

Coops as Liberating Force Against Poverty
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CDA Fully Supports Federalism
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PROTECT THE ENVIRONMENT OR PERISH!

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DUTERTE PUNCH! Environmental protectors (L-R) Supt. Benito Ramos Jr.; CDA Administrator Abad Santos; Usec. Dale Cabrera of the Office of Strategic Action and Response; CDA Chairman and environmental advocate Orlando R. Ravanera; Cagayan de Oro Arch. Antonio J. Ledesma, SJ; Ms. Maharlika J. Alonto, Senior Financial and Investment Specialist of Mindanao Development Authority; Asec. Jann Roby R. Otero of the Office of the Cabinet Secretary; and Mr. Reynante Salcedo of Xavier Science Foundation gesture a Duterte punch during the People's Environment Summit held last January 10, 2018 in Limketkai Atrium in Cagayan de Oro City.

The CDA To Dissolve Erring Cooperative

PRESS RELEASE
Cooperative Development Authority
January 29, 2018

The Cooperative Development Authority (CDA) is now on the dissolution process against One Social Family Credit Cooperative (Family) after the investigation conduct-



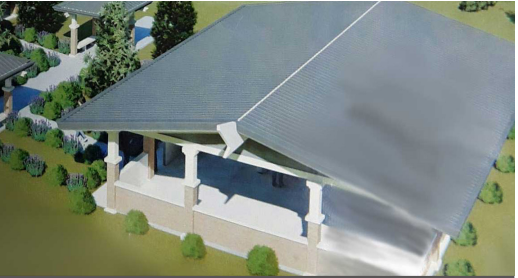
ROTTEN TOMATO. One Social Family Credit Cooperative faces dissolution after being found out in an investigation conducted by CDA using the cooperative to victimize unsuspecting prospects of their scheme. The investigation was a result of the big gathering conducted by OSFCC in UPLB in September 23, 2017 with a promise to distribute "Marcos Wealth".

CDA Builds Training Centers, Sustainable Village for Marawi IDPs

By Ronde D. Alicaya

The Cooperative Development Authority (CDA) is now expediting the projects for the Internally Displaced Persons (IDPs) of the Marawi siege who sought refuge in Balo-i, Lanao

del Norte. This is in partnership with the local government unit (LGU) of municipality of Balo-i, the cooperative sector and the National Commission on Muslim Filipinos (NCMF). The LGU through the Honorable Mayor Madid Elias Ali do-



FOR LIVELIHOOD AND DIGNITY. The Cooperative Action and Training Center perspective made by Arch. Cesar P. Dandan will rise soon in Balo-i, Lanao del Norte. The two buildings will serve as skills and livelihood training center for Internally Displaced Persons from Marawi and the residents of Balo-i.

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Cooperativism Changes the lives of Former MNLF Rebels

By: Monatao Honeya R. Alawi



The Binidayan Moro National Liberation Front (MNLF) Producers Cooperative was organized in the far flung moun-

COOPERATIVISM, A COUNTERVAILING FORCE AGAINST INSURGENCY

(Dacongogon History Revisited)

By: Ramon P. Buenavista

1958 was the year when Bishop Antonio Y. Fortich a native from Sibulan, Negros Oriental and the Archbishop of Bacolod together

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ASEAN Agri-Cooperatives, Farmers Assn. Strengthen Ties through the 7th ACBF

Pacific Hotel Manila.

By Ronde D. Alicaya

MANILA — For the second time in a row the Philip-

Usec. Orlando Ravanera, Chairman of the Coop-



hosted the ASEAN Cooperative Business Forum (ACBF) here in the country. First, the 6th ACBF which was held in November 2016, and second, the 7th ACBF last January 16-18, 2018 which was held at Pan

erative Development Authority (CDA) stressed out the essence of hosting the 7th ASEAN Cooperative Business

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CDA Fully Supports Federalism

Cagayan de Oro City- The Cooperative Development Authority (CDA) is now in full swing on the aware-



ness campaign for federalism by conducting a series of forum in different parts of the country. This is in support to the Dute-

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ASEAN Agri-Cooperatives, Farmers Assn. Strengthen Ties through the 7th ASEAN Cooperative Business Forum

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Forum as it provides an opportunity for learning exchange and cooperation towards enhancing ASEAN economic collaboration through

conomic growth in this part of the world, in Asia, as growing region. (But) how can you reconcile the reality that in Asia, 560 million people are below the

participated in by about 200 delegates from ASEAN Member States and with the participation of other countries, like Canada. Along with CDA, the 7th ACBF is a successful collaboration with ACDI Multipurpose Cooperative, CLIMBS Life and General Insurance Cooperative, Asian Farmers Association for Sustainable Development, Federation of People's Sustainable Development Cooperative (FPSDC), Cooperative Insurance System of the Philippines, ASEAN Foundation, We Effect, Philippine Cooperative Center, and coop sponsors.

the signing of the Memorandum of Agreements between Eastgate Pharma of Canada and Bukidnon Pharmaceuticals Multipurpose Cooperative for the production of affordable but quality medicine, the Kaya platform between Natcco Network and FPSDC, and the production and marketing agreement between Nueva Segovia Consortium of Cooperatives and FPSDC for the black garlic.

On the second day, foreign delegates were toured to different cooperatives in the National Capital Region, to delight the delegates who learned a lot from the successful cooperatives in the country. On the end of the 3-day event, ASEAN delegates have crafted a declaration to unite to act in building and strengthening farmers' organizations and agriculture cooperatives in the ASEAN region.

It was also agreed in that same gathering that the next ASEAN Cooperative Business Forum, which is the 8th ACBF, will be held in Thailand.



PROSPERITY FOR ALL. CDA Chairman Orlando R. Ravanera gestures to the media during the press conference of the 7th ASEAN Cooperative Business Forum held in Pan Pacific Hotel Manila, to give emphasis on cooperativism as the only answer to poverty experienced by about 560 million people in Asia.

agricultural cooperatives.

In a press interview, Chairman Ravanera said, "There is a remarkable eco-

poverty line? Along that line, you know that the great equalizer is cooperativism. Cooperativism is the answer."

The 3-day event was

This year's ACBF is focused on selected commodities –coffee, cacao, coconut, banana, rice and dairy.

There are significant happenings that highlight the event:

Bicol insurgency finds peace with cooperative

By: Raul Z. Barcillano
Othello Privaldos

Camp Gen. Simeon Ola, Legazpi City---ddubbed as "Tsokolate at Pandesal (TAP), meetings were held at this camp toto discuss ways and means to bring government services to the barangays classified as "Geographically Isolated from Development" (GID) by the Philippine Army's 9th Civil Military Operations (Kaagapay) Battalion based in this camp. The latest meeting on January 26, 2018 was sponsored by the Regional Office of Department of Public Works and Highways at their Office inside the Regional Center, Rawis, Legazpi City. The agendum prepared for the discussion aboutprepared for the discussion about the recent Mayon Volcano outburst.

Cooperatives are seen as the most appropriate mechanism to counter insurgency initiatives specifically organizing isolated communities to become part of their mass bases from which they derive logistics, manpower, and moral

support.

To date, there are eight cooperatives organized by the CMO Battalion and registered by CDA Naga Extension Office. There are two in Albay: Pawa Farmers Agriculture Cooperative and Tamaoyan Farmers Agriculture Cooperative. Masbate has three: Bongalon Farmers Producers Cooperative, Togoron Farmers and Fisherfolks Producers Cooperative, and San Jacinto Credit Cooperative. Sorsogon also has three: Hinguha Bigkis Consumers Cooperative, Uswag Kababaihan Barcelona Consumers Cooperative, and Guilajon Busay Falls Tourist Service Cooperative. The different Local Government Units were tapped by the CMO.

The 9th Civil-Military Operation (KAAGAPAY) Battalion, 9TH Infantry (SPEAR) Division, Camp Gen Simeon A. Ola, Legazpi City conceptualized the Tsokolate at Pandesal (TAP) convergence meetings held every Friday. Main objective is to generate collaboration and strengthen stakeholders'

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3 Agri-coops in Western Visayas bag awards from LBP

By: Mercy J. Gabasa and
Cassy S. Jimeno

Three (3) agri-cooperatives in Western Visayas received prestigious awards in the LANDBANK Gawad sa Pinakatanging Kooperatiba (GAWAD PITAK) 2017 under the Outstanding Agri-based Cooperatives Category on August 15, 2017 at the Senate of the Philippines.

The Buenavista Development Cooperative (BDC) from the Province of Guimaras was conferred with HALL OF FAME in the Agri-based Category in the 27th year of the LBP program in recognizing the exemplary performance of outstanding agri-based and non-agri-based cooperatives for their impact on the economic development, not only for their members but also to their respective communities.

BDC, in 2014, 2015 and 2016 won 5th Place, 2nd Place and Most Outstanding Cooperative under the Agri-based Category, respectively. Atty. Arnel D. Agrasada, Regional Director, Cooperative Development Authority – Iloilo Extension Office (CDA-IEO),

said that BDC is an institutionally-based cooperative composed of municipal government employees formed and registered with the Cooperative Development Authority last March 17, 1999 with an initial paid - up share capital of Php 18,900.00 and 63 members.

Through thick and thin, BDC now has a total membership of 2,478 members, 58.1% of which are women; total paid-up share capital of Php 27,470,316.77 and Php



Chairperson Adelina Galanza and General Manager Richard Gaboy all smiles as they receive their award from LBP.

174,450,789.85 assets as of December 31, 2016.

From institutional to residential or community –based cooperative, initially providing credit service to the members, the BDC now offers many services to the members and the community based on their felt needs, VMGO and its official tagline "My CHOICE" representing BDC Core Values, Cooperation, Honesty, Openness, Innovation, Celebration and Excellence - which means preference and freedom.

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There is no question on the truism that for 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-powered revolutions. The structures and systems that are breeding poverty are still as formidable as ever. BUT NOT ANYMORE! With the amazing leadership of Cabinet Sec. Leoncio Evasco, Jr.

Under the new dispensation, the 26,600 cooperatives with some 14 million members nation-wide are becoming transformative and are advancing *Biyaya ng Pagbabago* as they are now harnessing their collective potentials, energies and experiences not only to combat poverty but uproot its causes such as social injustices, gross inequities and powerlessness and thus, effecting social transformation. This is the *raison d'être* of the cooperatives by nature, nurture and by law as expressed in the Constitution, that is, as “instruments of social justice, equity and sustainable development.”

Why is this so? Well it is “*Res Ipsa Loquitor*” (the thing speaks for itself). Who decides? Who controls? Who benefits? from development? Well, apparently, not the bulk of the people but a few cartels, conglomerates and monopolies in a highly skewed societal order where only some 300 families have the stranglehold of the economy. As poverty waggles its ugly head, we must take heed of the warning that “if a few elite has much too much and the many who are poor have much too little, we are facing circumstances horrible even to contemplate.”

Through transformative cooperatives, we have to democratize wealth and power

through legal and peaceful means and never through armed struggle or violent extremism. In fact, this is now becoming the order of the day. Many former combatants from the New People’s Army or the Moro National Liberation Front are forming themselves to become transformative cooperatives for people, planet, prosperity and peace.

Yes, cooperatives are not just ordinary people’s movement for change because they are not a kind that suddenly looms to respond to pressing issues and then vanish in the corridor of time when the passions die down. It is not one that belongs to that Shakespearean lamentation, “out, out brief candle; life is just a walking shadow, a poor player who struts and frets his hour upon the stage and then is heard no more.”

Cooperatives are never transactional; they are transformative that put power where it rightfully belongs, that is with the people. This is in tune with the Constitutional mandate that “as a republican and democratic state, sovereignty resides with the people and all governmental authorities emanate from them.”

They are now up the task of advocating for the much needed paradigm shift that will liberate the people from the quagmire of poverty. As poverty is rooted in their lack of power to have access and control over their resources and utilities, cooperativism is the empowering path in crafting their own destiny.

Yes, cooperatives are putting the marginalized sectors into the mainstream of development processes. The landless farmers are now owning the land through their agrarian reform beneficiary cooperatives and the poor tillers

are being released from the quagmire of poverty as they are now debunking conventional agricultural to shift to sustainable agriculture, controlling the mode of production and marketing. Before, everyone profited from farming except the farmers but not anymore because of the much needed paradigm shift where the farmers are now empowered through cooperativism.

The cooperatives of the consumers are now rectifying the oppressive marketing system as the multiple marketing layers are now being cut down to one or two. We all know that everything that is sold in this country from needle to tractor passes at least 5 to 7 marketing layers at the expense of the consumers. Lipitor that is just sold in India at only thirty centavos is being sold in the Philippine pharmacies at P50 and a bag of fertilizer (ammonium sulfate) bought in Ukraine at P100 is being sold in Mindanao at P2,000?

Too, our country has become a dumping ground of finished products and a source of cheap raw materials that’s why we have never become industrialized where the economy is controlled by cartels with so much rakings. Let us remember that a country that is consuming what it is not producing will always be penalized by slow growth. The cooperatives now are becoming a countervailing force producing high quality products following value-chain approach.

Yes, a strong army can conquer a kingdom but the strongest army in the world cannot stop an idea whose time has come. That’s cooperativism exemplifying PAGLILINGKOD AT PAGMAMAHAL PARA SA KAUNLARAN SA PAGSUSULONG NG BIYAYA NG PAGBABAGO! (By: Orlando R. Ravanera)

3 Agri- coops in Western Visayas bag awards from LBP

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Other services include Coop Mart, Coop Livestock and Poultry Supply, Ticketing Services, Gasoline Station, Transport Services, Money Remit-



The Chairman of Libacao Development Cooperative together with the other awardees during the awarding ceremony by LBP.

tances, ATM Services, Check Discounting, Lending Services, Bills Payment or Bayad Center, Insurance Services, Solar Panels, Coffee Hub and Bar, Digibuy, Farm Equipment Rental, Function Rooms Rental, Aflatoon Savings and Savings and Time Deposit.

Similarly, the Libacao Development Cooperative from the Province of Aklan won as 1st Runner - Up in the Outstanding Agri-Based Category. Per CDA record, it was registered on May 2, 1988 with an initial membership of 60 and initial paid –up share capital of Php 23,330.98.

As of December 31, 2016, it has 7,474 regular members, 71.58% of which are women, majority are abaca farmers, with 20 employees, Php 31,973,355.15 paid-up share capital, and Php 158,472,644.74 total assets.

Today, LDC as God-given instrument in improving quality life of the members provides financial and technical assistance through trainings to the members. Other programs and services include Money Remittance, Consumer Store, Catering Services, forest reserve, tree planting, vermiculture through recycled materials, solar powered street lights and “linis bayan”.

The Kooperatiba Naton MPC (KNMPC), a key player in the socio-economic, spiritual and environmental development of the Municipality of Tigbauan also won and ranked 4th Runner-up in the same category.

According to Ms. Georgina Basco, the founder and current General Manager, the cooperative is a need-driven cooperative, was established by 25 church members with an initial paid-up share capital

of Php 7,000.00 and was duly registered with CDA on December 15, 2004

As of December 31, 2016, KNMPC has 698 members, 9 employees, Php 9.536 Million paid-up share capital, Php 34.637 Million assets. It operates and manages Credit and Savings, Trading of frozen products, farm inputs, and natural juice production, Consumer Store and Catering Services. Other programs and services include Coastal Clean-Up, Environmental Sanitation (Street Cleaning & Dredging of Canals), 1st Cooperative Sustainable Agriculture Summit, Tree Planting, Medical & Dental Mission, Eye Care Program, Blood Letting Project, Feeding Program, Relief Operation & Gift Giving, Koop Sports (Summer League) and Koop Night.

These self-managed businesses and initiatives in improving the quality of life of the members and the community particularly the socio-economic, cultural, political and environmental development of the society inspire internal stakeholders to sustain what they have started in 2004.

KNMPC, is also a Regional Awardee/National Nominee of the 2017 CDA Gawad Parangal and 2017 Productivity Olympics Award– Service Sector for Micro Enterprises from the NWPC, an attached agency of the Department of Labor and Employment (DOLE). They received their cash awards from LBP on August 15, 2017 at House of the Senate.

BAC Decides for Government Employees’ Cooperatives to Participate in Bidding

By: Atty. Mona Liza P. Arriba-Juarez

The Government Procurement Policy Board (GPPB) chaired by Budget Secretary Benjamin E. Diokno issued Circular 08-2017 which was published on national paper last January 14, 2018 to clarify government employees’ cooperatives participation in government procurement.

The GPPB has primarily lodged with the Bids and Awards Committee (BAC) of agencies the determination of the existence of conflict of interests that would forbid government employees’ cooperatives from participating in bidding particularly in their own respective agencies. Under the 2016 Revised Implementing Rules and Regulations (IRR) of RA 9184, government employees’ cooperatives may participate in the procurement of goods, infrastructure projects and consulting services provided they meet all the requirements prescribed therein and are evaluated on equal footing with other bidders.

The GPPB circular cited that RA 9520 or the Philippine Cooperative Code of 2008 exempts cooperatives transacting business with the government from pre-qualification bidding requirements but RA 9184 already abrogated the latter process and was replaced by simple eligibility checking. It went on to state that under Section 47 of RA 9184 and its IRR, bidders are automatically disqualified from participating in the procurement activities of a Procuring Entity when such bidder is related by consanguinity or affinity within the third civil degree to the Head of the Procuring Entity (HOPE), members of the BAC, the Technical Working Group (TWG), and the BAC Secretariat, the head of the Project Management Office (PMO), or the end-user unit, and the project consultants, if any. If the bidder is a cooperative, the provision applies to all its officers, directors and controlling shareholders or members.

Meanwhile, Section 47.2 of the 2016 Revised IRR of RA 9184 and the relevant provision of the Philippine Bidding Documents (PBDs) mandate that bidders found to have conflicting interests with each other shall also be disqualified to participate in the procurement. Pertinently, it is stressed that a general conflict of interests arises when a bidder has a relationship, directly or through third parties, that puts them in a position to have access to information about or influence on the bid of another bidder or influence the decisions of the Procuring Entity regarding this bidding process.

The GPPB, thus, posited that government employees’ cooperatives participating in the procurement within their own agencies pose undue advantage in terms of access to information, which generally not available to other bidders, and it sows suspicion of partiality or familiarity among market operators participating in the procurement process.

The circular explains that “government employees’ cooperatives participation in government procurement, especially within their own respective agencies, is restricted by reason of presence of conflict of interest, which shall be determined by the BAC of the Procuring Entity taking into consideration the surrounding circumstances and applying the relevant provisions of the 2016 Revised IRR of RA 9184, RA 6713 and other applicable rules”. It needs a reminding though that observance of the rules set forth in said circular should be in consonance with the declared State policies embodied in RA 9520 such as to create an atmosphere that is conducive to the growth and development of cooperatives and to bring about a strong cooperative movement that is free from any condition that might infringe upon the autonomy or organizational integrity of cooperatives.

CDA Fully Supports Federalism

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the administration’s thrusts for a shift from a unitary to federal form of government.

According to CDA Administrator Abad Santos who is in-charge in proliferating federalism with the field components of the agency and to the general public, that federalism is cooperativism, citing the Cooperativism Principle No 4 which is

Autonomy and Independence. that is CDA make it a part of its major programs.

During the seminar workshop on journalism and media production conducted in Cagayan de Oro for CDA’s designated information officers, Administrator Santos said, “there are three promises in federalism: 1.) Better democracy, 2.) Good governance, and

3.) Cultural governance.

In a federal system, ordinary people will have their voice heard because the government power will be brought closer to them and the democratic accountability will be advanced. The federal form of government, has eight characteristics: participatory, consensus-oriented, accountable, transparent, responsive, effective and efficient, equitable, and inclusive. Hence, there is good governance. In terms of

culture, Filipinos have different cultures and sensitivities. In fact, Filipinos are composed of 110 ethnic groups which each has its unique cultural sensitivity needs. Under a federal form of government, this can be addressed.

This was also emphasized by Chairman Orlando R. Ravanera. According to him, “Cooperativism is the backbone of Federalism.”

CDA, SSS Forge Partnership for Cooperatives

By: Rose J. Beltran

Acting Executive Director Giovanni T. Platero met with Social Security System (SSS)



From left to right: Ms. Ma. Nympha M. Ragel, Atty. Antonio S. Argabioso, Acting Executive Director Giovanni T. Platero and Acting Deputy Executive Director Atty. Elizabeth O. Batonan

officials on January 25, 2018 in connection with their proposed programs for cooperatives as well as to their members.

The first meeting was with Mr. Pedro T. Baoy, VP of Asset and Management Division and OIC of Lending and Asset Management Group and Ms. Ma. Gracia G. Abas, OIC of Business and Development Loans Department. The proposed program tackles the possibility of reviving the lending program for cooperatives and to create a possible loan

package to help them become more viable and create more employment through these organizations.

On the other hand, Atty. Antonio S. Argabioso, VP of Large Accounts Division together with Ms. Ma. Nympha M. Ragel, Head of the Cooperatives and Informal Sector Department, requested the support for the participation of the Co-operative Sector in the caravan that they will initiate in 2019. It will be an

event to market their services for cooperatives and members especially to the hard-to-reach and vulnerable sectors of the society. Further, the cooperatives who will join the event can put up their booths to introduce their products and services.

With these programs, the CDA and SSS will create a formidable partnership in helping the Cooperative Sector in promoting self-reliance and achieving their social, economic and cultural needs.

COOPERATIVISM, A COUNTERVAILING

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with Negros Occidental Board Member Jose Benjamin Corteza Gaston joined 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 rebuild in Dacongcogon... and that started the ball rolling. Farmers/Members really benefited 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 seek 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.

2005 DPCMA was facing a dilemma the BOD headed by Chairman Wildredo Miraflores convene them to look for ways and means to spare the mill and they entered into an agreement with Ameritech to finance and manage the mill, and pay the back wages of the workers. But some members of the Board headed by Atty. Rolando Parpa opposed the idea to enter

into contract with Ameritech because they claimed that it is illegal. They stressed that it should be the general assembly who will decide whether to enter an agreement with other financing activities.

