainable Development which included 17 Sustainable Development Goals. It is the cooperative sector's counterpart to the Philippine Development Plan of 2017 and the 0+10 Priorities of President Duterte.

### Learning and Development, Recruitment and Placement

To the extent that its resources allow, CDA implemented various learning and development initiatives in 2017. These are:



1. Strategic Technical Course for Cooperative Development Specialists consisting of 6 Batches or a total of about 333 personnel;
  2. Enhancement Training on Planning, Project Development, and Results Monitoring and Evaluation for Planning Officers and the Executive Committee;
  3. Orientation and Continuing Education on Civil Service Rules and Regulations for Human Resource Personnel
  4. Re-Orientation Workshop on the Unified Reporting System (URS), an on-line facility of the Department of Budget and Management (DBM) for Accountants and Budget Officers;
  5. Strengths-Based Profiling and Needs Assessment for CDA's Management Committee; and
  6. Orientation on ISO 9001:2015 Standards for the Management Committee and Internal Auditors and Refresher Course for Internal Auditors.
- In 2017, the Agency's human resource increased with the hiring of 59 additional personnel.

### **Infrastructure Projects in 2017.**

The CDA received infrastructure support from the national government for the completion of the CDA Tacloban Extension Office. Starting in 2018, the said Extension Office will no longer rent its office space and will result to savings on rental fees.

For many years, the Agency wished for resources to convert the 7th Floor of its building into a dormitory for its personnel especially those from the Extension Offices. In 2017, this came into reality with the completion of the renovation of the 7th floor which included not only the dormitory but an additional multi-purpose hall. The Agency looks forward to more physical progress, in terms of the construction of the buildings of Extension Offices that are still renting their office spaces.

### **Ways Forward**

This report reflects the overlapping concerns, converging hopes, and good ideas of CDA's constituency.

In the days ahead, CDA needs to profile and develop coops' appropriate stages of growth and maturity for specific interventions. Equally important to highlight is the nature of CDA's priority intervention which now require a more creative developmental and nurturing type of work.

This will be underpinned by strengthening its internal capability by investing in the right people and implementing continuing and relevant learning and development initiatives.

**GIOVANNI T. PLATERO**  
Acting Executive Director

# An Ongoing Commitment To Improving Performance. CDA in **2017**





The implementation of strategy and programs by the CDA to achieve its mandate is not only daunting but arduous especially when resources, both financial and human capital are hardly enough. The Agency, thus, focused on delivering unconventional solutions, spend meager resources in areas that matter and accelerate forging of partnerships with other government agencies, the Local Government Units, the cooperatives and other development partners.

This Report describes the results over the past fiscal year. It also presents the Agency's financial statements and the perspective of the Chairman and Executive Director on the agency's key management and performance challenges, as well plans for meeting these and other emerging challenges in the years ahead.

Throughout FY 2017, the CDA's capable and career personnel- approximately 600 worked vigorously to execute the Agency's mission. As a result, FY 2017 was a significant year for the Cooperative Development Authority. We also engaged and interacted with our stakeholders through a number of activities ranging from convergence activities, cooperative training, coaching and mentoring sessions, consultations and others.

During 2017, the Agency oversaw

the implementation of its cooperative development programs and regulatory programs. These are envisioned to contribute to the achievement of its organizational outcome of improvement in the growth and viability of cooperative enterprises. The following, organized based on our strategic goals, summarize a number of notable actions taken in 2017.

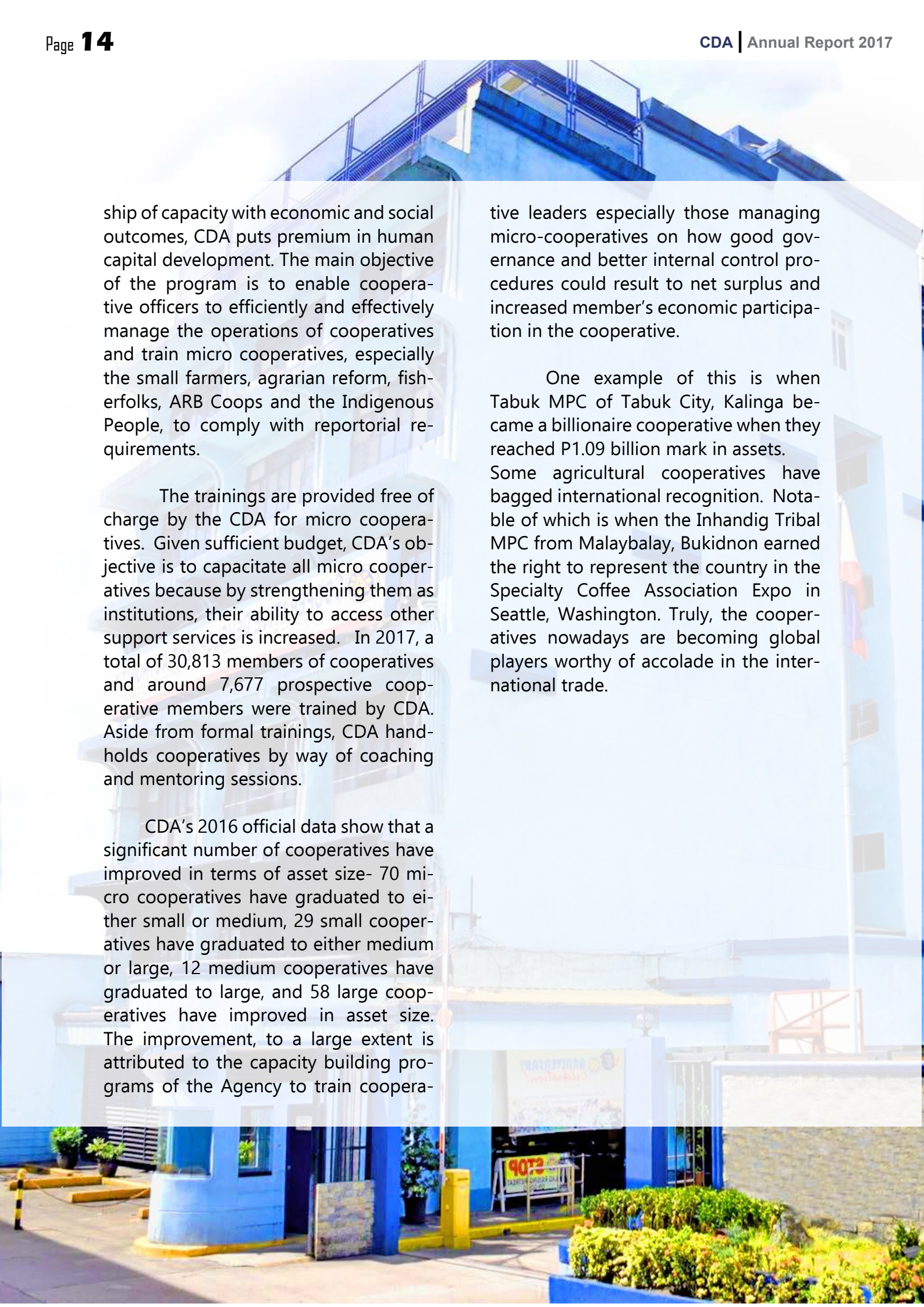
Cooperatives' Human Capital Development Program – A Strategy for Strengthening Cooperatives. It is said that the country that does not invest in human capital is penalized by slow growth. Thus, investing in human capital is an effective way of not just promoting growth but also of distributing its benefits more fairly. It affects people's lives and economic and social development in many ways.

The confluence of rapid technical change, globalization and economic liberalization in recent years has prompted the CDA to prioritize skills development as a key strategy for economic competitiveness and growth of cooperatives, most specially the micro and the small which compose approximately 80% of reporting cooperatives. CDA policy makers acknowledge the critical role of a strong human capital base to complement other investments and policies to enhance productivity and economic progress.

Because of the profound relation-







ship of capacity with economic and social outcomes, CDA puts premium in human capital development. The main objective of the program is to enable cooperative officers to efficiently and effectively manage the operations of cooperatives and train micro cooperatives, especially the small farmers, agrarian reform, fisherfolks, ARB Coops and the Indigenous People, to comply with reportorial requirements.

The trainings are provided free of charge by the CDA for micro cooperatives. Given sufficient budget, CDA's objective is to capacitate all micro cooperatives because by strengthening them as institutions, their ability to access other support services is increased. In 2017, a total of 30,813 members of cooperatives and around 7,677 prospective cooperative members were trained by CDA. Aside from formal trainings, CDA handholds cooperatives by way of coaching and mentoring sessions.

CDA's 2016 official data show that a significant number of cooperatives have improved in terms of asset size- 70 micro cooperatives have graduated to either small or medium, 29 small cooperatives have graduated to either medium or large, 12 medium cooperatives have graduated to large, and 58 large cooperatives have improved in asset size. The improvement, to a large extent is attributed to the capacity building programs of the Agency to train coopera-

tive leaders especially those managing micro-cooperatives on how good governance and better internal control procedures could result to net surplus and increased member's economic participation in the cooperative.

One example of this is when Tabuk MPC of Tabuk City, Kalinga became a billionaire cooperative when they reached P1.09 billion mark in assets. Some agricultural cooperatives have bagged international recognition. Notable of which is when the Inhandig Tribal MPC from Malaybalay, Bukidnon earned the right to represent the country in the Specialty Coffee Association Expo in Seattle, Washington. Truly, the cooperatives nowadays are becoming global players worthy of accolade in the international trade.



## Delivering Goods Through Development Partners

**O**ur linkages and partnership initiatives is continuously helping us in delivering services to our clientele. The partnership of the CDA and the Department of Agrarian Reform (DAR) to develop Agrarian Reform Cooperatives (ARCs) yielded positive results. There were 1,392 ARCs provided trainings or coached and 397 provided audit subsidy. There were 49 new cooperatives formed among agrarian reform beneficiaries.

**T**aking into consideration the achievement of cooperatives in mobilizing the productive capacities at the community level and in the mainstream economy, the CDA, as the government agency mandated to promote the viability and growth of cooperatives in the country aims to increase awareness and their contribution to social and economic development. The potential of cooperatives in the trade and development have not been fully recognized. The conspicuous limited appreciation of their potential role in socio-economic development is observable. Thus, CDA endeavors to tell the stories of successful cooperatives by documenting and publishing them through print and its website. The stories in print are limited because of funding constraints.

Another advocacy avenue is a quarterly forum conducted by the Central Office and the Extension Offices called Kooperatibalitaan. This is one of the CDA's information delivery mechanisms among cooperative stakeholders and the public. It is a forum aimed to discuss and share relevant information about the CDA, cooperatives, rules and regulations, development programs, and others which are either of national or local importance.

The Kooperatibalitaan is being undertaken in response to various calls for action of cooperatives along sectoral convergences and for the purpose of popu-

larizing cooperatives as the economic enterprise preferred by the Filipino people. The CDA's Extension Office in Region 5, for many years now have been implementing the Cooperative School onWheels. Putting premium on education as a cross-cutting strategy to jump-start and sustain cooperative operations, the Coop School on Wheels went full blast during the first half of the year. It is a strategy towards bringing needed information and learning opportunities nearer and more accessible to cooperative officers. In 2017, it has been expanded to proactively address more education and training needs of cooperatives, specifically the newly registered and the micro cooperatives. This strategy is aimed to improve the delivery of frontline services to the cooperatives. For the first half of the year, it covered the following:

- 1. Information caravan on CDA programs and latest issuances**
- 2. Capacity building program for micro cooperatives**
- 3. Start-Up course for newly registered cooperatives**
- 4. Conduct of Pre-Registration Seminar (PRS) to prospective cooperatives Under its Cooperatives as Backbone of Federalism Program, around 745 cooperatives with approximately 4,808 members were oriented on Federalism.**

# **GAWAD PARANGAL**

**T**he CDA's Gawad Parangal is an annual awards and recognition program to recognize cooperatives for their exemplary performance and in bringing responsive services to their members and to the community. It is now on its 7th year of implementation with the CDA at the helm of continuously enhancing the program every year to ensure that cooperatives and partners that are worthy of the Gawad Parangal title are given due recognition.

After a thorough evaluation and passing the qualifications and screening process, the following were awarded the 2017 Gawad Parangal awardees at the national level:

## **LARGE SCALE COOPERATIVES**

- 1<sup>ST</sup> Lamac Multipurpose Cooperative**  
Pinamungajan, Cebu
- 2<sup>ND</sup> Barbaza Multipurpose Cooperative**  
Barbaza, Antique
- 3<sup>RD</sup> San Jose Del Monte Savings and Credit Cooperative**  
City of San Jose del Monte, Bulacan

## **MEDIUM SCALE COOPERATIVES**

- 1<sup>ST</sup> Manuel Guianga and Sirib Growers Multipurpose Cooperative**  
Calinan, Davao City
- 2<sup>ND</sup> Sto. Niño De Parada Multipurpose Cooperative**  
Santa Maria, Bulacan
- 3<sup>RD</sup> Leyte National High School Multipurpose Cooperative**  
Ninoy Avenue, Tacloban City

## **SMALL SCALE COOPERATIVES**

- 1<sup>ST</sup> San Jose Sico Landfill Multipurpose Cooperative**  
San Jose Sico, Batangas City
- 2<sup>ND</sup> Malalim Multipurpose Cooperative**  
Malalim, Batangas City
- 3<sup>RD</sup> Cortes Multipurpose Cooperative**  
Basilisa, Dinagat Islands

## **MICRO SCALE COOPERATIVES**

- 1<sup>ST</sup> Diocese Of Maasin - BEC Credit Cooperative**  
Sogod, Southern Leyte
- 2<sup>ND</sup> TOGOY Farmers Multipurpose Cooperative**  
Tublay, Benguet

- 3<sup>RD</sup> Sagubo Multipurpose Cooperative**  
Kapangan, Benguet

## **LGU COOPERATIVE DEVELOPMENT OFFICES**

### **PROVINCIAL LEVEL**

- 1<sup>ST</sup> Provincial Cooperative Development Office**  
Province of Isabela  
City of Ilagan, Isabela
- 2<sup>ND</sup> Provincial Cooperative and Enterprise Development Office of Bulacan**  
City of Malolos, Bulacan
- 3<sup>RD</sup> Provincial Cooperative Development Office**  
Province of Dinagat Islands  
San Jose, Dinagat Islands

## **INDEPENDENT COMPONENT/HIGHLY URBANIZED CITY LEVEL**

- 1<sup>ST</sup> Tacloban City Cooperatives Development and Livelihood Assistance Office**  
Tacloban City, Leyte
- 2<sup>ND</sup> Mandaue City Cooperative Department**  
Centro, Mandaue City
- 3<sup>RD</sup> Makati Cooperative Development Office**  
Poblacion, Makati City

## **COMPONENT CITY LEVEL**

- 1<sup>ST</sup> City Cooperatives Office**  
City of Cauayan, Isabela
- 2<sup>ND</sup> City Cooperatives Office**  
Catbalogan City, Samar
- 3<sup>RD</sup> City Cooperatives Office**  
City of Alaminos, Pangasinan

## **MUNICIPAL LEVEL**

- 1<sup>ST</sup> La Trinidad Cooperative Development Services Office**  
La Trinidad, Benguet
- 2<sup>ND</sup> Marilao Municipal Cooperative Development Office**  
Marilao, Bulacan



# SPECIAL CITATIONS

Exemplary Environmental Protection and Conservation Program

SAN JOSE SICO LANDFILL MULTIPURPOSE COOPERATIVE, Batangas City

- Outstanding Community Involvement and Development Program

MANUEL GUIANGA AND SIRIB GROWERS EMPLOYEES MULTIPURPOSE COOPERATIVE (MAGSIGE), Davao City

- Excellence in Membership Growth and Expansion Program

LAMAC MULTIPURPOSE COOPERATIVE, Cebu

- Remarkable Cooperative Solidarity and Partnership Program

SIBBAP MULTIPURPOSE COOPERATIVE, Batangas City

- Excellence in Providing Financial Products and Services to Members

SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE, San Jose Del Monte City, Bulacan

- Best in GAD Mainstreaming

LAMAC MULTIPURPOSE COOPERATIVE, Cebu

- Remarkable Cooperative Service to Members

TILAMBO MULTIPURPOSE COOPERATIVE, Taysan, Batangas

- Remarkable Cooperative Development Program for Micro Cooperatives

TABUK CITY COOPERATIVES OFFICE  
Tabuk City, Kalinga

- LGU Cooperative Development Champion

GOV. WILHELMINO SY-ALVARADO  
Bulacan

SPECIAL CITATION FOR SPECIFIC TYPE OF COOPERATIVES

FEDERATION OF PEOPLE'S SUSTAINABLE DEVT. COOPERATIVE

Quezon City

For promoting value added features to the products and services of the member-cooperatives.

JOSE PANGANIBAN PRIMARY HOSPITAL  
SERVICE COOPERATIVE

Jose Panganiban, Camarines Sur  
for its resolute and determined effort to  
provide affordable and accessible health  
service to its members and its commu-  
nity

CALAMBA CITY COOPERATIVE DEVEL-  
OPMENT COUNCIL  
Calamba City

For its collective and coordinative  
effort in advancing cooperatives as an  
economic enterprise

HALL OF FAME AWARDEES

CALAMBA CITY COOPERATIVES AND  
LIVELIHOOD DEVELOPMENT & ASSIS-  
TANCE OFFICE  
Calamba City  
Component City Level


NEGROS ORIENTAL UNION OF  
COOPERATIVES  
Dumaguete City, Negros Oriental  
Cooperative Union

MOST OUTSTANDING COOPERATIVE  
LEADERS

MR. ALEXANDER B. RAQUEPO  
Sta. Cruz, Ilocos Sur

MR. ANGELITO B. BAGUI  
Batangas City  
Cooperatives as Partners in the  
Drug Rehabilitation Program of the Gov-  
ernment





**I**n compliance to the order of the President to reduce the processing time for government services, the CDA further streamlined its registration process by developing model Articles of Cooperation and By-Laws (ACBL) for all types of cooperatives so that applicant cooperatives may no longer face difficulties in crafting their ACBLs. This is in addition to the technical assistance rendered to them by CDA's field personnel. The Agency has commenced coordination with the Department of Information Technology (DICT) for the development of an on-line payment system for registration fees for the benefit of the transacting public. As an ISO 9001-certified Agency, CDA continuous to generate feedback from its clients as one source for its continual improvement measures.

## Members and Public Protection

As the regulatory Agency for cooperatives, it endeavors to ensure that cooperatives adhere to cooperative laws, rules and regulations and comply with reportorial requirements. Thus, CDA conducts inspection, or examination and investigation. While it gives legal personality by issuing a Certificate of Registration (COR), the same can be withdrawn voluntarily or for cause through the process of dissolution, liquidation, cancellation and delisting.

The very essence of CDA's regulatory function is to ensure that cooperatives comply with the laws, rules and regulations that apply to them and in the process the members and the general public are protected when they transact with them.

Among the risk-based initiatives adopted by the Agency are the conduct of validation prior to registration and the conduct of pre-registration seminars for prospective cooperatives.



# LABOR SERVICE COOPERATIVES

**I**t has always been and will continue to be the mandate of the Cooperative Development Authority to adhere to the declared policy of the State to foster the creation and growth of the cooperatives as a practical vehicle for promoting self-reliance and harnessing people power towards the attainment of economic development and social justice.

The Authority is in unanimity with the government's efforts to end illegitimate contractualization which are being raised by various employers' associations, the cooperative sector and other stakeholders.

Under Section 3, Rule VIII of the Revised IRR of RA 9520, it is provided therein that a worker-member shall be entitled to all the rights and privileges as provided for in the Labor Code as amended and RA 9520. Furthermore, under Section 14, it states that termination of membership shall not mean automatic termination of employment. However, termination of membership shall be a ground for the termination of employment if the termination of membership constitutes a violation of the policies, rules and regulations of the cooperative. As illustrated in the Rules, refusal of the member to be deployed by the co-

operative without justifiable reason may be a ground to terminate membership in accordance with the by-laws, policies, rules, and regulations of the cooperative, provided, that those who have reached the mandatory retirement age shall not be denied continued membership. Clearly, the law on cooperatives recognizes the regularization of employment, since there is no automatic termination of employment.

Be it noted that the registration of a labor service cooperative is anchored on the fact that a cooperative is recognized by labor laws, i.e. DO 18-A, to engage in labor contracting. Thus, a labor service cooperative upon registration as such with the CDA, shall apply for accreditation as contractor/subcontractor with the Department of Labor and Employment (DOLE) for purposes of operating as labor service contractor/subcontractor. Consistent with the rules of the DOLE, all labor service cooperatives and multi-purpose cooperatives engaged in labor service contracting shall register and seek accreditation with the Regional Office of the DOLE where they principally operate. Definitely, once accredited, the said labor service cooperative may now enter into an arrangement whereby a principal agrees to put out or farm out with the labor ser-

vice cooperative for the performance or completion of a specific job, work or service within a definite or predetermined period, whether such job, work or service is to be performed or completed within or outside the premises of the principal. Consequently, a member-employee now shall refer to an individual member of the cooperative who has been deployed by the cooperative to perform or complete a job, work, or service pursuant to a Service Agreement. It also refers to a regular member-employees of the cooperative whose functions are not dependent on the performance or completion of a specific job, work or service within a definite period of time, such as, administrative staff. Under DO 18-A and the Revised IRR of RA 9520, a service agreement refers to the contract between the principal and contractor containing the terms and conditions governing the performance or completion of a specific job, work or service being farmed out for a definite or predetermined period.

No less than the Revised IRR of RA 9520 prohibits labor only contracting. Labor-only contracting is prohibited and this is being given emphasis under the Rule VIII of the Revised IRR of RA 9520 or otherwise known as the Philippine Cooperative Code of 2008. The said Rule of the Revised IRR gives warning to all cooperatives specially the labor ser-

vice cooperatives. The Rule is emphatic when it adopted and included the definition of a "cabo" as a prohibited activity, which refers to a person or a group of persons or to a labor group which, in the guise of a cooperative, supplies individual members or workers to an employer, with or without any monetary or other consideration, whether in the capacity of an agent of the employer or as an ostensible independent contractor. It's a fact that upon entering into a contracting/subcontracting agreement, a service agreement shall thereby be executed between the principal and contractor cooperative which shall include the agreed amount of the services to be rendered, the administrative fee of not less than 10% of the total contract cost. The phrase "in the guise of a cooperative", do not come into place in so far as CDA is concerned, considering the validation and screening process being undertaken by the CDA before a proposed labor service cooperative is registered.

A labor service cooperative has members called as members-employees. They are owners at the same time employees of the cooperative. As members-employees they are considered as part of the General Assembly. The general assembly shall be the highest policy-making body of the cooperative and shall exercise such powers as stated in

RA 9520 in the Articles of Cooperation and in the By-laws. It has exclusive powers which cannot be delegated such as the power to approve the developmental plans of the cooperative. Hence the member-employees are being made aware of the cooperative's vision, mission and goals, understand the cooperative's long term plan and program and the importance of policies of the cooperative. It is thru this that they are made to be aware not only of their duties and responsibilities as owner, member-employee and as policy maker of the cooperative but also made to be mindful of the terms and conditions of their being members-employees. Since they themselves are the policy makers, it is directly within their power to approve policies regarding their membership and employment.

The CDA made efforts regarding labor contracting. Labor contracting, which is basically one of the business activity of Labor Service Cooperatives, is embodied under labor service, under service cooperative, to wit, "Service Cooperative" is one which engages in medical and dental care, hospitalization, transportation, insurance, housing, labor, electric light and power, communication, professional and other services."

To safeguard however the registration of labor service and workers cooperatives as well as those already registered with the Authority, the Authority issued Memorandum Circular No. 2012-12, Series of 2012. This MC was issued to harmonize practices of cooperatives to conform to requirements of law, rules and regulations and, prescribing a clear distinction of different terminologies used in relation thereto which gives the impression of violating, labor relations, standards, and tax laws. Existing cooperatives engaged in labor service, manpower service, and workers service registered with the Authority previous to the issuance of MC No. 2012-12, Series of 2012 shall strictly comply with the requirements prescribed in the said Memorandum Circular. The necessary amendment to registered objectives and purposes including membership qualification should be modified accordingly following the process of amendment within two (2) years approval of the Memorandum Circular. (Which was approved pursuant to BOA Resolution No. 190, S-2012 dated July 13, 2012.)

Through the conduct of inspection/examination and/or investigation CDA verifies whether existing cooperatives belonging to those enumerated are being used as tax shields or are fraudulently registered.



Subsequently, Memorandum Circular No. 2012-08, "Temporary Recall of the Delegated Function to register selected types of Primary Cooperatives" dated June 15, 2012 was issued. The guidelines cover selected primary cooperatives such as workers' cooperatives, service or other types of cooperatives engage in labor, manpower, health, mining and other related service. Such recall merely transferred the application for registration of said types of cooperatives with CDA Central Office to ensure that cooperatives are not being used as "Tax-Shield" of some misguided groups and not for the Authority to refrain from registering said types of cooperatives.

The Supervision and Examination Unit of CDA as per Memorandum Circular No. 2012-02 on the Guidelines on Inspection and/or Examination of Cooperatives was instructed to conduct the regular inspection and examination of labor service cooperatives.