Parpa's group sought the assistance of CDA to intervene about this matter. Atty. Segobre of the Legal Section with his assistant Peter Linga came over to Bacolod to settle the matter.

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 improved their socio-economic status and to live in a society wherein there is social justice, equity and sustainable economic development.

CDA BUILDS TRAINING

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nated two buildings that would serve as Cooperative Action Centers and a 4-hectare land for the Sustainable Cooperative Village for the IDPs.

The CACs will serve as training centers for different livelihood courses which will be offered by CDA in partnership with the Technical Education and Skills Development Authority (TESDA), Department of Agriculture and other government agencies. Trainings will vary from brick making—which has already started, that would later on cater the construction need

CDA, Coops, Other Stakeholders Join in Crafting 2017-2022 PCMTDP

By Cleng Salonga

The CDA conducted regional consultations with cooperatives and other stakeholders in 2017 to craft the 2017-2022 Philippine Cooperative Medium-Term Development Plan (PCMTDP). Through these nationwide consultations, the opinions, views, recommendations, issues and concerns of cooperatives and relevant stakeholders of cooperative development served as a guide in crafting the Plan.

The consultations were also guided by the Sustainable Development Goals, ICA Blueprint, the Ambisyon 2040, 0+10 President's Priorities, the 2017-2022 Philippine Development Plan, the CDA Road Map, and the Regional Development Plan.

Participants produce workshop output during the consultation

The cooperative sector in the Philippines is one sector that potentially contributes into the realization of the key priorities of the Duterte administration of inclusive growth, a high-trust society, and a globally-competitive knowledge economy. The PCMTDP 2017-



CDA Chairman Orlando R. Ravanera presents the CDA's Roadmap during the PCMTDP 2017-2022 Consultation in Davao

2022 will be the cooperative sector's complementary blueprint to the Philippine Development Plan of the country for the same period.

The CDA, under RA 6939, is mandated to 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.

This year, a National Consultation Workshop on the PCMTDP draft will be conducted. The PCMTDP final draft will then be approved by the CDA Board of Administrators and Cabinet Secretary Leoncio Evasco Jr., and when it gets approved, CDA will now launch the much-awaited 2017-2022 PCMTDP for dissemination to all cooperatives and stakeholders.

of the Marawi rehabilitation, farming, aquaculture and anything that would suit the needs of the IDPs and the community. During the meeting of CDA and Balo-i officials last January 4, 2018, Mayor Ali said that their objective in donating the land and the training centers is to make sure that their constituents find a decent job here and abroad to keep them away from joining terrorist groups. Present during the meeting of Chairman Ravanera and Mayor Ali were Mr. Sammie Billanes, Chairman of the Nation-

CDA Region 10, Architect Cesar Dandan who designs the perspective of the project and Balo-i officials.

The trainings that will be offered will not only focus on the IDPs but also to the entire community. Ultimately, IDPs who will avail of the Sustainable Cooperative Village will be cooperativized.

On his part, CDA Chairman Ravanera shows genuine optimism on the project's impact on the lives of IDPs and the community.

Chairman Ravanera said, "this



al Cooperative Development Council, Ms. Celia Atienza, Chairperson of the League of Cooperative Development Officers of the Philippines, Mr. Ron Mateo of the Office of the Cabinet Secretary, Atty. Kenneth Kempis, Legal Officer of

project will advance cooperativism in the country and would also send a positive message specially to our Muslim brothers and sisters that the government cares for them."

Protect the Environment or Perish! A Cooperative Call to Action

By Ronde D. Alicaya

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 on January 10, 2018. The event was aptly called “People’s Environment Summit: Heal the Blighted Land Back to Life or Perish! A Cooperative’s

CDA Chairman Orlando R. Ravanera, in partnership with the Cagayan de Oro City Rivebasin Council headed by His Eminence, Cagayan de Oro 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 gov-

Guests who graced the occasion and have expressed their unity in protecting the environment are Usec. Dale Cabrera of the Office of Strategic Action and Response; CDA Chairman and environmental advocate Orlando R. Ravanera; Cagayan de Oro Arch. Antonio J. Ledesma, SJ; Ms. Maharlika J. Alon-

Jann Roby R. Otero of the Office of the Cabinet Secretary; and Mr. Reynante Salcedo of Xavier Science Foundation .

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 rains. That was December 22, while Chairman Ravanera, Arch. Ledesma and the Task Force Kinaiyahan had a meeting at the Archbishop’s Palace.

During that meeting, Chairman 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.”



Call to Action.

ernment unit of Puntod.

to, Senior Financial and Investment Specialist of Mindanao Development Authority; Asec.

The summit was initiated by the environmental advocate and

The summit is an environmental awareness campaign.

The CDA To Dissolve Erring Cooperative

From page 1

or prospected members who were enticed to receive “Marcos Wealth”. Immediately, CDA Chairman Orlando R. Ravanera ordered its suspension of operation and thorough investigation on the matter through a Special Order No. 503 Series of 2017.

In a press statement after that incident, Chairman Ravanera said, “The CDA was created by the 1987 Constitution to serve as an instrument for social justice, equity and economic development. Any activity that would put cooperatives in jeopardy must be stop immediately.”

After a thorough investigation, the team which was composed of CDA lawyers and Cooperative Development Specialists have established the facts that: One Social Family Credit Cooperative has just registered with CDA in May 4, 2017 as a credit cooperative; that its Chairman, Pedro Destura, Jr. and other officers admitted that they convened the said assembly as a culminating activity to announce

the distribution of the so-called “Marcos Wealth” to its members through an entity called “mover”; the officers admitted that the coop shall serve as the conduit in the unverified/unscrupulous idea of distributing the so-called “Marcos Wealth” using a unverified document stating a “Letter of Instruction” (LOI); that Family is associated/connected with Bullion Buyer Limited (BBL), an unscrupulous entity not registered with any regulatory government agency; that BBL is the evident publisher of pamphlets that were distributed during the assembly in UPLB and that the Mission-Vision in the pamphlet and the Mission-Vision of Family as posted in its office are one and the same; that majority, if not all of the share capital contribution of the members of Family were all loaned from one of the Board of Directors. This explains the findings in the examination report why the BOD/Officers of Family cannot present any subscription agreement with its members or any Official Receipt that covers the paid up capital of the members.

Article 67 of Republic Act 9520 otherwise known as the Philippine Cooperative Act of 2008, provides the following grounds for the Dissolution of Cooperative by Order of the Authority (CDA): 1.) Having obtained its registration by fraud; 2.) Existing for an illegal purpose; 3.) Willful violation, despite notice by the Authority, of the provisions of this Code or its Bylaws; 4.) Willful failure to operate on a cooperative basis; and 5.) Failure to meet the required minimum number of members in the cooperative.

Therefore, with all the foregoing findings and recommendations from the investigation team, One Social Family Credit Cooperative will be dissolved inasmuch as its identity has already been put in dubiety for its unwarranted act of proliferating unscrupulous idea (distribution of Marcos Wealth) as a means to perpetuate its cooperative affairs. Even assuming arguendo that the officers of Family have the genuine conviction that there is realism in their cause, in legal parlance the same remains falsity. To

give benefit to those affected but who genuinely would like to continue being part of a cooperative, there exists no legal impediment for them to establish a genuine one. Furthermore, the Authority will make a thorough follow up and coordination with the National Bureau of Investigation with respect to the latter’s probe of the present case. It must be secured that the persons who are the “instigators” of these unwarranted acts must not remain scot-free, specially that the reputable identity of cooperatives is put in jeopardy.

As provided for by the highest law of the land (1987 Constitution), “The State shall advance the viability and growth of cooperatives as instrument for social justice, equity, and economic development.”

Never will an office (the CDA) in regulating cooperatives allow anyone or cooperative to do a social injustice!

Spirit of PP 493 abounds in Western Visayas

By: Mercy Jamoyot Gabasa

The spirit of Presidential Proclamation (PP) No. 493, Series of 2013 stands overflows the hearts and minds of cooperatives stakeholders in Western Visayas, as they commemorated the cooperative month celebration this October 2017 with flying colors.

The celebration aims to encourage wider participation of all sectors of society in nation building through cooperativism, raise the consciousness of people to join the cooperative movement and uphold the principles and values of cooperativism. For this year, around 10 thousand men and women in cooperatives across the region joined the 2017 Cooperative Month Celebration.

Various activities were conducted from kick-off to the culminating activities anchored and inspired by this year's well-chosen theme, "Cooperatives: Empowering the Poor and the Vulnerable Towards Job Generation and Eradication of Poverty.

Province of Aklan, spearheaded by the Provincial Cooperative Development Council (PCDC) in partnership with Provincial Government and Aklan Cooperative Alliance (ACA) conducted Alay Lakad, Holy Mass, and Medical Mission as their kick-off Activities and were actively participated by members, officers, employees and advocates of cooperatives across the province on October 2, 2017 at Trade Hall, Capitol Site, Kalibo, Aklan.

196 individuals receive Optical and Dental services during the week-long celebration hosted by Masboi MPC in partnership with Alpha Phi. Omega on October 6, 2017 and Coastal Clean-Up and Tree Planting of Numancia MPC, participated by 14 cooperatives, 563 individuals planted 400 trees on October 21, 2017.

The month-long celebration in the province culminated on October 27, 2017 with an Open Forum awarding of 2017 Gawad Parangal Regional Winners to Lezo MPC and Integrated Barangays of Numancia MPC (IBON MPC), as 3rd Runner – Up and 4th Runner-Up in the Medium Category, respectively. The Provincial Cooperative Quiz, a learning and awareness activities joined by 13 participating teams.

Forty-three (43) cooperatives and 487 cooperative advocates attended the event with Atty.

Agrasada, Keynote Speaker, Hon. Soviet Russia A. Dela Cruz, Chairperson, Committee on Cooperative, Food and Agriculture, SP, Province of Aklan.

municipality of the celebration.

Coop Trade Expo participated by cooperatives engaged in marketing of worth-



and Hon. Congressman Carlito S. Marquez, Representative Lone District of Aklan, who both delivered solidarity messages to the participants.

Province of Antique – The Cooperative Capital Province of Western Visayas

As relayed by PCDS Patrocinio O. Viesca of CDA Antique Field Office, the activities for the cooperative month celebration in the province of Antique was opened on October 1, 2017 with the cooperatives attending and sponsoring the holy mass in every respective municipality.

Thereafter, the cooperative initiated the playing of cooperative theme song while going around the town with the sound system mounted on a vehicle. It was also on that day that each cooperative started displaying streamers either along the national road of the cooperative office's doorways and entrances.

The cooperative officers initiated the guesting in DYKA and Station Spirit radio stations last October 20, 2017, 8:00 a.m. to 9:00 a.m. for "The Cooperative Hour" where the cooperative programs and accomplishments as well as success stories and testimonies were made public for the people to be aware of the achievements of the sector and to provide the direction that the cooperative sector shall jointly take to succeed.

Highlights of the celebration were conducted on November 4, 2017 at Sibalom Municipal Gymnasium in the municipality of Sibalom, Antique. It started with a caravan from both the northern and southern part of Antique and converging in Sibalom, the host

while products like handicrafts, linen and food products. The Sibalom-Egaña Roads were planted on both sides of the road with more or less five hundred (500) seedlings by representatives of all cooperatives present during the celebration. Blood-letting Program was simultaneous undertaken in partnership Philippine National Red Cross, wherein every cooperative has at least one member participating in the said activity.

Eucharistic celebration (holy mass) at the Sta. Rita de Cascia Catholic Parish in Sibalom, Antique was also done to express thanksgiving and gratitude for the many achievements of the cooperative sector in the province.

The month-long celebration ended with the culminating activities participated by forty-three (43) cooperatives and 1,012 coop stakeholders in the afternoon. It started with a Parade of Colors followed by a closing program highlighted by the re-awarding of CDA National and Regional Gawad Parangal Awardees by this Author, Chief, CRITS and Ms. Mary Grace M. Sangcada, Chief, CPDAS. The awardees include Barbaza MPC, 2nd Most Outstanding Primary Cooperative for Large Category(Billionaire) in the National Level/Most Outstanding Primary Cooperative - Regional Level and to San Jose MPC as Regional Nominee for the Most Outstanding Primary Cooperative for Large Category (Millionaire).

Turning-over of the Marker declaring the province of Antique as the Cooperative Capital of Western Visayas was also one of the highlights of the program. The marker was turned-over to Antique Federation of Cooperatives (AFCCUI)

Right to Self Determination

By: Orlando R. Ravanera

“Come senators, congressmen/ Please heed the call/ Don’t stand in the doorway/ Don’t block up the hall/ For he that gets hurt/ Will be he who has stalled/ There’s a battle outside/ And it is ragin’/ It will soon shake you windows/ And rattle you walls/ For the times they are a changin’”



These are some lines from the song, “The Times They Are A-Changin’,” popularized by Bob Dylan, an American folk singer, who together with anti-war activists spearheaded a movement to stop USA’s imperialistic engagement in Vietnam in the 60’s. Who would believe that after six decades, the song would still be very relevant, this time however, it is one to remind our legislators to take heed the call of the people in Mindanao for self determination.

Our firm salute to our Senators especially the iconic senator from Mindanao who is not only passionately championing the cause of cooperativism but to once and for all stop the war in Mindanao which has become the second longest war in the world. We in the Cooperative Movement with some 14 million members throughout the Philippines are so amazed on the performance of Senator Juan Miguel “Migs” Zubiri who has continually manifested without let-up the “fire in his heart” and with that transformative spirit in advancing cooperativism as the beacon of light amidst the darkness of poverty and conflict. In so many meetings in the Senate that I attended, I did witness how he is championing the cause of cooperativism as instrument of social justice that’s why cooperatives’ tax exemption privilege has been successfully retained. As aptly stated, “Give notice to a young man with fire in his heart and is possessed with a determined will because everyone will give way as he passes by.”

Lately, Senator Migs has authored and introduced Senate Bill No. 1646, An Act providing for the Basic Law for the Bangsamoro (BBL) and abolishing the autonomous region in Muslim Mindanao. In that hearing, I expressed our full support which is also the position of the cooperative movement. Why must we support the Basic Law for the Bangsamoro?

“Hunger is highest in Mindanao,” as disclosed by the Social Weather Stations. This is a glaring paradox as Mindanao is decidedly the nation’s “food basket”. Yes, so rich yet so poor, that’s paradoxical in an island oozing with ecological resources, having high contribution to the country’s gross value added in agricultural, forests and fisheries.

Paradoxically, amidst the bounty lies so much poverty where 11 of the top 20 poorest provinces in the country are found. All the six regions in Mindanao suffer high poverty gap ratios and severity indices than the rest of the country. The poor in Mindanao are the poorest throughout the nation. Now that Mindanao has become vulnerable to violent extremism, these contradictions must be resolved.

How can these contradictions be resolved? No other way but to recognize the Mindanaoans’ right to self-determination.

The right to self-determination of the people in the land of the brave and the free is what the BBL is zeroing in. It will promote a political system that is both inclusive and democratic, a paradigm shift from what has been aptly described as exclusive and colonial.

It has indeed dawned upon us this truism. Aptly described as the best “recruiter” of terrorist, poverty and social injustice breed violence. Poverty can only be stopped by making the people productive through people empowerment thru cooperativism.

We can therefore conclude that through BBL and cooperativism, we can finally find peace in Mindanao. The best person to make that trail-blazing move is one who is championing cooperativism and peace in Mindanao, Senator Migs. Indeed, for the times they are a changin’ and that time has come for the long awaited peace in Mindanao.

Cooperativism Changes the lives of Former MNLF Rebels

By: Monatao Honeya R. Alawi

tainous area of Basak, Bini-dayan, in the province of Lanao del Sur which is inhabited by armed combatant of Moro National Liberation Front (MNLF), a revolutionary group in the south is now scaling heights as it is engaged into abaca and mushroom production and catering to nearby communities of its finish products. The cooperative is grateful to the support of Dimnatang M. Radia, a dynamic Administrator from Autonomous Region of Muslim Mindanao for his untiring efforts in assisting the cooperative who is inspired by the most dedicated Chairman of the Cooperative Development Authority, USec. Orlando R. Ravanera. The former provides them with constant technical assistance and supervision.

Mr. Amer Ongcoma, Chairman of the Binidayan Moro National Liberation Front Producers Cooperative in Brgy. Basak, Municipality of Binidayan, Province of Lanao del Sur. He is proudly showing to this writer their mushroom product.

The cooperative has change 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 inequalities. Where poor become the poorest because they are powerless to craft their destiny, where massive hunger looms because of social injustice as a mode of production and basic utilities are controlled by the most influential capitalists, where people are in dire economic difficulties, because of lack of opportunities, skills and capabilities. In reality, cooperatives exist for social transformation based on social justice, equity and sustainable development. It is through cooperative that regain their trust to the government and believed that they can live a comfortable life like any other citizen of the country.

Coop Got Talent facilitated by AFCCUI, participated by nine (9) cluster contestants and Solidarity Party for the guests and officers of the PCDC were also conducted and was followed by the message from the PCDC Chairman Felimon Espares declaring the month - long celebration has finally come to an end and did it the Antique way.

Province of Capiz

This year's 24th Provincial Cooperative Month Celebration was hosted by the Municipality of Tapaz under the pro-active leadership of Hon. Mayor Roberto O. Palomar.

It started with the Mandatory Training on Internal Control System for Micro Cooperatives on November 16, 2017 at Tapaz Civic Center, Tapaz, Capiz conducted by Ms. Mary Grace M. Sangcada, Chief, CPDAS and Ms. Venus A. Obsiana, Head, Supervision and Examination Unit (SEU), both from CDA – Iloilo Extension Office, as Training Provider.

Hon. Mayor Palomar, Hon. Vice Mayor Bob Gardose, and Hon. Karen A. Palomar, Board Member/PCDC Chairperson/Chairperson, Committee on Cooperatives graced the event and delivered inspiring messages to 180 participants from 68 micro-provinces.

Cooperative Trade Fair, Motorcade/Parade, Raffle Draw and Culminating Program

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Bicol insurgency finds peace with cooperative

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engagement among government agencies towards gaining support in the effective delivery of social services especially in the conflict-affected areas and promote peace and development advocacy. During the weekly meetings hosted by the different agencies, issues werewere raised and correspondingly referred to the concerned agencies for appropriate action. Concerns referred to CDA include request for assistance in organization and registration of cooperatives and in the conduct of capability-building activities for existing registered cooperatives in the conflict-affected areas.

The Regional Director, Atty Ma. Lourdes Pacao and Ramon Mendizabal, Albay Provincial Coordinator, serve asserve as the Agency's permanent and alternate representative to the convergence.

Another endeavor of the convergence was the joint launching of Memorandum of Understanding (MOU) Signing and Tree Planting Activity in connection with Balik-Kalikasan Program in support to the expanded National Greening Program of the government held on June 30, 2017 at the Brgy. Misibis, Bacacay, Daraga Albay. ThisThis activity was participated in in by the Regional Directors and representatives of government agencies, the Provincial Government of Albay and the different branch of service of the Armed Forces of the Philippines.

CDA Naga hosted the October 6 TAP meeting as one of the activities for the Cooperative month celebration. While everybody subscribes to the idea that cooperatives play important roles in poverty eradication and counter-insurgency programs, CDA recommendss that residents of conflict-affect-

ed communities may apply for membership with existing big and stable cooperatives nearest their area, instead of organizing and registering a new cooperative. This way, they can immediately participate and avail of the programs and benefits of the cooperative, without burdening themselves with the struggles of a new cooperative. Eventually, when they are ready and ableable to establish a cooperative exclusively for their barangays, procedures on division of cooperative can be availed of.

Aside from the weekly meetings, the group organized and conducted the Serbisyo Caravan in Labo, Camarines Norte on September 201-21, 2017 attended by constituents from nine (9) barangays in the municipality. The activity aimed to effectively deliver socio-economic programs and services to gain people's support and to address socio-economic issues exploited by the CPP and other left forces. The local government of Camarines Norte and the Municipality of Labo and the representatives from the various agencies composing the TAP delivered various programs and services to the constituents.

Another activity organized and implemented for the semester was the Gift-Giving Activity at the Barangay Alobo, Daraga Albay held on December 4, 2017 with a theme "Pamaskong Handog ng Tsokolate at Pandesal" for more than 400 constituents of the barangay. The activity was started withwith a mass, followed withwith the fun games that were conducted for the children and parents, and also different prizes were given. The TAP members also distributed toys, bags and Noche Buena packages to the beneficiaries and their family.



Architect's Perspective of Cooperative Action Center in Balu-i, Lanao del Norte

PH Haiyan Campaigns for Climate Change

By: Marissa L. Cala, CDS II CDA-TEO

PH Haiyan Advocacy Cooperative together with the Climate Change Commission conducted its 2nd regional conference with the theme: “Building the Resilience of Coastal Communities and Ecosystems to Climate Change” at the Tacloban Convention Center last November 20-21, 2017.

The primary purpose of the convention was to provide information and education campaign in sharing present initiatives researches related to climate change, and adaptation and mitigation in disaster risk reduction management.

The component of Climate Change Conference is research and development of coastal lines and Cancabato Bay was the first subject of this project. The coastal lines are the vulnerable areas and therefore need to be attended first. In Tacloban alone, there are 44 coastal baranggays, 13 of which are suitable for mangrove reforestration. These areas still have 70 hectares of coastal lines that need to be planted with mangroves.

The youths as the future stewards of the environment were choosen as partners of

PH Haiyan in the implemen-
tation of the recent “Climate
Proofing Project”. PH Haiyan
hopes to awaken the youths’



Mr. Pit Ilagan poses with the faculty and students of Dulag National High School after his talk on climate change.
Credits: PH Haiyan Advocacy Cooperative

interest and involve them in the advocacy of restoring and rehabilitating the environment. During the two-day activity of introducing the project of PH Haiyan, the students were involved as partners to undertake the same projects in their coastal communities and undergo their own mangrove tree planting project.