The CDA became consistent in being vigilant and hence, in 2014, 2015 and 2016, the CDA has denied 14, 20 and 9 prospective labor service cooperatives respectively. A moratorium on the registration of labor service cooperatives has been adopted by the Authority in view of the DOLE Labor Advisory No. 10, Series of 2016 prohibiting labor-only contracting.

Undoubtedly, considering the foregoing premises, labor service cooperatives should be promoted and encouraged as one of the best form of upholding the strict prohibition of contractualization and at the same time upholding the rules on contracting/sub-contracting under the Labor Code, having in mind the universal labor rights and standards for all workers.

# CDA's Policy Making Function

The CDA adopts and administers rules and regulations that are based on sound analysis and stakeholder comment and feedback to enable cooperative development stakeholders to understand clearly their obligations under the laws on cooperatives in the Philippines.

## **Among the Memorandum Circulars (MC) issued in 2017 are:**

1. MC 2017-01 Capability Building Program for Micro Cooperatives (02-23-2017)
2. MC 2017-02 Guidelines on the Conduct of Pre-Registration Seminar (PRS) for Prospective Members of Would-Be Primary Cooperatives (02-01-2017)
3. MC 2017-03 Amendment to CDA Memorandum Circular No. 2012-05 dated June 11, 2012 on the Policy Guidelines Mandating Cooperatives to Put Up a Signage in their Respective Offices (5-26-2017)
4. MC 2017-04 Tool for Assessing Progress of Gender Equality in Primary Cooperatives as supplemental to Memorandum Circular 2013-22 (6-7-2017)
5. MC 2017-05 Governance and Management Audit Report for Cooperatives
6. MC 2017-06 Advisory on the Extension of Compliance Period on the Required Ownership of Units by Transportation Service Cooperatives Engaged in the Operation of Public Utility Jeepney (PUJs) (9-15-2017)





# Human Resource Development Program

**T**he Cooperative Development Authority received funding assistance for the capacity building of its personnel in 2017. Considering that the fund is not sufficient for the capacity building of all its personnel, the Agency decided to prioritize the frontliners or the Cooperative Development Specialists (CDS) to be trained.

It also coincided with the massive recruitment of CDSs following the approval of the Department of Budget and Management (DBM) of the filling-up of vacant positions, mostly CDS positions across the country. In 2017, CDA was able to fill-up 100 new vacant positions.



For the newly hired, the capacity building served as a pre-service orientation and for the existing CDSs, it served as a re-tooling exercise to sharpen their skills.

To design and manage the Learning and Development Program of the Agency, a Technical Working Group was constituted. The capacity building activity was conducted in 6 batches in Pangasinana, Baguio City, Tagaytay City, Iloilo City, Cebu City and Davao City. All in all, 333 personnel were trained.

Planning Officers and Budget Officers and Accountants also underwent a re-tooling training. For the Planning Officers, this was conducted on February 6-8, 2017 their skills on Planning, Project Development and Results Monitoring and Evaluation. The Ambisyon 2040 was likewise discussed. The resource persons were from the National Economic Development Authority (NEDA). A Profiling Activity using a Strengths-Based Leadership Framework was also conducted for Extension Office Directors and their Assistants and the Central Office Executive Committee as a prelude to the conduct of the consultations regarding the crafting of the 2017-2022 Philippine Cooper-

ative Medium-Term Development Plan. The training for the Finance group was a hands-on training on the Unified Reporting System (URS), an on-line facility of DBM where the Budget Financial Accountability Reports (BFARS), are being encoded quarterly. It was held from July 10-13, 2017 by Budget Officers and Accountants from Central Office and CDA fifteen (15) Extension Offices from NCR to CARAGA Regions. The first activity focused on the reconciliation of the financial information reflected on the Budget and Financial Accountability Reports (BFARs).

The Hands-on Encoding of BFARs from FAR 1 to FAR 4 through URS by the extension offices followed. Those with problems on encoding were corrected by the assistance of DBM and those already finished their encoding was sent for review to Mr. Melchor P. Cariño after it was checked by DBM.

The resource person was Mr. Anthony Esmero, consultant of the Department of Budget and Management (DBM) who helped develop the URS together with technical staff of Budget Technical Services (BTS).




# The CDA's Quality Management System Program

**P**er advice received from International Accreditation Forum (IAF) and the International Organization for Standardization (ISO), all organizations certified with the 2008 version of the quality management system standard ISO 9001 need to be re-certified to the 2015 version of the standard. According to the advice from IAF and ISO, the new ISO 9001:2015 promotes enhanced leadership involvement in the management system and introduces risk-based thinking and aligns the quality management system policy and objectives with the strategy of the organization.

To prepare for this transition, CDA conducted an orientation seminar on the ISO 9001:2015 version and a refresher course on Internal Quality Audit for ISO 9001:2015 for management and internal auditors. The second surveillance audit of the Agency this year was also an upgrade to ISO 9001:2015.



# Upgrade of Facilities

The background image shows a large, modern multi-purpose hall. The room features a high ceiling with a grid of recessed lighting and large square skylights. Rows of dark wooden tables are arranged in the hall, each with a white chair. The walls are light-colored, and there are large windows in the background. The overall atmosphere is clean and professional.

**T**his year, the CDA inaugurated its new multi-purpose hall located at the 7th floor of its building. The Hall, after the celebration of the Holy Mass and Blessing, was the venue of the Agriculture Cooperative Forum graced by the Cabinet Secretary Leoncio Evasco, Jr. as the Keynote Speaker.

The multi-purpose hall will now be used for more gatherings, forum, conferences of the cooperative sector and the CDA.





**I**n the same floor also is the Dormitory for the CDA personnel. The dormitory is the achievement of a long time dream of CDA for its personnel to have a comfortable place to stay when in the Central Office for official business. The female and male dormitories can accommodate 8 persons each.





## ICA Asia-Pacific Director Visits Marawi



The Regional Director of the International Cooperative Alliance Asia-Pacific (ICA-AP), Mr. Balasubramanian "Balu" Iyer was the Keynote Speaker of the Mindanao-wide Cooperative Summit held on August 24, 2017 in Cagayan de Oro City.

This was also an opportune time for Mr. Iyer's visit as he was able to go to Marawi City. He also witnessed the groundbreaking ceremony and signing of the Memorandum of Agreement between the Cooperative Development Authority and the Local Government Unit of Balo-I, Lanao del Norte for the proposed 4-has. lot that will soon be develop as a Cooperative Sustainable Village for the displaced families, victims of war, evacuees from Marawi City.

Mr. Balu Iyer also was the honored Guest during the Inuaguration of the Cooperative Institute in Region 10. The Cooperative Institute is a 2-storey building located beside the CDA - 10 office and sponsored by Ating Koop Partylist and COOP-NATCCO Partylist.

With Mr. Iyer's presence, the products and services of our cooperatives will find more network and linkages in the international market and the "Tabang Marawi" will be able to gather possible assistance and support from the international cooperative arena.

Mr. Iyer who hails from India and educated in the US, joined the ICA in 2014 as Regional Director for Asia and the Pacific, with over 25 years of experience in managing international development operations and overseeing multiple country offices.



## CSF Cooperative Law Brings Opportunities to Cooperatives

Following the signing into law of Republic Act No. 100744, otherwise known as the Credit Surety Fund (CSF) Cooperative Act of 2015, its Implementing Rules and Regulations was signed by Cooperative Development Authority Chairman Orlando R. Ravanera and Bangko Sentral ng Pilipinas Governor Amando M. Tetangco, Jr. at the Bangko Sentral ng Pilipinas Complex in Malate, Manila.

The Credit Surety Fund (CSF) Cooperative Act of 2015 was principally authored by former NATCCO Partylist Representative Cresente Paez and Senator Paolo Benigno Aquino IV.

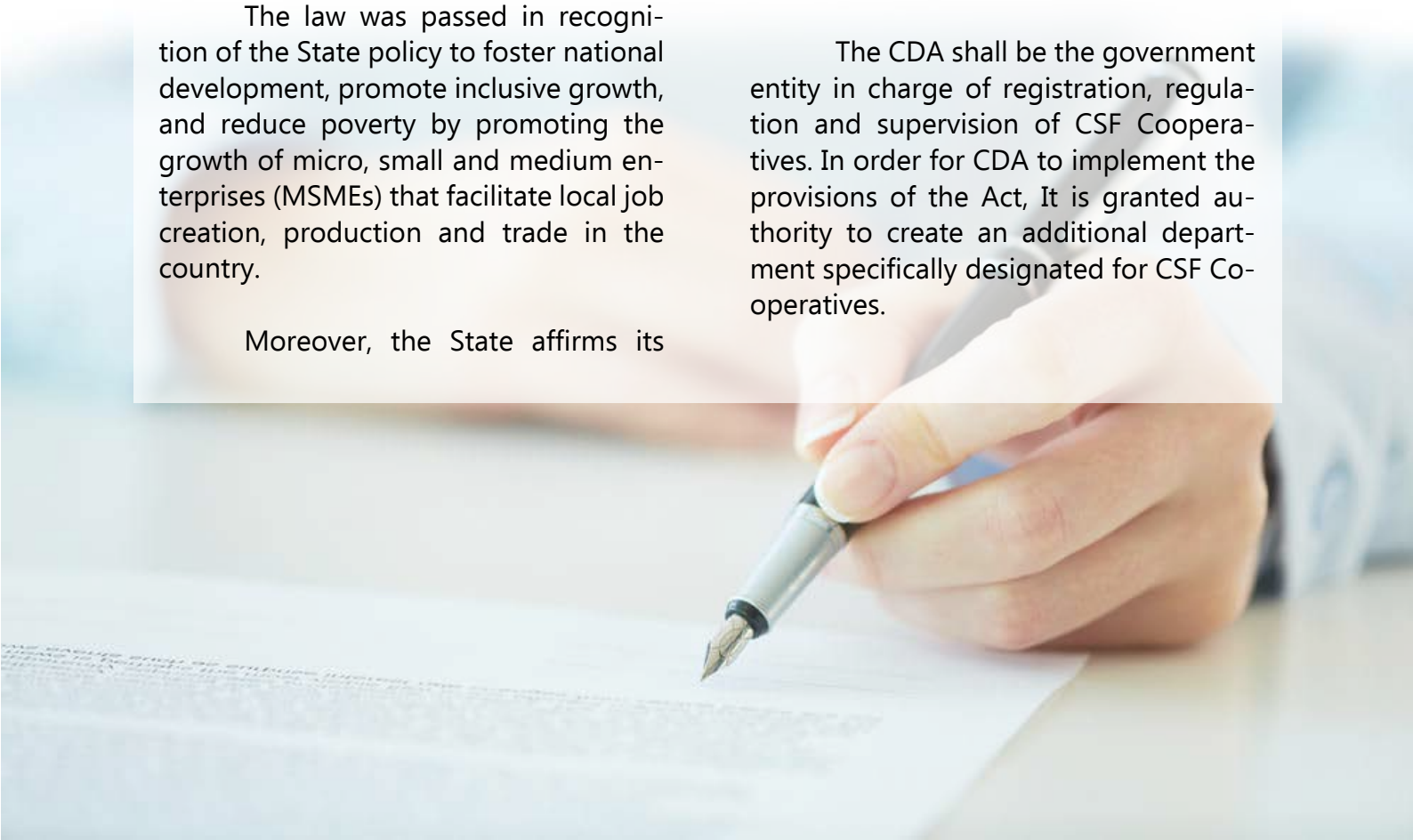
The law was passed in recognition of the State policy to foster national development, promote inclusive growth, and reduce poverty by promoting the growth of micro, small and medium enterprises (MSMEs) that facilitate local job creation, production and trade in the country.

Moreover, the State affirms its

declared policy to foster the creation and growth of cooperatives as a practical vehicle for promoting self-reliance for the attainment of economic development and social justice.

To attain the foregoing objectives of the CSF law, the State shall encourage and assist in the creation and organization of Credit Surety Fund Cooperatives (CSF Cooperatives) which shall be primarily tasked with administering their respective Credit Surety Fund (CSF). The CSF is designed to provide MSMEs, cooperatives, and non-government organizations (NGOs) with more inclusive access to bank credit, thereby enhancing their sustainability and growth.

The CDA shall be the government entity in charge of registration, regulation and supervision of CSF Cooperatives. In order for CDA to implement the provisions of the Act, It is granted authority to create an additional department specifically designated for CSF Cooperatives.

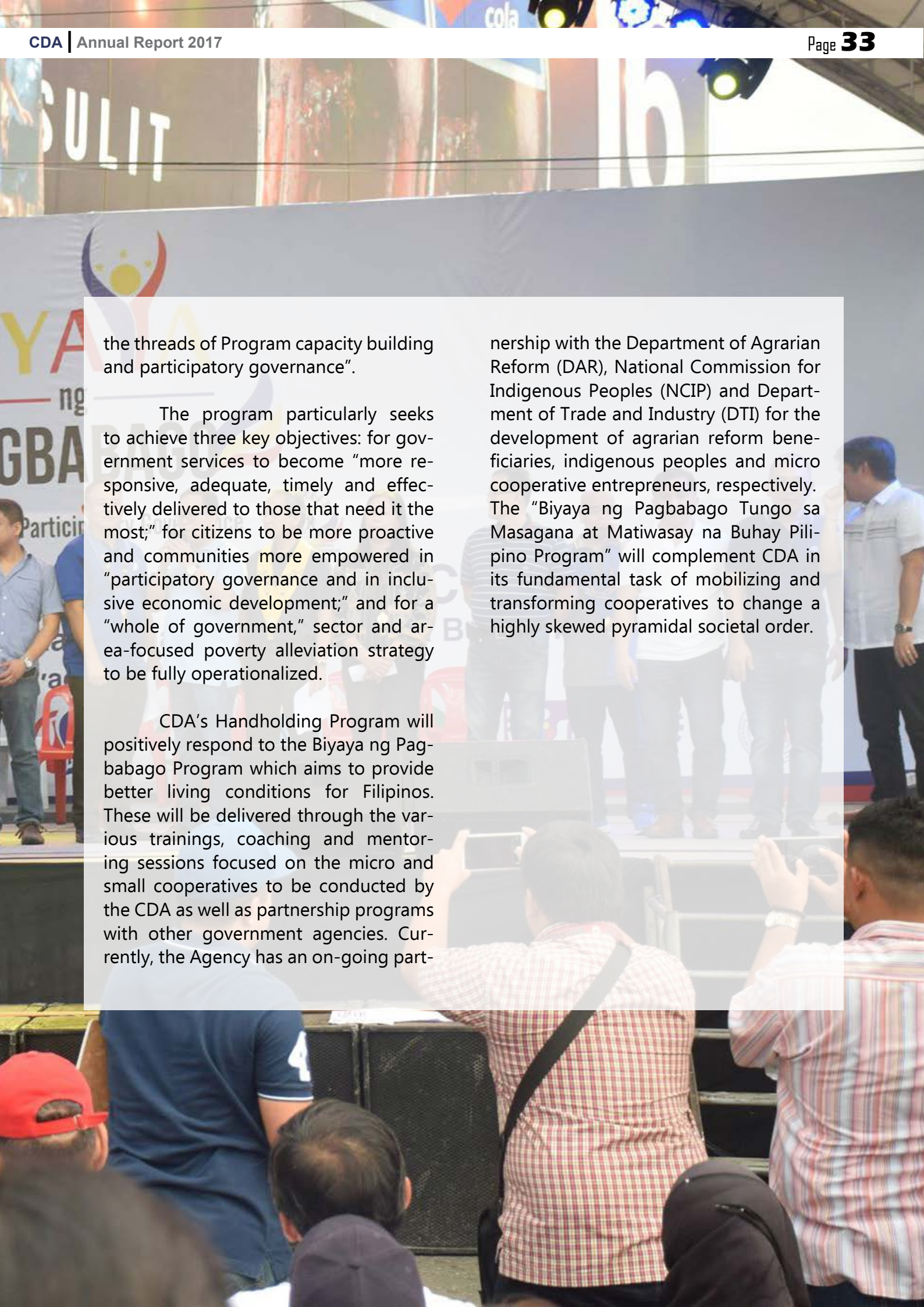


## **CDA GEARS FOR A MEANINGFUL AND ACTIVE PART IN BIYAYA NG PAGBABAGO PROGRAM**

As one of the 12 Government Agencies under the Office of the President pursuant to EO No. 1, Series of 2016, the Cooperative Development Authority (CDA), is now calibrating its programs and activities to ensure that it can maximize its contribution to the “Biyaya ng Pagbabago Program” which it perceives to be an instrument to empower the poor and the marginalized sectors so that they can be drawn into the mainstream of the development process.

The Office of the Cabinet Secretary (OCS), in partnership with 12 agencies under the Office of the President alongside Kilusang Pagbabago, initiated the “Biyaya ng Pagbabago Tungo sa Masagana at Matiwasay na Buhay Pilipino” (Biyaya ng Pagbabago) Program, which aims to provide better living conditions for Filipinos. According to the Presidential Communications Operations Office Secretary Martin Andanar, it is a national program on self-reliance and active citizenship that weaves the different communities throughout the country with





the threads of Program capacity building and participatory governance”.

The program particularly seeks to achieve three key objectives: for government services to become “more responsive, adequate, timely and effectively delivered to those that need it the most;” for citizens to be more proactive and communities more empowered in “participatory governance and in inclusive economic development;” and for a “whole of government,” sector and area-focused poverty alleviation strategy to be fully operationalized.

CDA’s Handholding Program will positively respond to the *Biyaya ng Pagbabago* Program which aims to provide better living conditions for Filipinos. These will be delivered through the various trainings, coaching and mentoring sessions focused on the micro and small cooperatives to be conducted by the CDA as well as partnership programs with other government agencies. Currently, the Agency has an on-going part-

nership with the Department of Agrarian Reform (DAR), National Commission for Indigenous Peoples (NCIP) and Department of Trade and Industry (DTI) for the development of agrarian reform beneficiaries, indigenous peoples and micro cooperative entrepreneurs, respectively. The “*Biyaya ng Pagbabago Tungo sa Masagana at Matiwasay na Buhay Pilipino Program*” will complement CDA in its fundamental task of mobilizing and transforming cooperatives to change a highly skewed pyramidal societal order.



**CHALLENGES AND ISSUES****CDA IS THE SOLE REGISTERING AGENCY OF ALL TYPES OF COOPERATIVES AS PROVIDED FOR IN ITS CHARTER: CONVERSION AND REGISTRATION OF ELECTRIC COOPERATIVES WITH CDA**

**W**hy must Electric Cooperatives register with CDA? Enough is enough of 5 decades of social injustice committed against the Filipino People!!

In essence, a cooperative is owned by the people. As owners, they enjoy all aspects of ownership, including the fair share of the risks and benefits of the undertaking. This may take on the form of returns by way of interest on capital and patronage refund.

The upsurge of demand by member-consumers to convert and register with CDA as efficiently managed and independent cooperatives have swelled and has become an indomitable force. People have come to realize that not only must they enjoy the benefits of being a member of an electric cooperative by enjoying the benefits of ownership, but that they should also have a say in the management and direction of the electric cooperative in order to fully address the basic needs of the people.



A formidable arsenal of lies, deceit, fear-mongering and cash-backed lobbying has been unleashed to ensure the continued proliferation and hold of private interests over electric cooperatives. A virtual army has been raised to combat the social and economic upheaval of the people. Member-consumers were enticed with bags of grocery items and other goodies to sway their mindset. Lies and deceits were employed to cast doubt on the economic viability of the electric cooperative if it would be registered with the Cooperative Development Authority. Rumors were spread and widespread fear was sowed that the electric cooperative would die in the hands of the CDA and that member-consumers would end up paying more if the registration with CDA would push through.

The foregoing lies, deceptions and fear-mongering are but just a few of the vast arsenal of money politics and cash-backed lobbying employed by some of the proponents against the registration of electric cooperatives with the Cooperative Development Authority. The multitude of forces let loose against the said advocacy is almost invincible, to say the least. Almost, but not quite.

Amid the intense barrage of attacks, the call for change is still being nurtured. The eyes and minds of the people have been opened. The time for

total cooperativism of electric cooperatives have come. No army can withstand the onslaught of such clamor.

Enough is enough. For almost 50 years now, social injustice has been perpetuated against the eleven (11) million member-consumers of so-called Electric Cooperatives for the non-recognition of their capital shares that would reach, when consolidated, a total of 500 BILLION PESOS.

We must now rectify a social wrong committed against the Filipino people as the 11 million members cover some 55 million Filipinos in a family of five.

It behooves upon the Cooperative Development Authority to be true to its mandate having been created by the 1987 Constitution to promote the viability and growth of cooperatives as instruments of equity, social justice and economic development. CDA is the sole registering agency of all types of cooperatives as provided for in its Charter.

To put all so-called Electric Cooperatives under CDA to free our people from the quagmire of social injustice and poverty will be a big VICTORY as the President will correct a legal flaw and a social wrong that have been perpetuated all these years. **(ORR)**



# TAX REPEAL

Lawmakers extend their support to cooperatives by heeding the call of millions of cooperative members and agreeing to retain the VAT exemption privilege of cooperatives. Cooperatives are job generators and tax makers, and certainly not abusive enterprises and tax shields. It is a fully erroneous allegation that the government is losing P25 billion annually due the utilization of said enterprises as tax shields.

Taxation is an inherent power of the state not only for purposes of raising revenues but also to distribute equally the wealth of the nation and protect certain industries by granting exemptions. This is so because it is the primordial duty of the State to alleviate the lives of the people from poverty. The 1987 Constitution itself provides that the goals of the national economy are a more equitable distribution of opportunities, income, and wealth to raise the quality of life for all, especially the underprivileged. Accordingly, the Constitution further requires the promotion of the viability and growth of cooperatives as instruments for social justice and economic development.





Pursuant to the Constitutional mandate, the Philippine Cooperative Code was created and declared the policy of the State to foster the creation and growth of cooperatives as a practical vehicle for promoting self-reliance and harnessing people power towards the attainment of economic development and social justice. One of the ways to attain such policy is to grant cooperatives the privilege to be exempted from tax. And this has been proven to be the most effective way.

The grant of this privilege to cooperatives may not literally help the government raise revenue, but it fulfills the mandate of alleviating the lives of the people from poverty, which is the ultimate goal of raising revenue. RA 9520 requires the cooperatives to set aside thirty percent (30%) of their profit to be reserved for specific purposes. They cannot spend anything from their money until and unless the requirement on statutory reserves is complied with. These reserves will redound back to the members themselves and the community as a whole, through certain projects specifically required by law. Only the excess of which may be returned back to the members or finance the operations of the coop.

The primary purpose of cooperatives is to provide service to their members. The purpose of gaining profit is only a consequence thereto in order to meet the need to serve the members. Being

community based, the services that their members expect from the government are given directly to them by their cooperative through easiest, fastest and most accessible way. Hence, cooperatives are but partner-instruments of the State in promoting equity, social justice and economic development.

Again, cooperatives are created by mostly poor individuals who contributed small amount to the organization on one collective purpose which is to alleviate them from poverty, with less financial support from the Government but the tax exemption. This tax exemption is a social justice measure and can never be considered as fiscal incentive to business. It is clearly provided under the Cooperative Code which is a legislative measure.

The tax exemption privilege under the Code was made to enable the cooperatives develop into viable and responsive economic enterprises and thereby fulfill its purpose of serving the need of the members.

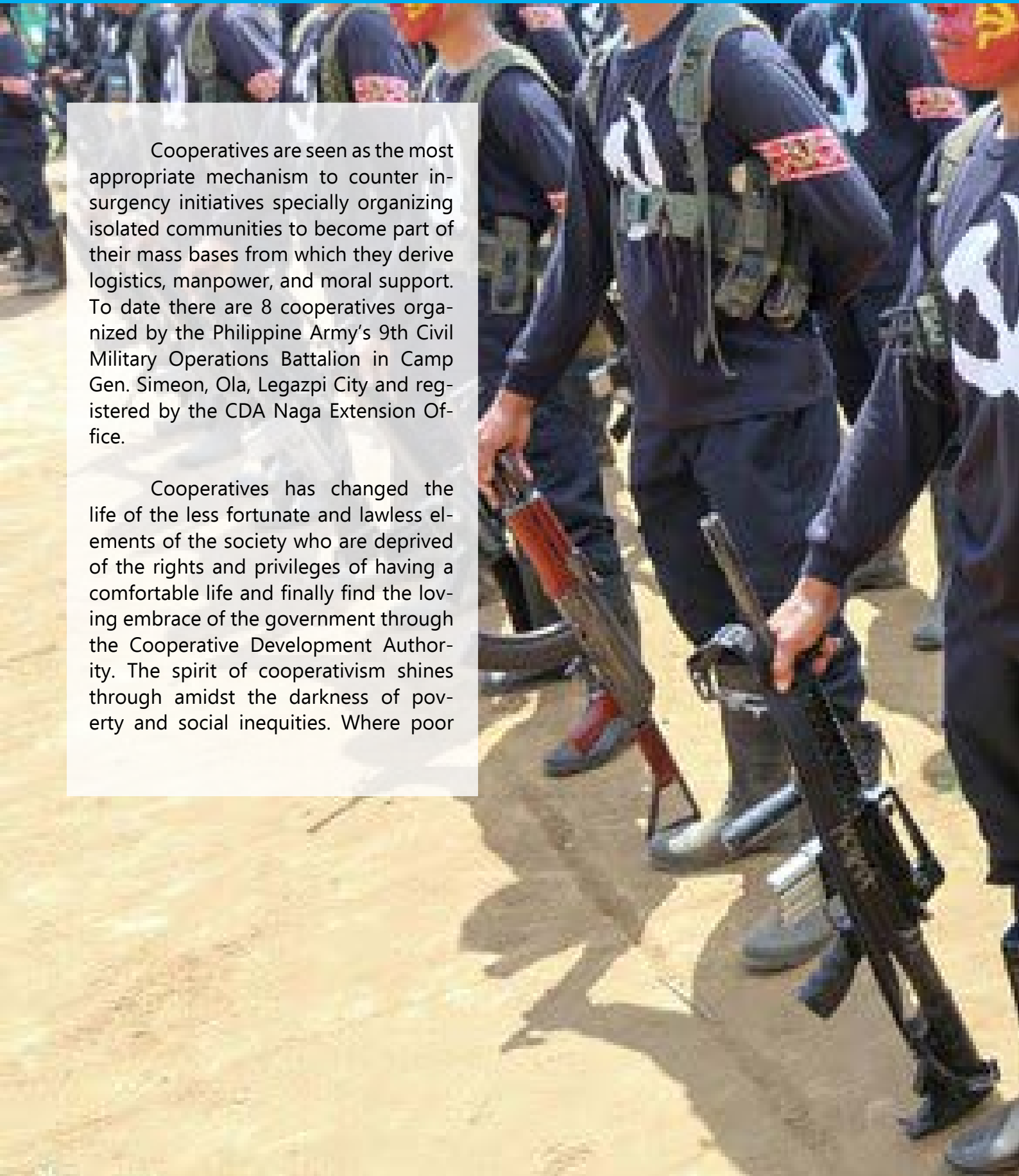
Cooperatives conduct their business activities not for profit but for the sustenance of its members.