The key proponent of PH Haiyan, Mr. Pit Ilagan assured that the campaign will get the commitment of students as partners by having their own nurseries at home doing their individual initiative in growing seedlings planted in recycled bottles or tin cans. Different seeds should not be thrown but instead planted so that every housesold will benefit from what they planted.

Spirit of PP 493 abounds in Western Visayas

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were conducted on November 17, 2017 in the same venue where the Internal Control System Training was held. The Provincial Cooperative Quiz facilitated by CDA Personnel and Awarding of CDA Gawad Parangal to Progressive Women Agrarian Reform Cooperative (PWARF) as 2nd Runner-up, Regional Outstanding Primary Cooperative for Medium Category and Awarding of Certificates of Recognition to DAR – assisted deserving cooperatives were highlights of the celebration.

The culminating activities were joined by 1,368 advocates, officers and members (865 women and 503 men) from 116 cooperatives across the Province of Capiz. Sharing of inspiring insights, knowledge, wisdom and updates from the Keynote Speaker, Hon. Rico Geron, Partylist Representative, AGAP and messages from Hon. Mayor Palo-

mar; while Hon. Ryan Farinas – SB Chair on Cooperatives; Pepe Del Rosario, Provincial Administrator, representative of Hon. Governor Antonio A. Del Rosario; Ms. Mercy J. Gabasa, Chief, CRITS, CDA; Hon. Board Member Palomar; Mr. Aldwin Cruz Am, Former Board Member/Chairperson, PCDC Capiz, Prof. Samie M. Billanes, RCDC/NCDC Chairperson gave inspirations to the internal and external stakeholders of the cooperative sector.

Presence and performance of Ms. Katchry Jewel S. Goblin, Finalist, France Got Talent 2017 and Tapaz Performing Arts added color to the triumphant commemoration honoring the significant contribution of the sector in nation building.

Province of Guimaras

Two Hundred Eighty (280) cooperative stakeholders from Twenty- three (23) cooperatives across the province gathered at Jordan Municipal Gym, Poblacion, Jordan, Guimaras on November 7, 2017. The celebration was hosted by the Municipality of Jordan

REGION 1’S REGIONAL COOPERATIVE DEVELOPMENT COUNCIL Fulfilling its Mandate

Cooperative Development Councils (CDCs) are

Josefina B. Bitonio, the Regional Development Council (RDC)



passed a Resolution supporting the retention of the Tax Exemption privileges of cooperatives.

A copy of the said resolution was sent by the

organized at the national, regional, provincial and city/ municipal levels in accordance with the intention and purpose of Executive Order 95 (E.O. 95) dated June 8, 1993.

The RCDC – 1 in pursuit of its mandate has actively been involved in cooperative development activities. Among those are:

The RCDC – 1 coordinated the conduct of a Training of Trainers (ToT) for LGUs’ Cooperative Development Officers and Co-op Officers for Pre-Membership Education Seminar (PMES) on March 9 -10, 2017 at the NSCC Caoayan, Ilocos Sur.

The activity was attended by 95 participants who were capacitated in conducting PMES in their respective areas recognizing their essential role in co-op promotion, organization, development and supervision.

Thru the initiative of RCDC – 1 Chairperson Divina C. Quemi and Vice Chairperson

RDC to all the Congressmen & Congresswomen in Region 1 as well as the members of the Senate.

The council has organized a seminar entitled: ADVOCACY ON A DRUG-FREE WORKPLACE on October 13, 2017 held at the CDA - Regional Office in support of our President’s campaign against drug abuse.

The activity was attended by at least twenty (20) cooperative officers all coming from the province of Pangasinan.

The Council actively supported the crafting of the Philippine Cooperative Medium Term Development Plan (PCMTDP) 2017 – 2022 held on August 22 – 24, 2017 in Baguio City.

The activity was a consultation of a wide base of co-op development key stakeholders from across the regions in the country, through the CDCs and the CDA’s Extension Offices (Regions 1, 2, 3 and CAR) to ensure that their comments, views and suggestions are heard.

under the command of Mayor Ruben B. Corpuz started with a Caravan and Foot Parade.

Guests and participants were warmly welcomed by Hon. Mayor Corpuz, an advocate of cooperative movement and followed the Opening Message from Ms. Mary Grace M. Sangcada, Chief, CPDAS, representing the CDA Regional Director.

Inspiring insights and updates related to cooperative development from Hon. Ma. Lucille L. Nava, MD, Congresswoman, Lone District of Guimaras while Prof. Samie M. Billanes, RCDC/NCDC Chairperson and Ms. Mercy J. Gabasa, Keynote Speaker representing Undersecretary Orlando management of cooperatives.

Presentation of Best Practices, Services and GUIMELCO Updates, as well as topics on “Trabaho, Negosyo, Kabuhayan, The Cooperative Way” shared by Ms. Jane Ganarias, Guimaras Brethren MPC, Ms. Shirley S. Laurente, GUIMELCO, Manager Richard Gaboy, Buenavista Develop-

ment Cooperative (BDC), Ms. Michell Arcenas, Guimaras Employees MPC and Ms. Melcia M. Pait, TIDS, DTI-Guimaras, respectively, likewise provided an idea in enhancing cooperative endeavors.

qProvincial Cooperative Whiz, a good venue for learning and awareness participated by 10 cooperatives was also conducted and facilitated by Mr. Arden T. Caletina, PCDS, CDA Guimaras Field Office. Mabini Limers and Farmers MPC got the 1st place, Guimaras Brethren MPC, 2nd place and Guimaras Employees MPC, 3rd place.

Recognition/Awarding of Certificates of Recognition highlighted the celebration. BDC was recognized as 2017 Gawad Pitak Hall of Fame Awardee – Agri – based Category by the Land Bank of the Philippines.

More provincial recognitions on various category were given to deserving cooperatives.

BDC was recognized as

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PERA MPC ADOPTS 2 IP FAMILIES

by NRCB, SJRB

On October 24, 2017 in San Francisco, Agusan del Sur, PERA Multipurpose Cooperative, one of the millionaire cooperatives in Caraga Region adopted two (2) Indigenous Peoples (IP) families belonging to the BAMATA (Banwaon-Manobo-Talaandig) Tribe from the areas of Sitio Tumalog, Zillovia, Talacogon, Agusan del Sur. This is in line with the program of the Cooperative Development Authority (CDA) tagged as “Adopt an IP Family Program”

Under this program, cooperatives will choose an IP family to whom the cooperative will provide seed capital and other goods to them. In return, the IP beneficiaries will undertake farming and other related activities to protect the environment. Activities to help stop destruction and continued cutting of trees in the area.

The Memorandum of Agreement (MOA) signing with the families was held on Oc-

tober 21, 2017 at PERA MPC main office in San Francisco, Agusan del Sur, PERA MPC was represented by Chairman Gil C. Gilot and the BAMATA Tribal Council was represented by Datu Kalamboan-Balvino Andaya. The IP families of Mino Andaya and Dayhom Hagwasan received a check amounting to P50,000.00 and a package of goods for each family.

According to Chairman Gil C. Gilot, the cooperative will institutionalize the program to reach out to indigenous families of different tribal groups in the area and introduce cooperativism among these communities.

The activity was attended by the CDA-Caraga Extension Office Director Genaro D. Pogata, Jr. with CDS II Annie O. Unson, CPDAS In-charge Director Pogata challenged cooperatives in Caraga to actively participate in the program. (NRCB, SJRB).

CDA CONDUCTS FIRST EVER JOURNALISM AND MEDIA PRODUCTION SEMINAR FOR CDA PERSONNEL

By Jun Casilan

The Cooperative Development Authority conducted the first ever Seminar Workshop on Journalism and Media Produc-



tion last January 30 to February 1, 2018 at the Dynasty Hotel, Cagayan de Oro City with the theme “Bridging the Gap, Fulfilling the Mandate through Communication Media”. This is the first-of-a kind activity conducted for the designated Information Officers of the CDA.

A total of 38 CDA personnel, 30 from the extension offices and 8 from the Central Office, participated in the seminar workshop.

Administrator Abad Santos talked about Journalism and Federalism. He said that the news articles to be developed should answer the 5 W’s (What, Who, When, Where and Why) and 1 H (How). He also mentioned that federalism and cooperativism are almost aligned specifically on the 4th cooperative principle which is autonomy and independence. Chairman Orlando Ravanera mentioned in his message to the partic-

ipants that there is a need to publish the success stories of cooperatives so that the government officials, the business

sector and the general public will be informed of these stories and be able to express that the only countervailing force to eradicate poverty is through cooperativism.

The CDA invited resource speakers in the person of Mr. Armand Ansaldo, an international photographer and owner of AAP Photography, who demonstrated about Photography 101 and Photo Captioning. He also discussed the features of a DSLR camera. On the other hand, Dr. Welson B. Caliat, a veteran journalist and media practitioner, discussed the topics on Technical Writing such as Basic Criteria of Technical Writing, news writing jargons, types of journalistic writing, column writing tips, and the elements often associated with news.

The output of the seminar workshop was a newspaper publication containing the different news articles on the success stories of cooperatives from all the regions of the country and the various activities conducted by the CDA that benefitted the cooperatives.

NCDC conducts its General Assembly and Election of Officers

By Inocencio M. Malapit

The National Cooperative Development Council (NCDC) conducted its General Assembly and election of officers last January 23, 2018. Held at the 7th floor Multi-purpose hall, CDA Bldg., Cubao Quezon City, the general assembly was called by Mr. Samie Billanes, incumbent chairman of NCDC. Pursuant to the requirement of CDA Memorandum Circular 2013-01, it directs NCDC to conduct election of officers every second week of January.

In said election, Mr. Samie Billanes, Regional Cooperative Development Council (RCDC) Chairman of Iloilo Region was re-elected as National Chairman. Elected as Vice Chairman was Celia Atienza representing the League of Cooperative Development Officers (LCDOP). Engr. Felix Tabasa, RCDC XII Chairman was elected Secretary, Cristina Salvador of BANKOOP as Auditor and Nancy Marquez-RCDC chair of NCR was elected treasurer.

The NCDC is a council organized and created among others to coordinate cooperative development programs among the stake holders particularly to ensure that the government cooperative programs will cascade down to the intended beneficiaries and that is the cooperative movement.

Organized in its present structure, through CDA Memorandum Circular 2013-01, and upon the mandate of Executive Order No. 95, issued by then President Fidel V. Ramos, the NCDC is composed of government sector through the National Coordinating Committee for Cooperative Promotion and Development (NCCCPD) and the representative of the League of Cooperative Development Officers of the Philippines (LCDOP) as well as the different chairpersons of the different Local Executive Leagues of the Philippines, the cooperative sector through the chairperson of the various regional cooperative development councils in the different administrative regions in the country, the chairman of the Philippine cooperative center (PCC) the, representative of Bankoop which is the federation of Cooperative Banks in the Philippines, and representative of the academe with cooperative curriculum.

In the general assembly conducted, partners of CDA from other government sector attended. They are the representatives of DA, DTI, DAR, DILG and financial institutions such as LBP, DBP and ACPC. Their presence was a manifestation of their growing support for CDA and the cooperative sector. Among the 15 organized Regional Cooperative Development Council’s, nine (9) attended and five (5) failed to send their representative. The 5 regions that failed to send their representative in this vital NCDC activity were RCDC Region 2, RCDC-Region 4, RCDC-Region 9, RCDC-Region 10 and RCDC-CAR.

During the assembly, Mr. Samie Billanes gave his accomplishment report emphasizing on his valiant effort in rallying the NCDC and its membership to oppose the attempted efforts to remove the tax exemption privilege of cooperatives through legislative act. Immediately after his re-election as NCDC chairperson, Mr. Samie Billanes called on the different members of NCDC to face squarely the different issues affecting cooperatives and recommended the holding of a strategic planning session for NCDC officers to prepare their roadmap for 2018 which was duly approved and scheduled this February 2018.

Ensuring his presence at the General Assembly, CDA chair Orlando R. Ravanera in his greetings and message profusely recognized and thanked the partner agencies that attended and participated in the NCDC General assembly and called upon them to be more dynamic in their support for cooperative development. CDA officials present at the NCDC General Assembly was headed by Acting Executive Director Giovanni T. Platero who warmly welcomed the participants. Present too was Mr. Pedro Defensor, acting director of CDA-IDD, Ms. Melisa Santos, Chief-CDA-CRITD, secretariat was headed by Mr. Inocencio M. Malapit and assisted by Ms. Khamima Mama and Grace Alverne, staff members of CDA-CRITD.

OCS LAUNCHES BIYAYA NG PAG-BABAGO PROGRAM IN DAVAO CITY



The Biyaya ng Pagbabago Program, an anti-poverty program spearheaded by the Office of Cabinet Secretary (OCS) Leoncio B. Evasco, Jr., was launched at the Freedom Park, Davao City on December 9, 2017.

The program attempts to serve as convergence of the different anti-poverty programs of the OCS-supervised agencies in fulfillment of the mandate under Executive Order No. 1 issued by President Rodrigo Roa Duterte in June 2016.

Cabinet Secretary Jun Evasco graced the occasion together with the heads and representatives of the 11 different agencies under the direct supervision of the Office of the Cabinet Secretary, namely; Cooperative Development Authority, Housing and Urban Development Coordinating Council, National Anti-Poverty Commission, National Commission on Indigenous Peoples, National Commission on Muslim Filipinos, National Food Authority, National Youth Commission, Office of the President – Presidential Action Center, Philip-

pine Commission on Women, Philippine Coconut Authority, Presidential Commission on the Urban Poor, and Technical Education and Skills Development Authority. The National Irrigation Administration also participated in the program. The program launching was also attended by Speaker Pantaleon D. Alvarez of the House of Representatives.

Various stakeholders and clients of these agencies converged at the venue to witness and avail of the various programs and services offered by the said agencies.

The cooperative movement also participated in the launching. Not less than 580 cooperators from at least 189 cooperatives from various areas in Luzon, Cebu, Iloilo, Tacloban, Bohol, and Mindanao visited the service booth of the Cooperative Development Authority (CDA).

The CDA booth likewise attracted at least 54 non-cooperative organizations whose leaders have expressed interest in converting their respective organizations into full-fledged cooperatives.

TAPOK-TAPOK SA KOOPERATIBA UG BARKADAHAN SA PASKO: AN ANNUAL BLAST

The annual conduct of the Christmas festivity of the cooperative sector in Region XI dubbed as Tapok-Tapok sa Kooperatiba ug Barkadahan sa Pasko was conducted last December 7, 2017 at the RSM Events Center, PWC, Matina, Davao City.

The event was sponsored by the Region XI Cooperative Development Council (RCDC XI) under the able leadership of its Chairperson, Engr. Felix L. Tabasa, in close coordination with the Cooperative Development Authority-Davao Extension Office (CDA-DEO), with the headship of Regional Director Elma R. Oguis.

The activity started with a Holy Mass at 8:00 a.m., followed by the Opening Program at 9:30 a.m. Davao City Mayor delivered her Welcome Address to all the participants of Region XI through the Audio Video Presentation (AVP). The RCDC XI Chairperson, Engr. Felix L. Tabasa gave the Opening Remarks and RCDC XI Secretary, Rev. Antonio S. Alastra acknowledged the participants of the event. The ever-supportive Vice-Governor of Davao del Norte, Hon. Alan Dujali who is also the active Chairperson of Provincial Cooperative Development Council delivered his

Inspirational Message.

Candidates for the Mr. & Ms. Cooperative Idol 2017 representing Davao City, Davao del Norte, Davao del Sur and Davao Oriental opened the activity with a big bang in their Production Number wearing their colorful decorative jeans. Afterwhich, contests for Christmas Carols, Group Dance Craze and Singing Duet took place.



Winners of different contest areas were declared hailing from Davao del Norte the Mr. & Ms. Cooperative Idols 2017, Mr. Reynaldo Lugo, Jr. and Ms. Remelyn L. Babagay, respectively. Cooperatives from Davao del Sur were the winners of Christmas Carols and Group Dance Craze. The winner for Singing Duet was from the province of Davao del Norte. Other awards given were Biggest Delegation from Davao del Norte and

COOP-NATCCO HEARS THE PLIGHT OF COOPERATIVES IN CAGAYAN VALLEY

By: Jurela V. Cruz and Leann R. Fontanilla

January 9, 2018 – Hon. Sabiniano “Ben” S. Canama, visited cooperatives in Cagayan

2009, DILG MC No. 2017-16 dated February 1, 2017 reiterating the tax exemption of cooperatives. These agencies



Cong. Ben Canama and OIC Director Artemio N. Guzman with the cooperative leaders during the Cooperative Forum in Tuguegarao City, Cagayan

Valley, particularly in Tuguegarao and Nueva Vizcaya. Various fora were held to discuss the issues and concerns of cooperatives in the area. The common issue raised is the problem being encountered by the cooperative sector with the Bureau of Internal Revenue (BIR) and Local Government Unit (LGU). Even with the presence of the BLGF MC No. 31-2009 dated October 7,

still refuse to acknowledge the tax exemption status of cooperatives. Thus, taxes collected, some even amount to Php 50,000.

Hearing this plights, Cong. Ben, promised to have a meeting with the BIR to clarify the issue. Noting the fact that this issue is not only encountered by cooperatives in Re-

gion 2 but in other regions as well.

Through the consultative meeting, Cong. Ben discussed projects and accomplishments of the COOP-NATCCO Partylist. He also solicited suggestions from the Cooperative Sector on programs/ projects that would help them improve their members' lives and the cooperative's operation as well. Cong. Ben emphasized that it is the Cooperatives who know best what they need considering their operations, membership and geographical location.

Cong. Ben appealed to the Sector to show to the community how a cooperative can change the world. Gone are the days that what they see in Cooperatives are sari-sari store vendors. He gave his full support to the cooperative movement, and said “Let us show them that Cooperative is the only answer in eliminating poverty and bridging the increasing gap between the rich and the marginalized”

CDA-DAVAO JOINS IP WOMEN FORUM AT TALAINGOD WITH OPAPP & OTHER NGAS

The Cooperative Development Authority – Davao Extension Office (CDA-DEO) contingent, composed of Ms. Elma R. Oguis, Regional Director, Antonio C. Escobar, Supervising CDS, Remedios D. Alarcon, CDS II and Clariza C. Cantos, CDS II and Gino Tabuclao, Driver I, is one of the twenty-one (21) NGAs tapped by the Office of the Presidential Adviser on the Peace Process (OPAPP) which joined the IP Women Forum at the Municipal Gymnasium, Balimba Hills, JBL, Brgy. Sto. Niño, Talaingod, Davao del Norte on 14 July 2017. As part of the primary objectives of the activity, the CDA-DEO brought used clothings and medicines and vitamins together with the rest of the NGAs, Provincial Government of Davao del Norte and private organization to be distributed to some three hundred nineteen (319) target IP women of Talaingod Municipal-

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DAVAO COOPS FUND MASSAGE THERAPY TRAINING (NC II) FOR RECOVERING DRUG DEPENDENTS

Cooperatives in Davao City such as Manuel Guianga and Sirib Growers and Employees Multipurpose Cooperative (MAG-SIGE MPC), Toril Community Cooperative (TCC), Sta. Ana Multipurpose Cooperative (SAMULCO), El Grande Multipurpose Cooperative (EL GRANDE MPC), Eagle Multipurpose Cooperative, Police Regional Office 11 Multipurpose Cooperative (PRO 11 MPC) funded the TESDA-accredited Massage Therapy Training for former drug dependents in Davao City. Last February 8, 2017, Brgy. Tomas Monteverde, Sr. commenced the Massage Therapy Training (NC II) among the 22 qualified recovering drug dependents who have surrendered to the PNP with the assistance of the barangay officials headed by Barangay Captain,

Hon. Robert M. Diaz.

The training run for 20 days with the scheduled time from 9:00 a.m. to 3:00 p.m. It is being administered by a team of duly accredited massage therapy instructors of Davao Doctors' College, Inc. The venue was one of the classrooms of the public elementary school adjacent to the barangay hall and accessible to the designated coordinating barangay officer to monitor the daily training.

More than half of the participating drug dependents were women whose ages range from early 20's up to mid-30's. Right at the start of the training, a brief orientation was given to the trainees about the objectives of the program and the involvement of the cooperatives in Davao City in pro-

viding financial assistance to defray the cost of the training of each trainee, as part of its observance to the 7th Cooperative Principle of Concerns for the Community.

The project has reached the knowledge of Ms. Mairavic Oficial, a Naturopathy Doctor, of the Universal Peace Federation who happened to have an activity, dubbed as the 1st Cooperative Livelihood Congress, on that same date in Davao City. She was very glad to know about it and was excited to be a partner of the undertaking. Henceforth, she committed to share the education on peace and spiritual nourishment of the recovering drug dependent trainees for free. In turn, Ms. Angelica L. Torres, Director for Extension & Administra-

tive Services, Davao Doctors College, Inc., gave her three (3) days for the spiritual and peace education as additional activity of the said training.

After graduation, the cooperatives also provided massage equipment to the successful graduates for them to immediately use their newly-acquired massage skill for their livelihood.

Indeed, the first batch of the project has already earned, at this early, the recognition and support from other organizations who share in the advocacy and belief that these victims of drug addiction still have ample opportunity for improvement

CDA 6 conducts training for micro coops

By: MERCY J. GABASA



Atty. Arnel D. Agrasada giving his inspirational message to the participants.

The Cooperative Development Authority (CDA) – Iloilo Extension Office, Region 6 in partnership with various Cooperative Development Councils, (CDCs), Local Government Units (LGUs) and big cooperatives in the areas conducted eight (8) series of capability building: Fundamentals of Cooperatives (FCs), Governance and Management of Cooperatives (GMCs) and Internal Control System (ICS) for micro cooperatives in Region VI.

Three trainings, namely: FCs and GMCs were conducted in the Province of Capiz in partnership with the Capiz PCDC and Provincial Government on March 15-16, 2017 at

the Hall of Governors, Provincial Capitol, Roxas City and ICS on November 16, 2017 in the Municipality of Tapaz, Capiz in tandem with the Local Government Unit (LGU)

Province and City of Iloilo on the other hand, availed 5 trainings, (1) FCs undertaken in coordination with Barosbos, Cawayan, Ginticgan MPC, the Municipality of Carles on April 26, 2017, (2) FCs and GMCs in Iloilo City partnered by Federation of Iloilo City Cooperatives (FEDICCO) and City Government through the City Cooperative Development Office (CCDO) on July 12 - 13, 2017.

Last two (2) batches of FCs and GMCs were facilitated in partnership with the Kooperatiba Naton MPC and Local Government Unit of Tigbauan, Iloilo on October 12 and 13, 2017, respectively.

The 665 men and wom-

en from 195 cooperatives attended the FCs, GMCs and ICS as mandatory trainings required under Article 44 of RA 9520, otherwise known as the Philippine Cooperative Code of 2008 and Rule 7 of its Revised Implementing Rules and Regulations. Memorandum Circular (MC) 2017-01, Series of 2017 re: Capability Building Program for Micro Cooperatives was issued by CDA primarily to help the micro cooperatives, with very low level or no compliance at all to fully comply with the mandate of the laws.

According to CDA Regional Director Atty. Arnel D. Agrasada, such issuance was not only for compliance of the mandatory training requirements but also to capacitate the cooperative officers to operate and manage their respective cooperative efficiently, effectively and successfully.

He said further that Region 6 has a total of 355 registered micro cooperatives with an asset of Php 3,000,000.00

and below excluding the value of land as defined in MC 2007 – 07, Series 2007 dated June 5, 2007.

Other topics discussed were CDA Updates, Annual Compliance Review of Reportorial Requirements, Orientation of Savings Mobilization and Capital Build-up and MC 2013-22 re: Guidelines on Mainstreaming Gender and Development (GAD) in Cooperatives.

The author, who is also the Chief of CRITS, along with Ms. Mary Grace M. Sangcada, Chief, Cooperative Project Development Assistance Section (CPDAS), Mr. Proceso A. Beraño, PCDS, Capiz CDA Field Office, Mr. Mario I. Muñoz, PCDS, Aklan CDA, Ms. Myla J. Ferfas and Ms. Venus A. Obsiana, Head, Supervisory and Examination Unit (SEU) facilitated and talked about the capability building for micro cooperatives.

ADTEMPCO Effects Peace to Abra

By: MARTIN B. MANODON

Peace is illusive but not impossible if purposely pursued with the right intentions.

In the province of Abra, hunting the illusive 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; waring politicians set aside their differences and actively participate in cooperative activities.

Through the efforts of the Abra Diocesan Teachers and Employees Multipurpose Cooperative (ADTEMPCO), 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's opinion on Abra's peace condition. Indeed, its vision embodies perfectly what the cooperative pursues that created a domino effect on concord among factions. Thus, the vision to provide excellent financial products and allied services to its members through socially responsive and environment friendly business ventures and share the blessings to the community.

The business ventures that flourished were shared in the community including the church that gathers the faithful and the residents to acclaim what the cooperative has contributed to the institutions in the community with the church as partner. "The season of joy, love and peace creates the

atmosphere of calmness and happiness in our hearts" were the words of Fr. Nilo Pablo S. Peig, ADTEMPCO's chairperson. The C-trilogy of partnership among Cooperative - ATEMPCO, Church and the Community has created an atmosphere that brought peace for Abrenians.

While ADTEMPCO did not hunt peace, the different branches scattered in Luzon is a testament on Abra's peace standing.

Brief Background

In a festive December 22, 1985, a cooperative was born out of a financial need among the Abra Diocesan Teachers & Employees. There were 74 founding members composed of School Directors, Principals, Teachers and Employees of the Diocese and the Divine Word Missionaries. In February 1986, the cooperative started its operation to serve the financial needs of the members. The externally generated fund that came from the member-owners amounted to 42,361.59. The Divine Word Missionaries thought of granting a seed money in the amount of P110,000.00. On January 28, 1988, the cooperative was finally registered with the Bureau of Cooperatives Development with Certificate of Registration RI-FF 186. The increasing number of members and demand for the credit services of the cooperative prompted the Diocesan School Office to deposit its Trust Fund with ADTECCO in the amount of P353,719.31. The cooperative's first MISSION is to help the members learn how to

systematically save for future needs and to prudently invest their savings back to the borrowing members by acting as their banking and finance arm.

Improvement and expansion of ADTEMPCO's services has increased the trust and confidence of the community. ADTEMPCO's rallying point to raise the bar of trust of the member-owners bore fruit with the fast growing diversification of its cooperative businesses. One evidence of improved services is the courteous corps staff that member-owners and the community witness in the daily operation of the cooperative. Another evidenced-based management practice and conduct is the efficient and fast service afforded to transacting members. In like manner, the ADTEMPCO pursues unique practices to inclusively motivate the community to attend assemblies for the resident non-members to witness the beauty of joining the ADTEMPCO

Management Practices on Membership

1.Membership vigilance – member as owners are asked to be vigilant and report whatever fraudulent acts and malpractices of staff and officers through a suggestion box

2.Home visitation - With the visitation, members' participation increased and delinquent members started to pay. When this was not done before, problems of members who were delinquent were not properly documented.

3.Peer Advisory Group – The advisory group makes use of a

group of members visiting other members not to pressure the member but to give advice and at the same time to know the first hand problem of the member.

Mortuary Service

It opened in 1989 where membership was voluntary. Membership fee was P100.00 and assistance to every deceased member was P20.00. The assistance was then increased to P50.00 in 2000. For non-members who wish to be a member in the Mortuary Service, they are called the extension member who must be sponsored by a member who were allowed to have five extension members. Every member contributes P5.00 for every deceased extension member. In 1992, ADTECCO was converted into a Multi-Purpose Cooperative, hence, the name Abra Diocesan Employees Multipurpose Cooperative (ADTEMPCO).

Business Activities:

1.SAVINGS AND CREDIT SERVICES – This service include salary deduction, daily collection (business persons), OFW's remit through banks, collateral – lot or vehicle, if loan equals SC no collateral

CDA-DAVAO JOINS IP WOMEN FORUM AT TALAINGOD WITH OPAPP & OTHER NGAS

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ity.

The forum's theme "Empowering IP Women Through Continuing Education and Delivery of Basic Services by Various Stakeholders of Region XI" was further highlighted by the presentation and discussion of: 1) IP Rights and IPRA Law by NCIP XI; 2) Mainstreaming Gender and Development by the Provincial Government of Davao del Norte; and 3) IP Education by DepEd XI in the whole morning, and conduct of medical check-up, free haircut, legal counselling and distribution of medicines, vitamins, bags, school supplies and slippers among IP Women and children in the afternoon.

The attendance was so overwhelming that it exceed-

ed the said target. Happiness and excitement were all over the faces of the IP women as they listened to the different programs of the government agencies. The Mayor of the Municipality, Hon. Basilio Libayao, expressed his great gratitude in his speech owing to the presence of the representatives of various NGAs in his municipality who came over across the region.

The activity was concluded with every attending IP woman wearing a big smile as each left the venue bringing something, like consumer goods, school supplies, slippers, medicines and vitamins, for home.

Spirit of PP 493 abounds in Western Visayas

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Best Performing Cooperative in Community Involvement and Participation and Exemplary Performance in Employment Generation and Sustainable Development Partner of the Province.

Best Performing Coop in Integrated Services was awarded to Mabini Limers and Farmers MPC, Best Performing Coop in Internal Capital Accumulation was given to Guimaras Employees MPC, Best Performing Coop in Membership Expansion to Guimaras Brethren MPC, Most Promising Cooperative to Guimaras Electric Cooperative, Best Performing Community – Based Cooperative in Integrated Services to Nueva Valencia MPC and Most Efficient Coop in Return of Investment was awarded to Jordan Municipal Officials and Employees MPC.

Province of Iloilo an Iloilo City

The Province and City of Iloi-

lo both commemorated successfully the 2017 Cooperative Month Celebration through the partnership of the Cooperative Development Councils, Provincial/City Government, Cooperative Development Authority and host municipality and cooperatives.

Various activities were conducted purposely in enhancing the capability of the internal stakeholders of cooperatives and creating public awareness about its significant contribution in the socio – economic, political, cultural and environmental development. The month-long celebration of the province started with an Opening Program in the morning and KOOPERATIBALITAN Sa CDA in the afternoon at Tigbauan Covered Gym, Tigbauan, Iloilo on October 6, 2017.

Hon. Sharon S. Garin, Representative of AAMBIS – OWA Partylist, was the Key-note Speaker who shared inspiring insights and updates to the participants. Invited guests and 350 participants were warmly welcome by Hon. Atty. Suzette T. Alquisada, Municipal

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A MODERN TALE OF GENEROSITY

By: Sherwin Keith Salazar

How does generosity and kind nature bring good fortune? Think of an old children’s folktale “the Shoemaker and the Elves”. Whereas the shoemaker who loves helping others, gives to the poor, feeds the hungry, gets rewarded in the end... Maybe you are wondering how does a cooperative fit in the story? A certain cooperative shared the same tale...

Paco Savings & Credit Cooperative (PASCCO) was created on February 6, 1983 from the initiative of Fr. Carlos Van Ooteghem, CICM priest and by Ms. Mercedita Ocampo, an active member of the Catholic Charismatic Group. They lobbied the idea on how to show concern for the welfare of the Paco market vendors. People gathered and headed the call. Twenty –six cooperators from all walks of life answered with shared enthusiasm and a common vision to alleviate the lives of members through cooperativism. Five-six, loan sharks, and high-interest rates are the common culprits that hinder vendors and residents on breaking free on the bondage of poverty.

Looking back at their humble beginnings, Paco Savings & Credit Cooperative started with only 26 cooperators with an initial capital of Php. 11,000.00 and the first PASCCO office was just a small table outside the office of

the Parish Priest. A True testament to the pioneers, the officers worked voluntarily, no per diems, and even honorarium, office equipment and supplies came straight from their pockets for the sake of service. Still, they held office from 6 am to 9 in the evening to accommodate loan applicants, savings and deposits and other payments. And the rest should we say are history.

With 34 years notwithstanding, Paco Savings & Credit Cooperative had their share of ups and downs. One instance that lingered was their find a incapacity to find suitable office to operate. Eventually, one of the cooperators allowed to lend his/her time deposit in order to find an office to rent. Now, with the ever growing population, PASCCO once again headed the call from its members. With various deposits and loans schemes to cater the need of its members, the cooperative has undergone changes to improve their quality of service to its members. Once a small cooperative with only a small table outside the office of the Parish Priest and now a medium-sized cooperative whose assets soared to 50 Million Pesos. To date, Paco Savings & Credit Cooperative keeps its foot plainly on the ground. Whether you are the Shoemaker or even the Elves acts of kindness will be rewarded.

MANDAUE CITY COOPERATIVE DEPARTMENT: THE NEXT BIG THING

By: MARIEFEL A. TAGHOY

True to the vision of Mandaue City Cooperative Department to be a trendsetter in cooperative development by 2022, it ended 2017 with numerous accomplishments. From capacity building to environment concerns, MCCDO aimed to bag the award for outstanding cooperative develop-

from those who are outside the jurisdiction of Mandaue City. Member coops were also oriented with basic culinary arts, meat processing and soap-making to give them a range of business opportunities aside from lending activities.



Opening Salvo, Coop Month 2017

In coordination with Cooperative Development Authority, MCCD celebrated Coop Month with a foot parade as its opening salvo

ment office in the 2018 Gawad Parangal.

Mandaue City Cooperative Department was created by virtue of City Ordinance No. 22-1993. Its mission is to provide technical, financial assistance and other related services for sustainable development in Mandaue City. It serves 67 operating cooperatives with more than twenty-three thousand members.

For 2017 alone, mandatory trainings were freely conducted to microcoop leaders and a minimum fee was asked

at Mandaue City Cultural Complex last October 1, 2017. It was actively participated by all of its members. A Fun Run was initiated on October 22, 2017 at the same venue. A Clean Up Drive with Cooperative leaders and members at the Butuanon River was also done. It ended with the awarding ceremony for outstanding cooperative members in November.

MCCD ranked second to TCCD for Best Performing Cooperative Office but determined to get the most coveted title for the next awarding ceremony.

CONSISTENT HARD WORK PROMISES SUCCESS

By: Faye D. Cariño

Within the outskirts of the Province of Ilocos Norte, particularly in the town Banna, which is a fourth class municipality, specifically Barangay Binacag, the way of life was remarkably hard due to social, economic and political chaos which was a common spectacle back in the days.

This barangay is located at the southern part of the municipality bounded from the north by Barangay Imelda, and from the east by Barangay Bomitog and from the west and south by the Municipality of Nueva Era. Its land area is 59.6 hectares composed of hills and forest areas and agricultural lands covered by Agrarian Reform Program. With these facts, the Department of Agrarian Reform (DAR) included the area under Binatog Agrarian Reform Community in the municipality for easier and better way to promote and deliver basic services to Agrarian Reform Beneficiaries (ARBs) for development.

Since there was no proponent organization yet to assist the agency in project undertakings, the natives in Barangay Binacag spear-

headed the organization and registration of a cooperative, with 39 incorporating ARBs and a scanty capital of less than five thousand pesos (PhP 5,000.00). Mr. Esteban Medrano and Ms. Amelia Bautista became the first Chairperson and Manager respectively.

Banna Multipurpose Cooperative was registered with the Cooperative Development Authority-Dagupan Extension Office on December 21, 2000 under registration number DAG – 4340. It was re-registered on January 18, 2010 with Registration Number 9520-01006285, in compliance with Article 144 of the R. A. 9520.

Its name was conceived from an acronym, in their native tongue, Ilocano- Bassit A Ganansia Naurnong Omado Sanikua (BAGNOS) which means “a little profit when managed properly will increase assets”, and this refers to the income generated through the joint efforts of the officers and member. The first business activity of the cooperative was operation of a consumer store. With the continuous patronage and support of the members and the community, its capitalization in-

creased, and a credit service was added to solve the financial problems of its members, particularly those belonging to the marginal stratum. This vital transformation created an impact in the locality particularly on the lives of the people.

The Consumers’ Store started its operation on September 3, 2000. It occupies a small room at the Brgy. Binacag Public Market with a meager amount of ₱4,000 capital.

Over the years, the cooperative has ventured to various business activities such as palay trading, goat and hog-raising including rice coffee production. The latter became the municipality’s “One-Town-One Product” (OTOP). Hence generating more job opportunities in the community. From then on the cooperative actively participated in various local and national trade fairs, promoting and selling their proudly owned and now known “Banna Blend Rice Coffee”.

Its latest endeavor is butchering pig and “longganisa” production. Assets have also increased with the acquisition of hauling truck to complement its palay trading and a motorcycle with side wheel for the butchering and store operations. A warehouse was also built and rice coffee production facility

was bought with the assistance of the DOLE from which the cooperative has also earned awards and recognitions.

The financial status of the cooperative as of December 2017 boosted the coop leaders to work better for the benefit of the organization. The coop realized a remarkable rise in its membership from thirty nine (39) to 636 regular members. Capitalization and much income lead to the expansion of services. The officers never lost focus to what they are bound to pursue. “Service to people and the community”, this is the rationale behind the rapid growth of the cooperative. It has created an image of worthiness and trust and confidence from the public.

Today, with the efforts of its five Board of Directors, 30 motivated and efficient Management staff and the presence of effective and devoted Development and Operations Officer, including the supportive members, the coop has metamorphosed from a mere consumer store to other business agriculture enterprise that is expanding and responsive to the demands of its constituents.

During our interview with the BODs including the Management Staff and Committees,

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KOOPERATIBA NATON MPC: “Simply Making a Difference”

“There is nothing more beautiful than someone who goes out of their way to make life beautiful for others.”, the true essence of cooperativism and the way of life the KOOPERATIBA NATON MPC (KNMPC) for the past 13 years has been doing and will be doing onward.

A need-driven cooperative established by 25 church members with an initial paid-up share capital of Php7,000.00 was duly registered with CDA on December 15, 2004. As of December 31, 2016, KNMPC has 698 members, 9 employees, Php9.536 Million paid-up share capital, Php34.637 Million assets.

It operates and manages Credit and Savings, Trading of frozen products, farm inputs, and natural juice production, Consumer Store and Catering Services. Other programs and services include Coastal Clean-Up, Environmental Sanitation (Street Cleaning & Dredging of Canals), 1st Cooperative Sustainable Agriculture Summit, Tree Planting, Medical & Dental Mission, Eye Care Program, Blood Letting Project, Feeding Program, Relief Operation & Gift Giving, Koop Sports (Summer League) and Koop Night.

KNMPC is truly living in the ideology of cooperativism, as inspired more by their motto “Simply Making a Difference” which certainly transforms lives of the members and the community.

Ms. Georgina Basco, the founder and current manager said that “Hangad naming na umasenso ang aming mga miyembro. Gusto namin makita na makapag-aral ang kanilang mga anak, makapagtayo sila ng sarili nilang bahay. Dahil habang umaangat ang aming co-op, sila ay umaangat din.

more than 10 years. is one (1) of the members who has availed big help from cooperative. KNMPC really helped him in supplementing his budget for his housing project.

Mr. Basco, is very grateful of the loan program of the coop-

of forming a cooperative started in 2004, when a group of christians, deeply involved in church ministry work saw the need for a financial assistance. Such existing “financial need” of the members which was further heightened when Ms. Georgina Basco, the person behind its organization suffered from financial setback when her father got sick. The situation motivated them to organize a cooperative.

The “razon-de-etre” that 25 christians, organized KNMPC in June 2004 with an initial capitalization of Php 7,000.00 on June 2004 and was finally registered with Cooperative Development Authority (CDA) as KOOPERATIBA NATON on December 15, 2014.

The cooperative started as a consumer’s store, selling rice and groceries primarily to fellow Christians and its members. Within the first three months of operation, a small portion of the church building was used for its operation. On February 2005, they borrowed a small cottage (which was used as a Sunday School Center before) to serve as a mini-store. After ten (10) months of operation, as barangay folks became aware of the cooperative, it opened the membership to the community. It started to offer providential, livelihood and emergency loans at minimal rates slowly eradicating the usurers that have been draining the pockets of the already poor community members. This proved to be a smart move in their part as membership soared to avail of the financial assistance program. Slowly but increasingly, it gained the attention of barangay folks who were interested to involve in micro entrepreneurial activities yet lack capital. With increasing membership, the demand for services also grew.

In 2010, it established an internet café at Brgy. Tanrael, Tigbauan Iloilo, which benefited high school and college students who did not have internet connections at their homes. In 2012, it started its Bulilit& JR Program. This project encourages children from ages 1 to 12(Bulilit) & ages 13-17 (JR) to open their own savings account and are financially responsible at their tender age.

The Cooperative also offered livelihood programs such as hog fattening and poultry, trisikad, tricycle and direct selling which gained tremendous popularity in the community, increasing the membership exponentially.

On April 10, 2013, Kooperatiba Naton was awarded as the Most Promising Micro-Cooperative in the Province of Iloilo.

Thus, in September 2013 the cooperative bought a 3,324sqm. lot which will be used for future development and expansion of Kooperatiba Naton. In September 2014 they started to construct a two-storey building on a temporary lot, to which the ground floor occupied the consumer store and the second floor served as the office.

Being proactive and creative, the Cooperative began to establish community outreach programs such as feeding pro-

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As key player in development, KNMPC answers the felt needs of the members in improving the quality of life of the members and the community particularly in the aspects of socio-economic, cultural, political and environmental development of the society.

THE TESTIMONIES:

John Eric A. Basco, OFW, member of Kooperatiba Naton for

erative because he was able to sustain and complete his house. Today, he is enjoying the fruits of labor for being a member of Kooperatiba Naton.

Cerilo Carlos Valencia, CEFEKUR Owner/Businessman, he started his membership 2 years ago. Actually their cooperative really helps him in his existing project, especially in raising his capitalization. Such capitalization helps him cope with the demand of his customers as well as their due dates. Through the financial assistance which is a big help, he was able to purchase the materials on time and meet the demands of customers.

Eduard Dela Cruz, farmer, said that he really thank GOD for the opportunity to share his testimony to prove how Kooperatiba Naton helped him improve his well-being. Before he joined the cooperative, he is a corn farmer, and he borrowed and depended on his capitalization from financier. For the past 30 years they noticed that only the financier is improving and the farmer is not getting any better in improving his/her quality life.

During the time that Kooperatiba Naton enters their place, they are very grateful because of the financial assistance that the coop provided them with low interest rate as compared to their financier before.

In 30 years, they were at the mercy of the financiers. They ended with no savings generated but with their cooperative, they are able to generate savings in just more than a year of being a member of the Kooperatiba Naton.

THE EVOLUTION:

In the beginning, the idea

Masaganang Agrikultura, Kaagapay ang Kooperatiba-A Convergence of Agriculture Cooperatives

By: Mariefel A. Taghoy



Standing from left to right: Mr John Wesley B. Gayo-P4MP Vice President, PCDC Chairman Profetiza S. Lim, CDA Administrator Hon Mercedes D. Castillo, Dumaguete City Mayor, Atty. Felipe B. Remollo, CDA-OIC, Dr. Nora P. Patron, Dumaguete City Agriculturist, Mr. William E. Ablong, Standing at the Back. Mr Alessandro Clora Bolodo

Agriculture Cooperatives in Region 7 converged in a forum in Dumaguete City last September 8-9, 2017 to discuss various issues concerning the ecosystem.

The theme Masaganang Agrikultura, Kaagapay ang Kooperatiba aimed to strengthen the agri-sector in terms of food security and sustainable coop-

eratives. With the support of CDA Administrator Hon. Mercedes D. Castillo, CDA CEO Personnel headed by Dr. Nora P. Patron, and the local government units, the forum garnered together more than 300 individuals composed of officers, members and coop staff across the region. Also present in the forum were the various national government agencies that purposely disseminate their programs and services so that cooperatives can avail from them.

The successful convergence brought in an additional 400 Thousand pesos for the PCDC budget.