# COOPERATIVISM, A COUNTERVAILING FORCE AGAINST INSURGENCY

Cooperatives are seen as the most appropriate mechanism to counter insurgency initiatives specially organizing isolated communities to become part of their mass bases from which they derive logistics, manpower, and moral support. To date there are 8 cooperatives organized by the Philippine Army's 9th Civil Military Operations Battalion in Camp Gen. Simeon, Ola, Legazpi City and registered by the CDA Naga Extension Office.

Cooperatives has changed the life of the less fortunate and lawless elements of the society who are deprived of the rights and privileges of having a comfortable life and finally find the loving embrace of the government through the Cooperative Development Authority. The spirit of cooperativism shines through amidst the darkness of poverty and social inequities. Where poor






becomes the poorest because they are powerless to craft their destiny, were massive hunger looms because of social injustice as a mode of production; ownership of basic utilities are controlled by the most influential capitalist; where people are in dire economic difficulties, because of lack of opportunities, skills and capabilities. It is through cooperatives that they regain their trust in the government and believe that they can live a comfortable life like any other citizen of the country. The Bindayan Moro Liberation Front (MNLF) Producers Cooperative was organized in the far flung mountainous area of Basak, Binidayan, Lanao Del Sur inhabited by the armed combatant of the MNLF, is now scaling heights as it engaged into abaca and mushroom production and catering to nearby communities of its finished products.

Peace is elusive but not impossible if purposely pursued with right in-

tensions. In the Province of Abra, hunting the elusive peace was finally seen at the end of the tunnel. As the rebels came down in peace and joined the growing members of the cooperative; warring members set aside their differences and actively participate in cooperative activities. Through the efforts of the Abra Diocesan Teachers and Employees Multi-Purpose Cooperative (AD-TEMPCO), doing faithfully the functions and role of cooperatives in community development has a bearing in the peace image of the province. The fast growth and expansion of ADTEMPCO changed the impression of the province and a turnaround from the perspective of the Abrenians as well as public opinion on Abras's peace condition.

Through transformative cooperatives, wealth and power are democratize through legal and peaceful means and never through armed struggle or violent extremism. **(ORR)**

## CDA QUASI-JUDICIAL POWER



**B**eing the regulatory agency for all types of cooperative registered with the Authority, the CDA is empowered to strengthen the cooperative sector by regulating their activities. If a cooperative fails to comply with the requirements set forth by law and the Authority, it is but proper to impose appropriate sanctions including the revocation, cancellation and suspension of their Certificate of Registration. Despite the limited quasi-judicial function of the Authority, the Authority without fail continue to strengthen the cooperative sector by regulating their activities. For the year the Authority suspended one (1) cooperative , now on appeal under the Office of the President and Denied One (1) Motion for Reconsideration of a transport cooperative on the Cancellation and Delisting of their cooperative from CDA List of Registered Cooperative. The Board of Administrators issued authority to conduct investigation to Seven (7) cooperatives upon request of the concerned Extension Office Directors of the CDA. The Authority thru the Chairman in its pro-active stance, took the opportunity to invoke the intervention of the Joint Oversight Committee on Cooperatives, for the possible legislative intervention to strengthen the exercise of its quasi-judicial powers and functions.



# COOPERATIVES UNITE TO REBUILD MARAWI

The Cooperative sector of the country with 26,595 registered cooperatives with some 14 million members have once again shown their unity by quickly mobilizing for the rebuilding of Marawi City.

Marawi City has been turned to rubbles and ashes after the ISIS linked Maute-Abu Sayyaf terrorist group seized the only Islamic City in the country on May 23, 2017. More than a hundred of government forces were killed in action, almost 500 local terrorists neutralized, dozens of innocent civilians were killed by terrorists or were caught in the cross-fire, and more than 300 thousand were internally displaced – living in miserable conditions in evacuation centers and in families and relatives in the nearby towns of Saguiaran, Balo-i, Pantar, and Iligan City, among others. Attaining nor-

malcy in the City might take decades for rebuilding the city, and the residents to endure the pain physically and mentally may take forever, if not given the proper and careful attention.

## Coops' swift response

Days after the war broke out, the quick and swift response of the cooperative sector came with the provision of basic commodities. Topping the list of cooperatives in Region 10 that made a quick response to this crisis was the MSU-IIT National Multipurpose Cooperative. Other cooperatives based in Region 10 also extended support and assistance. Among them are: ACDI; FPSDC; CLIMBS Life and General Insurance Cooperative; MASS-SPECC and its affiliates; First Community Cooperative (FICCO);



Oro Integrated Cooperative; Northern Mindanao Federation of Dairy Cooperatives; Bukidnon Pharmaceutical Multipurpose Cooperative; PFCCO-Mindanao League; and many more cooperatives through the Cooperative Development Council of Cagayan de Oro City and the Regional Cooperative Development Council of Region 10, and the Cooperative Development Authority Cagayan de Oro Extension Office. The assistance came in the form of rice, canned goods, noodles, dried fish, blankets, kitchen utensils, bottled water, medicines, coffee and milk for the children and the infants.

The Cooperative Development Authority (CDA) led by Chairman Orlando R. Ravanera, with Administrator Paisal Cali, who himself and his family are victims of the war, Administrator Sam Guinomla, and Administrator Buddy Santos, spearheaded the mobilization of the cooperative sector nationwide for the "Tabang Marawi." A series of meeting was conducted in Iligan City and Cagayan de Oro City, and in the months of July and August, 2017, the team was able to

go to Marawi City and was able to assess the needed support for Marawi City. Meetings were also done in San Jose del Monte, Bulacan; and in Sta. Cruz, Laguna for the Luzon's support and assistance. Marawi City has a total of 293 registered cooperatives with some 9,957 members. But the mobilization for support and assistance is geared for all of the victims of war, not only for the cooperative members.

The rebuilding effort was also centered on building brick houses for the victims of war, establishing a cooperative sustainable housing community, and providing them livelihood trainings thereafter.

"From ashes and rubbles will rise hope and Love," become the theme of the rebuilding effort. It was coined out of the speech of Chairman Ravanera in Balo-i during the relief operation. The hashtag, #coopsunite4marawi, was also adopted.

The building of the Sustainable Cooperative Housing Community came about because of the no hesitation support of the Mayor of Balo-i, Mayor Madid Elias Ali in giving way for the construction of the Cooperative Action Centers in Balo-i which will stand as Training Centers for the evacuees, for the brickmaking project, and for which will be used for the building of houses.

The Memorandum of Agreement, signed and sealed, will jumpstart for the activities to commence in building the brick houses and for the training of the internally displaced persons (IDPs).





## REHABILITATION OF DACONGCOGON PRODUCERS COOPERATIVE MARKETING ASSOCIATION(DPCMA)

1958 was the year when Bishop Antonio Y. Fortich, a native of Sibulan, Negros Oriental and the Archbishop of Bacolod together with Negros Occidental Board Member Jose Benjamin Corteza Gaston decided to uplift the economic status of the Dacongcogon Farmers in Kabankalan City, Negros Occidental.

Their dream to obtain social justice, equity and sustainable economic development in Dacongcogon was realized when they formed and organized the Dacongcogon Producers Cooperative Marketing Association(DPCMA). Thus in 1973, Bishop Fortich and SP Gaston received the Ramon Magsaysay Award for public service.

Bishop Fortich and SP Gaston borrowed money from the government and bought a second-hand mill from AIDSISA in Silay and was rebuilt in Dacongcogon. Farmers/Members really benefited from their "own" sugar mill. It generated lots of job opportunities among members to work in the sugar mill thus increased the economic status of the coop members.

As the years passed, DPCMA experienced lots of trials especially on the maintenance of the dilapidated mill. They sought financial assistance from PNB and PHILSUCOR to maintain the mill. When the mill broke down, DPCMA suffered financial crisis. And because of this, the salary of the members/workers was at stake. Members/Workers started to cry for justice, thus they were vulnerable to look for other source of income and outside forces tried to convince them to join them.

Today, members of DPCMA are seeking government intervention to rehabilitate the cooperative. The Office of the Presidential Adviser on the Peace Process (OPAPP) in coordination with the Cooperative Development Authority (CDA) is looking for possible remedies in addressing this problem. Government is inviting members of DPCMA to ensure their successful reintegration to the society and improve their socio-economic status and to live in a society where social justice, equity, and sustainable economic development reside.

## OIL PALM PLANTATION COOPERATIVES IN SOUTHERN PALAWAN

**A** GUMIL Phils., Inc., a joint venture between a Singaporean firm and a Philippine corporation went to Southern Palawan in 2007 and offered all landowners thereat, beginning with the town of Aborlan to form cooperative or enter into an agreement to start oil palm plantations within their respective landholdings.

All these cooperatives entered into two contracts with Agumil Phil., Inc. for the start-up and management of the oil palm plantation. These two contracts namely, Production, Technical and Marketing Agreement (PTMA) and Management Service Agreement (MSA) were executed one after the other if not simultaneously. Before entering into these contracts, they were made to attend the orientation and organization by Agumil. However, the contents of the seminar were not reduced into writing and incorporated into the contracts but





merely mentioned therein. Worse, they were allegedly given copies of the said contracts only after three years of its execution.

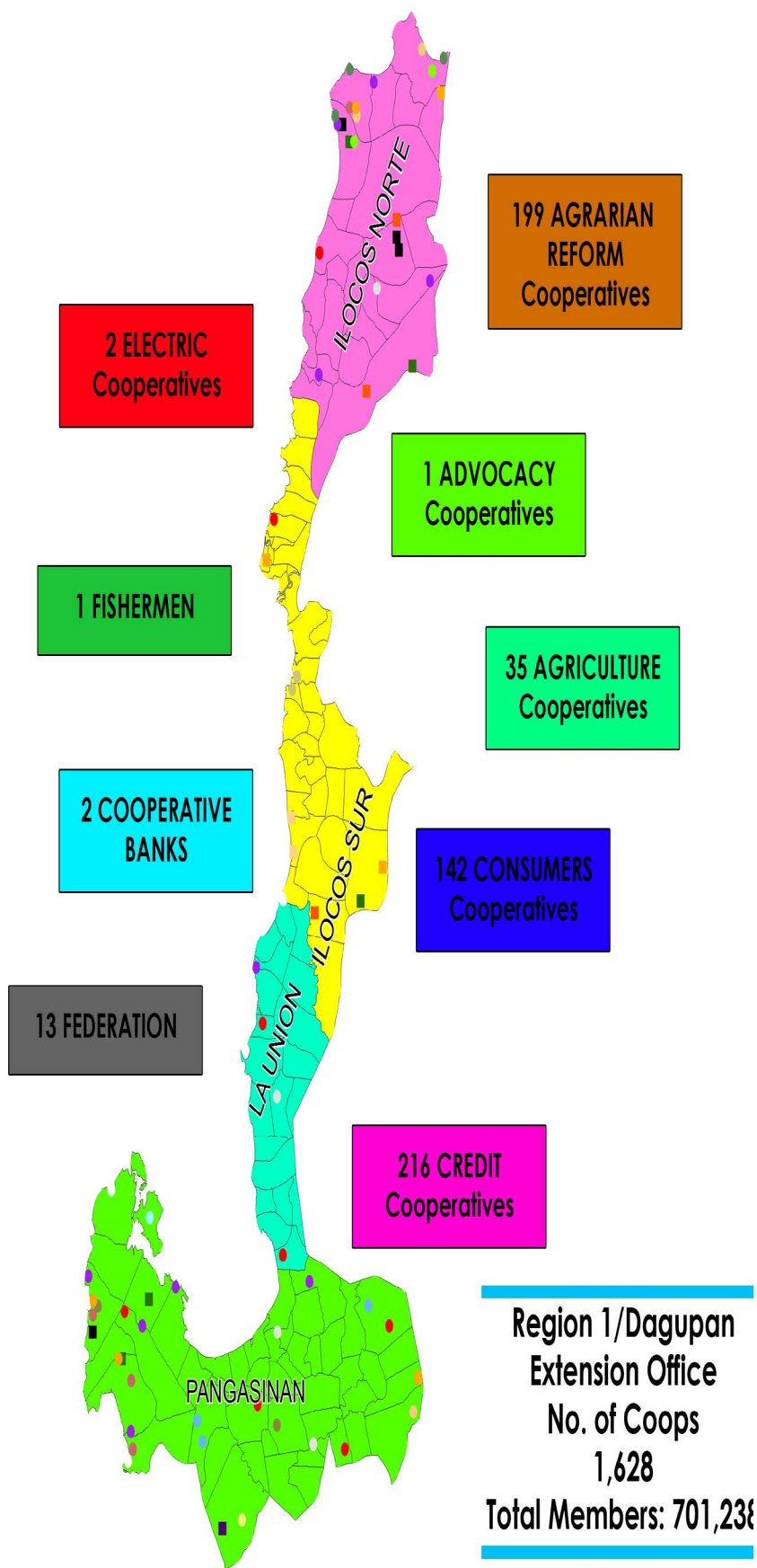
Since the coops have no sufficient funds to start the plantation, they were assisted by Agumil to secure a loan from Land Bank of the Philippines. Since the LBP requires equity participation from borrowers, the coops were further granted loans by Agumil at a high rate of interest. Aside from these loans, the technicalities of the contracts with Agumil meant that the latter was able to immediately takeover the management of the plantations from the coops wherein the former were required to pay fees and charges for the expenses and accounting of the same, it appears that the coops were incurring more expenses than income thereby no payment from the loans with LBP was made ever since.

It is apparent from the provisions of the PTMA and MSA and even the LLA

that the coops were not fully apprised of the obligations they entered into.

The situation of the oil palm industry in Palawan has come to a point that the government intervention becomes necessary to avert the potential social and economic repercussions of the displeasures of the people at the grassroots with the business arrangement with LBP and AGUMIL.

As an intervention in response to the recommendation of Oil Palm TWG composed of personnel from the Office of the Cabinet Secretary, Philippine Coconut Authority and Cooperative Development Authority, a 5-day capability training program was conducted in Quezon, Palawan. The training program included Fundamentals of Cooperatives, Cooperative Governance and Management, Basic Bookkeeping and Accounting, Internal Control System, Oil Palm Operation and Management. **(ORR)**



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## Cooperatives in Region 1 Demonstrates Concern For Community

Based from the data of CDA Region I Extension Office, the Community Development Fund (CDF) generated and utilized in 2016 by cooperatives in the Region is 15,746,086.63 and 8,145,154.37, respectively. The table below shows that cooperatives in the Province of Pangasinan allocated the highest CDF with the cooperatives in the Province of Ilocos Sur that has the highest utilization rate.

Provinces	Current Year allocation	Utilization
Pangasinan	6,084,249.21	(1,791,604.18)
La Union	2,026,863.94	(1,827,562.96)
Ilocos Sur	5,783,236.27	(3,152,874.90)
Ilocos Norte	1,851,737.21	(1,373,112.33)
<b>Total</b>	<b>15,746,086.63</b>	<b>(8,145,154.37)</b>

This was utilized by the cooperatives in the Region for various community development programs and projects.

In the Province of Ilocos Sur, the Nueva Segovia Consortium of Cooperatives steered medical mission activities like free dental check-up, free blood sugar level testing, free circumcision, blood letting including the establishment of a Gender Equality Resource Center (GERC).

The Sacred Heart Savings and Credit Cooperative, conducted Gender and Development (GAD) Orientation and Gender Sensitivity Trainings including Gender Equality trainings for old



and new members of the cooperatives. They also introduced and implemented a health care program, a flatoun savings program by organizing youth coop savers club and awarded scholarships to some of the underprivileged members.

In the Province of La Union, the La Union MPC in Agoo, implemented a Health and Wellness program in the community, conducted livelihood trainings such as high-speed sewing and reflexology and massage therapy courses intended for the men and women in their community for them to be able to start entrepreneurial activities.

For its part, the Tubao Credit Cooperative adopted the Saranay Aid Program, whereby financial aid is granted to any member in the community in case of emergency and/or death.

Overall, cooperatives in the Region conceptualized and implemented

various projects for the community development geared at helping the people uplift their economic status. The following are some social projects funded by cooperatives in the region:

- a) Project "Clean and Green" or Oplan " Magsidalus Ti Arubayan"/Community Beautification-building waiting sheds, mini parks, landscaping;
- b) Feeding Programs in various schools, day care centers;
- c) Livelihood trainings for the men and women in their communities which aims to help increase their household income through the development and improvement of their business enterprises such as manicure and pedicure, hair science, basket weaving, and weaving of "binakol" as well as the production of bags, blankets, from binakol, food processing, bamboo handicraft making, mushroom growing and others.





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## CDA Tuguegarao Extension Office Reached Out to Nueva Viscaya Through Coop on Wheels

The Cooperative Development Authority – Tuguegarao Extension Office joined the Province of Nueva Vizcaya in their celebration of the 9th Grand Ammungan Festival through its “CDA on Wheels” Program last May 22-24, 2017.

CDA on Wheels is an outreach program of the office which aims to provide services to its clients beyond the confines of its office- bringing the government closer to the people, so to speak. It set up a booth during the provincial fiesta which offered various services like, answering legal questions, technical assistance, coaching, mentoring, acceptance of mandatory reports, issuance of Certificates of Compliance (COC) and other services.

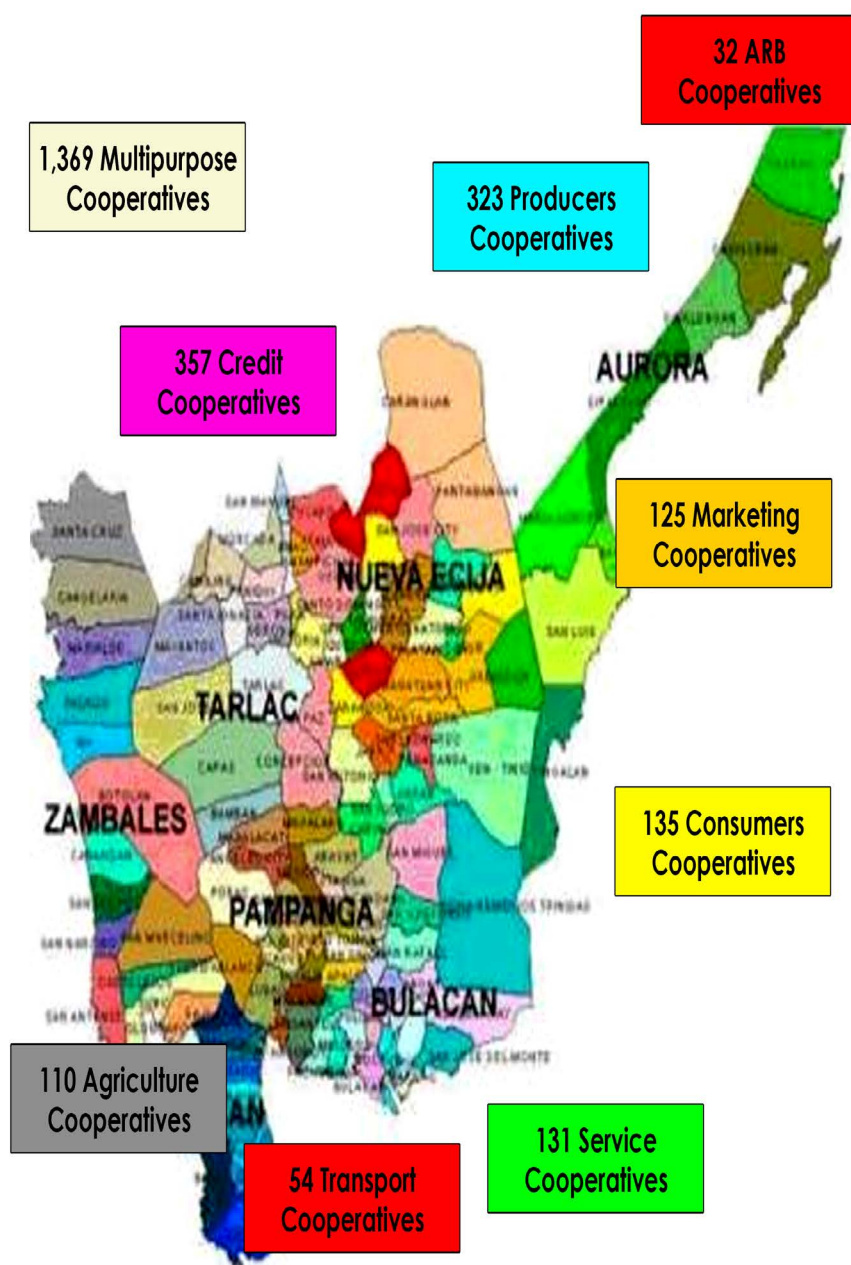
The program was a success based on the positive feedbacks received from clients, thanking CDA for reaching out to the Province of Nueva Vizcaya.

CDA Tuguegarao Extension Office would also like to thank the Provincial Government of Nueva Vizcaya, its ever supportive Governor, Hon. Carlos M. Padilla, the Provincial Cooperative Affairs Office, headed by Juditte Asuncion, St. Jerome's Multi-Purpose Cooperative, TAM-AN Banaue MPC, Tricord MPC, NU-VELCO and everyone else who in a way or another helped CDA in this endeavour. The foregoing truly contributed a lot to the success of the program.

*Asahan po ninyo* that CDA Tuguegarao Extension Office will continue to make programs and improve its services all geared towards Cooperative Development.







**Region 3/Pampanga  
Extension Office**  
No. of Coops  
**2,702**  
Total Members: 1,122,433



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## Local Government Units in Region III Recognize the Contribution of Cooperatives in the Development of the Region

The CDA Pampanga Extension Office takes pride in the cooperatives in the Region for being awardees in various award giving bodies of the Local Government Units.

While CDA has its program of recognizing the outstanding performance of cooperatives through the Gawad Parangal, provinces in the Region also have their own Recognition and Awards Program. Local Government Units came up with their own concept to recognize the exemplary contribution and performance of cooperatives that contributed to the efficient, inclusive and sustainable economic growth of their respective areas.

The Province of Bataan conceptualized the **“Galing Bataan Awards”**





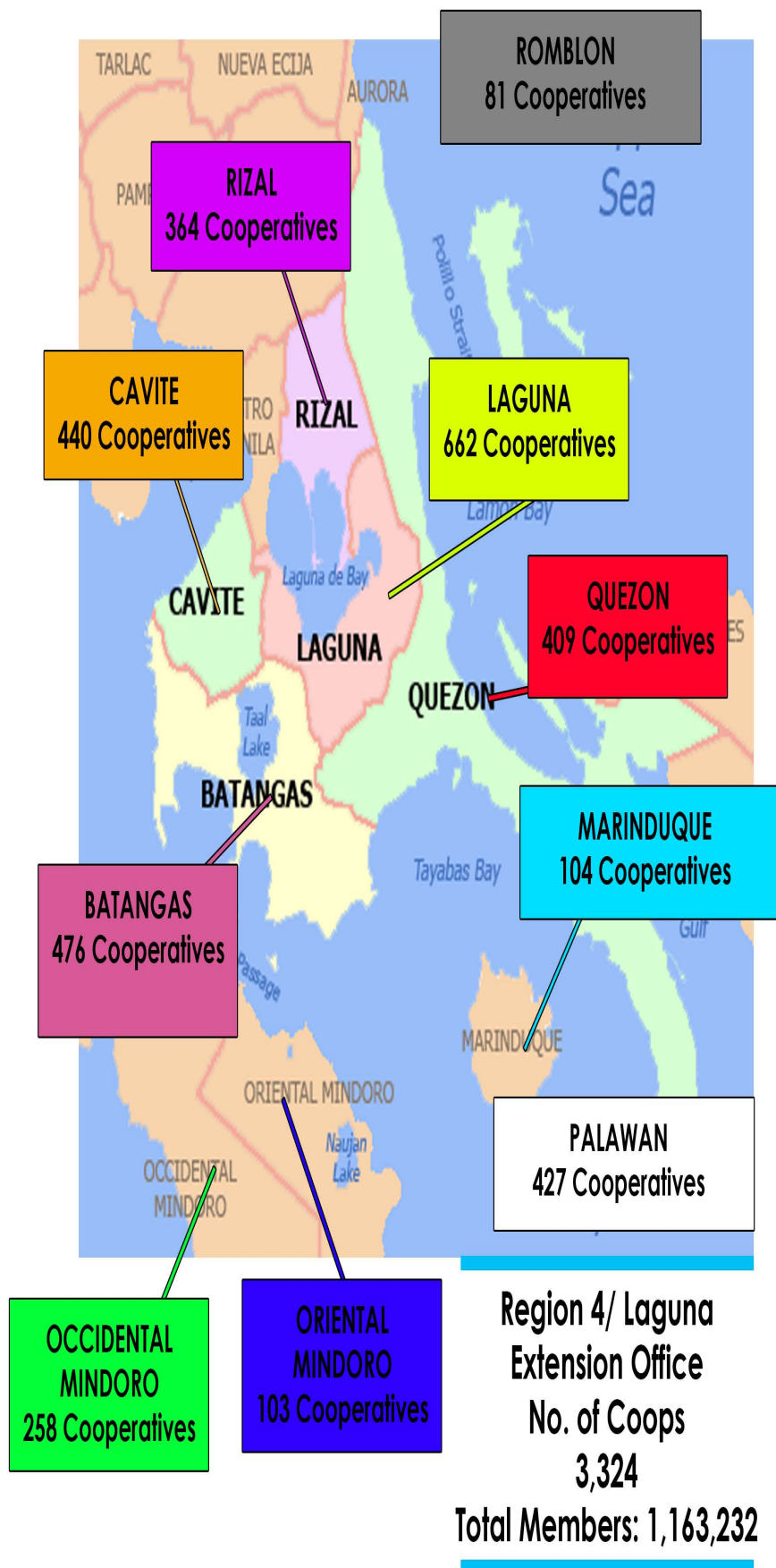
to acknowledge the ingenuity, craftsmanship, expertise and excellence of the products and services of entrepreneurs, cooperatives and businessmen of the Province.

Bulacan has its "Gawad Galing Kooperatiba" that gives recognition to outstanding cooperatives with notable contribution in the economic development of the province where the provincial government aims to recognize the cooperative's crucial role in savings mobilization, providing accessible and affordable credit, and in marshalling the resources and energies of the less economically fortunate towards economic development, political empowerment and socio-cultural reform.

"Gawad Tarlakenyo" is the award given in the Province of Tarlac. It is intended to recognize cooperatives and entrepreneurs showing excellence on various categories. In Pampanga, it is dubbed as "Galal Parangal Kareng Kooperatiba Ning Pampanga".

Many of the cities and municipalities in the Region regularly hold recognition rites during the Cooperative Month (October) to highlight the contribution of the cooperatives in their respective cities and municipalities. Among these were Mariveles in Bataan, City of San Jose Del Monte, & Malolos in Bulacan, Angeles City and Mabalacat City in Pampanga. All of which promotes cooperativism in their respective cities and municipalities.





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## **CDA Partners with Local Government and Other Government Agencies to Support Drug Surrenderees in Talisay Batangas**

Through the initiative of the Office of Presidential Adviser for Southern Tagalog, Secretary Dennis F. Hernandez and Department of Social Welfare and Development (DSWD) Assistant Secretary Anton Hernandez, in collaboration with the PNP-Talisay, Office of the Municipal Mayor of Talisay and the CDA-Calamba Extension Office, a Pre-Registration Seminar for more than 200 surrenderees of “Oplan Tokhang” from Talisay, Batangas was conducted on April 7, 2017 at Municipal Function Hall, Talisay, Batangas in preparation of the registration of Talisay “Surrenderees”

Agriculture Cooperatives.

Secretary Hernandez pledged 100% support by allowing them to propagate seedlings at his farm. In addition, they will also be assisted in organizing, capability building and marketing the seedlings to the Department of Environment and Natural Resources (DENR) and the department of Agriculture (DA).

The PNP-Talisay and Office of the Mayor of Talisay will monitor the rehabilitation activities of the surrenderees.







### Cooperatives Supports Mandatory Drug Testing in Lipa City

The Cooperative Office of Lipa City is an active partner in the implementation of the City's Development Programs. Through the Dangerous Drug Board Regulation No. 3 Series of 2017 re: Strengthening the Implementation of Barangay Drug Clearing Program of Lipa City, the PNP Lipa and the Barangay Drug Abuse Council (BADAC) conducted a random drug testing in the the different barangays of Lipa City.



## EMPOWERING THE COMMUNITY THROUGH SUSTAINABLE COOPERATIVE TOURISM

Coop Tourism is a new business platform for cooperatives wherein there will be easier exchange of products and services, new business opportunities, additional job generations with the infusion of tourism in the locality, and efficient utilization of resources based on careful planning and study. Careful study because of the pre-requisite Value Chain Analysis which will identify the gaps and opportunities of the primary products and services within a community.

The main objective of Coop Tourism Program is to contribute to poverty alleviation in the rural and urban areas through the cooperatives as a platform in the transformation of the communities towards economic and social improvement.

Through the partnership of Laguna Province headed by Governor Ramil

L. Hernandez; Cooperative Development Council, headed by Ms. Aldea Roguel; Laguna Cooperative Development Office, headed by Mr. Edwin Bautista; UPLB CDC, headed by Chairman Danilo M. Mendoza, and the CDA Calamba Extension Office, headed by Dir. Salvador V. Valeroso, the Technical Working Group of Coop Tourism was formed and started its conceptualization for strategic activities in making the program a reality.

On June 27, 2017 a Cooperative Forum on Sustainable Coop Tourism towards Community Empowerment was conducted at the Provincial Health Office of Laguna Province in Sta. Cruz, Laguna. The Provincial Cooperative Development Office (PCDO) of Laguna hosted the event which was attended by 21 cooperatives from different parts of Laguna.



This was attended by Chairman Orlando Ravanera of CDA, Dr. Rosau-ro Bimbo Sta. Maria, Jr, Head of Laguna Tourism Culture and Arts Office (LT-CATO); Atty. Dulce H. Rebanal, Laguna Provincial Administrator; Mr. Joselito R. Barile, Chairman of Community Development Committee of the University of the Philippines Los Baños (UPLB), Dir. Giovanni T. Platero, Deputy Executive Director of CDA; and Atty. August Owen P. Magdato, Legal Officer and concurrent Assistant Regional Director of CDA Calamba Extension Office.

In addition, Prof. Eden S. Piadozo and Prof. Danica S. Asma of the University of the Philippines Los Baños presented the Scholarship for Cooperatives: The UPLB Way. They presented undergraduate and masteral degrees related to cooperatives that they offer wherein, through the assistance of UPLB CDC, coop members can avail of scholarships.

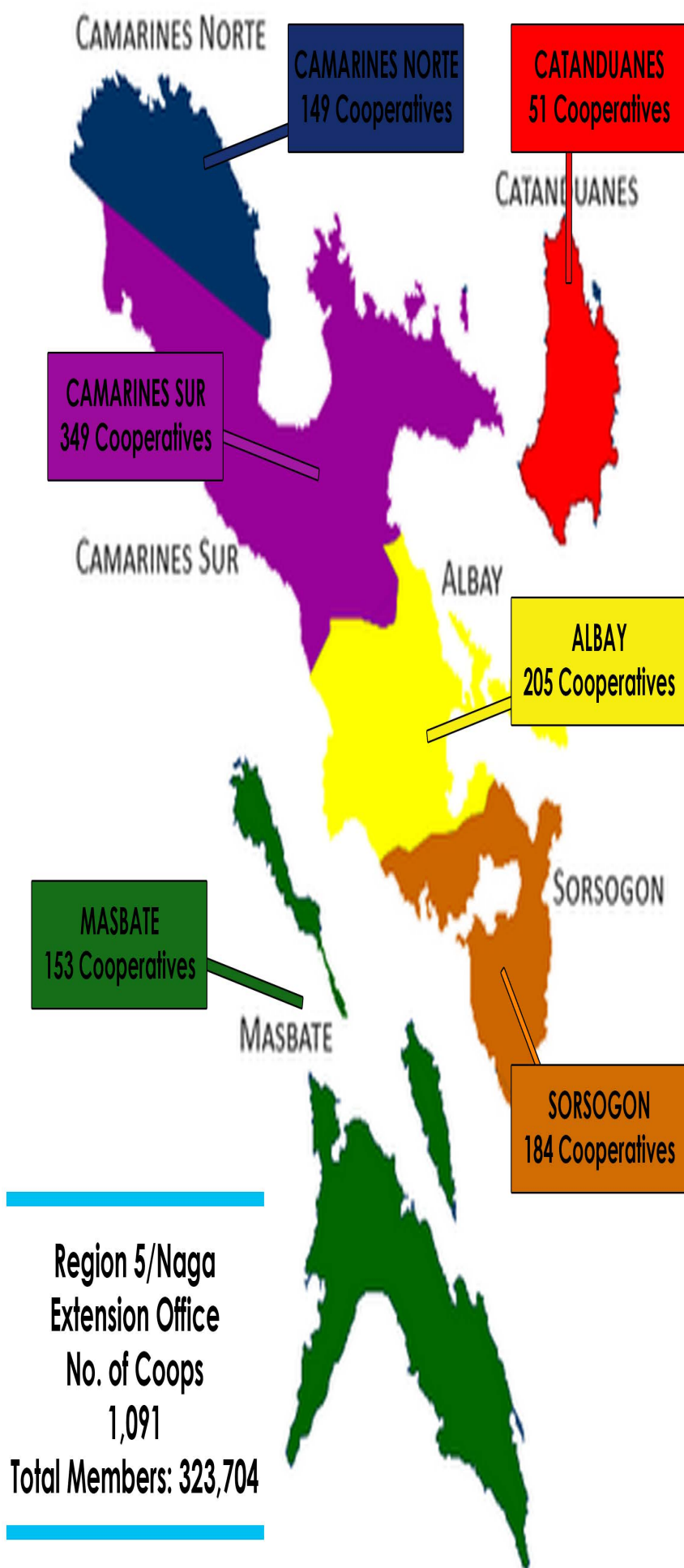
CDA Chairman Ravanera expressed his support for the project and the possibility of a partnership with the CDA as well. The Scholarship Program is one of the projects that can be implemented under Coop Tourism Program.

"Tourism is the people, all of us", exclaimed by Dr. Rosau-ro Bimbo Sta. Maria, Jr. He also allowed the participants to have a closer view on the improving tourism of Laguna Province, its rich culture, interesting festivities, beautiful churches and enchanting sceneries. He also mentioned how he perceived Coop Tourism as a very good idea by incorporating cooperatives and tourism.

"We are freedom fighters: fighters against hunger, poverty, and corruption. If you have talent, do not try to be rich using it, use it to help your brethren", Chairman Ravanera stressed.







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## Building Bridges Bridging Gaps

As the agency constitutionally mandated to promote the growth and viability of cooperatives as instruments of equity, social justice and economic development, the Cooperative Development Authority has persevered in finding the appropriate mix and balance of regulatory and development functions. In doing so, it is assured that the policies and programs implemented by the agency shall ensure the growth not only of the big and famous cooperatives but more importantly of the micro, small and struggling cooperatives who comprise the large majority of the cooperatives in the region and at the national level. With their sheer number, not all are accorded the much needed assistance for sustained growth and development.

With the transfer of CDA back to the Office of the President, CDA Naga is bent on building bridges and bridging gaps for poverty reduction and people empowerment. The guiding doctrine that poverty is not rooted in lack of resources but in the powerlessness of people must be the primordial moving force for every stakeholder in cooperative development. This is in line with the CDA roadmap, which, as has been relentlessly espoused by Chairman Orlando R. Ravanera, is a transformative roadmap in combating poverty; the attainment of social justice and lasting peace.

CDA is mandated to ensure the growth and development of cooperatives so that they can prove equal to the task of being instruments of equity, social justice and sustainable development.

Bicol Region, is one of the poorest regions in the country, and in the ef-

forts to have the cooperatives' contribution to poverty reduction be counted, , **CDA-Naga set its focus on the following major concerns :**

- increase number of registered cooperatives
- increase compliance of coops with statutory and administrative Requirements
- increase sustainability of cooperatives as instruments for equity, social justice and economic development.
- increase awareness of community on benefits of cooperativism and its role in nation-building

CDA Naga identified major strategies towards giving cooperatives access to the opportunities that they need to increase their potentials and capacities to discharge their constitutionally mandated role. Consequently, all the programs that CDA – Naga had implemented at the regional level were synchronized to attain the objectives along the following strategies and in keeping with the applicable areas in the 10-point agenda of the present administration where cooperatives' role can be identified.

With the combined efforts of the men and women of CDA-Naga and our esteemed partners, we have built bridges and we have bridged gaps to elicit and bring about positive changes in the performance of the cooperatives in the region. The unrelenting participation of cooperatives along this pursuit and the breaking of economic inequalities in the country-side, have yielded an equally increasing niche of the cooperatives' capacity to build community wealth, distinct and unique under the guiding principles and standards of cooperativism.



**Cooperative School On Wheels.** Putting premium on education as a cross-cutting strategy to jump-start and sustain cooperative operations, implementation of the Coop School on Wheels went full blast during the first half of the year. It is a strategy towards bringing needed information and learning opportunities nearer and more accessible to cooperative officers. This year, it has been expanded to proactively address more education and training needs of cooperatives, specifically the micro cooperatives and the newly registered ones. This strategy is aimed at improving the delivery of frontline services to the cooperatives. For the first half of the year, implementation of the program covered all the four components:

- i. Info Caravan on CDA programs and Latest Issuances**
- ii. Capacity Building Program for Micro Cooperatives**
- iii. Start-Up course for newly registered cooperatives**
- iv. Conduct of Pre-Registration Seminar (PRS) to prospective cooperatives**

## **Capacity Building For Micro Cooperatives.**

In keeping with the mandate to promote the growth and viability of cooperatives and on principle of equity, the micro cooperatives are those that need the most assistance. Barely starting as cooperatives, their need to learn efficient and effective management of their cooperative operations is inversely proportional to their capacity and resources available to provide the needed training and education for their officers. CDA Naga, pursuant to CDA Memorandum Circular 2017-01 re: Capability-Building Program for Micro Cooperatives, is committed to empower micro cooperatives by providing training to its officers tasked to man the operations of the economic activities of their cooperatives, and making education and training more accessible to them. specially those cooperatives who are barely starting and/or those who have insufficient resources to provide the needed training and education to their officers.

### **Start-up Course for Newly registered cooperatives.**

To prepare the newly registered cooperatives to commence the operation of their enterprise, CDA Naga crafted a 3-day start up course for their of-

ficers. The first 2 days shall be devoted to the two required trainings on Fundamentals of Cooperatives and Cooperative Management and Governance, which shall already constitute compliance with the required training for cooperative officers. On the third day specific instructions on how to start the cooperative enterprise which include among others: compliance with government requirements for the operation of a business ( Mayors permit, BIR Registration, etc); forms needed, meetings, policies and procedures and Savings Mobilization and Capital build-up strategies.

### **Nurturing the new cooperatives**

New cooperatives should be appropriately assisted in their efforts to strengthen their organization and commence and sustain their economic enterprise. We just don't register them, let them find their own way of doing things, and if they don't do them right or if they don't survive the struggling years, we dissolve them. If they are not properly guided, they will go down the drain sooner than expected. This is the rationale for the strategy adopted by the CDA Naga Extension Office in strategizing how they can assist the cooperatives after registration.



## Strengthening of Coops as Business Enterprise

The tie that binds the members to the cooperative is the business enterprise which responds to their common and mutual needs, if this tie is weak, eventually it will wear off and break. To avoid this from happening, efforts at strengthening the business enterprises of cooperatives are continuously implemented.

**Profiling of Cooperative Products.** An initial database of cooperative products is maintained by the section wherein products are classified as to product and type of intervention needed to further improve such products. Subject products are classified if qualified for ecooptrade.com (needing further improvement) or for ecooptrade.coop (ready for final market). This will be consolidated at the national level as a useful information for inter-coop marketing and exploring market opportunities with other coop & non-coop business entities.

**Promotion Of Cooperative Products.** Participation in trade fairs of cooperatives in various trade fairs and similar activities to promote and market their products were encouraged, coordinated and supported through available mechanisms.

Various food and non-food products of six (6) cooperatives from the provinces of Cam. Sur, Camarines Norte, Masbate and Catanduanes were featured during the mini trade fair and exhibit coinciding with the Bicol Regional Cooperative Congress held at Catanduanes State College, Virac, Catanduanes on May 18-19, 2017. The Department of Trade and Industry- Catanduanes Provincial office helped in mounting the trade fair.



For the fourth year, CDA Naga partnered with the Metro Naga Chamber of Commerce and Industry (MNCCI) to feature various food and non-food products and by-products, food & medicinal supplements, handicrafts and accessories produced by 8 cooperatives during the Trade fair in connection with the 2017 Bicol Business Month at the SM City Naga from July 4-9, 2017.

**The following cooperatives with their respective products joined the Trade fair :**

Three (3) cooperatives – Nabua Development Cooperative for their rice cookies; Labo Progressive Multi-Purpose Cooperative for their various products from pineapple fruit and leaves; and Pecuaría Development Cooperative for their organic rice - were likewise tapped by the Department of Agriculture when they staged the Agribusiness Support for Promotion and Investment in Regional Expositions (ASPIRE) on July 11-5, 2017 at the SM City Naga Activity Center.

Cooperative products from Region 5, along with those from other regions, were likewise displayed/promoted during the Agri- Coop Conference on August 30, 2017 at the CDA Penthouse.

Name of Cooperatives			Products on Display/Promotion/Sale
<b>Nabua Development Cooperative</b>	<b>MP</b>		Rice Crunch, Rice Kisses, Rice Puto
<b>Magarao Food Handlers Cooperative</b>	<b>Credit</b>		Chicharon, Pili Nuts, Powderized Turmeric, Peanuts, Puto Seko, Soy Coffee, Instant Salabat, Peanut Butter, Wild Honey, Rice Coffee, Santan,
<b>Baao Parish MPC</b>			Colored Organic Rice, Assorted Processed Product, Assorted Vegetable and Fruits
<b>FBW MPC</b>			Tablea, Ube Polvoron, Polvoron Peanut, Roasted Peanuts, Coco Sap Sugar, Pili delights
<b>Pecuaría Development Cooperative</b>			Assorted Organic Rice; Pink Rice, Black Rice, Red, Rice and Brown Rice
<b>Bicol Federation of Dairy Cooperatives</b>			Fresh Milk, Pandan Milk, Choco Milk both in 1 liter and 300ml packaging
<b>Guisican MPC</b>			Assorted sizes of Native Abaca Slippers
<b>Our Lady of Salvation MPC</b>			Sinamay Packaging/Gift Bag available in 10"x 8" size and different color, orange, green, dak pink and any client's choose color



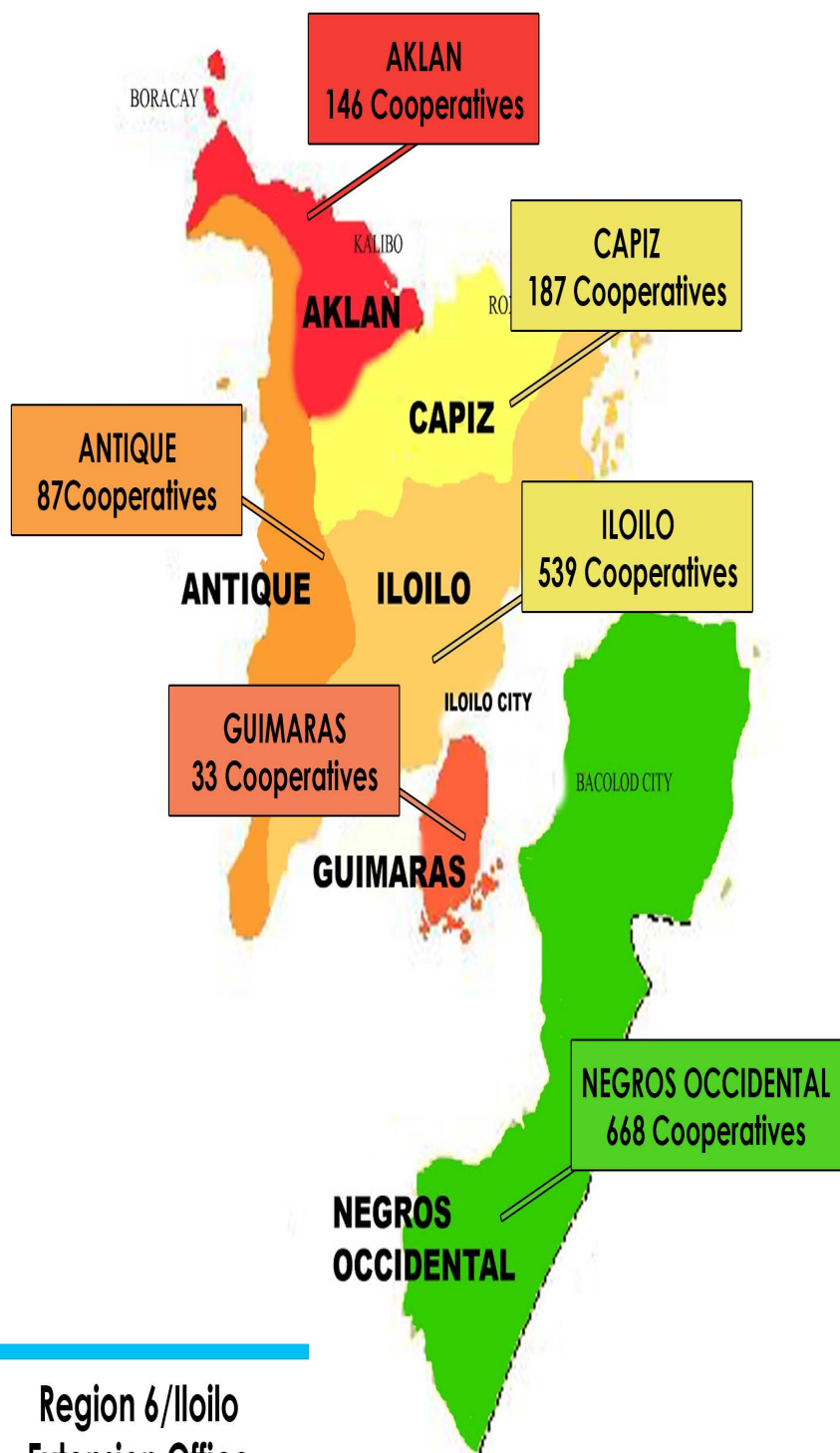
### **Savings Mobilization & Capital Build-up Program**

Capital is indispensable in the operation of a cooperative enterprise. In keeping with the values of self-help and self-reliance, mobilization of internal resources in the form of savings and capital should have primacy over external sources of funding. Not only are they the cheapest source of capital, it also strengthens the fundamental reciprocity between the members and the cooperative.

For micro cooperatives specially, regular savings in whatever form and in whatever amount should be part of the discipline which should be embraced by the members. For the first semester, 3 batches of orientation on Savings mobilization and capital build-up were conducted attended by participants from 21 micro cooperatives

#### **Savings mobilization and Capital Build-up Orientation**

<b>Province</b>	<b>Batch</b>	<b>Coop Participants</b>
Cam Norte	<b>1</b>	<b>5</b>
Cam Sur	<b>2</b>	<b>16</b>
<b>TOTAL</b>	<b>3</b>	<b>21</b>



**Region 6/Iloilo**  
**Extension Office**  
**No. of Coops**  
**1,660**  
**Total Members: 809,421**



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## ALLOCATION AND UTILIZATION OF CETF, CDF & OPTIONAL FUND (2012-2016)

Cooperative Development Authority, Iloilo Extension Office (Region 6), located in the Western part of the Visayas, composed six provinces (Aklan, Antique, Capiz, Guimaras, Iloilo, and Negros Occidental).