The following articles are the products of the heart and mind of the Chairman of the Cooperative Development Authority, CDA Chairman Orlando R. Ravanera. These articles are the reflections of his views and desires for the cooperative sector as the Chairman of CDA and for the environment as a known environmental advocate. These articles was published on SunStar

Three Poems for Liberation

Poetry is more powerful than feature writing as a poem is the language of the heart not just of the intellect. Indeed, “only through the heart can one see rightly; what is essential is invisible to the eye.”

May I share three poems emanating the inner recesses of my heart? The first one entitled, Veritas Liberabit Vos (the truth shall set you free), looms from the pain of the heart, having been unjustly attacked by so called electric cooperatives (ECs) for advocating that these ECs should recognize their millions of members as member-consumer-owners (MCOs) and must operate as genuine cooperatives highly adhering to the time-honored and universally-accepted cooperative principles and practices. Indeed, these ECs continue to commit social wrong for almost 5 decades now.

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 because 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 beautiful 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 courageous hearts and minds.
There, in the land of the brave and the free,
Amidst nature bounties lies hunger 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,
Behooing 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 mainstream 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 illuminate 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 third poem is about the essence of transformative cooperatives for people, planet, prosperity, and peace whose time has come to liberate poor and the oppressed from the quagmire of unbridled materialism and consumerism brought about by a flawed contemporaneous development paradigm which is only successful impoverishing the people and killing mother Earth.

The Wind of Change

*The wind of change now hovering from the mountains to the cities,
From the hills to coastal communities, 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 cooperatives,
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 potentials, rallying all stakeholders,
We will advocate, we will empower,
We stand as one dedicated to serve.
Now social transformation in the offing,
Gaining headways, taking responsibilities,
Let us all be reminded of our impending victory,
The people united can never be defeated.*

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 love 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

agricultural 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

Continue to p17

coastal communities. This is so because the grandeur of the Philippine bays is now fast disappearing as they undergo 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 tayol!

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!

The 7th Asean Cooperative Business Forum

WITH a critical mass of some 500,000 agricultural cooperatives from the 10 Asean countries – yes, about 500,000 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 coun-

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.

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 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 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 kinabuhian kung dili mao gayud ang kinabuhian!”

Yes, it is not the economy but the environment, stupid!

tries when we met in Bangkok, Thailand in 2012 during the meeting of the Asean Center for the Development of Agricultural Cooperatives (Acedac).

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.

all,” has put in clear categorical term the very essence of cooperativism and why we have to propel cooperative business to greater heights.



The delegates to the 7th Asian Cooperatives Business Forum have come together January 16 to 18 for a 3-day convergence in Manila to

The theme, “Cooperatives, being members-owned, value-based and sustainable, are advancing prosperity for

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.

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.

ture, 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.



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 na-

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 coopera-

tive 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 organic 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

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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 agricultural 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.

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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.

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ture 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 tayoy!

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.”

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FATIMA MPC: HAND-IN-HAND IN ACHIEVING SUCCESS

By: Loraine M. Yu

We Rise By Lifting Others”, powerful words by Robert Ingersol which the Fatima Multi-purpose Cooperative lives by as an example. The idea that helping others is part of a meaningful life has been around for thousands of years. This is how a purpose-driven cooperative somehow achieved its success.

The Fatima Multipurpose Cooperative started sometime in March 1996 in the municipality of Calubian Leyte. It was organized by socially oriented individuals who realized that credit was a felt need of many poor folks in the area. Uplifting the people of Calubian from poverty was the primary aim in organizing such. The name FATIMA was adapted in honor of Our Lady of Fatima, the Queen and Patroness of Calubian.

It was on July 1, 1996 that the Fatima Credit Cooperative commenced its lending operation. Just like any other starting organization, FATCO faced so many obstacles during its organizing and recruitment process. It was most difficult and frustrating and at times embarrassing for FATCO pioneers in persuading people to join the cooperative. Most of the reasons were the many mistakes of fraud and non-payment of loans of long gone cooperatives in the past. But even with these obstacles, FATCCO continued on. Losing hope or giving up was not an option by then.

It was on the eighth day of May 2001, a significant moment for Fatima Credit Cooperative in attaining its objectives to become a full-grown financial intermediary was realized when it embarked officially its Quasi-Banking Operation. The cooperative garnered a total deposit of P382,00.00 during the launching day and two months thereafter, the total deposit generated was close to P 1.5 M. This amount served as the operating capital for credit extended to micro-entrepreneurs in Calubian. On June 5, 2003, FATCCO was registered with the Cooperative Development Authority as FATIMA MULTI-PURPOSE COOPERATIVE under the CDA Reg. No. 9520-08000603. It expanded its operation and opened branches in various areas in Biliran and Leyte provinces. Naval Branch opened in 2005, Palompon Branch which has a remarkable emphasis on small businessmen/ entrepreneurs opened in 2009 while the Carigara Branch which has mostly cassava farmer members opened in January 2016. To date FATIMA MPC boasts of 8,138 active members in 27 municipalities of Leyte and managed a total asset of P191, 619,877.36. Fisherfolks, farmers, small and medium scale enterprises, even professional teachers are just some of the stakeholders of the coop.

Poverty in the Philip-

pires remains a challenge. But Fatima MPC turned this into an advantage not only for its members but also to the community in poverty line. The Fatima MPC is committed to help by providing innovative financial and non-financial services. It does not only focus on delivering its services but also is geared toward community development such as feeding program for less fortunate grade school and other community



oriented programs. Aside from credit and savings services, Fatima MPC also offers Allied Services to its constituents i.e. Water Refilling Station, Gasoline Station, Pryce Gas Distribution and Cassava Trading.

In order to provide affordable potable water in Calubian, the FMPC set up a water refilling station named Agua de Fatima that sells water at reasonable price. Water-borne disease is one of the biggest problems that the municipality tries to combat. Access to clean and potable water is a huge problem especially in the far-flung areas. This paved the way for the cooperative to establish communal water lines so that people in remote areas do not necessarily have to travel far just to fetch or buy water. After all, helping is not a new word for Fatima MPC.

The Cassava Trading and Processing of Fatima MPC started way back in July 2010 under Micro-agri-loan Product (MLP). It intends to expand the operation of the cassava plantation of the farmer/members. With this expansion, more poor farmers are assisted and offered improvement of their quality of life. Given an average land holdings of two (2) hectares per farmer, it is estimated that the project could benefit more than 600 farmer households. The project could also mean employment to poor

people as chippers and wage earners in the cassava processing. Fatima MPC’s efforts are powered by its active participation in the cassava industry.

The Fatima Multi-Purpose Cooperative is an accredited assembler of San Miguel Foods Incorporated, one of the largest animal feeds producers in the country. The latter requires the former to pool local farmers who shall produce cassava. With the cooperative’s success in the cassava program, these groups of small farmers aimed to increase their production which will eventually uplift their standard of living. The presence of a ready and assured market pushed them to expand their production into more economical approach. This will help their families to earn more than their previous income which is below the poverty threshold.

Value Chain Approach is being implemented in this program wherein they targeted the vulnerable farmers. Fatima Multipurpose Cooperative plays a vital role in the trading process. They extend assistance to its members by buying the cassava granules from its members and trades it to SMC.

As Fatima MPC opened a gasoline station and LPG business in Calubian in the year 2010, employment opened up for the people in the place. In the same year, a Farm Consolidation and Marketing Agreement was signed between San Miguel foods, Inc. (SMFI) and Fatima Multi-Purpose Cooperative. Small corn and cassava farmers pooled their produce and are consolidated and processed into granules and sold to SMFI for animal feeds.

“We have availed financial assistance with 0% interest for 1 year worth 50,000.00 pesos. Fatima MPC greatly helped in growing our business, said Jennifer Mahuti, entrepreneur from Calubian.

“Our loan from Fatima MPC was used in our initial investment and also increase our fish supply”, shared Erlinda Beltran a fish dealer from Palompon Leyte.

“Fatima MPC offered to buy our cassava harvest which paved the way for us to start planting other commercial crops. We are grateful for Fatima Multi-purpose Coopertaive assistance.” Remarked Rotche Itol, the President of Airport Farmers Association in Calubian Leyte.

These are just some of the testimonies which proved that their lives have changed because of the strong passion of Fatima MPC in helping those who are in great need. The coop will continue to strength-

en its strong dedication and commitment towards improving the life of its members and the communities where it operates through pioneering innovations.

Indeed the cooperative has gone a long way, but the journey is not yet over. Fatima MPC continues to find ways and means to serve its membership and community the best way possible. But as Mr. Margarito “Tito” Costelo Jr. CEO Fatima MPC highlighted, “the cooperative will not succeed without its members. Spirit of cooperativism should be present.” The cooperative would not grow to where it is now had the members not shown cooperation in the fulfillment of its objective and mandate.

Over and above all the economic gains is the dream for an invaluable contribution of FATIMA MPC to the development of its members and community more importantly on attitudinal change. That people should bear in mind the true concept of self-reliance and thrift, wise use of money and the reality that group cooperation is better than personal interests especially in this age of individualism and materialism.

**Spirit of PP 493
abounds in Western Visayas** *From page 13*
Mayor of the host municipality.

Atty. Roumelia Alpasan – Base, Legal Officer III of CDA, declared the formal opening of the 2017 Provincial Cooperative Month Celebration and was followed by Solidarity Messages from Hon. Liecel Mondejar – Sevilla, SP Chairperson, Committee on Cooperatives, Prof. Samie M. Billanes, Chairperson, RCDC 6/NCDC.

Awarding of Certificates of Appreciation to cooperatives that provided support and financial assistance during the conduct of the National Tripartite Conference for Cooperatives Development on September 20 – 23, 2017 at Grand Xing Imperial Hotel, Iloilo City was also undertaken.

KOOPERATIBALITAAN sa CDA facilitated by CDA in partnership with the host municipality, Kooperatiba Naton MPC, PCDC and PCDO tackled the topics on CDA latest Updates and Memorandum Circulars, Federalism and State of the Cooperative Movement shared by this author, Chief, CRITS, Atty. Roumelia Alpasan Base, and Ms. Mary Grace M. Sangcada, Chief, CPDAS, respectively.

Municipal and Provincial Trade Fair and Exhibits facilitated by PCDO/PCDC on October 17 – 27, 2017, Accounting for Non-Accountants Training at Puntavilla Training Center Villa, Iloilo City by PCDO/PCDC on October 10 -12, 2017, CDA

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People Helping People: A Parish Cooperative Initiative

*Servus Multi-Purpose Cooperative
Initao, Misamis Oriental*

In his quest to effect the dream of advancing total human development for the poor people of Initao, Misamis Oriental, Fr. Elias Salomon in 1979 sought the assistance of the Archdiocesan Social Action Center of Cagayan de Oro to support him in drawing the lives of poor people to the mainstream of development process.

His initiatives gradually paid off as his development work gained momentum when he became a full-pledged parish priest of Initao. It started with continuing education, leadership training, nutrition and livelihood project on animal dispersal. The Servus Human Rural Development Program (SEHRDEP) was created to implement these parish-based projects.

After more than two decades of social development in answering the needs of project beneficiaries, SEHRDEP has opted to venture on savings and credit cooperative thereby enhancing and expanding its services for financial needs with complete changes in terms of implementation and operation following the practice of cooperative principles, values and philosophy.

With its vision to become a sustainable and viable cooperative encouraging thrift and savings mobilization and extending products and services

responding to the needs of the members, SERVUS SAVINGS AND CREDIT COOPERATIVE came to existence. On June 28, 2010, Servus Savings and Credit Cooperative started its first day of operation utilizing a portion of lot owned by one of the members, as temporary office considering its accessibility being within the area of Initao Public Market. It has 19 pioneering members and initial capital of P62,500.00 when it was registered with the CDA. By 2013, the coop has reached to 1,400 regular and associate members with five (5) full time employees. Being true to its name, SERVUS, a latin word meaning servant, has been in service to its members, and now has a total asset reaching P17M. It has affiliated with different federations (PFCCO and MASS-SPECC and CLIMBS) to continually acquire sustainable practices through the principle of cooperation among cooperatives towards cooperative viability. Partnership among different financial provider like Landbank and UCPB – CIIF was also part of cooperative strategy to meet liquidity requirements and service the members unendingly. By the end of 2015, the coop membership has increased to 2,000 regular members, and its paid -up share capital is going nearly twenty million pesos (PhP 20,000,000.00). This has prompted the General As-

sembly to approve of the filing of amendments to its articles and by-laws increasing the authorized capital, and change of coop category from single line to multi-purpose cooperative.

THE PRESENT
On August 01, 2016, the Cooperative Development Authority (CDA) has approved and issued a Certificate of Registration of Amendments to the Articles and By-Laws of the Cooperative from Savings and Credit to MULTI-PURPOSE COOPERATIVE with authorized capital of Thirty Million Pesos only (PhP 30,000,000.00). To date, SERVUS MPC has more than 2,000 regular members and more than 1,000 associate members. The coop also recruited more than 2,000 youth members. They have started to instill in the heart and mind of the youth, the spirit of cooperativism and the cooperative way of life, thus, A SERVUS Laboratory Cooperative will be soon organized as a preparation of the Coop’s future leaders. SERVUS MPC also partnered with MASS-SPECC and the Municipal Social Welfare Development in 4Ps PAY-OUT PROGRAM. Hundreds of 4Ps beneficiaries benefited from this easy access to financial services. The coop also opened its business on automotive shop catering to car owner-members for affordable labor and parts repair services. The cooperative social responsibility programs are in full swing. The coop involved the Senior Citizens as one of the beneficiaries in entertainment services. It is also involved with bloodletting activity to support the Red Cross. Every year, the coop conducts mangrove planting activity to support the government’s efforts on environmental protection. As of December 31, 2016, Ser-

vus MPC has total assets of more than P50 Million Pesos and Paid-Up share Capital of more than P20 Million Pesos. This financial standing and their good governance practices is a major determinant for them to be a Gawad Parangal Regional winner in 2015 and a Gawad Parangal nominee to the national level in the medium category. It is worthwhile to note that the coops success is an offshoot of its best practices on good governance. It promotes transparency, fairness and accountability in the cooperative business. The officers also give high adherence to integrity in maintaining legal and ethical boundaries and high standard of propriety in managing the affairs of the cooperative. Most of all, they follow and live by the spirit of the 7 principles and practices of cooperativism. The Cooperative’s latest successful endeavor is their Partnership with the Social Security System as Partner Agent in the Collection and Non-Collection Services. This partnership was approved last March 25, 2017 under Partner Reference Number 64-0000038-7 Approved by PCEO Emmanuel F. Dooc of the Social Security System. Together, they continue to find ways to better serve their members and soon to be members. With their soon-to -be partnership with the PhilHealth and Pag-ibig as Accredited Partner Agent together with other government agencies, the Servus MPC members are assured of more and better services way ahead and therefore can truly say that “IN PEOPLE HELPING PEOPLE, TOGETHER, WE GROW!” as NESTOR M. MAGHANOY, Chairman of the Board said. (ebp)

SAN JOSE SICO LANDFILL MULTI-PURPOSE COOPERATIVE: ANG KOOPERATIBANG NAGBIGAY KAHULUGAN SA KATAGANG “MAY PERA SA BASURA”

May pera sa basura ngunit sa mga kasapi ng San Jose Sico Landfill MPC ay higit pa sa pera ang dulot nito, kundi ang pagkakataon na mabuhay ng marangal at may dignidad.

Taong 1989 ng magdesisyon ang pamahalaang Lungsod ng Batangas na ang ilipat tapunan ng basura nito mula sa Brgy. Tingga Labac patungo sa Barangay San Jose Sico. Sa kadahilanan na gagawing tabakan ng basura ang kanilang barangay, hindi naging madali ang pagtanggap ng mga residente dito dahil natakot sila para sa negatibong imahe at pinsalang maaari nitong idulot sa kalusugan. Gayun pa man ay may mga residente na nakita ito bilang isang pagkakataon upang kumita. Kaakibat nito, Disyembre 2000 ng simulan ang San Jose Sico Sorters Association, binubuo ito ng labintatlong (13) sorters o mga taong naghihiwalay ng mga basurang di nabubulok sa nabubulok, ipinagbibili nila ang mga recyclables sa mga junkshop.



Brgy. Captain Silvestre Bool, sa tulong ni Konsehal Apolinio Perez at mga kasama, ay pinasimulan ang pagtatayo ng kooperatiba upang mapalakas ang kakayahan ng mga sorters

buhayan. July 2001 ay nagsimula sila bilang Pre-Cooperative na may initial capital na P 14, 050.00 at binubuo ng labingwalong (18) miyembro. Ang kanilang negosyo ay pagbili ng

scrap at rolling store para sa mga sorters at miyembro. Nadagdagan ang mga miyembro at umabot sila sa apatnapu’t lima (45) sa pagitan ng taong 2001 hanggang 2002 at noon ngang December 1, 2003 ay nairehistro sila bilang isang ganap na kooperatiba na tinawag na San Jose Sico Landfill MPC kung saan ang kanilang initial paid-up capital ay P 84,600.00. Ang mga naunang miyembro ng Hunta Direktiba ay sina Leonora Cantos, Jacinto Manalo, Perfecto De Chavez, Carmen Abelilia, Lamberto Amores, Tito Tiempo at Ananias Perez.

Patuloy na umuunlad ang kooperatiba, buhat sa dati nilang mga negosyo ngayon ay meron na silang rice trading, pag iimpok at pagpapahiram ng pera, pag-gawa ng hollow blocks, pagbili at paghahakot ng mga recyclables mula sa iba’t ibang establisimyento (hindi lang sa Lungsod ng Batangas kundi pati na din sa mga kalapit na bayan at Lungsod) at gumagawa na din sila ng vermicast at vermicompost.

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UNITY, STRENGTH AND GROWTH XAVIER UNIVERSITY COMMUNITY CREDIT COOPERATIVE (XUCCO)

Xavier University, Corrales Street,
Cagayan de Oro City

It takes a paternal concern of a Jesuit Priest in 1985 to realize the imperative need of the faculty and employees of Xavier University-Ateneo de Cagayan University to form a group tasked to provide alternative source of fund to support the financial needs of the faculty and employees.

Fr. Ernesto O. Javier, S.J., then Xavier University President, saw the need for an organization that would help the university employees meet their financial needs without borrowing from usurers or resorting to frequent cash advances. He proposed to set-up the “XU Employees Fund” into which the community could pool their savings together and thereby help one another avail of loans in times of need. He requested Dr. Anselmo B. Mercado, to draft a concept paper for this. Dr. Mercado, an icon of cooperativism, an awarded Hall of Famer Cooperative Leader of Region 10, an Executive Director of the SEARSOLIN, the finest agriculture and cooperative institute in Southeast Asia, a student of Fr. William Master-son, S. J. who is instrumental in the making of the possibility of the “Impossible Dream” that made FICCO into being.

In 1986, a Committee was formed who drafted the rules and regulations of XU Employees Fund. The members of the said committee were Dr. Anselmo B. Mercado, Fr. Ernesto O. Javier, S.J. Mr. Rico Quilab, Mrs. Carol S. Tandog, Mrs. Ana Maria Y. Villaranda, Mrs. Lolita Cañizares, Miss Lumen Teodoro, Dr. Agustin Cabrera, Mrs. Rose Racines, Mrs. Henie B. Paylangco, Mrs. Bern Geve-so, and Mrs. Annabelle Acedera.

In September 4, 1987 Fr. Ernesto O. Javier, S.J. happily announced that the XU Employees Fund was ready to start with its three-fold objectives, namely: a) to encourage the virtue of thrift among members; b) to extend loan facilities; and c) to give mutual assistance and aid to the members of the FUND.

Thus, the Xavier University Community Savings and Loan Fund (XUCSLF), briefly known as the “The Fund” was born with a seed capital of P50,000 donated by Xavier University (P30,000) and XU Parents and Faculty Association (P20, 000).

The Fund

In the beginning, “The Fund”

had 116 members composed of XU employees. Other Non-XU Employees belonging to XU-related and university-based organizations like the RIMCU, Canteen, MILAMDEC, and Xavier Science Foundation were eventually accepted as members.

As of March 31, 1988 total asset was P138, 941, with P43,067 and P41,510 coming from share capital contribution and savings deposit, respectively.

In 1990 XUCSLF became a member of the Social Security System (SSS) with I.D. number 08-0920747-3. The first distribution of dividends and patronage refunds was 10% and 5.4% rates respectively. The first payment of interest on savings deposits to members was fixed at 9%. The total asset was P1,170,128, total loans granted to members was P1,705,885 with 376 borrowers. The share capital had reached P333,302, while savings deposits was P632,777. Membership in XUCSLF reached 335.

Registration with the CDA

The fund was applied for a registration as a cooperative and was approved under the

name of XAVIER UNIVERSITY COMMUNITY CREDIT COOPERATIVE (XUCCCO).

XUCCCO was certified by PFCCO on May 30, 1992 as a full-fledged member of the World Council of Credit Unions (WOCCU) and the Asian Confederation of Credit Unions (ACCU) with official affiliation number 515-NM-CC.

In 1994, XUCCCO adopted an In-house Member’s Protection Program aimed at protecting members’ families from the burden of bad debts in the event of the death or permanent disability of a member. In the same year, the Coop Laboratory was launched by XUCCCO to enable the students of Xavier University (XU) to open a savings account in the coop and to develop thrift among students through the savings mobilization program.