Below are the Top Ten Cooperatives as to Assets with their total CETF, CDF, and Optional Fund Allocation and Utilization (2012-2016) as follows;

ALLOCATION		CETF	CDF	OPTIONAL FUND
1	Barbaza Multi-Purpose Cooperative	12,613,433.00	10,090,745.00	15,136,118.00
2	La Castellana I Personnel Multi-Purpose Cooperative (LCIPMPC)	2,434,969.65	1,460,981.78	3,398,957.53
3	Bugasong Multi-Purpose Cooperative	4,477,503.77	2,686,502.27	6,268,505.27
4	Negros Teachers' Multi-Purpose Cooperative (NT-MPC)	6,142,043.44	2,562,247.58	5,978,577.68
5	CAPGEM COMMUNITY MULTI-PURPOSE COOPERATIVE	5,214,149.00	1,753,388.00	4,091,181.00
6	Panay Health Care MPC	37,688.38	6,856.69	38,709.32
7	San Jose Multi Purpose Cooperative	3,823,558.00	2,294,134.00	5,352,982.00
8	Bacolod City Government Employees Multi Purpose Cooperative	2,466,779.00	995,878.00	3,130,697.00
9	Patnongon Multi-Purpose Cooperative	3,231,301.96	1,938,731.18	4,523,822.75
10	Capiz Doctors Multi-Purpose Cooperative	3,845,669.96	1,353,656.36	2,492,013.62

UTILIZATION		CETF	CDF	OPTIONAL FUND
1	Barbaza Multi-Purpose Cooperative	6,891,342.00	908,200.00	3,240,009.00
2	La Castellana I Personnel Multi-Purpose Cooperative (LCIPMPC)	2,179,428.34	817,144.01	2,792,433.47
3	Bugasong Multi-Purpose Cooperative	3,966,025.68	529,305.53	882,919.18
4	Negros Teachers' Multi-Purpose Cooperative (NT-MPC)	1,719,402.09	238,764.14	170,326.37
5	CAPGEM COMMUNITY MULTI-PURPOSE COOPERATIVE	3,028,919.50	1,551,132.00	22,395.00
6	Panay Health Care MPC	896,880.24	6,822.54	12,741.81
7	San Jose Multi Purpose Cooperative	1,893,204.00	335,940.00	1,902,250.00
8	Bacolod City Government Employees Multi Purpose Cooperative	1,922,364.00	125,446.00	864,943.00
9	Patnongon Multi-Purpose Cooperative	6,500,051.17	8,040,563.43	27,817,766.70
10	Capiz Doctors Multi-Purpose Cooperative	-	992,750.00	4,837,817.64



To answer the call on concern for the community towards sustainable development of communities, the aforementioned top ten cooperatives utilized its CETF for the following undertakings:

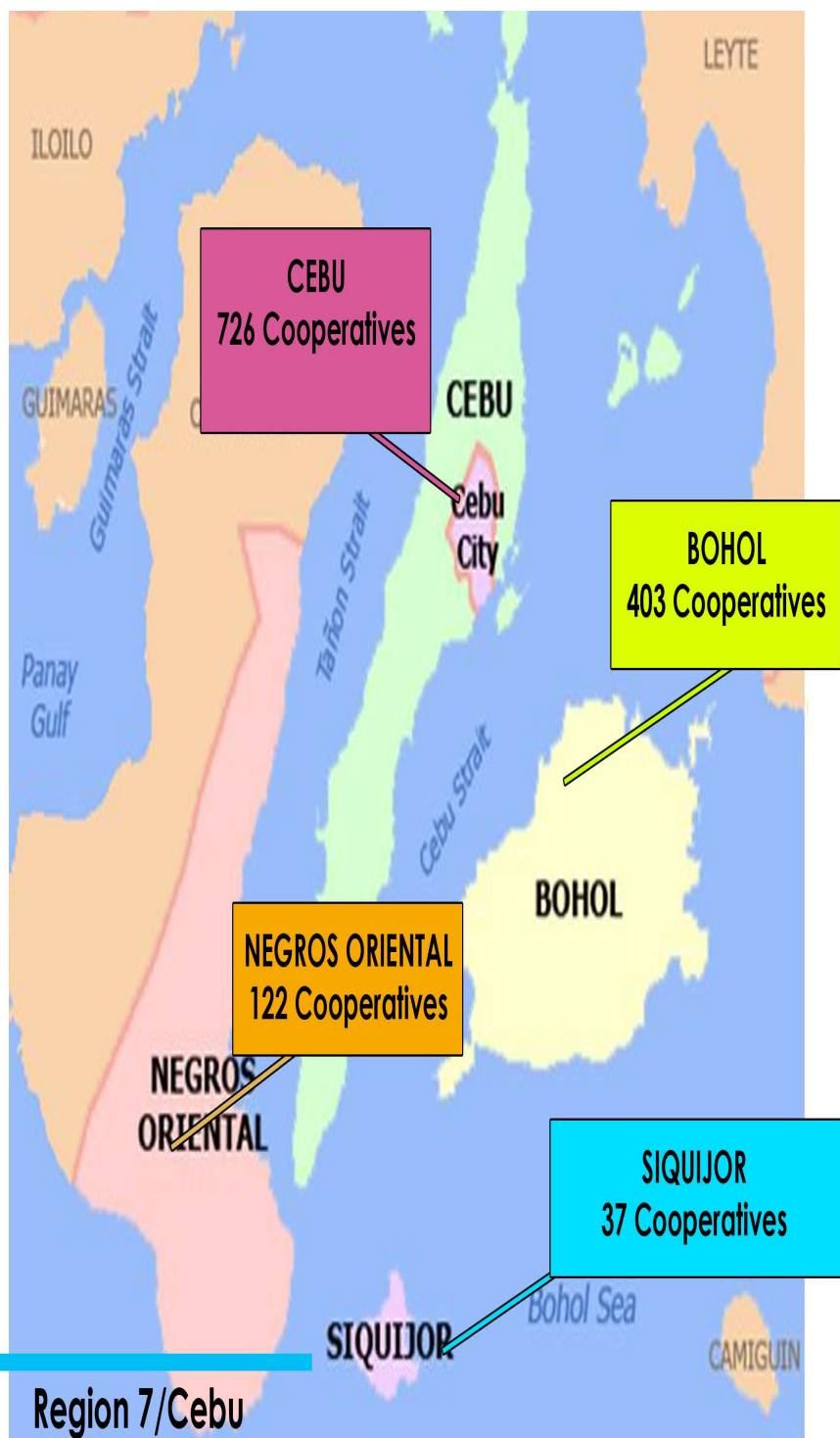
1. Training for officers and members as part of their maintaining good governance practice and leadership development, and skills enhancement;
2. Integrating and enhancement of GAD programs;
3. Educational Care and Services advocacy esp. of their pre-schooler needs;
4. Conduct of entrepreneurial trainings;
5. Scholarship grants;
6. Continuing education for members on values development, principles and practices;
7. Personality development trainings; and many more related trainings.

**The utilization of the Community Development Fund, on the other hand, was geared towards social concerns; environmental concerns; and involvement in community development programs as follows:**

1. Sponsorship in the construction of school buildings, ensuring brighter future for the younger generation;
2. Sponsorship of Youth Summer Camps and Programs;
3. Care for the Elderly program;
4. Environmental Care, Protection and Preservation, like Tree-Trimming, Growing and Nurturing;
5. Health Care Services for the Community;
6. Donation and Construction of Water System Facilities and needs;
7. School Donation for Feeding Program and the like;
8. Church Donation for building construction;
9. Annual Soup Kitchen, a feeding program for 200 children of the community;
10. Sponsorship in Educational Contests;
11. Sponsorship in Sports Activities of the Youth; and many more.







**Region 7/Cebu**  
**Extension Office**  
**No. of Coops**  
**1,288**  
**Total Members: 1,235,566**

**Nora P. Patron, Ph.D.**

OIC Director

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## Cebu Cooperatives Earn Distinction

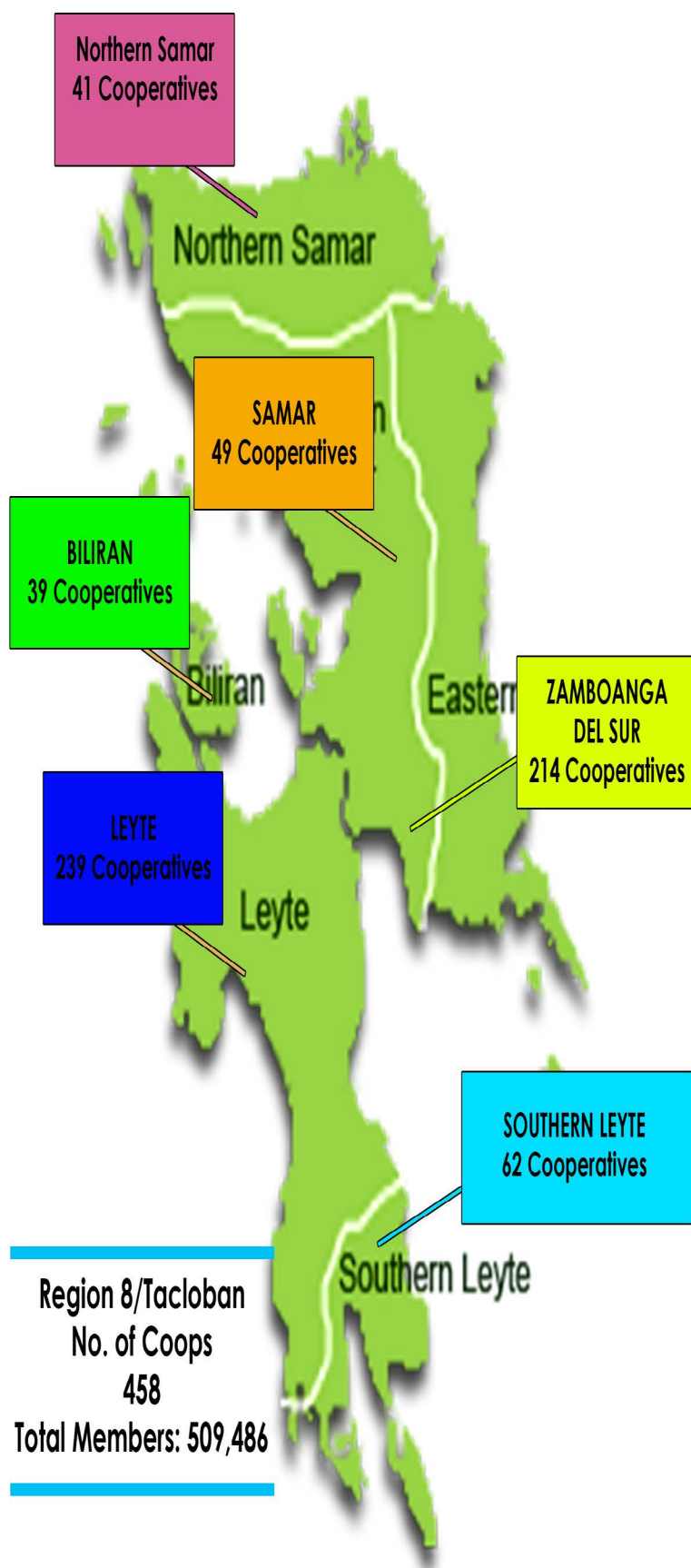
Region VII is a home of outstanding cooperative achievers. This is evident in the various awards garnered by cooperatives in the 2017 CDA Search for Gawad Parangal. The awardees include: (1) Negros Oriental Union of Cooperatives (NEORUNCO) in Dumaguete City, Negros Oriental of the Hall of Fame Award for being a recipient of the 1st Placer Best Performing Cooperative Union for three consecutive years; (2) Lamac Multipurpose Cooperative, Pinamungajan, Cebu, 1st Placer Most Outstanding Primary Cooperative "Large Category" Billionaire Cooperative, and (3) Cooperative Department of Mandaue City, Mandaue City, Cebu as 2nd Placer LGU Cooperative Development Office-Independent Component/Highly Urbanized City.

The development and growth of cooperatives in Region VII are advanced through the active participation of various partners more particularly the billionaire cooperatives whose area of operation have reached the Region through their satellites and branches. This resulted to greater access to financial services.

With technological advancement, cooperatives in the Region have become more competitive. In Siaton, Negros Oriental cooperatives cultivate a fish pond consisting of 47 hectares.







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## 2017 A year of growth and sustainability

2017 has been a year of new developments. It was focused on the growth of cooperatives as a practical vehicle for promoting self-reliance and harnessing people power towards the attainment of economic development and social justice. In so far as the previous year is concerned, there was a continuous creation, innovation and initiation of programs and services all for the improvement of lives of the members of the cooperative especially among farmers, agrarian reform beneficiaries, fisher folks and the poor and vulnerable sector of the society and deliver these programs and services quickly and timely.

In order to effectively deliver to the clientele the support they need, partnerships with federations, unions, large cooperatives, cooperative development councils, LGUs, GOs, NGOs and INGOs have been strengthened. To note one, is the partnership with the Banko Sentral ng Pilipinas which made the Extension Office an awardee as the Outstanding Regional Partner under the Bangko Sentral ng Pilipinas' (BSP) Demonetization Program in view of the implementation of the Credit Surety Fund. These partners of the CDA Tacloban have actively participated in the organization, nurturing and promotion of the development of the cooperatives especially the micro. The agency also has undertaken activities which have been helpful in capacitating the officers of the cooperative for the purpose of helping them stand in their own feet as they manage their respective coops for the success of their businesses.

The Annual Gawad Parangal has brought Region 8 cooperatives in the

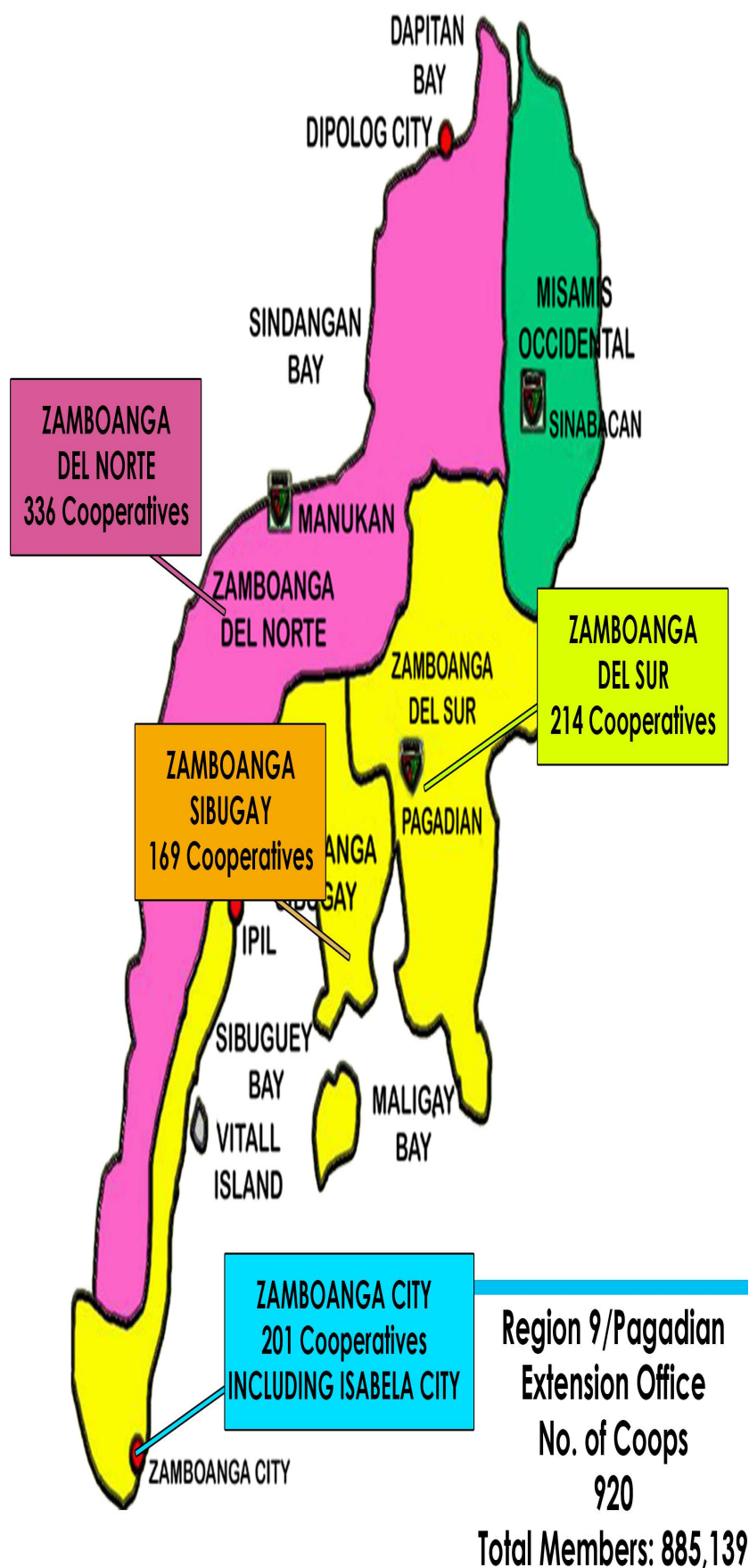
limelight. Having garnered four (4) of the most sought-after awards – Most Outstanding Cooperative Micro First Place – DOM BEC CC; Medium, Second Place LNHS MPC; Best Performing LGU HUC First Place – TCCDLAO; Best Performing LGU Component City Second – Catbalogan CCO. These cooperatives and cooperative partners serve as models in capable management and governance and business conditions; and strong partner in the implementation of the development agenda.

Among the Cooperatives in Region VIII, the Baybay Dairy Cooperative's dairy products and Fatima MPC's cassava chips describe the full range of activities in the value chain which are required to bring the dairy and cassava products from conception, through the different phases of production (involving a combination of physical transformation and the input of various producer services), delivery to final consumers, and final disposal after use.

The growing number of registered coops shows that the people of Eastern Visayas still believe in the role of cooperatives in the upliftment of their lives economically and socially.

With the intervention provided by our agency, the coops have contributed to the growing economy of the region. These made the cooperatives contribute to the Gross Domestic Product of Eastern Visayas wherein it has grown the fastest among the 17 regions in the Philippines. Region VIII's growth has jumped to 20.2% by the end of 2016 from 4.9% of 2015.





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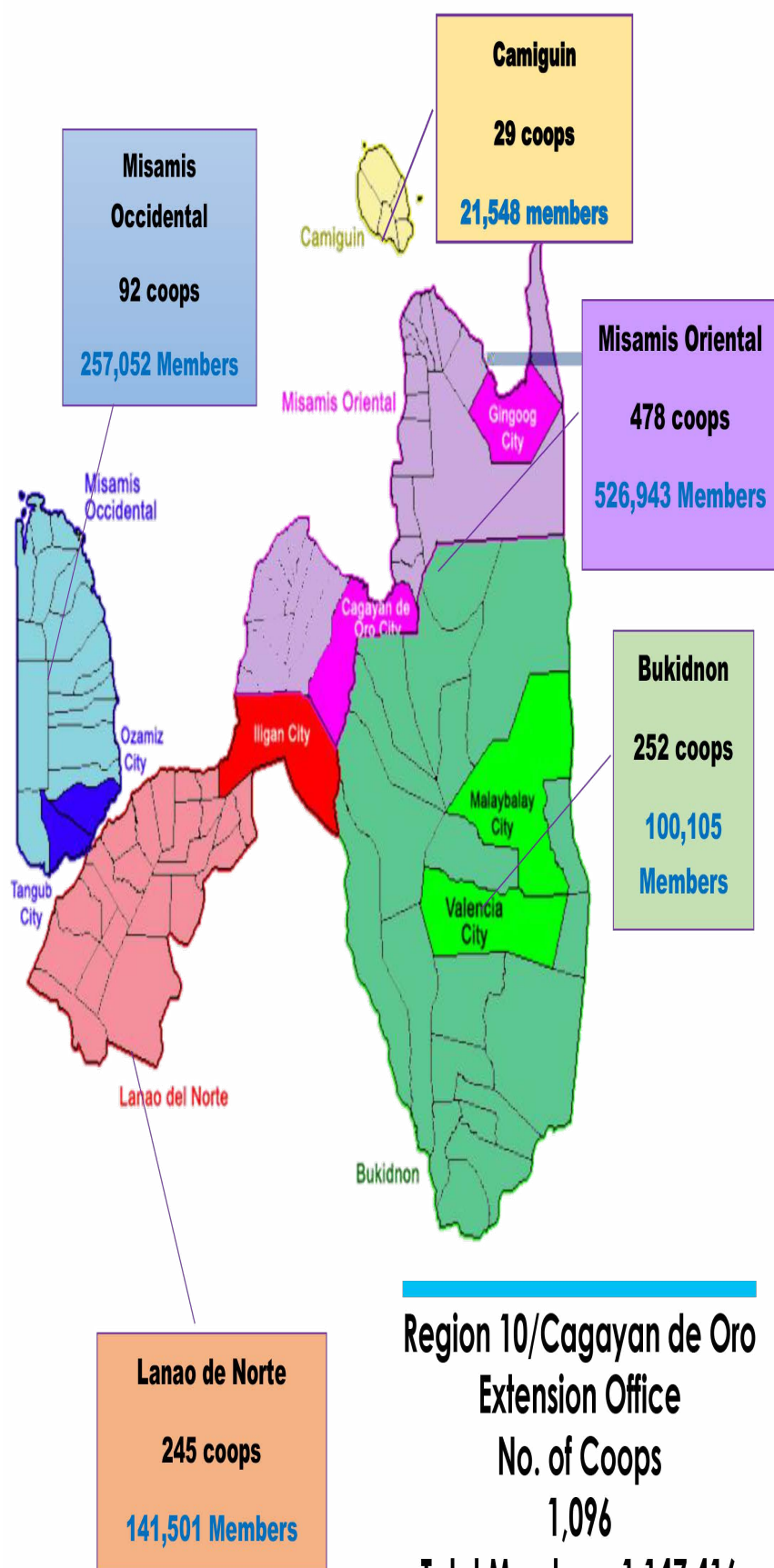
## Strengthening Cooperatives Through Value Chain

**S**ix cooperatives from the Zamboanga Peninsula, through the collaborative efforts of different government agencies upscaled their skills in product development through the Department of Trade and Industry's (DTIs) Negosyo Center. These cooperatives produce Abaca, Ginger, Fresh fruits, Fresh Fish and Coconut. The training has enabled them to turn their raw products into mats and bags made of abaca, pancit miki, herbal products from fresh fruits, coco coir, coco sugar, dried tilapia, among others.

The trainings conducted for the six cooperatives, namely, Bulawan Savings and Credit Cooperative, Culo Farmers Credit Cooperative, Dumingag Organic Farmers Credit and Savings Cooperative, Lumbog Agrarian Reform Beneficiaries and Farmers Cooperative, Del Monte Coconut Farmers Credit Cooperative (DELCOFACCO) and the Laicor Fishpond Employees Multi-Purpose Cooperative (LAFEMCO) has helped provide livelihood opportunities for the 4,034 members of these cooperatives and has generated additional 122 employment for other people in the communities.







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## Home of the Trailblazers

Region 10, and Cagayan de Oro City has been considered as the bedrock of cooperativism. Great personalities, in the field of cooperativism, rose to acclaim with their fearless and life-giving endeavors that made mark in the movement, whose legacy continue to make the spirit of cooperativism alive.

The only Region in the country where we had recognized the movers and players that brought the cooperative movement to the public's consciousness. These great leaders who dedicated their lives to cooperativism, are the likes of the late Atty. Mordino Cua and Aquio Pimentel, who were instrumental in the organization of FICCO, the country's one of the biggest cooperative, in terms of membership size and asset; MASS-SPECC Cooperative Development Center with an alliance of 308 cooperatives as of 2016, and operates with a motto of "Growing Cooperatives into a Movement" and is based in Cagayan de Oro City; Oro Integrated Cooperative which is a national winner of the Gawad Parangal and its environmental concern is exceptional, CLIMBS, which is now the number one cooperative insurance of the country, and many more cooperatives with members coming from the marginalized sector.

We also have the leadership of Cong. Atty. Isidro Q. Lico who became the coop sector's choice when he became representative of the Ating Koop Partylist, a prominent figure of the Bankoop, having served as an officer.

Notable to mention also is Mr. Fermin Gonzales of CLIMBS, whose cooperative journey has made him an icon in the movement. CLIMBS will not be the CLIMBS of today, a cooperative of 2.5 billion pesos in assets, from just a humble beginning.

Region 10 also is proud to be the home of the first ever Chairman of

the Cooperative Development Authority in the person of Prof. Edna E. Aberilla. An awarded Cooperative Leader Hall of Famer of Region 10, she was also instrumental in the organization of the MSU-IIT National MPC, and today, in her 80's, is a Board Chair Emeritus.

Region 10 is also very proud to have the personality of Mr. Anselmo B. Mercado, Ph.D., who now leads the consumer-based membership WaterCoop, who was for many years the Executive Director of SEARSOLIN, an institute that trained so many Southeast Asian Leaders in rural development and cooperativism. SEARSOLIN is the proud alma mater of former ICA Regional Director for Asia and the Pacific, Dr. Choi of Korea.

With all of these and many more, we say that Region 10 is really the home of a number and significant trail blazers. That in Region 10, we are advancing a collectivist counter culture to countervail against the culture of poverty, powerlessness, corruption and violence.

Thus, in carrying out our mandate, we follow the letter of the law particularly specified in our charter. In Section 3, (a) of RA 6939, "the CDA shall formulate, adopt and implement integrated and comprehensive plans and programs on cooperative development consistent with the national policy on cooperatives and the overall socio-economic development plans of the Government."

It is therefore in this light that we fulfill our mandate and carry out our functions and advocacies in line with the present dispensations' 10 point agenda, especially on promoting rural and value chain development toward poverty reduction, increasing agricultural and rural enterprise productivity, and rural tourism.