In 1996 XUCCCO converted its In-house Insurance Program with the Cooperative Insurance System of the Philippines (CISP). XUCCCO became affiliated with the Cagayan de Oro Cooperative Development Council. The co-op laboratory was renamed Xavier University Laboratory Cooperative for Savings (XULCOS). XUCCCO

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REACHING OUT, TOUCHING PEOPLE, IMPROVING LIVES

By: Leann R. Fontanilla and
Jurela V. Cruz

Agriculture plays an important role in the lives of each residents in Bambang, Nueva Vizcaya since it is the main source of livelihood. However, farming is not that easy as what people think of. Farmers always lack capital to support their production needs. The need for economic progress and development inspired Rev. Fr. Gerry Bouckert, CICM to organize a cooperative that will strengthen the individual farmers. Inspired by a common objective to improve their socio-economic status, the original cooperators, that composed of seven catechist led by Fr. Gerry Bouckert and 12 farmers, pooled their resources to provide the necessary amount for the registration of the Saint Catherine’s Parish Credit Cooperative on August 8, 1988. With only P6,000.00 as their initial capitalization, they were able to register their cooperative to the Bureau of Cooperative Development of the Department of Agriculture, later accredited by the Cooperative Development Authority on January 8, 1989 with Registry No. CON 0099 and its initial office was located inside the St. Catherine Parish Compound.

The cooperative became the haven of farmers, professionals and entrepreneurs who are in financial cri-

sis. Through the various credit services offered by the cooperative at a very minimal interest, the 11,563 members were relieved of their financial needs. One way of encouraging the members to help them understand the importance of savings, access to savings and time and deposits were also made available. These activities paved the way to the capital build-up of the cooperative.

Though already stable, this did not stop the cooperative in expanding their membership and business lines. Being responsive to the needs of the members, they also ventured into a grocery store, water-refilling station, agri-inputs, rice and palay trading.

In 2009, the cooperative moved to their acquired three-storey building office situated on Rizal Boulevard, Bambang, Nueva Vizcaya. Also, in the same year, the cooperative was re-registered with the CDA and amended its name to St. Catherine Parish of Nueva Vizcaya Multi-Purpose Cooperative. With a total assets of P362,000,000.00 (as of September 13, 2017), the SCPNV MPC belongs to the large cooperative category. Its area of operation is not only confined to the town of Bambang but also to its neighboring towns

as extensions. Branches were also established in the municipalities of Dupax, Aritao and Bayombong to make its services easily accessible to the members.

Livelihood programs such as candle making, soap and detergent making, and food processing trainings are also scheduled regularly for its members. Management and marketing strategies were also part of the training programs.

SCPNV MPC does not forget its corporate social responsibility to the community. In fact, the cooperative is very active in engaging with social activities like medical mission, tree planting, and brigade eskwela. The cooperative also provides aid and assistance to deserving students in the community.

As a result of wise leadership, smooth operation and committed members, SCPNV MPC has gained its momentum and adjudged as one of the twenty Outstanding Community Enterprise on Poverty Reduction by the Villar Si-pag Awards in the year 2016. The cash prize received by the cooperative amounting to P200,000.00 was used mainly to start its new business. The cooperative established Bone Farm located in Aritao, Nueva Vizcaya. It raises poultry and swine and by 2019, the coop-

erative will open a farm tourism in the area.

Recently, the coop acquired a property in Brgy. Injana, Bambang, Nueva Vizcaya, where the SCPNV MPC Multiplex and Grains Depot will be built. This will serve as the storage of cooperative’s products and part of it will also be used as cooperative’s motor pool.

At present, the cooperative employs 66 skilled and knowledgeable staff, led by its General Manager Virginia M. Valdez, who serves the with high level of dedication.

Sustainable growth is a prime concern nowadays. However, this goal is not an easy task considering the changing trends in the society. Nevertheless, this challenge will not stop SCPNV MPC to continue innovating for its valued customers and for the community.



The members of SCPNV MPC help in the environment conservation.

THE COLUMBIO PEOPLES MULTI-PURPOSE COOPERATIVE SUCCESS STORY

“Sa Paluwagan may Kaunlaran”

Sometime in 1991, a group of twenty-three (23) Columbio, Sultan Kudarat-LGU employees organized themselves and started to engage in “Paluwagan”, a common term in the local dialect for raising funds through equal monthly contributions from each member wherein the monthly recipient is determined through draw lots. The proceeds of the scheme were usually invested in a micro scale livelihood or business to generate extra income for the recipient member. The “Paluwagan” did not succeed as expected because some members couldn’t provide their monthly contribution on time. The “Paluwagan” was then stopped after the last member received the proceeds.

It was then timely that some members of the group attended an orientation conducted by the Cooperative Development Specialist (CDS) of the Cooperative Development Authority (CDA) about organizing a cooperative, which made them very enthusiastic and immediately convene their “Paluwagan” and started to organize the COLUMBIO MUNICIPAL EMPLOYEES MULTI PURPOSE COOPERATIVE (COMEMPUCO). Finally, the cooperative was registered on September 23, 1991. It was then a closed type cooperative exclusive for the employees of the Municipal Government of Columbio, with original twenty-three (23) charter members/cooperators, who composed the defunct “Paluwagan”.

The former businesses of COMEMPUCO were consumer store, canteen and catering services. The business had no staff, no proper recording with only a meagre capital investment, insufficient to cope with the financial needs of the business. The business became stagnant and had experienced setback that some of the members of the Board considered to approach and encourage the former Municipal Treasurer, now General Manager, to join and become the Chairman of the Board of COMEMPUCO.

In 2001, the former Municipal Treasurer joined the Cooperative, elected as the Board of Director and later as Chairman of COMEMPUCO Board. The newly elected Chairman and other BOD Members immediately introduced and implemented initial innovations. The Chairman also negotiated with the Land bank of the Philippines (LBP) for a Rediscounting Line Loan which was fortunately approved, and finally the cooperative became bankable. This development opened a window for COMEMPUCO to launch its Lending operation to members in May 2002. Since then, the cooperative has improved its finances, became viable and attained remarkable growth, and consistently achieved a very satisfactory performance, as manifested in the Annual Operation Review conducted by Land Bank. In 2012, In order to be more responsive to the needs of the populace within the area of operation,

the Chairman presented the proposed amendments of the Articles of Cooperation and by laws to the Board, which was unanimously approved and ratified by the General Assembly on April 16, 2012, registered under Certificate of Registration of Amendments No. KEO-CRA 000525, dated March 21, 2013, by the Cooperative Development Authority (CDA), Kidapawan Extension Office, Kidapawan City.

The former COLUMBIO MUNICIPAL EMPLOYEES MULTI-PURPOSE COOPERATIVE (COMEMPUCO) is now COLUMBIO PEOPLES MULTI PUPROSE COOPERATIVE (COPEMPCO), an open type of cooperative that can accommodate members from all sectors within the area of operation. The Chairman of the Board and General Assembly suggested to have a complete staffing for the Core Management Team (COMAT) headed by a General Manager, in which all members of the Board decided through resolution the appointment of the former incumbent Chairman as General Manager, effective February 1, 2012.

These initiatives and achievements of COPEMPCO is a manifestation towards the realization of its vision to become “one of the most stable cooperatives in the country that cares”.

I. Highlights of Performance of the Cooperative:

COPEMPCO launched a massive information drive, engaged in additional product line, and services, like the savings operation, Agricultural Production Loan facility, Bancnet POS Service facility that cater ATM card holder withdrawals, the Botika Para sa Taumbayan, and Agricultural Production and Marketing operation to encourage the local populace for membership.

Today, the financial standing of the cooperative includes a total membership of 499; 496 of which are regular members and 3 Associates with 10 regular employees. The coops asset has reached P 29, 306, 230.79 with total net worth of P 6,076,693.40.

II. PROGRAMS AND SERVICES:

The services offered by the cooperative to its members are the following: a. Savings and Lending operation with ATM Bancnet thru Landbank POS facility; Store, Canteen and Catering Services; Agricultural Production and Marketing.

Other Programs:

Some of the programs of the coop also include a. Sustainable Program to mitigate the effect of “climate change” through its Tree Planting activities in the Municipality of Columbio, for the last three (3) years. The latest was on September 26, 2014 under the program of DENR dubbed

as “TREEEVOLUTION” which is a record breaker of the Guinness Book of Records. A consistent program that cares to value human lives through its Blood Letting activities that save lives of those who needed it most, available at Red Cross Provincial Office, at Tacurong City. The programs were conducted as culmination activity of COPEMPCO during the celebration of Cooperative Month. Another is the coop’s valued contribution to the PANTAW-ID PAMILYANG PILIPINO PROGRAM (4Ps) of the Department of Social Welfare and Development (DSWD), through over-the-counter ATM withdrawal of recipients and other ATM card holders in the BANCNET POS facility of the cooperative with minimal service charge. The facility relieved the 4Ps recipients and ATM card holders from transportation and other expenses incurred for withdrawal from the nearest bank which is a total of more than fifty (50) kilometers away from Columbio. Also, participation in the Poverty Reduction Program as lead Civil Society Organization (CSO), representing the cooperatives through its General Manager, who was elected as Chairman of the Civil Society Organizations (CSOs), and further represents COPEMPCO as Co-Chairman of the Local Poverty Reduction Action Team (LPRAT) of Columbio, under Executive Order No. 22-2014, of the Municipal Mayor, mandated under National Budget Memorandum No. 112, dated December 20, 2011, and DBM-DILG-DSWD-NAPC Joint Circular No. 4-2013, under the Bottom-up Budgeting. The Civil Society Organizations (CSOs) actively participates in identifying, formulation and monitoring the Local Poverty Reduction Action Plan (LPRAP) that will directly address the needs of the poor and marginalized sectors of the municipality. Participation in the formulation of sustainable Peace and Order and reduction of crime incidents within the municipality as member of the Municipal Advisory Council (MAC), of Columbio Municipal Police Station, represented by its General Manager, under the program dubbed as PNP Patrol Plan 2030, of the Philippine National Police (PNP). Consistent involvement in Social and Cultural Heritage by its representation to the “MUTYANG COLUMBIO” for the last three (3) years, during founding Anniversaries of the municipality of Columbio. Active participation of COPEMPCO, represented by its General Manager in the planning, formulation and drafted the Local Investment and Incentive Code of the Municipality of Columbio, and designated Vice Chairman of the Municipal Investment Incentive Board, under Executive Order No. 19 series of 2014, through promotion of business opportunities and provision of incentives to encourage existing entrepreneurs to expand their businesses and attract local and foreign Corporations or investors to invest in the municipality. Contribution in the formulation of Comprehensive Solid Waste Management Plan; member of the Municipal Solid Waste Management Board (MSWMB), representing the Civil Society Organization (CSO), under Executive Order No. 16, series of 2014, of the Municipal Mayor of Columbio. Contribution to Food

Security through its Agricultural Production Loan (APL) with an allocation of Ten (10) Million funds from Agrarian Production Credit Program (APCP) through Land Bank, and assisted One Hundred Twenty-Three (123) farmers/member-borrowers consisting a total area of Two Hundred Eighty-Nine (289) hectares during the last cropping season in 2014.

III. BEST PRACTICES:

Every successful coops have their best practices. The following are the Best practices of COPEMPCO:

The officers and management staff were required to comply not only the mandatory trainings required by law but also to include other relevant trainings and seminars to enrich their vision and skills to be more responsive, and dedicated in their respective functions.They have also implemented the conduct of continuing education and skills development trainings to members to be more productive and improve their standard of living. The coop has also adopted and implemented Policy Systems and Procedures (PSPs) for a systematic, effective, efficient, and orderly operation.Updated the Books of Accounts, including subsidiary ledgers, presented monthly the financial statements with supporting schedules, updated the Board the status of the financial operation monthly during board meetings, and engaged the services of CDA Accredited External Auditor. Adopted a reasonable lending rate and computation of interest is based on diminishing balance to be competitive to the financial institutions engaged in lending in compliance with The Truth in Lending Act, and stabilized the interest rate on savings deposits of client/member-depositors. The cooperative has also improved the facilities of the store, Canteen and Catering Service; Provided the equity of requirements of the facilities acquired from the Department of Agriculture (DA) and Department of Agrarian Reform (DAR). Adopted a Business Plan for new business, equipment and facilities, implemented and acquired respectively by COPEMPCO. Entered a marketing agreement with the National Food Authority (NFA) and planned to establish Market Linkages with the private institutional buyer once the facilities of COPEMPCO will be completed (Rice and Corn mill construction is in-progress). Computed the financial and loan portfolio ratios to monitor business condition and serve as guide to mitigate risk, if any. Maintained One Hundred percent (100%) loan repayment rate, with Land Bank, hence, the Credit Line availment of COPEMPCO is now Thirty Million (Php 30,000,000.00), allotted for Providential Loan is Twenty Million (Php 20,000,000.00), and for Agricultural Production Loan is Ten Million (Php 10,000,000.00), respectively. Presented/Submitted Monthly Financial Statements with supporting schedules and posted a copy in the Bulletin Board and on-time submission of reports to CDA and other requirements of Government Agencies.

Success Behind Tibud sa Katibawasan Multi-Purpose Cooperative

“Tibud sa Katibawasan Multi-Purpose Cooperative...Growing Communities, Improving Lives”
By: JEANE MARY B. FULLEROS & JUNBARD L. MAHINAY

Tibud sa Katibawasan Multi-Purpose Cooperative of Polomolok, South Cotabato was founded by twenty-nine (29) cooperators in November 11, 1992. It was registered with the Cooperative Development Authority in January 6 of 1993 in Davao Extension Office. But in compliance to the amended Cooperative Code of the Philippines also known as RA 9520, Tibud SKMPC was re-registered with CDA and was issued a new registration number on February 23, 2010.

Tibud, was coined by its Ilonggo-speaking founders, which means – earthen jar.

In its early days as a cooperative, its first cooperators believed that Tibud is a jar full of thirst-quenching water where everyone who is thirsty could drink through it. There, their dream began!

As a small organization, it had very limited resources. Until, Dole Philippines in Polomolok, South Cotabato gave them a break. They started job contracting services with the company in the area of gully rehabilitation and erosion control projects. Later, Tibud SKMPC has expanded its business into providing job contracting services in the Agricultural Division still with Dole Philippines, particularly in pineapple planting, field maintenance and harvesting operations.

Along the cooperative’s dream, they were also inspired by their vision which is A sustainable cooperative that provides quality goods and services to the members, clients, and the community living harmoniously and prosperously” and its tenacity is driven by its mission which is To serve as the fountain of life to its members and the community by actively implementing viable projects and quality services to its members and clients through teamwork, excellence and integrity.

From the time when the cooperative has developed its

capacities and skills in job contracting, established a good track record in complying with the government’s regulations on Labor Laws and Social Welfare Legislations, it opened its opportunities for job contracting and other projects beyond

well-trained management and staff. Consistent with its mission to help and be a relevant organization, Tibud SKMPC never hesitated in extending financial support to worthwhile community and environment-related



Tibud SKMPC’s new principal office along Cannery Road, Polomolok, South Cotabato. Inaugurated on March 25, 2017

Dole Philippines.

2012 was the most difficult year for the cooperative when their projects with Dole Philippines encountered difficulties. Their financial stability also went down.

But because of the strong determination of its membership they were able to stand out from their fight.

Today, Tibud SKMPC is also a Job Contracting service provider for AISons Corporation, Sea Trade Canning Corporation, Franklin Baker Incorporated, Mahintana Foundation Incorporated and Philippine Agricultural Aviation Corporation (PAAC). The Cooperative is also a member of a wide civil society community like: MASS-SPECC, Coop-NATTCO, CISP, CLIMBS and one of the core members of Dolefil JobCon group.

To complement job contracting services with its clients, Tibud SKMPC has substantially invested in capital, trucks, farm equipment/implements, tools and space to fully comply with government regulations on job contracting. The cooperative is supported and managed by a strong, capable, and

initiatives through contributions to Kapit Bisig Para sa Kalusugan (KBPK), Palo Para sa Bantay Gubat at Kalikasan, Community Outreach and Feeding Projects, Blood-letting in partnership with the Philippine National Red Cross, Medical and Dental outreach through Rotary Club of Central Polomolok, Polomolok Jail Inmates Ministry and a lot more. When typhoon Yolanda struck and devastated large areas in Tacloban City and parts of the Visayas, Tibud SKPMC was amongst the organizations that immediately responded to the pool funds created by Dolefil to help in the rehabilitation efforts of the area.

From a humble “Polomolok-only operations”, Tibud SKMPC has now an office and operations in the areas of Alabel and Malungon in Sarangani Province; General Santos City; Darong, Sta. Cruz Davao del Sur; Sasa, Davao City, and; Alamada, Cotabato Province.

After its 25 years of operation, the Cooperative has provided a better living to its over 5,000 members because it was able to provide them with employment. As an open-type cooperative, it also caters to over 8,000 members with their

various services.

With pride, Tibud SKMPC’s resilience and commitment has built the coop’s new Principal Office that can comfortably accommodate allied services offered to its members like savings and credit, consumer store operations, pharmacy, medical clinic, and a wider training hall.

Amidst the changing landscape of job contracting, Tibud continues to innovate and shape its organization to adapt these changes without compromising the reasons for its being. This is done through engagement to meaningful projects that benefit and respond to the needs of the whole membership like affordable Savings and Credit. The program is designed to encourage savings among members for future use. This program also supports members who want to start a small business or livelihood to augment their income.

Tibud Care Program has been in service for all members and their qualified dependents for the last 20 years. The program is instrumental in providing assistance in times of medical emergencies, hospitalization, death-aid, and dental care.

The consumer store operations meanwhile, provides a wide array of consumer goods in support to the consumption needs of the members at reasonable prices on cash or credit.

The cooperative has forged partnership with various government agencies like the Department of Agriculture for the development of agri-based projects for the members to engage on which could provide them additional salaries.

In October of 2017, Tibud sa Katibawasan Multi-Purpose Cooperative was awarded as Regional winner Gawad Parangal for Large Category in Region XII.

Tibud SKMPC envisioned itself to be a platform where peace and economic growth can thrive by developing synergy through collaboration, cooperation, respect for individuals, and harness diversity, and belief in people as the most valuable asset.

Cooperativism Continues to Spread Wildfire of Hope in Region IV

By: Jerah Bravo Valdez
Lorelie R. Papa

The cooperative sector is probably out of the radar of many, but silently and humbly, it is working continuously to help its countrymen. If you have not read anything about the sector yet, you are in for a big surprise. Brace yourself, don’t tell me I didn’t warn you afterwards!

Whether it is a gigantic leap or simple step forward to-

ward development, the cooperative sector will not miss it for the world to give a handful of assistance. It is a task that is always a pleasure to undertake and a responsibility that the sector embraces.

Not trying to be cheesy and mushy of a writer, but this Bible quote is certainly one of the Mantras of the Movement, “A man’s life does not consist in the

abundance of his possessions,” Luke 12:15. The true success of a cooperative cannot be attested to the mere facts that it has acquired billions of assets, collected handsome amount of paid-up capital from its ever increasing members; nor to the fact that it stood to its ground, nailed its post successfully, and broaden its reach in a certain industry.

What matters in every cooperative in the country, especially today, are the opportunities, countless possibilities, and great joy and hope it can bring to a community. The physical view of a cooperative’s success is

nothing compared to what it can instil in the hearts of its members and the change it can lead on its people for betterment. These are just few of the heart tightening, tear-jerker stories in Region IV.

Drug Surrenderees Seeing Light at the End of the Tunnel

With a conviction held with warmth, tightness, and strength, the City Government of Lipa, Batangas never gave up hope on putting its City in order and its people back to safety and better ground.

ALEXANDER B. RAQUEPO – REGION 1’S COOPERATIVE MAN

Our featured story is about a man whose passion in cooperatives spans in most of his life. At an early age, he was already taught the principles of cooperativism as his father was already involved in the movement back then when



there was still no CDA in existence. Just like usual beginnings, he started from a humble position as a Project Officer at the Ministry of Human Settlements. “Lakay Alex” as affectionately called by his peers, finished his Bachelor’s Degree in Agricultural Education at Don Mariano Marcos Memorial State University in Bacnotan, La Union.

Because of his insatiable need to learn, he earned his

Master’s Degree in Management major in Public Management as a consistent scholar at the University of the Philippines – Baguio City using his own earnings. What I really like about the man is humility even until today just like how he started decades ago based on testimonies of people who knew him since then.

He hails from Sta. Cruz, Ilocos Sur and is the eldest son of the three (3) children of Mr. & Mrs. Fidencio Raquepo. Born on August 26, 1962 in Dagupan City, Pangasinan, he is happily married to Ms. Evelyn De Castro and blessed with three boys: Alexander Jr., Jose Bernardo, and Gelo. He is described by his family as a loving and caring husband, a responsible father who attends to the needs of his children personally and a thoughtful grandfather.

Through a scholarship under USAID, he finished his Development Management in one of the top performing schools in the country, the Asian Institute of Management (AIM) where he completed the course with honors. He has also completed short

courses on Enterprise Development Management from the Development Academy of the Philippines (DAP) and Bayan Academy. His educational background gave a huge contribution to what he is now in his chosen career.

He is the first male Gender Equality (GE) Resource Speaker which inspired other men to become gender advocates themselves. He is able to explain in simple and practical terms the benefits of having gender-sensitive policies in the cooperative. He is now a member of the Board of Trustees of the Gender Equality Resource Center (GERC).

His passion in the cooperative movement is translated through his leadership in various cooperatives. He became Board Member at National Confederation of Cooperatives (NATCCO), Philippine Cooperative Center (PCC), Metro South Cooperative Bank (MSCB). He also became the chairperson of the following federations: NORLU CED-EC, Ilocos Sur Cooperative Bank (ISCB), Nueva Segovia Consortium of Cooperatives (NSCC). At present, he is the

chairperson of, the Sta. Cruz Savings and Development Cooperative (SACDECO), a billionaire coop in Region 1

What he learned from his academic years, professional and personal experiences are selflessly shared to others especially to his colleagues in the cooperative. He is a frequently invited resource speaker in various trainings nationwide where he inspires and moves others to be more active and engaging.

Having been recognized as the Most Outstanding Cooperative Leader in last year’s Gawad Parangal Program of the Agency, he believes that the awards and recognitions are just icing in the cake.

What he truly values is the knowledge and experiences he imparts to others thereby capacitating and pushing the cooperative sector in the mainstream of the development processes which he hopes others will follow.

Truly, Lakay Alex is region 1’s COOPERATIVE MAN!