## TRAILBLAZING

### COOPERATIVE PRODUCTS

Region 10 cooperatives are now scaling the heights of development, as we gave emphasis and importance to value chain. The conduct of capacity building through the Business Enterprise Forum in different areas of the Region gave more meaning to the value chain program geared towards achieving total human development through cooperativism.

We take pride that in Region 10, the Inhandig Tribal Multi Purpose cooperative (ITMPC) from Malaybalay, Bukidnon won for the Kape Pilipino Green Coffee Quality competition for the Arabica category, and Kape Maramag of Maramag, Bukidnon won for the Robusta category. The prizes for both of the categories were claimed in Seattle, Washington in April, 2017.

Worthy to time and again mention is the coco sugar production of Linabu Agrarian Reform Beneficiaries Cooperative that has been producing their world-class coco sugar for almost a decade now.

The Northern Mindanao Federation of Dairy Cooperatives in El Salvador City, Misamis Oriental is another story of a cooperative worth mentioning. They are into production of dairy products – milk, cheese and butter and had gained recognition for all of these. Their gouda cheese is of

international standard.

The Northern Mindanao Federation of Dairy Cooperative's "Highland Fresh" products are sold not only in the country. Their products have reached the international market.

From coffee, corn, milk and dairy products, coco products, handmade paper, handwoven silk, yacon, and many more, the Region's total volume of business generated from these value-chain based products amounted to P 641.9 million with an aggregated direct job generation of around 180,580 and indirect employment of thousands of jobs inclusive of agents and distributors.



## COOPERATIVE INITIATIVES

Cooperatives graduated from micro to small category

Small or micro groups as they are, these coops have great vision, and that they saw fit by coming together, they will be free from hunger and poverty. Thus, by registering them with the Authority, we raise them to a higher level, we mainstreamed them, and we opened more avenues for them to make their lives even better. Such was the case of a cooperative where CDA was instrumental in empowering the members and the community, the Panaw MPC.

That Panaw, Sumilao Farmers a group of 55 IPs who are victims of eviction, of the powerful rich turning their land into ranch and cattle grazing area, and pineapple plantation. This is one story of liberation that ended to becoming a cooperative and that the cooperative sustained the members' means of living.

Empowerment through support and assistance in the Ownership of Public Utilities by the Consumers

These registered cooperatives include among others, the registration of 1Mindanao Energy Cooperative Federation (1MIECOOP). An advocacy cooperative, it has an initial number of 28 cooperatives from all over Mindanao.



Another noteworthy accomplishment is the registration of another first of its kind in Mindanao, the Cooperative Broadcasting Federation of Mindanao (COOP TV).

### CO-OP VILLE, A Sustainable Housing Cooperative Community

Typhoon Sendong in 2011 left thousands of cooperative members homeless. Desperate and disillusioned, living went on for them because FPSDC opened the gates of hope when they started to organize and build the CO-OP VILLE in Mambuaya, Cagayan de Oro City. Envisioned as a sustainable cooperative housing project, it now has more than 500 houses made of bricks which the members themselves labored. It was their "sweat equity" for the houses they now comfortably lived in.





## Metro Cagayan de Oro Water Service Cooperative Federation

In the pipeline for registration is this initiative done during the later months of 2017. This is a billion-peso investment project through the consortium of big cooperatives in Cagayan de Oro City. It will take over the ownership and management of the city's water service as soon as the Local Government Unit gives the green light for coop assumption.



## The Cooperative Institute

Beside the CDA-10 building is a 2-storey building that was started by the Ating Koop Partylist initiative thru Cong. Isidro Q. Lico, and was finished by the initiative of COOP- NATCCO Partylist thru Cong. Cresente Paez and his Chief of Staff, Mr. Jose Romeo Ebron.

The building now is partly to house the COOP-TV, and other cooperative federations, and to be used as Co-operative Institute.

Inaugurated on August 23, 2017 by no less than the ICA Regional Director for Asia-Pacific, Mr. Balu Iyer, the Cooperative Institute will be a place of convergence of cooperatives of the Region where practice of continuing education will happen and bound to happen in the years to come.

As an Institute of cooperative education, we welcome our cooperatives to share with us their stories and experiences, in print and in media presentation to be used as a learning instruction and example.

## Empowerment through Environmental Concerns

Another continuing advocacy of the Authority, which should be of utmost importance and should now be the call of the time, is on environment. We continue to support the activities of the Task Force Kinaiyahan in fulfillment of the Writ of Kalikasan granted to protect the ecosystem of Cagayan de Oro City. In effect, a MOA was entered into by 12 agencies of government with the Sulog, One Sendong is Enough! chaired by USEC Ravanera, who also is the Presiding Officer, and Task Force Kinaiyahan came into being. For years, we have gathered evidences that indeed, there are illegal logging and illegal mining operations done in the hinterlands. We have collaboration with the DENR in the national level and have shown them the areas of destruction and devastation.





## Payment for Ecological Services (PES)

Region 10 cooperatives has participated in the Payment for Ecological Services program. This is a program of rewarding the efforts of the Indigenous Peoples as Forest Managers. The PES program is aimed to maintain environmental integrity, at the same time it promotes resource generation and poverty reduction. Therefore, FICCO, Mass-Specc, Oro Integrated Cooperative, BUPHARCO, Oro Savings and Sharing Cooperative, Xavier University Community Credit Cooperative, the Del Monte Employees and Community Credit Cooperative have exercised to the highest degree their concern for the community and the environment, as PES buyers.

GOV'T  
• MINDA  
• LGUS  
• WATER DISTRICTS  
• CDA



CO-OPS  
• XUCCO  
• ORO SAVINGS AND SHARING COOPERATIVE  
• BUPHARCO  
• FICCO  
• DMPI-ECCC  
• MASS-SPECC



True to its being a bedrock of cooperativism, the cooperatives of Region 10 has exemplified to the highest degree the principle for concern for the community by pledging support for the victims of war.

This project is a concerted effort of the CDA with Chairman Ravanera at the helm, the cooperative sector of Region 10 led by the Regional Cooperative Development Council of Region 10, and the cooperatives nationwide whose support is through the National Cooperative Development Council.

True, Marawi City is not part of Region 10, but the cooperative spirit in us is not bounded by distance and place. We take pride that our cooperatives, have been properly nurtured and properly educated, that the spirit that molded them to be, that shaped them from humble beginnings, that made their lives satisfying, can transcend beyond distance, can be shared to everyone, regardless of color, race, culture and belief.

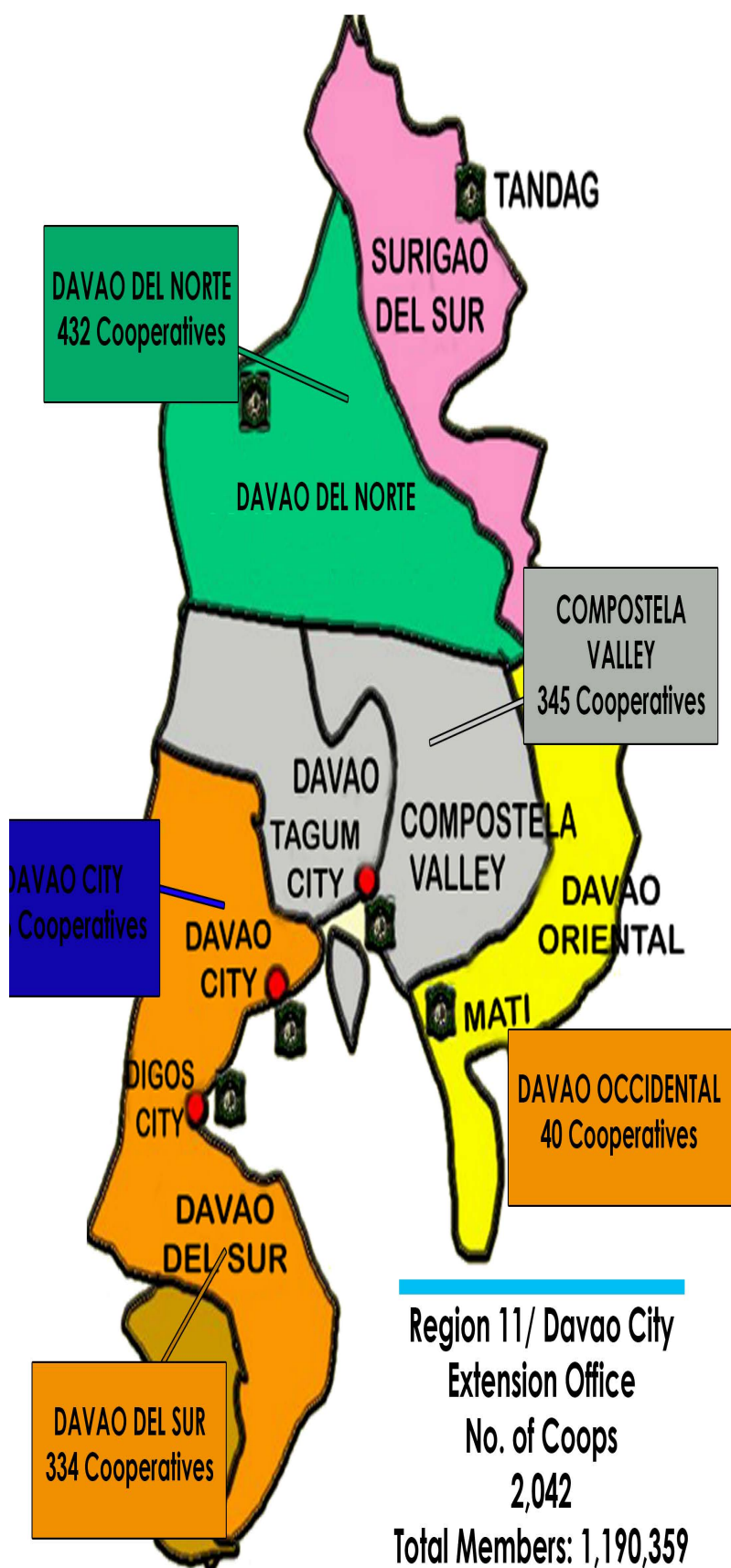
## COOPS UNITE FOR MARAWI

Marawi City is not part of Region 10, but the war in Marawi brought the spirit of cooperativism more alive in this part of the country.

An estimated amount of P5,000,000 in the form of cash and in kind has been pooled and distributed as an initial aid and relief for the victims of the armed conflict. This amount has been pooled out of the Community Development Fund of cooperatives, and without hesitation and delay, the assistance and support were delivered to the hungry, depressed, and despondent victims of war.







**ELMA R. OGUIS**

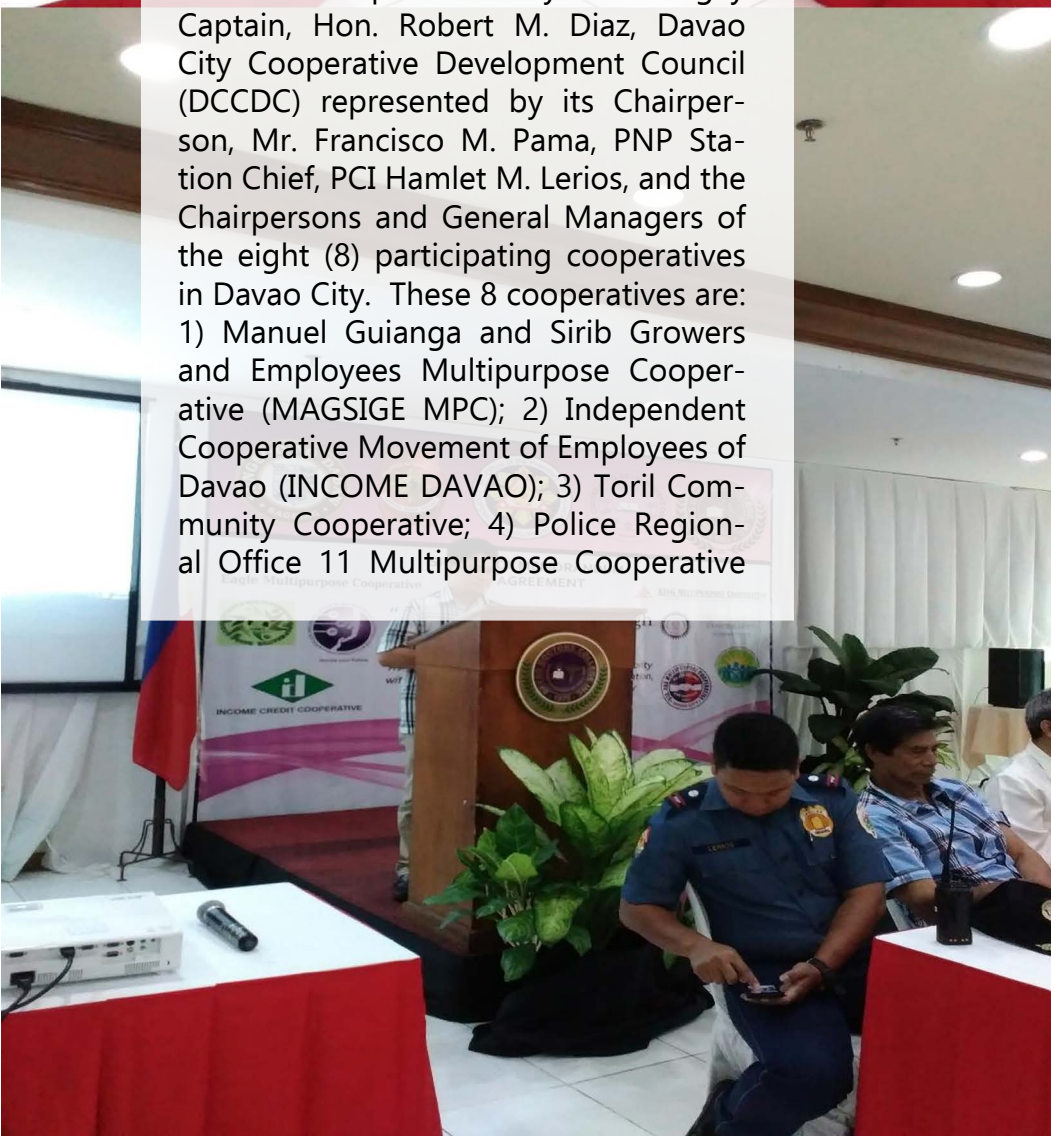
Director II

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## CDA-DEO, Davao Doctors College, Inc., & Several Others Sign MOA To Benefit Recovering Drug Dependents in Davao City

**A**fter a series of campaign efforts, the Memorandum of Agreement (MOA) designed to help economically the recovering drug dependents in Davao City was finally signed on 20 January 2017 at the Function Hall, Caduceus Bldg., Gen. Malvar Street, Davao City by the Cooperative Development Authority – Davao Extension Office (CDA-DEO) represented by its duly authorized Regional Director, Ms. Elma R. Oguis, CSEE, Davao Doctors College, Inc. represented by its President and CEO, Mr. Miguel D. Soledad, MBM, MPA, Brgy. Tomas Monteverde Sr. represented by its Barangay Captain, Hon. Robert M. Diaz, Davao City Cooperative Development Council (DCCDC) represented by its Chairperson, Mr. Francisco M. Pama, PNP Station Chief, PCI Hamlet M. Lerios, and the Chairpersons and General Managers of the eight (8) participating cooperatives in Davao City. These 8 cooperatives are: 1) Manuel Guianga and Sirib Growers and Employees Multipurpose Cooperative (MAGSIGE MPC); 2) Independent Cooperative Movement of Employees of Davao (INCOME DAVAO); 3) Toril Community Cooperative; 4) Police Regional Office 11 Multipurpose Cooperative







(PRO 11 MPC); 5) Sta. Ana Multipurpose Cooperative (SAMULCO); 6) Davao Accountants Multipurpose Cooperative (DAMUCO); 7) King Cooperative; and 8) Eagle Multipurpose Cooperative.

The MOA paves the implementation of the project which provides for the training on Massage Therapy (NC II) for the recovering drug dependents of Davao City, who have surrendered to the Philippine National Police (PNP). It aims to rebuild the trust among the recovering drug dependents through their therapeutic hands. The project is implemented by batch with a maximum of 20 participants who shall be determined by the concerned PNP Stations and Barangays from the personal profile of the surrendering drug dependents. The training shall last for twenty (20) days at six (6) hours per session every day at the location determined by the barangay. The training cost of each trainee, which is pegged at P8,000.00, shall be sponsored by the above said 8 coopera-



tives to be sourced from their respective Community Development Fund.

Notably, the affair was also attended by the Office of the City Mayor represented by the Asst. City Administrator, Atty. Tristan Dwight P. Domingo. He appreciated much the project as this will complement the city's current program for the eradication of drug addiction among the constituents in Davao City. He hoped that such initiative be continued and sustained by the sponsoring cooperatives in Davao City.

As for CDA-DEO, the affair was just the beginning of its desire to continue the dissemination and enlighten more cooperatives to include this kind of undertaking in their respective social development plan and have it appropriated from their Community Development Fund.





## Davao Coop is Gawad Parangal Awardee in 2017

**D**avao Region is home to one of the Gawad Parangal 2017 awardees. The Manuel Guianga and Sirib Growers and Employees Multi-Purpose Cooperative (MAGSIGE) is a Labor Service cooperative. MAGSIGE's performance proved that labor service cooperatives are a potent and better alternative to other job-contracting entities. MAGSIGE boasts of a total of 14,961 members-employees who benefitted from its job-contracting services which portray the poverty alleviation impact on its membership.





## CDA Davao Extension Office (DEO) Joins the Department of Trade and Industry (DTI) XI at Negosyo Centers

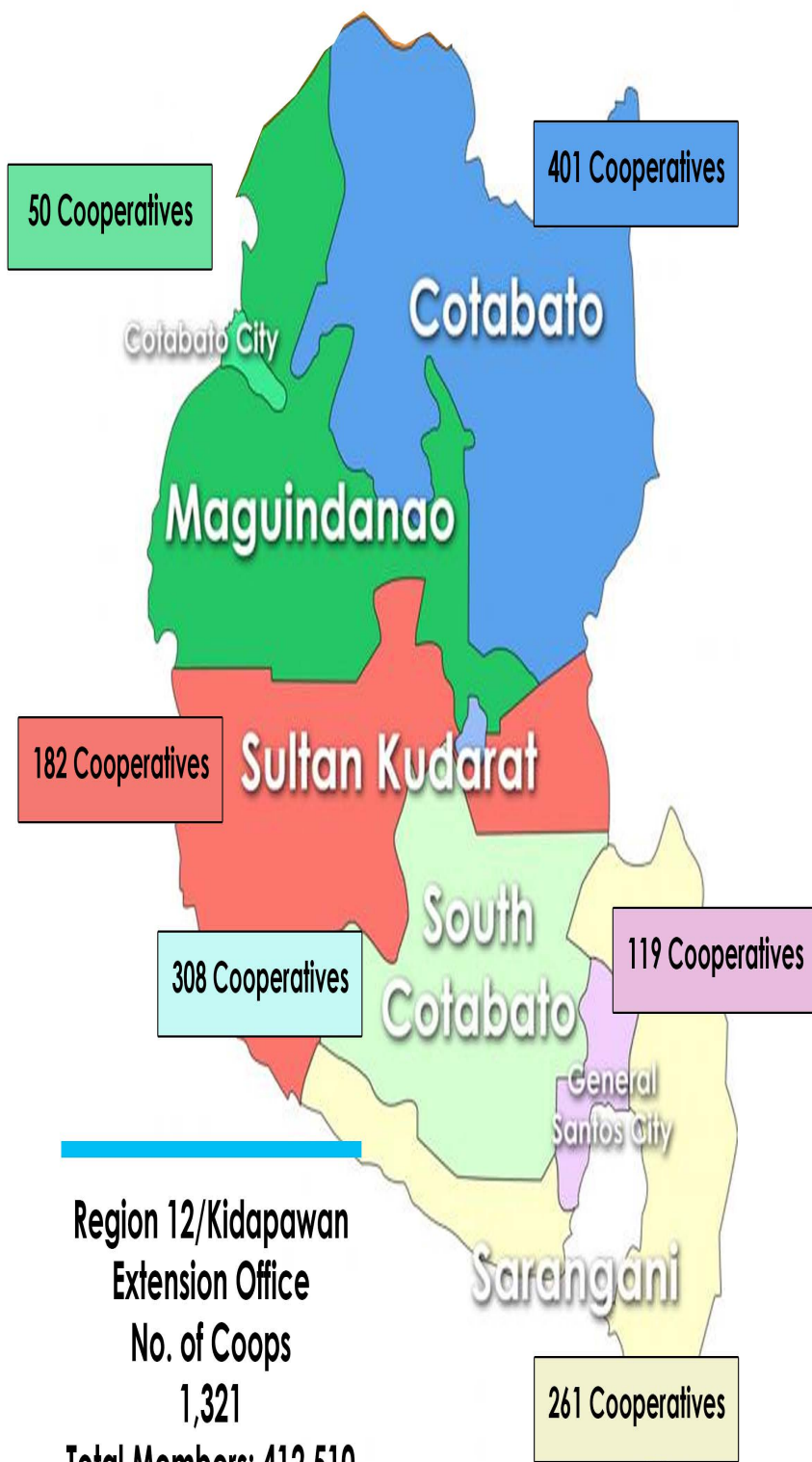
2017 was a very busy year for CDA Davao Extension Office in promoting the “ease of doing business for cooperatives”. It actively participated in the Negosyo Centers, established by DTI XI, by holding office there at least once a week to provide technical assistance to cooperatives, mostly the micro and small ones on their various business concerns. The most common concerns are: 1) Submission of mandatory reports; 2) Issuance of Certificate of Compliance (COC); 3) Renewal of Business Permits; 4) Availment of Tax Exemption Privileges; 5) Renewal of Business Permit; 6) Registration as a BMBE entity; 7) Free conduct of mandatory trainings; 8) Access to Financial Assistance; 9) Marketing of their products; and 10) Processing/Manufacturing of Products.

In Davao City, there are 3 Negosyo Centers established where the man-

datory trainings are conducted. These are: 1) Fundamentals of Cooperatives, and 2) Governance and Management of Cooperatives, for the micro cooperatives are conducted. This is being implemented by CDA-DEO, in partnership with the Davao City Cooperative Development Office, every last Friday of the month from January to October, 2017. This benefitted a total of 73 micro coops with at least two (2) of their officers undergoing the said trainings.

Furthermore, other trainings, under the DTI’s MENTOR ME Program are provided, trade fairs and exhibits are also conducted which exposed the micro and small coops to successful businessmen and business-related government institutions in the country. These inspired the coops to pursue advancement in doing their respective cooperative activities.





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## The Big Brother Small Brother Project

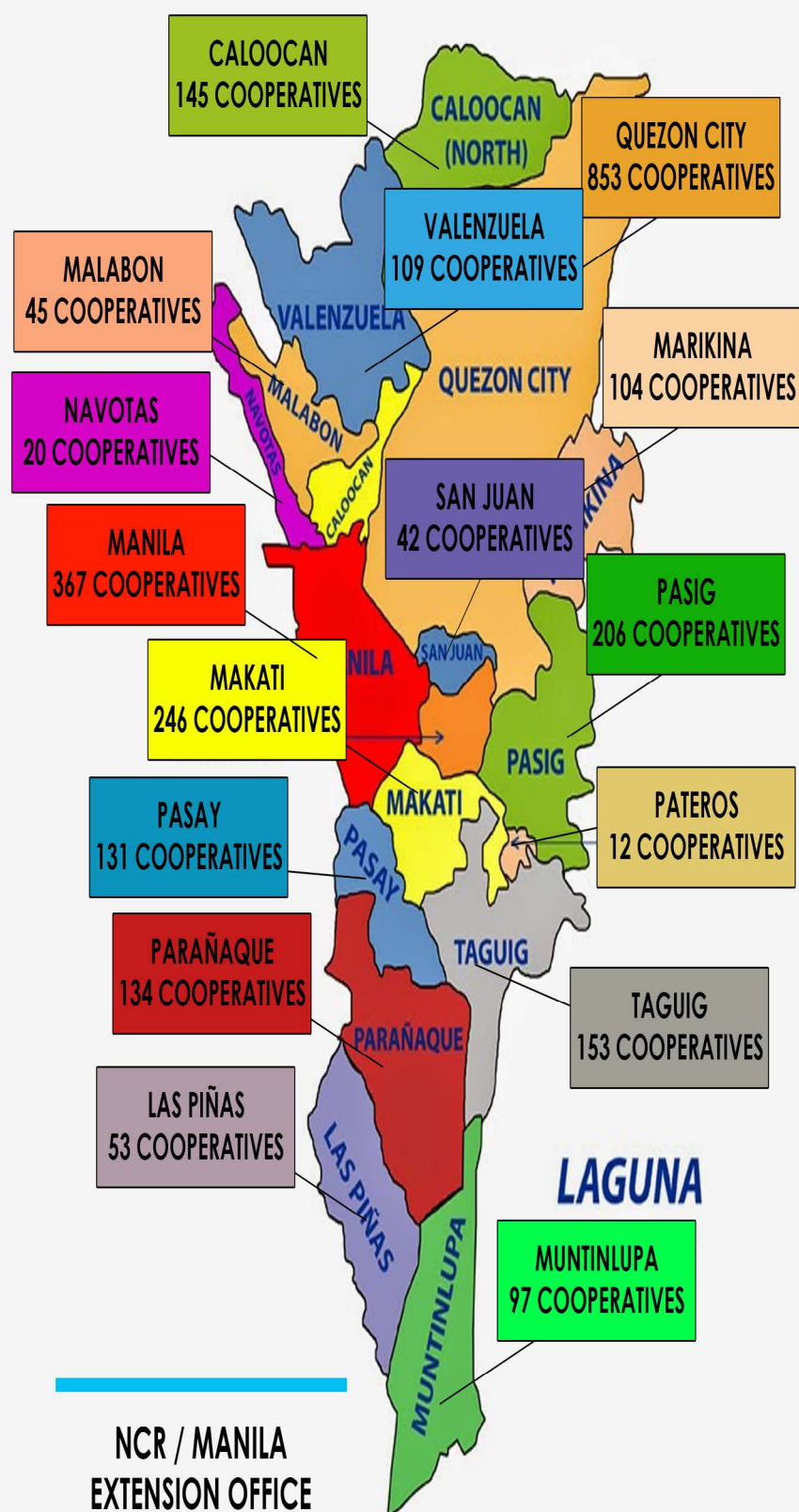
**T**he Big Brother Small Brother Project is anchored on the 6th universally accepted cooperative principles which is "Cooperation Among Cooperatives". Cooperation is about unity, joining forces, and willingness to share experience and learnings. Thus, big brother and small brother concept helps match big brother cooperative with small brother cooperative who is willing to undergo on-the-job training to learn skills they need to manage their cooperative and observe and replicate practices of big brothers. This gives the big brother coop and small brother coop a more intensive partnership, collaboration and creative cooperation among themselves not to compete but to strengthen the small brother cooperative.

In line with this program, a Memorandum of Agreement was forged between the Cooperative Development Authority (CDA) and the Banga Agrarian Reform Community Cooperative (BARCCO) to act as a big brother cooperative to Cinco SN Multi-purpose Cooperative as the small brother cooperative.



The MOA stated that the Banga Agrarian Reform Community Cooperative (BARCCO), being the big brother cooperative will provide the following services to Cinco SN Multi-Purpose Cooperative being the small cooperative.

1. Technical Assistance such as: a. Record keeping, b. System of operation for multi-purpose cooperative, and c. Formulation of policies and/or other documents required by CDA
2. Actual training and observation of daily operations of the cooperative for one month with free lunch.
3. Other services as requested by small brother cooperative to be presented and for approval of the Board of Directors of big cooperative.



**NCR / MANILA  
EXTENSION OFFICE  
NO. OF COOPS  
2,819  
Total Members: 2,106,865**



**Nonie I. Hernandez**

Director II

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## COMMUNITY DEVELOPMENT FUND OF COOPS CREATES COMMUNITY IMPACT

In 2017, there were sixty-three (63) cooperatives monitored who had community development programs. The fund utilized in the implementation of these programs was sourced from their Community Development Fund (CDF) totaling to around P 5,256,076.8.

Some of the projects are:

### A. Health Services

- Medical and Dental Missions;
- Distribution of hygiene kits to students of public schools;
- Construction of wash areas and provision of drinking fountains to public schools; and
- Feeding programs for public elementary school students, elderly, indigent patients, vaccination of infant and children, free eye consultation, and maintenance of clinic providing free consultations.

### B. Human Development Program

- Sponsorship of children from World Vision;
- Scholarship program for deserving children of members of cooperatives;
- Adopt a school program (provision of classroom chairs, school supplies);
- Donation to school children of Marawi;
- Adopt a barangay program by providing medicines and food, storytelling for children of the community, assistance in the construction of source of potable water and electrification;
- Donation to typhoon victims;
- Values formation of children in conflict with the law and drug personalities; and
- Conduct of sports festivals.



**BAGLARAN VENDORS DEVELOPMENT COOPERATIVE**

*Heartily Welcomes you all to a*

**FREE MEDICAL, DENTAL and OPTICAL MISSION**

*Open to all Members of BVDC and the Community*

**Date : January 29, 2017 (9:00 a.m - 3:00 p.m.)**  
**Place: BVDC Building, Taji Avenue, Baglaran, Paranaque City**

*As part of the celebration of BVDC's 10th year Anniversary and its commitment to one of the cooperative principles*

**"Concern for Community"**

### **C. Environmental Development Programs**

- Participation/sponsorship of Brigada Eskwela of public schools by participating in repair of school chairs and tables, repainting of classroom, and providing school cleaning materials;
- Tree planting;
- Community Clean-up drive;
- Participation in the Manila Bay Clean-up;
- Mangrove planting; and
- Adopt an Estero Program

Because of these community development activities undertaken, the following were noted as outcomes:

1. Decrease in the percentage of under-nourished public school children
2. Decrease in the number of occurrence of diseases due to improper hygiene/ unsafe drinking water in the public schools
3. Decrease in the number of cases of in-

fant and children being hospitalized due to incomplete dosage of vaccination

4. Increase in the number of graduating poor but deserving children graduating from high school and college
5. Improvement of public school classrooms becoming more conducive to learning, resulting in motivated students
6. Poor/indigent residents access to free consultation and medicine from coop-owned clinics
7. Decrease in the number of drop out cases due to poor nutrition and lack of school supplies
8. Improvement in the quality of water of adopted Estero
9. Increase in the number of species of fish and seashells along mangrove areas

The community development and environmental initiatives of cooperatives are their social responsibilities and contributions to make the metropolis a livable city.





**Genaro D. Pogata, Jr.**  
Director II

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## “Fulfilling our Mandate..... INSIDE & OUT”

There are significant programs the CDA-Caraga would like to report this year to give emphasis and importance to our mandate, as a government agency specializing on the cooperative sector, bearing responsibly the twin-tasks of: development and regulatory.

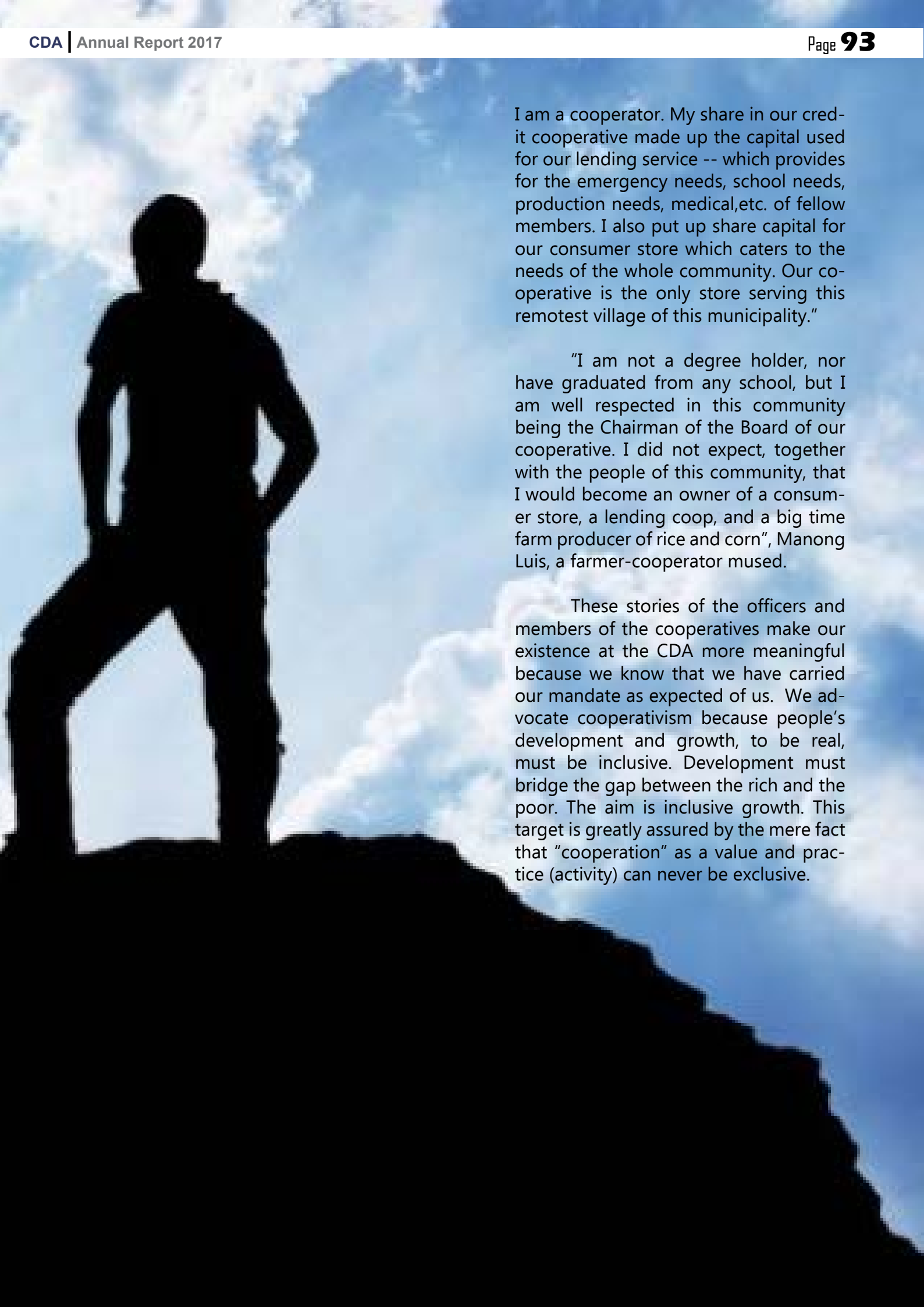
Fulfilling the mandate of the agency takes us from the “inside” towards the “outside.” Meaning, after strengthening the organizational aspect of the agency, we need look outward to our client-sector. Cutting across the inner perspective of our programs is the spirit to serve. Super-imposed is the reaching out to the cooperative sector. By fulfilling the purpose why the agency was created we will give credence to our existence and thereby strengthen our identity.

True to the mandate of the constitution which is to promote the growth and viability of cooperatives, the Authority offers the sector an option to push for change by organizing cooperatives-- “as vehicle of social justice, social transformation and economic empowerment”.

A woman-farmer, wife, and a mother who has no formal education, Manang Nena shared: “ It is fulfilling that



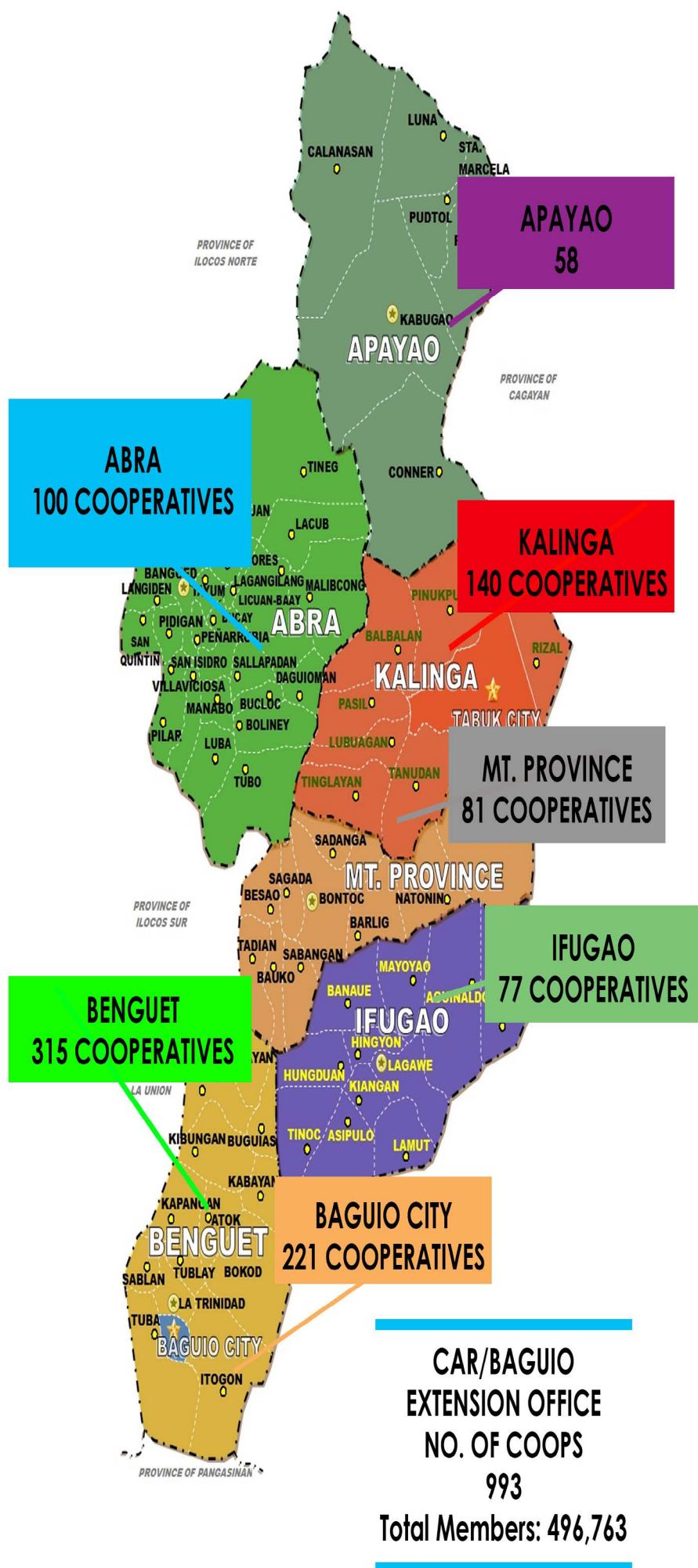


A black silhouette of a person stands on a dark, jagged cliff edge. The person is facing away from the viewer, looking out over a vast, bright blue sky filled with soft, white clouds. The person's hands are on their hips, and their legs are slightly apart, suggesting a stance of contemplation or observation. The overall mood is one of openness and aspiration.

I am a cooperator. My share in our credit cooperative made up the capital used for our lending service -- which provides for the emergency needs, school needs, production needs, medical, etc. of fellow members. I also put up share capital for our consumer store which caters to the needs of the whole community. Our cooperative is the only store serving this remotest village of this municipality."

"I am not a degree holder, nor have graduated from any school, but I am well respected in this community being the Chairman of the Board of our cooperative. I did not expect, together with the people of this community, that I would become an owner of a consumer store, a lending coop, and a big time farm producer of rice and corn", Manong Luis, a farmer-cooperator mused.

These stories of the officers and members of the cooperatives make our existence at the CDA more meaningful because we know that we have carried our mandate as expected of us. We advocate cooperativism because people's development and growth, to be real, must be inclusive. Development must bridge the gap between the rich and the poor. The aim is inclusive growth. This target is greatly assured by the mere fact that "cooperation" as a value and practice (activity) can never be exclusive.



**Atty. Franco G. Bawang Jr.**

Director II

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## CDA-CAR Performance Highlights in 2017

The Cooperative Development Authority- Cordillera Administrative Region Extension Office is composed of six provinces, one component city and one chartered city. Our 30 personnel are making sure that quality service is being delivered to the 993 co-operatives in the region. Our small number are compensated with perseverance, commitment and passion for work that was why we were able to perform our job with excellence. Our clients consist mainly of indigenous peoples who are striving to make a living in the steep and rugged mountains of the north. These co-operatives are scattered in the hills, valleys and mountains most of which are micro and small. Although most of these are found in Baguio City and Benguet, those in the far provinces can be reached by crossing rivers, traversing zigzagging trails and climbing treacherous roads.

The bulk of our co-operatives are multi-purpose with 531, followed by credit co-op with 204. Some Co-operatives are in the production of coffee, native tea and heirloom rice with a strong support local government units, national line agencies and other stakeholders.



## Highlights of Accomplishment.

-We have 37 large co-ops, 74 medium co-ops, 133 small co-ops and 295 micro co-ops.

-These co-ops generated 4, 339 individuals employed.

-Taxes paid by co-ops is P694, 032.92. Tax withheld by co-ops on their employees is P933, 559.11.

-In 2017, 21 micro co-ops graduated into small, 12 small graduated into medium and 7 medium co-ops graduated into large.

-Volume of business is P54, 499, 719, 866.00.

-Total net surplus is P770, 344, 007. 54  
-18 dying Co-ops rehabilitated

-Free training for micro and small co-ops in partnership with some LGUs

-Partnership with agencies for value chain activities on coffee, heirloom rice and indigenous tea.

-Promoting La Trinidad Organic Practitioners Multi-Purpose Co-op on organic vegetables

-Promoting Visually Impaired individuals in their co-ops. We have 3 co-ops of the blind already for massage services.

-Maintaining a column in a local newspaper and a weekly radio program.

## ACCOMPLISHMENTS

Our strategies for attaining the following accomplishments

1. We have an effective technical assistance process which include training, mentoring and coaching services. As a result, we were able to register 42 new co-ops, inspected 100% of all reporting co-ops, and accomplished 82.91% in compliance to reports. As a bonus, we have a high satisfaction rate. About 1,797 clients or 47% rated the services rendered as Excellent followed by rating of Very Good with 1,536 or (40%) responses and Good 514 (13%) respectively. So far, only minimal negative feedbacks were noted in the client survey.

2. We are actively pursuing our partnerships with LGUs for giving free training to micro and small co-ops and funding for other joint activities such as fora and orientation seminars. Aside from our partnerships with DAR, DA and DTI, we also have partnered with Universities such as St. Louis University, University of the Cordilleras and Easter College, for research purposes and OJT of their students. We also have a strong partnership with unions and federations including the billionaire co-ops for business innovations, diversifications and expansion.

Furthermore, we are actively promoting value chain activities especially on heirloom rice, coffee and indigenous tea helping the co-ops to find other markets aside from the local market.





3. CDA-CAR Extension Office partnered with some media outfit for co-op advocacy. We have a regular column at a local newspaper, the Herald Express, which is found both in print and online. They have distribution outlets in CAR, Region I and Region II. The good thing about online newspaper is that, it can be accessed anywhere in the world. The regular writers are, Mr. Lotes Lab-oyan and Director Franco G. Bawang, Jr. The good thing about it is it bears no cost to CDA.

Another initiative is a weekly regular radio program with 98.7 FM station in partnership with one sponsor company "Organo Gold". The radio station is a one-hour program wherein the public is encouraged to consult or refer their queries through text messaging. The radio program is free of charge.

In addition, we also submit articles in other newspapers. Other articles related to co-ops written by other authors can also be accessed online.

4. CDA-CAR is likewise aggressively promoting the office as a favorite location to look for topics for possible undergraduate researches, Master's Thesis and Doctorate Dissertations of Management Students in several Baguio and Benguet-based Universities and Colleges. Some of these papers are found in our library.

Because of our partnership, Benguet Province conducted 11 training schedules that were attended by 1,512 participants free of charge. The province

spent about P 769,410.22 in 2017 alone for these activities that serve as a proof of its commitment to help cooperatives grow.

The LGU of La Trinidad also have solid co-op programs which earned them as First Place Outstanding LGU in the recently concluded CDA Gawad Parangal. They have conducted several co-op activities in partnership with CDA CAR with no cost from our office. It is the only LGU in the region that promotes water co-ops as part of its development endeavors under the Social Development Goals.

The LGU of the Province of Kalinga had likewise busy conducting co-op activities mostly on training of micro and small co-ops free of charge.

5. We are seriously promoting the organization of Co-op Councils around the region. We have very active councils one of which is the La Trinidad Municipal Cooperative Council. One of its unique activity was the formation of a Co-operative Manager's Club. One of the projects undertaken by this council was to request 5% from the Community Development Fund of each cooperative based in La Trinidad pooled purposely for community projects. Barely in its first year, CDA is still on the process of monitoring the progress of the projects implemented.

6. Monitoring of tax exemption. There is a close coordination between the SEU and Registration Section closely for the immediate issuance of COC to newly

registered cooperatives. These cooperatives were encouraged to secure BIR Certificate of Registration and apply for CTE just after registration.

Another strategy is the conduct of Tax Forum in different parts of the region wherein BIR employees take part in discussing tax exemption privileges of cooperatives with cooperative officers, members and staff as participants.

One of the strategies employed by the SEU with the approval of the Regional Director is the request of List of Cooperatives Issued with CTE. This facilitates the monitoring of cooperatives with new or renewed tax exemption. This reduces the time and effort to monitor and consolidate individual reports as the data requested are compared to generated data from the CAPRIS.





# CDA Advocacies for People, Planet, Prosperity and Peace

## It's the Environment STUPID!

IN THE '90's, a popular candidate for the US presidency coined a campaign cliché that clicked with the voters that catapulted him to the presidency.

"It's the economy stupid!," a simple hashtag reverberated throughout the land that somehow convinced the voters that what really mattered then was the economy and all the nitty-gritty of economic development, i.e., employment, income, infrastructure and what have you, and discussing other issues was just plain stupidity.

might. I wasn't surprised when I got an information that there was a time in recent history when the US was the one supplying armaments to two warring factions in the Middle East. War, after-all, is good business whose stocks of powerful weapons can kill the people of the world forty times over.

Yes, it's the economy, stupid! Could this be the mindset of US corporations that have dumped excess production of milk and wheat to the sea every time there is over production so as not to affect the



Yes, that kind of mindset thrives well in a country that has to perpetuate its stranglehold of economic power in the world whose top eight billionaires have consolidated wealth which is equivalent to the total combined assets of 3.6 billion people on earth or half of the world's population (based on an Oxfam Study). With economic power goes with it military

law of supply and demand? I've read this in a Canadian Library when I visited my sister teaching in the University of Western Ontario in the '90s.

I was not even surprised upon knowing that a US Trans-National Corporation, Monsanto, was the one which supplied

the US military with "yellow rain," which was used against the Vietnamese guerillas during the Vietnam war. "Yellow rain" was the term used to toxic chemicals poured out like rains to kill the forests where the guerillas were hiding. The more I was not surprised when I knew that it is Monsanto that invented the genetically-modified organisms (GMOs) that have replaced our endemic natural crops (i.e., rice, corn, etc.) to so-called High Yielding Varieties (HYVs), which are subservient to the use of toxic chemicals that have already contaminated our water tables. Yes, everyone has profited from farming i.e., fertilizer and chemical dealers, except the farmers.

Today, let us reflect deeply on the implication of that mindset that what is important is the economy. That money must be used to make more money is a flawed paradigm that is based on the growth-at-all-cost development strategy, also known as the Neo-Liberal Capitalism. That growth-centered paradigm may have improved the economy but at the expense of the people and the environment.

The truth is, that paradigm is now being debunked worldwide especially by concerned citizens in the US who are initiating a world-shift. Even His Holiness, Pope Francis, in his latest Encyclical, *Laudato si'*, has questioned that money-must-grow principle. Yes money must be used not to make more money but to enhance the quality of life of the people. In fact, no less than the United Nations has issued the 17 Sustainable Development Goals to stop poverty, stop social injustices and inequities, protect the environment, etc. underscoring the importance of the cooperatives to be transformative for people, planet, prosperity and peace.

It is not the economy, anymore but the environment that is of utmost importance. The truth is, in the absence of a major change, the global system will collapse in less than one hundred years because of the unsustainability in the economy where only a few oligarchs are in control and the unsustainability in the ecology. Yes, global warming, melting of the iceberg, the extinction of the species, the rising of the oceans and the depletion of the ozone layer are concrete proof and evidence that we are now facing our own extinction.

Don't you know that for every one Celsius increase in global temperature, there will be a corresponding 10 percent reduction in food production. As the earth warms, the insects' bites will become more fatal and can reach high altitude. It has been forecasted by scientists that in the next 50 years, earth will increase its temperature that will empower the insects to reach very high altitude. Example, the inhabitants of Bhopal must leave their country for reason of pestilence to seek refuge in Nepal but Nepal during that time will already be under water.

Yes, the environment must now take precedence over the economy that promotes so much consumerism and unbridled materialism otherwise famine, pestilence, war and death as biblically revealed by John will be the order of the day. Our Indigenous People are in fact correct when they said, "Ang kinaiyahan dili lamang tinubdan sa kinabuhi kung dili mao gayud ang kinabuhi!"

Yes, it is not the economy but the environment, stupid! **(ORR)**



# Tam-an BMPC Shows the Amazing Cooperative Way

FROM out of their ancestors' innovative mindset loomed the 8th wonder of the world – the Banaue Rice Terraces.

What was even more awesome then that for thousands of years, the Indigenous People of Mountain Province had lived abundantly in a land oozing with ecological resources in the spirit of sharing and services to one another. They even collectively transformed the land into rice terraces, using technologies that trust in the inherent processes of nature.

They were one with nature, knowing when to plant by just looking up the Big Dipper; when the cup-like formation of the stars is seen as tilted that water will flow, that is a sign that it will rain.

They were once the masters of the land that no one owned because private ownership was not in their language for no one can own the land that outlasts him/her.

On the contrary, the land will own us as we will all must bow down to the majesty of the land because all will succumb to it when we die.

That cultural heritage of Res Communis, that spirit of sharing and service has continued through the years, passing on to the present generation the harnessing of collective power of the Indigenous People which was manifested before in producing the 8th wonder of the world.

The contemporaneous society of the Indigenous People has created a different wonder of the world applying the same formula of harnessing the collective power which is, the genuine essence of cooperativism.