Credibility through Transparency: The SPPMPC Story

By: Loraine M. Yu Admin Asst. II
CDA-TEO
Marissa L. Cala, CDS II CDA-TEO

“Building strong partnership with institutions continuous education and regular ownership meetings are some of the best practices of the SPPMPC,” thus said Honorato O. Vacal, Jr., beaming with pride. Mr. Vacal is the BOD Chairman of Sts. Peter and Paul Multi-Purpose Cooperative, a multi-awarded cooperative of Hinunangan, Leyte. He has every reason to be proud of. Starting from a meager ₱837.50 capital and 36 members on May 14, 1968, SPPMPC now boasts of ₱455,570,826.64 assets, ₱91,713,356.86 paid up capital and 7,875 strong members.

Beginnings

With the assignment of the Scarboro Foreign Mission (SEM) a Canadian Missionaries in the Pacific towns of Southern Leyte cooperative movement began in the area. Rev. Fr. Frederick Wakeham, a Canadian priest who was assigned in the municipality of Hinunangan, organized the STS. PETER AND PAUL CREDIT UNION in honor of the town’s patron saints. The depressing situation of the locality caused him to organize the people into a cooperative in order to uplift the economic condition of the people while at the same time renovate the old church.

After series of Pre-Membership Education Seminar (PMES)

and seeing to it that the requirements and pre-requisites were religiously learned and followed so that each member would become an asset and not a liability to the organization, the STS. PETER AND PAUL PARISH CREDIT UNION

It is worth remembering the pioneers of the cooperative and hereunder, the 36 founding members and its first officers, as follows: Francisco Clarito, Romeo Monillas, Feliciano Malaki Sr., Martin Bugais, Vi-



was formally organized on May 14, 1968 by the 36 founding members of which 15 of them became the incorporators. It was registered in the Bureau of Cooperatives and re-registered to the Securities and Exchange Commissions (SEC) with registration No. FF-102-RR.

vencia Kilat, Simeona Donayre, Margarito Dator, Conrado Dejarme, Eufrocina Paug, Marcos Odilao, Soledad Liguin, Betty Palanca, Daniel Sescon, Benign Biason, Feliciano Escasinas, Nicomedes Alas, Bernabe Ansale, Carmelito Badiang, Alfredo Baliad, Margarita

Balingcos, Godolfredo Betran, Sofia Beringuel, Gaudencia Bulingit, Felipe Cardona, Iluminada Costa, Soledad Culaba, Mauricio Cupat, Celso Dadap, Margarita Delgado, Barbara Deluta, Gaudencio Delute, CiriacoDonayre, Ignacio Galler, Gregoria Golle, Teodirico Herzano, and Pedro Jadol-on.

The founding members were only able to contribute coconuts and processed them into copra. The proceeds, which totaled to Php 837.50, become the coop’s initial capital.

Programs and Services

Over the past 48 years, the cooperative members from different walks of life have flourished significantly. The coop is now serving more than 7,000 members and its services have expanded from just mere credit to diverse services which include rice milling and solar and mechanical drying, rice/palay storage; construction, building, electrical and plumbing materials; basic commodities thru its grocery; trainings, seminars and room accommodations; domestic and international tour packages.

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“COOPERATIVISM: AN AID FOR COMMUNITY’S SURVIVAL AND FREEDOM FROM THE LOAN SHARKS”

THE MEDIATRIX MULTIPURPOSE COOPERATIVE SUCCESS STORY

Tamesis St., Kidapawan City
(Regional Winner-CDA Gawad Parangal 2016 Most Outstanding Cooperative- Large Category)
By: JEANE MARY B. FULLEROS,
JEZZA LHOR V. UTLANG &
RENATO G. CASTRO

To be free from the abusive and opportunistic loan sharks has been the ultimate GOOD of the poor parishioners of Our Lady of Mediatrix of All Graces at Kidapawan City. The problem on the source of capital which usually originated from these loan sharks has greatly affected their livelihood income because of high interest rates.

Realizing the necessity to resolve the said concern, a meeting was called by the church workers of the parish with the presence of Father Alfredo Epiz, OMI, Task Force Detainees Regional Coordinator, Mr. Joel Virador and Staff of Consortium for the Development of Southern Mindanao Cooperatives (CDSMC) on January 5, 1989.

The meeting was conducted to come up with a solution to the problems in the community, particularly on poverty and lack of education which most of the people are experiencing. It was then realized that a cooperative must be organized because self-help is one of the alternatives for the communities' survival.

On January 20, 1989, a sectoral consultation was made which was attended by farmers, market vendors, tricycle drivers and employees. In this consultation, the common problem was identified to be on economic aspect.

In order to address the said problem, they realized that the organization of a cooperative that would really benefit them is really a great necessity. A cooperative was then organized through the effort of 57 original members and was named Mediatrix Savings and Credit Cooperative, Inc. which was registered with Regional Cooperative Development Assistance Office (RCDAO) - Region XII, on December 18, 1989, and was confirmed by the Cooperative Development Authority on March 05, 1991.

As years went by, it just but noticeable that the cooperative is developing and continuously progressing. The cooperative's membership has grown in number and it has established linkages with different institutions.

On October 23, 2009, its Articles of Cooperation and By-Laws was amended and registered to conform to the provisions of RA No. 9520, with new registration number 9520-12000979. As of the end of 2015, it has a total regular membership of

15,511 and Associate Membership of 2,305, with a total paid-up share capital contribution of P168,186,279.00 and Total Assets of P421,282,819.00, Savings Deposit of P70,442,622.00 and Time Deposits of P75,100,545.00, with five (5) Branch Offices and business centers spread at North Cotabato, South Cotabato and Bukidnon.

HIGHLIGHTS OF THE PERFORMANCE OF THE CO-OPERATIVE:

Various awards were already received by the cooperative and for this year, it was again recognized for the third consecutive time as the Regional Winner of the CDA Gawad Parangal 2016 Most Outstanding Cooperative for Large Category aside from various awards from different agencies.

As of December 31, 2015, the cooperative has a membership of 19,486, salaried personnel of 105 and net surplus of P27,001,521.00.

BEST PRACTICES:

Among the best practices of the cooperative are: a.) Obey the rules and regulations on the provisions of RA 9520, cooperative By-Laws, and decisions promulgated by the BODs, GA, CDA and other regulatory agencies; b.) Periodic Policy Review, Assessment and Evaluation; c.) Uniform implementation of Coop Policies/Guidelines and Manual of Operation; d.) Have a Human Resource Management Manual as the official source of policies that serve as guide for the consistent application of all policies and procedures on human resource, able to define what is expected of the employees and what the employees expect from the cooperative in line with its vision, mission, consistently anchored on its core values; e.) Has competent officers and management staff in the delivery of services to the general membership with continuing program on career and personnel development; f.) Continuously provide training programs for professional growth of its staff making them more receptive and knowledgeable; g.) Have Code of Conduct and Ethical Standards which

promote professionalism among the entire workforce of the cooperative; h.) Continuous capital build-up program; i.) Maintained sustainability of performance in its entire operation; j.) Community development funds are used for project which are 100% implemented; k.) Inter-Cooperative Cooperation and establishment of branches; l.) Capital Build-Up Program. At least one percent (1%) of member's income, fifty percent (50%) of each member's interest on share capital and patronage refund, and at least two

benefits and mortuary assistance extended to members.

COMMUNITY DEVELOPMENT (COMDEV) PROGRAM AND ACTIVITIES 2015

Waiting Shed at Brgy. Sagbayan, Danggagan, Bukidnon (P 20,000.00); Fencing of Daycare Center at Brgy. Miraray, Danggagan, Bukidnon (P 9,943.25); Medical Mission at Brgy. Dadinagas North, Gensan (P 18,797.70); Operation Tuli at Brgy. San Isidro, Gensan (P



percent (2%) of each loan granted.

SERVICES AND PROGRAMS:

For savings products, they have: Savings for Regular Members, Time Deposits, Youth Savers Club, Savings to Associate Members.

For loan products, they also have: Major Loan, Production Loan; 100% of Share Capital; Business Loan; Salary Loan; Transport Loan, Pension Loan, Honorarium loan, Co-maker loan; Minor Loan, 100% of Share Capital; Rice Loan; Providential Loan; Emergency Loan; Tire Loan.

ALLIED SERVICES:
ATM Machine; Pharmacy with auto debit facility; Funeral Home Services; Coop Assurance Center, CLIMBS Life Insurance.

OTHER PROGRAMS:
Alay “K” Program; Hospitalization Assistance; Mortuary Assistance; Gender Awareness & Development; Medical Missions/Feeding; Peace & Social Advocacy, Tinabangay Special Savings Deposit (TSSD), Calamity Assistance, Medical/Feeding Program.

SOCIAL IMPACT/RESPONSIBILITIES UNDERTAKEN:

Increase in the income, capital and deposits of members; The cooperative was able to generate 105 full-time employees; Health

18,797.70); Bamboo Tree Planting at Sitio Cueva, Pisan, Kabacan, Cotabato (P 6,737.80); Distribution of School Supplies at Sitio Malugasa Primary School (P 4,520.80); Distribution of Relief Goods at Plang Village, Aringay, Kabacan (P 25,412.35); Donation of Construction Supplies for Daycare Center Renovation at Kilagasan, Kabacan, Cotabato (P 24,230.00); Operation Tuli at Poblacion, Kabacan Cotabato (P 20,000.00); Feeding at Linangkob National High School-Kidapawan City (P5,190.55); Feeding @ Puas Inda High School-Kidapawan City (P8, 419.35); Distribution of Vitamins @ New Tubigon, Maramag, Bukidnon (P11,413.05); Feeding at Libungan, North Cotabato (P22,514.00); Potable Water System at Brgy. Concepcion, Valencia City (P142, 928.00); Blood Letting, Pedicure, Manicure and Haircut at Malaybalay, Bukidnon (P9, 000.00); Medical Mission at Brgy. Pulang Lupa, Mlang, Cotabato (P16,823.00); Annual Distribution of Food Packs at Amas Provincial Jail, Amas, Kidapawan City.

Other Informations:

The present Chairman of the cooperative is Julieta M. Pahaya-hay, Ph.D., with Ms. Liza P. Antonio as General Manager. They can be reached through telephone Number: 064-2783-496.

WHAT CAN WOMEN DO AS COOPERATORS

The Kahugpongan sa Kababayenhan Story, then KKS-MPC

By S. Joy R. Bungabong and N. Rosil C. Bantayan

In a remote sitio called Subait, in Barangay Bonifacio of Las Nieves, Agusan

del Norte Province, 16 women dared to trigger change by forming a cooperative. They participated in government programs to invite support-for-change initiatives. It was in 1999 when the Women’s Health and Safe Motherhood Project Component of the Department of Health (DOH) located two (2) pilot areas in Las Nieves. Funded by the European Union, DOH tapped non-government organizations to conduct trainings and seminars in equipping women, mostly mothers to craft the Women’s Health Action Plan at the barangay level. The purpose was to solicit from the women bright and practical ideas regarding activities and projects that will greatly help the community.

They planned and dreamed dreams to answer

to endure a four-hour walk, back and forth, to the barangay store just to buy family basic needs. Thus, from a donated fund of Ten Thousand Pesos (P10,000.00) a consumer store was put up by the 16 women members of the group that called themselves “Kahugpongan sa Kababayenhan sa Subait” or KKS, for short.

The women rallied the members of their families and unite their community to cooperate. On June 27, 2001 these women committed to open and run the store by themselves. The first store building was erected with the help of their husbands and children. Together, they gathered local materials like bamboo and nipa palms which they used in the construction. Men and children were also the cargadors of the compradas since there was no

means of transport which can reach directly near the store location. At first, the women took turns in serving as sales-girls. Upon learning that such practice was not helping their business grow, they changed technique. More lessons and additional ideas were contributed for the operation of their business. Saving is one learning. Income generation was next. The women raised additional capital by cleaning and selling recycled bottles. Children actively played their role in this endeavor. They all helped save the income from selling bottles as capital of the store. The consumer store grew big and they improved the store building using lumber and galvanized iron as roofing. The men played important part as the designers and carpenters. On September 29, 2006, the group was recognized by the Department of Labor and Employment (DOLE) and was given additional fund. Their organizational name was changed then to “Kahugpongan Sa Katawhan sa Subait” to accommodate male members which later also became officers of the group.

Finally, these women, with all-out support from their men members and their community, formally registered the “Kahugpongan Sa Katawhan Sa Subait Multi-Purpose Cooperative on September 30, 2008 at the Cooperative Development Authority – Caraga Extension Office in Butuan City. With 41 members upon registration they increased in numbers to 51 member-strong, men and women. To their initial fund capital of P10,000.00 in 1999, a total capital share of P336,000.00 to this date was added and still growing.

After 8 years of operation, the cooperative offers the

following projects/services for their community: (As of 2016 Audited Financial Statement) A consumer store with an annual volume of P2M; a Credit/Lending service with annual volume of 115,000.00 which has Emergency Assistance, Calamity Assistance, and Marriage Assistance; A Solar Homes System which provides lighting to 25 households worth P189,000.00; Falcata and Copra buying/marketing at an annual volume of P70,000.00; Goat-raising and Carabao dispersal; and Assistance for Farming equipment/post harvest facilities to farmer-members.

The “caring nature” of women also facilitated for the cooperative its social care and environmental programs, such as: Health Support and Medical Mission, Feeding of school children, Community Tree Planting, Watershed Counterparting under National Greening Program (KALIKASAN-DENR).

The cooperative also received awards and recognition starting from one (1) Certificate of Commendation in 2014 and an Award of Recognition as Best Performing Cooperative in 2016 from the Municipal Mayor of Las Nieves which earned the coop one (1) unit of Steel Cabinet for the office. The coop was also recognized as one of the Regional Winners of 2017 CDA GAWAD PARANGAL for Small Category.

This is one story how women cooperators helped themselves and brought change to their small community, in Sitio Subait, Las Nieves. Changes for the better have worked with such impact to other women and cooperatives in Caraga. Indeed, “Amazing things happen when women help other men and women!”

When Small Things Do Great Magic

By N. Rosil c. Bantayan & S. Joy R. Bungabong

Magic is often associated with things thought to be impossible. Magic is something that, for the many, only exists in the movies. Magic is something superficial but for Cortes Multi-Purpose Cooperative (CMPC), magic is doing things; no matter how small, that can move people and society.

CMPC was organized and officially registered with the Cooperative Development Authority (CDA) on October 30, 1992. The cooperative is located in Cortes, a coastal barangay of the municipality of Basilisa in the mythical province of Dinagat Islands. It started its operation with just 28 farmers and fisher folks who put up an initial paid up capital of Php3,125.00. Like most of the cooperative being organized with business activities as source of capital, CMPC at present aims to 1.) Conduct advocacy; 2.) Extend financial Support to members; 3.) Facilitate monthly general

assembly and other activities of the cooperative; 4.) Strengthen networking, coordination among coop stakeholders and partners; 5.) Initiate and participate in social responsibilities; and 6.) Facilitate in the conduct of product and services promotion exhibits among others. However, like other cooperatives, CMPC with its lending service and consumer store, did not prosper much. It experienced instability. In 2007, only 35 members remained despite the fact that the cooperative campaigned for more members. But in 2015, coop assessment showed that the paid up capital had increased by a whopping 365% in 5 years (FY 2011-2016). All thanks to the collaborative effort of all members. This is a clear indication that the cooperative is being managed well and that membership is also increased significantly over those years.

With this, CMPC has been a provincial nominee and

received a Certificate of Recognition by the CDA Gawad Parangal 2014 search for the Most Outstanding Cooperative for Micro category. In CY 2015, CMPC was adjudged 2nd placer as Most Outstanding Cooperative in the province. Sustaining its programs /projects/ activities, CMPC gained the most Outstanding Award from the Provincial level to the Regional level in the GAWAD Parangal 2016. It also passed the critiques of the National Technical Working Group, hence, it bested all other regional cooperative nominees along with the Provincial Cooperative Development office of the province

But what is really in CMPC that did great impact to society? Its social advocacies did the magic.

It has contributed to the environment; it spearheaded the Community Coastal Clean-up Drive; led the establishment of communal gardens of root crops which added income to the coop members; participated in the barangay reforestation which initiated tree planting and maintenance of Cortes

Watershed which is the primary source of potable water in the community. It also participated in the MindaNow’s TreeVolution: GreeningMindaNOW which planted trees simultaneously in multiple locations.

The Social Program of CMCP includes scholarship grants to indigent but deserving pupils. Quarterly, it conducts supplemental feeding to children up to 5 years old and a Pamaskong Handog to senior citizens and persons with disabilities (PWDs) every December. CMPC also participates in the Annual Barangay Charter Day activities and Fiesta Celebration. It is best to mention that the coop provided Continuous Education Program to its employees under which, Rubie Princess Flores was groomed as assistant bookkeeper and was given financial assistance to gain a certificate from TES-DA in bookkeeping. Fortunately, she passed the assessment/exam in the same period. Along this line of program, the coop sent its incumbent officers to attend all necessary mandatory trainings.

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STA. PRAXEDES MULTI-PURPOSE COOPERATIVE: STANDING STRONG THROUGH THE YEARS

By: Jurela V. Cruz and
Leann R. Fontanilla

Fishing and farming are the main economic activities in Sta. Praxedes, Cagayan. However, no matter how skilled the residents are in terms of farming and fishing, life has been challenging considering their limited resources to finance their daily livelihood. This situation inspired 25 farmers and fisherfolks to organize the “Samahang Nayon” in 1972. The Samahang Nayon was mainly created to avail programs in agriculture and fisheries of then President Ferdinand E. Marcos.

Wanting to improve its operations, the Samahang Nayon, through the leadership of Mr. Juanito Aguinaldo, thought of transforming the Samahang Nayon to a cooperative. After having garnered the approval of the majority of its members, the Samahang Nayon was registered to the Bureau of Cooperative Development under the Department of Agriculture and was renamed to “Ricos Saranay SN MPC”. It officially started its operation with 35 members and an initial capitalization of 30,000. Though it has a minimal capitalization, it did not hinder the cooperative to extend services to its member such as providential loans and a sari-sari store.

On November 12, 1992, the Ricos Saranay SN MPC

was registered at the Cooperative Development Authority – Tuguegarao Extension Office and had its name amended to Sta. Praxedes Multi-Purpose Cooperative.

Through its strong and competent officers, the coop-



erative was able to establish tie-ups with government agencies and financial institutions like, Department of Agriculture (DA), Department of Trade & Industry (DTI), Land Bank of the Philippines (LBP), and Local Government Unit (LGU) of Sta. Praxedes. In 1992, Land Bank of the Philippines granted the cooperative the amount of two-hundred thirty-two thousand pesos (₱232,000.00). Having had a good credit standing, another two-hundred fifty thousand pesos (₱250,000.00) was granted to the cooperative through the micro-enterprise program of then Senator Gloria Macapagal-Arroyo. Aside from these, other agencies and institutions have been extending grants or soft loans to members.

Through this partnerships, the cooperative was able to improve and expand its services to its members. Additional services offered were

1.) Agricultural loan, which include rice production, piggery and poultry; 2.) DTI loan, which include rattan craft, woodcraft, mat-weaving, meat and fish processing and; 3.) Salary loan.

Now, after establishing sufficient capitalization to finance the Cooperative’s operations, the cooperative has maintained minimal external borrowings. Thus, relying mostly on the share capital of members.

Over the years, the cooperative has grown in membership and operations. On August 1, 2015, a lodging inn was purchased by the cooperative at Ilocos Norte. It has expanded its area of operation to the whole province of Cagayan, Ilocos Norte, Kalinga and

Apayao. The services it offers have grown as well, from lending and sari-sari store, to multiple credit services (lending and banking), consumer service (grocery, school and office supplies, house wares and gift items), agri-hardware (hardware and construction supplies, agricultural products and biologics), agri-business (palay-trading, farm development and piggery), and other allied services (BDO Universal Bank POS and Western Union).

With around 3,000 membership base, the cooperative will continue to strengthen its operations to fully serve its members, their families and the community as a whole. Sta. Praxedes Multi-Purpose Cooperative will continue to inspire other cooperatives that no matter how small they have started, as long as they believe in the spirit of cooperativism and self-help, anything can be achieved.

Spirit of PP 493 abounds in Western Visayas

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Micro-Capability Building Program at God of Glory Church, Brgy. Buyu-an, Tigbauan, Iloilo hosted by Kooperatiba Naton MPC in tandem with LGU, Massage Training at Tigbauan, Iloilo by PCDO/PCDC and LGU on October 17 – 19, 2017, Cooperative Quiz Contest at Provincial Capitol on October 20, 2017 facilitated by PCDO/PCDC, CDA and West Visayas State University (WVSU) were significant events conducted to enhance and empower cooperatives.

Municipalities of Leon, Sta. Barbara, Pavia and New Lucena also joined the celebration by conducting their respective Municipal Cooperative Day with several activities such as, Cooperative Fora: GAD Orientation, CDA Updates, Cooperative Best Practices, Municipal Cooperative Quiz, among others.

Iloilo Commemoration ended on October 23, 2017 at Tigbauan, Iloilo with Caravan and Culminating Program.

Highlights of the program were the delivery of Solidarity Messages from Hon. Vice Governor Christine S. Garin, CDA Regional Director Atty. Arnel D. Agrasada, Hon. Congressman Richard S. Garin, NCDC/RCDC Chairperson Prof. Samie M. Billanes, Former DOH Secretary Janet Garin and Hon. Governor Arthur D. Defensor, Sr. and Awarding of Certificates of Recognition to deserving cooperatives under the CDA Gawad Parangal and LBP Gawad Pitak as well as winners of Cooperative Whiz 2017 and major sponsors of the 8th National Tripartite Conference for Cooperative Development.

Barbaza MPC, Antique, Regional Most Outstanding Primary Cooperative for Large Category (Billionaire); San Jose MPC, Antique, Regional Nominee of the Most Outstanding
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HPPECC: THE JOURNEY

By Mimai R. Parangue

HPP Employees Credit Cooperative (HPPECC), an awardee for its remarkable and significant success and graduating from a small cooperative to a medium cooperative based on 2016 performance. The CDA-Manila Extension Office presented the Moving-Up Cooperative Award during the Regional Gawad Parangal Awarding Ceremony held on October 13, 2017 at Azalea Hotel and Residences, Baguio City.