Nothing could match the story of empowerment of the Indigenous People than that of the Tam-an Banaue Multi-Purpose Cooperative (Tam-an BMPC) that created the most wonderful scenario more than the Rice Terraces because what blossomed is not just from nature but that of the human spirit that was trail-blazed by a charismatic leader named Mr. Jose Tomas, Sr., a cooperative leader par excellence.

Organized in 1989 with just some 25 pioneering members and a starting capital



of P25,000, the cooperative has metamorphosed to become today the first billionaire cooperative in Region 2 with a total assets reaching P1.8 billion and a total membership of more than 100,000 cooperators.

Paglilingkod. Pagmamahal. Pagbabago. The spirit of cooperativism that is sincerely exemplified by the cooperative to draw the poor and the vulnerable to the mainstream of development processes to become the liberating force in whatever endeavour it is into, be it on provision of loans, services for micro, small or medium enterprises, agri-tech tourism, coffee shops, hotel and restaurants, gasoline stations, provision of technical courses in coordination with TESDA, among others. The cooperative has also trail-blazed programs, i.e., the establishment of integrated organic farms, from enrolment to employment, etc.

This multi-awardee cooperative is now into agri-tech, giving priority to human development with hundreds of graduates who are now employed. Lately, Agri-Tech Program has included young inmates of the Solano Jail in coordination with the Bureau of Jail Management & Penology.

I have inter-acted with the 30 young inmates who graduated from the course on organic fertilizer manufacturing when I visited the cooperative recently.

Just imagine that while in prison, these young inmates have become productive as they maintain gardens at the prison backyard.

Soon they will be manufacturing or-

ganic fertilizer, making use of their idle time as they undergo genuine transformation to become responsible citizens.

Some of the young inmates were into drugs before and are now amazingly being transformed.

Yes, like a caterpillar, a young inmate has entered a cocoon and in due time he or she will transform into a "butterfly, living a normal life to scale the dignity of life to greater heights." Thank you so much Tam-an BMPC.

The Chief Executive Officer, Mr. Jose Tomas Sr. is indeed an extra-ordinary cooperative leader whom I can liken to a river of consciousness connected to the Ocean of Consciousness called Love, called God.

He exemplifies a transformative cooperative leader for people, planet, prosperity and peace.

The Chairman, Mr. Wilson Daulayan and the vice-chairman, Mr. Melchor Carnate, are providing good governance together with equally amazing board of directors. Ms. Belen Bandao, the Administrator of the Agri-Tech is a great teacher paving the way for developing the capacities of the trainees.

All told, Tam-an BMPC is so awesome. Indeed, the blooming of the flowers may be very beautiful but such blooming pales in comparison to the blooming of the Tam-an BMPC, As CEO Jose Tomas, Sr. Shouts, "God is great," the kindred retorts, "All the time." **(ORR)**



# Protect the Environment or Perish!

## A Cooperative Call to Action

Cagayan de Oro City – About 5,000 people heeded to a call by the Cooperative Development Authority (CDA) for a one-day environment summit in Cagayan de Oro, held at the Atrium, Limketkai Center, January 10, 2018. The event was aptly called, "People's Environment Summit: Heal the Blighted Land Back to Life or Perish! A Cooperative's Call to Action."

The summit was initiated by the environmental advocate and CDA Chairman Orlando R. Ravanera, in partnership with the Cagayan de Oro City Riverbasin Council headed by His Eminence, Cagayan de Oro

The summit is an environmental awareness campaign.

In his speech, Chairman Ravanera said, "Gaia (Earth) is dying because of too much greed of money and power by some individuals, to the detriment of nature. If we will not act now, the next Sendong can be more horrible!"

In his part, Arch. Ledesma said: "We are not good stewards of God's creation. We do not just fail to protect it, we destroy it!"

Coincidentally, before the scheduled summit, Cagayan de Oro once again experienced severe flooding due to heavy rain. That was December 22, while Chairman Ravanera, Arch. Ledesma and the Task Force Kinaiyah-an had a meeting at the Archbishop's Palace.

During that meeting, Chair-

man Ravanera, who is known to be a very passionate in his environmental advocacy said: time is of the essence to make noise for the environment. We have been warned many times over, and we should act now."

Archbishop Antonio J. Ledesma, 10 agencies of government who are signatories of the Writ of Kalikasan, cooperative sector, Civil Society organization, academe, students and local government unit of Puntod.



# The 7th Asean Cooperative Business Forum

With a critical mass of some 500 thousand agricultural cooperatives from the 10 Asean countries, yes, about 500 thousand is the total number of the cooperatives of farmers, fisherfolk, women and of the indigenous people based on the figures given by the delegates representing their respective countries when we met in Bangkok, Thailand in 2012 during the meeting of the Asean Center for the Development of Agricultural Cooperatives (ACEDAC) – the delegates to the 7th Asean Cooperative Business Forum have come together January 16 to 18 for a 3-day convergence in Manila to bring to the fore the voice, the issues and concerns, the business plan and the advocacies of their hundreds of millions of members in the spirit of cooperation and oneness.

The theme, "Cooperatives, being members-owned, value-based and sustainable, are advancing prosperity for all," has put in clear categorical term the very essence of cooperativism and why we have to propel cooperative business to greater heights. Being members-owned, the problem of gross inequities will be addressed as the members are the main stakeholders as they own and manage their own enterprise. They are the ones to control, to decide and to benefit, thus democratizing wealth and power.

Being value-based, the cooperatives give high adherence to time-honored and universally-accepted cooperative principles, values and practices of participation, democracy, equality, service, industry, cooperation, honesty, transparency, accountability and most importantly, concern for the environment and for the communities. Money is used to enhance

life and the well-being of the people and not to make more money.

The cooperatives are considered the builders of sustainability and by 2020, they will be the acknowledged leaders in social, economic, and ecological sustainability. This means that food security, inclusive growth and ecological integrity will be the priorities rather than business and profit – which is what prosperity for all is all about!

It is just amazing that the forum will begin with the first salvo by opening –up Exhibits and Asian Coffee Corner showcasing the products of the cooperatives from different Asean countries.

The Exhibits carries with it a strong message that buying is like casting a vote, choosing from different economic alternatives, cooperatives vs. non-cooperatives; essentials vs. non-essentials, organic vs. non-organic. When you buy the products of the cooperatives, you are buying what are essentials, what are healthy and organic and at the same time support the livelihood of the poor and the vulnerable to create employment and draw those in the margins into the mainstream of development processes.

It is just amazing that in the exhibits of products, we are pleased to show a product on coffee that has been adjudged in Seattle, USA last year as the best coffee in the world produced by a cooperative of the Indigenous People in Dalwangan and Maramag, Bukidnon.

There is no doubt, this International Forum will not only be a learning venue



with each country presenting the amazing stories of the agricultural cooperatives but will also include a regional sharing of information highlighting innovations of the cooperatives facing the challenges brought about by a globalized set-up. There will also be field tours to successful nearby cooperatives whose innovations and outstanding performance have become models in the global economy.

In this Forum, we will see the building and launching of partnership among cooperatives including the signing of memorandum of agreements.

All told, the Forum is advancing what the International Cooperative Alliance (ICA) has declared, that cooperatives are the people's preferred development model and the fastest growing enterprise that will replace the present dominant paradigm.

The paradigm shift from neo-liberal capitalism to cooperativism is already long overdue. The unsustainability in ecology must now be rectified because, in the absence of a major change, the unsustainable pattern of resource use will cause the collapse of the world system in less than a hundred years. The unsustainability in the economy, where individualized aggrandizement and accumulation of wealth is the order of the day, must now be debunked to give way to the collective efforts towards inclusive growth and prosperity for all through cooperativism.

Dr. Albert Einstein once told us that we cannot solve a problem with the same thinking that has given rise to the problem, thus, from a consumerist and materialist thinking, there must be a shift to regenerative mindset, from having more to being more. Thank you so much. God bless! **(ORR)**





# Cooperatives, the Instruments of Social Justice

ARTICLE 12 of the 1987 Constitution provides that we must promote the viability and growth of cooperatives as instruments of social justice, equity and economic development. That is how important cooperatives are in a country where social injustice looms in so many ways. Are we now ready to prove equal to that mandate as called for by no less than the highest law of the land?

Before we can promote social justice, let us reflect for a while and know the horrible “faces” of social injustices in the life of the workers, farmers, indigenous peoples, fisherfolk and the common “tao” in a country that declares in the Fundamental Law (Art. II, Sec. 10) that, “The state shall promote social justice in all phases of national development.”

The workers are producers of the wealth of the nation, yet, they live in dire poverty. In fact, they are living in droves, as if jumping from a “sinking ship”, to find jobs in foreign lands, leaving their loved ones behind at so much social cost.

Food comes from their farms but the dining tables of farmers fall short of it, tilling lands not their own and if they do, tied-up to costly seeds and technologies that adhere to conventional agriculture which is beyond their control. They sell their products under the mercy of “compradors,” following an oppressive marketing system that makes their farming non-viable. Aptly described as “unsung heroes” and the “backbone” of the country, yet, they wallow inside the vicious cycle of poverty. What makes it more painful is that there are agricul-

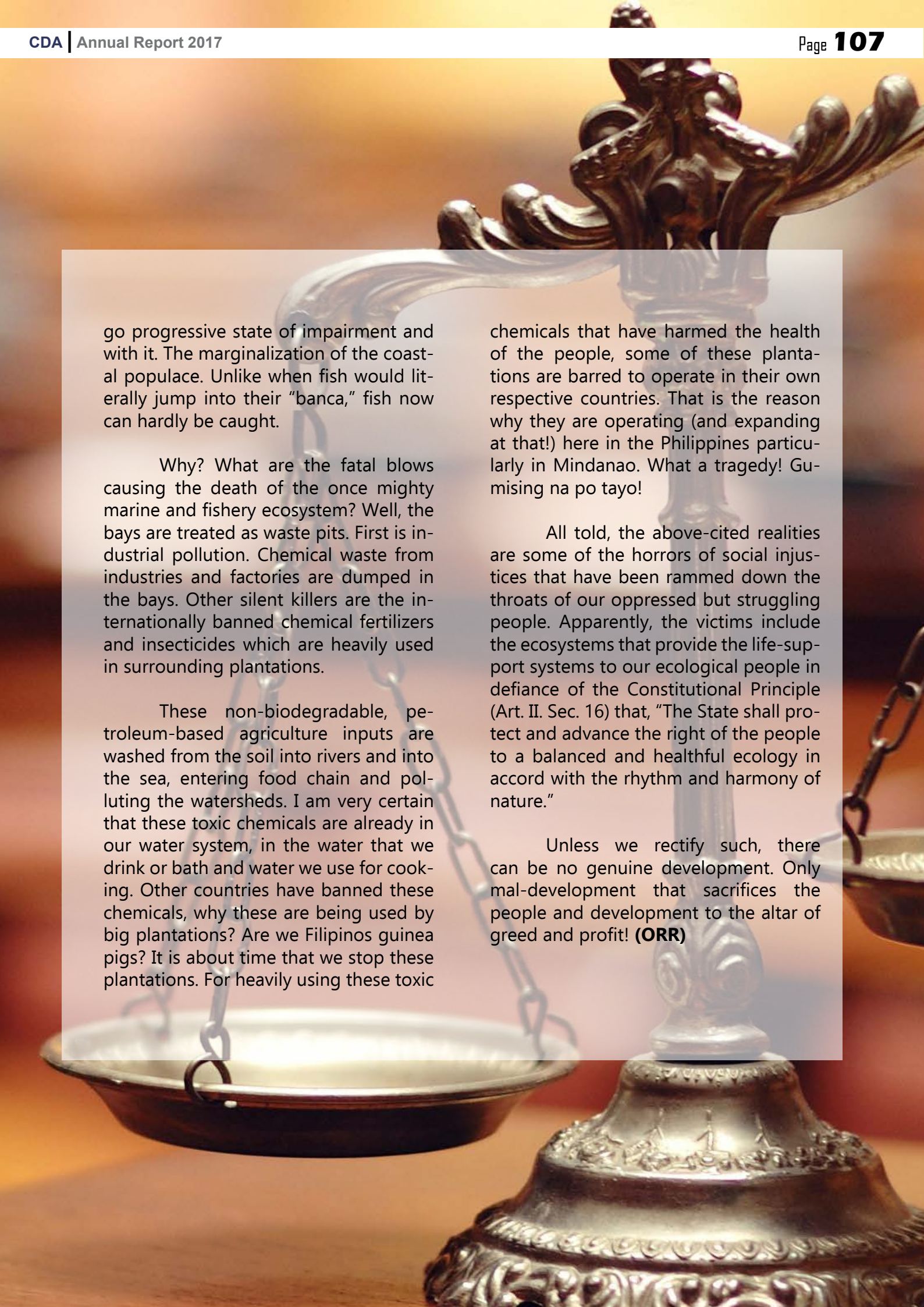
tural programs designed to somehow alleviate their economic difficulties to increase their productivity (i.e. financial assistance for farm inputs and post-harvest facilities), yet, could not reach them as these are trapped in pockets of those who cannot moderate their greed.

How about our indigenous peoples? Well, they have become “squatters” in their own native land as the ancestral land which their forefathers had occupied for hundreds of years are now converted into massive plantations. These are “blessed lands” of our indigenous peoples and these are the choicest of land. According to a Study of the Development Academy of the Philippines, some 63% of Mindanao is now under the control of Trans-National Corporations (TNCs) and our IPs find themselves farming marginalized and highly steep mountainous areas. “Gamay lang nga tulod, ang kabaw moligid na.”

The “blessed lands” have ceased to be so because these lands, where plantations have loomed, reek poisons, having been bombarded for several decades with multifarious toxic chemicals, 8 of which are already banned internationally (based on the examined samples of water, air and soil in Davao.) Certainly, these chemicals are carcinogenic, the reason why cancer has become a common disease of the Mindanawons.

As far as fisherfolk, they are the ones catching fish, yet their children are hungry as malnutrition is highest in the coastal communities. This is so because the grandeur of the Philippine bays is now fast disappearing as they under-





go progressive state of impairment and with it. The marginalization of the coastal populace. Unlike when fish would literally jump into their "banca," fish now can hardly be caught.

Why? What are the fatal blows causing the death of the once mighty marine and fishery ecosystem? Well, the bays are treated as waste pits. First is industrial pollution. Chemical waste from industries and factories are dumped in the bays. Other silent killers are the internationally banned chemical fertilizers and insecticides which are heavily used in surrounding plantations.

These non-biodegradable, petroleum-based agriculture inputs are washed from the soil into rivers and into the sea, entering food chain and polluting the watersheds. I am very certain that these toxic chemicals are already in our water system, in the water that we drink or bath and water we use for cooking. Other countries have banned these chemicals, why these are being used by big plantations? Are we Filipinos guinea pigs? It is about time that we stop these plantations. For heavily using these toxic

chemicals that have harmed the health of the people, some of these plantations are barred to operate in their own respective countries. That is the reason why they are operating (and expanding at that!) here in the Philippines particularly in Mindanao. What a tragedy! Gumising na po tayo!

All told, the above-cited realities are some of the horrors of social injustices that have been rammed down the throats of our oppressed but struggling people. Apparently, the victims include the ecosystems that provide the life-support systems to our ecological people in defiance of the Constitutional Principle (Art. II. Sec. 16) that, "The State shall protect and advance the right of the people to a balanced and healthful ecology in accord with the rhythm and harmony of nature."

Unless we rectify such, there can be no genuine development. Only mal-development that sacrifices the people and development to the altar of greed and profit! **(ORR)**



# The Cooperatives together with the Ecological people are shouting: **REGAIN BACK ECOLOGICAL INTEGRITY OR PERISH!**

## **A CALL TO ACTION THRU BIYAYA NG PAGBABAGO!**



**Intro:** *For those who have dreamt, advocated and even died for it, social change has been so elusive all these years despite 14 years of martial law and two people power revolutions. The structures and systems breeding poverty and ecological destruction including violent extremism are still as formidable as ever but not anymore under the present dispensation. Thru the Biyaya ng Pagbabago, we are now one in stopping poverty, hunger and the destruction of the ecosystems. This is our declaration as the Cooperative Development Authority thru Chair Ravanera and the cooperatives are one with the indigenous people to regain back the lost ecological integrity by giving highest respect to Mother Earth and social justice.*

Her name is Gaia (Mother Earth) and today Gaia is in deep pain and hemorrhaging without let-up. We have allowed a few loggers and miners, all in violation of existing laws, to kill her.

Her “lungs” (the forests) are almost gone. In the Philippines, only 8% of that “lungs” remain as the 17 million hectares of dipterocarp forests have been ravaged, causing the massacre of all life forms that dwelt in the forest ecosystem. In the uplands of Cagayan de Oro, the 200 thousand hectares of dip-

terocarp forest had been totally logged without let-up for five decades by six logging companies that had violated all the environmental laws prohibiting them to log in areas with altitude of more than one thousand meters above sea level or in slope with more than 50% gradient. All areas logged by the loggers were within these prohibited zones. They did not even do their obligation to do replanting. The DENR must be made accountable why that office did not enforce the environmental laws in the past years.

This environmental tragedy happened in just a century alone as our country had supplied the timber needs of the world through intensive and massive logging, having been a neo-colony of Imperial Powers. The loggers’ gargantuan rakings have formed a strong cabal of vested interest with imprimatur from powers-that-be who were in power then despite their horrible crimes committed against Gaia. From out of their rakings, they bought votes and shamelessly portrayed themselves as pro-nature. Oh, when will we ever learn? Gumising na po tayo!

Her “veins” (the rivers) are either drained or heavily polluted as 25 major rivers in our country are biologically dead. We have already lost 75% of our



mangroves (the spawning grounds of fish) and only 5% is in excellent condition. Our coral reefs, that delicate gift from Providence have been heavily destroyed through dynamite fishing and “muro ami.” How stupid were we when during the time of the dictatorship, the Philippines entered into an agreement with Japan (the RP-Japan Treaty of Amity, Commerce and Navigation) which allowed the Japanese computerized trawlers and fishing vessels to literally rake our seas. The Philippines was described then as the “center of the center of marine life on earth.” Now gone forever! We have allowed our sea to be the dumping ground of toxic waste from Canada, thus, the Archipelago has lost its marine wealth having been described before by the UN-FAO as “the center of the center of marine life on earth.” Of the 13 major bays in the Philippines, 10 are already biologically dead causing hunger and poverty in the coastal communities.

Her “fever” (global warming) lingers, causing Her so much discomfort, i.e. colds (storms), sneezing (typhoons), shakings (earthquakes), and deliriums (tsunamis). Her “stomach” (the oceans) is now so upset as the seas rise and the glaciers melt. Her “skin” (the 6-inch top layer of the earth – the soil that gives life) has been scalped through mindless mining operations and “blood” (the water table) has been injected with toxic chemicals through conventional agriculture. In Mindanao alone, the 200,000 hectares of plantation are intensively applying chemical fertilizers and pesticides that as if some 2,000 dump trucks are unloading chemicals to our water table every day. In fact, based on studies, of the 14 types of chemicals, 8 are already

banned abroad. That is why so many Filipinos are dying of cancer and many babies are being born without fingers or arms.

All told, Gaia has been sacrificed to the altar of greed and profit based on a flawed development paradigm, giving credence to money must grow principle called neo-liberal capitalism. Unbridled materialism and consumerism has given way to the over-eating and obesity in the North while billions of people go hungry in the South.

We are now facing an alarming ecological crisis that unless soon averted will lead to an impending ecologically-based political, economic and social collapse.

As sons and daughters of Gaia, let us feel Her pain and grieve with Her and we must now have the compassion to be stewards of God’s creation. Most importantly, we must now act as one collective countervailing force to serve notice to one and all that we have awakened and that, as responsible citizens of the earth, we will not allow anymore the rape of nature to continue which is only ours to protect for the coming generations. Yes, we did not inherit the earth from our parents but we owe this to our children. But at the rate that we have exploited the resources, we have robbed the future generations of their inheritance.

The Philippines is now rated on top as the hardest hit of all the countries in the world in ecological disasters (i.e., Ormoc, Sendong, Pablo, Yolanda, etc.) where tens of thousands have died in recent years as the sins of a few log-

gers and miners are now visited upon our people. The 200,000 hectares of denuded lands in Kalatungan Range, totally stripped of trees by greedy loggers in violation of existing laws has become a monument of shame. The Barges and Back-Hoes some of which are owned by the Koreans and Chinese heavily dredging the rivers, wreaking havoc and decimating the mountains in the uplands of Cagayan de Oro and Misamis Oriental through hydraulic and open pit mining operations must be a subject of inquiry why they were allowed to do these operations as they were just carrying tourist passports. In their campsites were found arms like AK-47 and explosives used for mining.

Worse, conventional agriculture has been relentlessly promoted based on chemical farming that only benefit a few fertilizer and chemical dealers, users and compradors and making vast tracts of lands addicted to toxic chemicals. We must now effect a paradigm shift through sustainable agriculture that trusts in the innate processes of nature.

Let us now stop the dark forces that are infecting more wounds to Gaia through extractive economic system. A paradigm shift should now be in the offing towards cooperative economy whose DNA is one of values, service, cooperation and sustainability. We must now debunk the present financial system that serves only the interest of a few elite, many of whom cannot moderate their greed: some even vied for elective positions to protect their financial interest. Money must be used to enhance life and the well-being of the people and not to buy votes or fool the electorate.

Time is of the essence. We are now on the 18th year of 21st century. The truth is, we are not certain anymore if we can reach the 22nd century which is only 82 years from now. The tipping point is now at hand and we must tip the balance in favor of life and not of death.

Our ecological people especially the Lumads, farmers and fisherfolks must now be empowered to regain back the lost ecological integrity. Yes, our indigenous people were once the masters of the land that no one owned, using the land in the spirit of sharing and service. They have lived in the forest ecosystems sustainably for thousands of years. Unfortunately, the all too powerful loggers came, forming a strong cabal of vested interests, erasing the billions of life forms – the endemic flora and fauna – from the face of the earth.

Let us serve notice to one and all that in this country no one is above the law that all must bow down to the majesty of the law because we follow the rule of law and not of men. But these all too powerful loggers and miners have been making mockery of the rule of law.

Let us now heal the wounds of Gaia and become a countervailing force against violent extremism thru the BI-YAYANG PAGBABAGO BY EMPOWERING THE MARGINALIZED SECTORS THRU COOPERATIVISM. Indeed, we must love and heal Mother Earth or we will all perish!

Participants to the Mindanao Sustainable Agri-Summit for Lumad Liberation Collectively Signed this 11th day of April, 2018 in Cagayan de Oro City:



# Three Poems for Liberation

By: USEC. Orlando R. Ravanera

## Veritas Liberabit Vos

My name is Veritas  
So simple is my language  
Mankind runs after me because  
I am a precious possession  
But to the rule of the so-called  
Electric Cooperatives, I am a  
threat  
So I have to be imprisoned in  
the dungeon to silence me  
But there will always be lovers  
of truth who will seek for me be-  
cause they cannot live without  
my presence  
Many have marched to their  
death because of me  
These ECs do not know that in  
the silence of the dungeon, I  
gain strength  
One day I will burst out into the  
open and liberate the oppressed  
to unfetter them from diabolic  
mindset.

The second poem is about  
Mindanao, the land of the brave  
and the free. Lately. The beau-  
tiful island has been a victim of  
violent extremism.

## Oh Mindanao!

Where ecological wealth  
abounds!  
So rich in fisheries, agriculture,  
forests, and mines,  
Where beauties do not end at  
the shorelines,  
But in the Mindanawon's coura-  
geous hearts and minds.  
There, in the land of the brave  
and the free,  
Amidst nature bounties lies hun-  
ger and poverty,  
Why a few with so much to  
enjoy?  
Yet the many with too little or  
nothing at all!  
Each shapes the Mindanao we  
both dear,  
Behooving upon us to shed-off  
apathy and fear.  
Now listen to the cries of the  
multitude,  
Hear what they agonize in their  
solitude: "Oh give me food, be it  
burnt or stale,  
It kills the fire in my stomach,  
In exchange, take whatever you  
like,  
I can surrender my freedom or

life for food,  
I can shake off the knotted hair  
of the stormy sea,  
Love, sadness, thought, I set at  
nothing."  
Empowerment of the poor &  
the oppressed the solution,  
To put the people in the main-  
stream of progress,  
Let us wage coop revolution for  
social justice and peace.  
SHALOM, Let us embrace one  
another in the spirit of oneness,  
A million coop voices to illumi-  
nate darkness,  
For we are all waves of one sea  
and leaves of one tree,  
We must now unite,  
Otherwise we all fall in demise.

## The Wind of Change

The wind of change now hover-  
ing from the mountains to the  
cities,  
From the hills to coastal com-  
munities, it is the dawn of a new  
day, in the land of the free.  
For the people to be free from  
hunger and poverty,  
That's the mission of the coop-  
eratives,  
Amidst the darkness of helplessness and inequities,

We will light the torch of social  
justice and progress.  
We are one cooperative family,  
Highly committed to serve the  
poor and the oppressed,  
Working for their liberation  
through cooperative revolution.  
We will harness collective po-  
tentials, rallying all stakeholders,  
We will advocate, we will em-  
power,  
We stand as one dedicated to  
serve.  
Now social transformation in the

offing,  
Gaining headways, taking re-  
sponsibilities,  
Let us all be reminded of our  
impending victory,  
The people united can never be  
defeated.



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