HPPECC, located in Taguig City, was registered with the CDA-MEO on August 27, 2014 with only 20 cooperators and a total paid-up share capital of Php62,000.00. Its membership comes from the Hewlett-Packard Philippines (HP) and its main business is into the provision of financial

capabilities to its members including Petty Cash, Appliance Loan, Emergency Loan, Hospitalization Loan, Car and Housing Equity Loans, among others.

With the support of its management, the founding members pooled their resources and formed HPPECC with the end in mind of helping HP employees with their financial needs while at the same time, promoting the culture of saving. Strapped for funds, they obtained the assistance of another cooperative, the Coca-Cola Export Employees Cooperative to sponsor the required Pre-Membership Education Seminar.

With continuous PMES and incessant recruitment of members, the cooperative was able to pool enough funds and

was able to release more than 2,000 loan applications.

In just 12 months of operation, HPPECC’s Assets grew up to P3.2M while membership grew up to 390 members. HPPECC was also able to give back an impressive 4% dividend and about 6-8% patronage refund despite the fact that 50% of its net surplus was already allotted to the Reserve Fund as required by the Cooperative Code for newly-registered cooperatives.

With the cooperation of the members coupled with its officers’ good governance and management, HPPECC was able to continuously step-up from Micro Category to Small Category in 2015 and to a Medium Category in 2016.

Barely three (3) years in operation, HPPECC’s assets and membership dramatically grew up to more than 30M and more than 1,000, respectively. It further aims to increase

members’ benefits in the form of interest on share capital and patronage refund without the need to increase interest rates. HPPECC board also started to put up an Investment Reserve Fund (IRF) in preparation for its amendment to a Multi-Purpose Cooperative. Last year, the IRF already reached P16M making the HPPECC ready for more business ventures.

With the impressive performance of the HP Employees Credit Cooperative, it can be concluded that the cooperative operation is a success through the true measure can be achieved if such success cascades down to the members, on what they say about the cooperative and on how HPPECC was able to help them in their financial needs. Testimonies of members can be viewed via <http://hppecc.com/testimonials>.

“Dahil sa Coop, kaya mon na!” – HPPECC

Camsur MPC shines with farmers: a coop mainstreaming initiative

Confining membership with their own lot of 42 other co-employees, the then “Capitol Multi-Purpose Cooperative” registered with the Cooperative Development Authority Naga Extension Office on May 26, 2000. From a Php42,000.00 paid-up capital, it now rose to a zooming tune of Php57,818,116.00 and boasts of a 1,969 membership by the end of December 2016.

Considered as one of the ten largest cooperatives in Bicol Region with an asset size of Php118,880,850.00, its magnanimity in surplus radiated from the opening of more product windows that included the mainstreaming of farmers back to the roadmap of agri-coop development and maintain Camarines Sur as being the rice basket of Bicol Region.

How did they do it?

The coop decided to open membership to the community. The expansion made in 2010 initially attracted 500 associate members from within the province of Camarines Sur.

Earlier, they indulged in pansit veggie production with their own farmer members that became a successful venture which started benchmarked the expansion of the project. With this experience, the recruitment of more farmers ensued instituting it formally as a

By Mimai R. Parangue

“FARM Loan” to farmer members. During the same year, the coop further outreached by establishing the “Barangay Food Terminal” at Gainza, Camarines Sur.

The ensuing year 2013 saw the expansive mark the coop wished to pursue. It acquired a 1.2 hectares farmland at Tariric, Minalabac, Camarines Sur, expanding further to becoming the fertilizer distributor of Universal Harvester, Inc. Coping with the demands of time, the “FARM Loan” policy was fine-tuned to respond better to the dynamic conditions of rice and yellow corn farming.

Their convincing involvement in the agriculture sector of the economy and good governance was evidenced by numerous awards. The coop qualified as the recipient of the “6M Rice Processing Complex I (RPC I)” and a hand tractor grant from the Department of Agriculture. In the farmland that they purchased, they established the seed warehouse and flatbed dryer.

With all these elements put in place, the palay procurement went full blast and hauling capacity was enhanced with the initial purchase of one ELF truck. To improve fertilizer distribution and facilitate sales, fertilizer stores were established in the province.

A year further, the above-mentioned RPC I went full speed ahead. This further qualified the coop for an additional rice transplanter machine as grant package to the coop rice transplanter machine in the grant package to the coop from the Department of Agriculture.

Then again, the coop set its sights beyond the borders of the home province for the fertilizer business. Exploratory activities were done for additional fertilizer stores at the other Bicol provinces.

In 2016, rice stores were established in Camarines Sur. Today, the cooperative maintains in its fold 51 rice stores, the bulk of 35 is located at the 3rd Congressional District of Camarines Sur.

The continuing expansion of business necessitated the acquisition of another truck for palay and rice hauling and delivery of fertilizer to outlets and other bulk buyers. To beef-up operational requirement, the Department of Agriculture again delivered additional farm equipment composed of two (2) rice threshers and two (2) hand tractors with trailers. These additional machines have tremendously improved farm work and output. The coop continued tapping the irrigators’ associations and farmers’ organizations throughout Bicol region to become its fertilizer outlets. There are now 56 fertilizer dealers: 28 in Camarines Sur; 21 in Albay; 5 in Camarines Norte; and two in Masbate. This gradually introduces the benefits of cooperation into the grassroots level.

Eventually, these associations and organizations will be convinced to join the cooperative.

As of June 16, 2017 the CamSur Multi-Purpose Cooperative has 209 farmer-members. Majority of them are into rice farming and the rest are into yellow corn production. They come from Bula, Pili, Libmanan, Milaor, Minalabac, Naga City, Ocampo, Gainza.

The policy decision of the general membership of accepting farmers bore fruit in further enhancing the cooperative’s role in advancing farmer’s knowledge and adoption of latest technology and in improving their lives.

The coop’s product lines categorized in the 7-loan windows have released a total of Php47,638,516.48 in 2016 and twenty-seven percent (27%) accounts for the “Farm Loan”, second to “Rediscounting Loan” which accounted for thirty-four percent.

Agriculture related sales totaled ninety-eight percent of Php41,187,750.25 realized in 2016. The more than half a million sales came from grocery store. Capacitating members cannot be outdone. Continuing education has been instituted to the farmer members which is done monthly through the “Monthly Co-Ownership Assembly”. This formative education aims to empower them to take bigger role and added responsibility in the coop and the community as well.

Spirit of PP 493 abounds in Western Visayas

From page 27

ing Primary Cooperative, NON-ES COST MPC – VISAYAS, Regional Most Outstanding Cooperative, Medium Category, KOOPERATIBA NATON MPC, 1st Runner-up Regional Most Outstanding Cooperative – Medium Category, Passi City Employees MPC (PACEMCO), Regional Nominee Most Outstanding Cooperative for Medium Category received the Plaques of Recognition from CDA Director Atty. Agrasada.

KOOPERATIBA NATON MPC also received an award from LBP Gawad Pitak as the 4th Runner – up Outstanding Cooperative - Agri-based Category and commendation from the Office of Hon. Board Member Liecel Mondejar – Sevilla. Chairperson Joy D. Palmada of Pavia Entrepreneurs MPC also received a commendation from the said office as Outstanding Cooperative Leader.

Pototan Teachers and Employees MPC (PTEMPC), Pototan, Iloilo also received an award from LBP Gawad Patak as one of the awardees.

The 3,500 delegates from cooperatives and part-

ner-organizations across the province were inspired by the presence and insights shared by the Keynote Speaker, Engr. Fe T. Rebancos, Chief of Staff for Visayas of Senator Cynthia A. Villar and President of one of Villar’s Big Companies, which provided inspirations to the cooperative stakeholders.

Culminating activity, ended with the turn-over of Coop Flag and Key of Responsibility to the Host LGU for the 2018 Cooperative Month Celebration by Hon. Mayor Atty. Alquisada to Hon. Mayor Mark P. Palabrica of Bingawan, Iloilo. Closing Remarks from Hon. Atty. Ma. Gerrylin S. Camposagrado, SB Member of the Host Municipality concluded the successful and collective celebration of the 2017 Iloilo Provincial Cooperative Month Celebration.

Iloilo city

Iloilo City Cooperative Development Council, Iloilo City Government, Federation of Iloilo City Cooperatives (FEDICCO), CDA and John B. Lacson Maritime University (JBLMU) Group of Cooperatives, the host of the celebration successfully conducted activities in the month-long commemoration. The celebration started with a

Holy Mass at San Jose Parish Church, Opening Program conducted at JBLMU Covered Gym, Molo, Iloilo City with Prof. Samie M. Billanes, Chairperson, RCDC 6/NCDC as Keynote Speaker sharing what is happening in the sector, like taxation, poverty incidence, and his insights/wisdom regarding the theme, CDA Updates shared by Mr. Vincent Unarce, CDS II and Cooperative Fellowship facilitated by the host JBLMU Group of Cooperatives.

Solidarity Message delivered by Hon. Jay Treñas, ICCDC Chairperson/ICEDO Mr. Carlito Jusa and Engr. Ralph L. Pador, JBLF MPC in their Opening and Welcome Remarks, respectively gave more inputs, insights and motivations that will hope to renew and sustain commitment of stakeholders to develop a dynamic and strong cooperative movement.

Official Declaration of the opening of 2017 Cooperative Month Celebration in Iloilo City was done by CDS Queenie Marie Suresca and joined by 360 participants from 37 cooperatives in the City.

Thereafter, activities were conducted every Saturday for the whole month of October 2017. Hataw Kooperat-

iba (Zumba) was facilitated by JBLMU Group of Cooperatives at Iloilo River Esplanade (Diversion Road) on October 14, 2017 and attended/participated by 11 cooperatives with 108 participant dancers.

A Feeding Program spearheaded by the Office of Hon. SP Jay Treñas, Chairperson, SP Committee on Cooperatives was able to fed 70 fire victims children of Barangay Bakhaw, Mandurriao, Iloilo City was facilitated by the Office of Hon. SP Jay Treñas. The month - long celebration, was formally closed on October 28, 2017 at JBLMU with the Coop Congress, Cooperative Whiz and Awarding Ceremonies.

Negros Occidental and Bacolod City

Ms. Ma. Elena Liguaton, PCDS, CDA-Field Office said that observance of the Cooperative Month Celebration ended through the commemoration of the 38th Provincial Cooperative Day Celebration on October 28, 2017 at Multi-Use Civic Center, Cadiz City, Negros Occidental.

The activities, through collaboration of the Negros Occidental Provincial Cooperative Development Council (NOPCDC), Cadiz City Cooperative

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Spirit of PP 493
abounds in West-
ern Visayas *From page 28*

Development Council (CCD-CC), host cooperative and city officials the celebration were successfully during the celebration.

It was started with a Thanksgiving Mass at Sto. Niño Parish Church followed by a program proper, as highlighted by lighting of Cooperative Torch, Signing of Commitment to the Commitment Wall by Cooperative Chairpersons, Messages, Provincial Awarding of 2017 Gawad Parangal and Raffle Draw.

The 3, 423 delegates, participated by 127 cooperatives across the province including the Highly Urbanized City of Bacolod were honored and blessed with the presence and words of wisdom and updates from Undersecretary Orlando R. Ravanera, Chairman, CDA, as Keynote Speaker of the momentous celebration and was introduced by Dr. Felicitas S. Acosido, Chairperson, NOPCDC and former CDA Administrator.

Other activities in the observance of the cooperative month were the Kabankalan Assessment of CCDC conducted on October 17, 2017, cooperative day in the Component Cities of Talisay, Cadiz, and Bago, conducted on the 25th, 28th and 30th of October 25, October, respectively.

Cadiz City Cooperative Day was conducted after the

provincial culminating program with messages and games purposely enhance relationships among cooperative stakeholders towards a strong cooperative movement in the city.

Chartered City of Bacolod likewise joined the Coop Month Celebration, through the observance of its City Cooperative Day last October 14, 2017 at Pavillon Resort, Bacolod City.

According to the report of BCCLDO, it was participated by forty-six (46) cooperatives with a total of 160 attendees in the Fundamentals of Cooperatives and Governance and Management of Cooperatives.

The commemoration was concluded with a Solidarity Night with “Agape Dinner” served to all the participants, City Cooperative and Livelihood Development Office OIC, Ms. Brenda Burdeos and Staff, BCCDC Board Members. Awarding of Champion and winners of Inter- Cooperative Bowling Tournament conducted on July – September 2017, CDA Updates and Raffle were among the activities during the night.

2017 Cooperative Month Celebration was a milestone in Region 6 because according to Director Agrasada, everybody has done his/her own share together with the 6 provinces comprising the region, who have joined in the successful observance, thus spirit of cooperativism remains by hearts and stands still in Western Visayas in the hearts and is still burning in every coop member in Western Visayas.

CONSISTENT
HARD WORK
PROMISES
SUCCESS

From p.14

they revealed the Success Factors of Bagnos Multi-Purpose Cooperative.

Members work hand in hand
Officers are the role model
Never leave work unfinished, do it now
Efficient and effective management staff
Year end evaluation of plans and performance evaluation of employees, officers and services

Innovative
Self-help, self-discipline

On plan,continuous education annually
Unselfishness and transparency
Responsible members following the PSPs
Supportive government agencies, LGU and Non-Government Organizations

Considering these success factors, the cooperative has

brought tremendous transformation in the lives of the members and community. It provides them capital for their production needs. It also assists them in marketing their palay produce with its trading business. To help them lessen their production inputs, the coop encourages its farmer-members to produce their organic fertilizers and follow the modern farming technology. The butchering and longganisa-making business helps hog raisers-members increase their income. The coop encourages and teaches each member to save at least a portion of their income. The coop also supports environmental projects of the community like tree planting, clean and green program, garbage segregation; youth sports activities, school activities, and peace and order campaign. With all these developments the cooperative never ceases to promote welfare to its farmers members and the community as well.

KOOPERATIBA NATON MPC
from p15

grams for pupils of Buyu-an Elementary School, medical and dental mission, bloodletting program, coastal clean-up, tree planting activities, support and involvement on community sports activities and Parangal programs to honor students who are financially challenged but are academically excellent. It also started its Damayan program, which is an insurance program for the members and their respective families.

In 2015, the Cooperative Development Authority and the Provincial Government of Iloilo, recognized Kooperatiba Naton Multi-Purpose Cooperative as Regional Nominee for the Most Outstanding Primary Cooperative in Region VI.

As of December 2016, the Cooperative has 698 members, Net Surplus of P2.839M., Paid-up Capital of P9.536M., and Total Assets of P34.637M.

THE PATH IN THE JOURNEY OF SUCCESS:

KNMPC envisions “A Christ-centered and model cooperative empowered with dignity and excellence in enriching the quality of life of the members and the community.”

The dream that will serve as guide, benchmark and motivation to work together and fulfill its mission as “an instrument in providing responsive financial and support services in uplifting the economic, social and spiritual well-being of their members, committed to growth, technological advancement, and financial soundness and will be a vehicle of consciousness in promoting social and environment concerns, while adopting sustainable agriculture.”

KNMPC Core values of diligence, willing to render free service at all times; integrity, honest and take full responsibility; foresight; fidelity, faithful to perform duties and responsibilities; exemplary, innovate and set good example; responsible, sense of accountability to self, to cooperative and to community; empowered, ability and firmness to decide; noble, committed, passionate and courage to help people; character, Christ-centered, servant leader serving with enthusiasm and humility; and efficient and effective serves as bond in enhancing internal smooth working relationships.

According to Manager Basco inspiring verses lifted from Ephesian 3:20, which says “God can do far more than you could ever imagine in your wildest dreams, by working this spirit within us” and Proverbs 16:9 that states “A man’s heart plans his way, but the Lord directs his steps really help their cooperative to walk in the straight path in the journey of success.

THE BEST PRACTICES:

They show concern to the social and communities with their regular outreach programs such as feedings programs, community sports activities, Parangal Program to honor students who are financially challenged but are academically excellent, medical and dental missions, and bloodletting program.

Their concern to the environment with our regular coastal clean-up, tree planting activities, practicing

disaster risk reduction program, for practicing and modeling sustainable agriculture through its project, the Integrated Natural Farming System, which is an ecologically sound practice that does not degrade the natural ecosystem of the environment but with social and economic value to the communities

Their concern to small farmers and fishers by providing them financial and non-financial assistance.

Their concern to members and employees with our Damayan program, an insurance program for the members and their respective families.

Its God-centered way of life through monthly ownership meeting with exhortation of God’s words, daily staff devotional, and practicing voluntarism by heart.

THE SOCIO-ECONOMIC AND ENVIRONMENTAL IMPACT:

In the light of “People helping People”, the Universal Philosophy of Cooperatives, that correlates with the KNMPC tagline as mentioned, explicitly means that everybody shares and helps one another to build sustainability in the future and contribution in nation building.

Undoubtedly, KNMPC has been doing this and will be doing onward and created/will be creating an impact in the locality particularly enhancing the quality of life of its members and the community.

Translating its vision into reality, bridge by its mission and guided by its core values as well as its life verse, KNMPC really made and will sustainably make a difference in the lives of the members as confirmed by stated testimonies of the three (3) members.

Likewise, selected statistics of cooperative will certainly and clearly manifest further about its impact in the lives of the members and the community.

In 2016, it generated a total volume of business, paid-up share capital, savings and time deposits, net surplus, Patronage refund and Interest on Share Capital, in the amount of Php11,987,338.05, P h p 9 , 5 3 5 , 9 0 0 . 0 0 , Php2,039,747.52, 2,839,074.64, and Php1,192,411.34, respectively.

Thus, additional income to the 698 members as well as to 9 employees will significantly contributes in improving the quality of life towards inclusive growth and progress.

More so, the members enjoyed and keep on enjoying the financial services, consumer store, meat processing, natural juice, catering services, Production Loan Easy Access (PLEA) facility, livelihood programs, such as hog fattening and poultry, trisikad, tricycle and direct selling services of their cooperative.

Truly, KNMPC is living up in the true essence of cooperativism and to its motto of “Simply making a difference.”

Tam-an BMPC Shows the Amazing Cooperative Way from p15

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.”

REACHING OUT, TOUCHING PEOPLE, IMPROVING LIVES from p21

Director, Dr. Lovenia Naces became the founding president of the Northern Mindanao Research Council for Cooperative Development.

XUCCCO applied for accreditation for micro-enterprise loan development with the United Coconut Producers Bank, Department of Trade and Industry, in 1997. It expanded its social services for members by offering a PABAON to the RETIREE PROGRAM and Death Aid Contributions. XUCCCO affiliated and invested with Philippine Federation of Credit Cooperative Mindanao League (PFCCO-ML), practicing the cooperative principle of cooperation among coops.

In 1998 XUCCCO obtained a Taxpayer Identification Number (TIN) 004-995-737 from the Bureau of Internal Revenue (BIR). Its members have doubled from 247 in 1988 to 529 in 1998. Its assets grew from 352,000 to 13.5 million in 1998 and in 118 million in 2009. The members’ capital also reached a record high at 58.7 million. The cooperative has already proven its worth as a strong pillar of membership’s sustainable source of alternative funds which was envisioned by Fr.

SAN JOSE SICO LANDFILL MULTI-PURPOSE COOPERATIVE: ANG KOOPERATIBANG NAGBIGAY KAHULUGAN SA KATAGANG “MAY PERA SA BASURA” from p20

Dahil na din dito kung kaya’t sila ay nakabili ng ari-arian tulad ng lote, trak at taong 2007 ng itayo nila ang kanilang opisina. Hanggang Disyembre 31, 2016 ang kabuuang pagmamay ari ng kooperatiba ay nasa Php 6,335,622.46. Sa kasalukuyan ay mayroon silang labinlimang (15) empleyado at umabot na sila sa tatlong daan at labing apat (314) na miyembro.

Sa paglaki ng kooperatiba ay kasama nitong umangat ang buhay mga kasapi. May mga miyembro sila na nakapagpatayo ng maayos at komportableng tahanan, nagkapagpatapos ng anak sa pag-aaral at nagkaroon ng kabuhayan tulad ng tindahan at tricycle ng dahil sa tulong ng kooperatiba. Kung dati ay sila ang nangangailangan ng tulong ngayon ay sila na ang nagbibigay ng tulong sa pamamagitan ng serbisyo sa komunidad tulad ng pagtulong sa pagpapatayo ng mga palikuran sa mga katuwang nilang eskwelahan, pagbibigay ng abuloy sa mga namatayan, donasyong medalya at tropeyo sa iba’t ibang proyekto ng baranggay, pag-papakain sa mga malnourished na bata (feeding program), pag-iisponsor ng medical mission at pagpapatayo ng MRF (Material Recovery Facility) sa baranggay. Bu-

kod dito ay katuwang din ang kooperatiba ng lokal na pamahalaan bilang isa sa miyembro ng Management Monitoring Team ng Solid Waste Management Committee ng Lungsod ng Batangas. Dahil nga sila ay may uganayan sa iba’t ibang establisimyemto (Batangas City Mall, Pure Gold, Robinsons, lahat ng sangay ng Jollibee sa Batangas, St. Bridget College, Batangas State University, Stonyhurst Southville International School, Mc Donalds Outlet, Mang Inasal at iba’t-ibang mga subdibisyon) nabawasan ang kinukolektang basura ng pamahalaan mula sa kanila dahil ang mga recyclable waste ay kinukuha na ng kooperatiba. Katuwang din sila ng Social Security System sa kanilang programang Alkansya ng Bayan kung saan natutulongan ang mga miyembro na makapaghulog sa SSS upang sa pagtanda nila ay mayroon silang maaasahan.

Dahil sa mga naga-wa ng San Jose Sico Landfill MPC ay nakatanggap na sila ng iba’t ibang pagkilala tulad ng: Pagtanggap ng mga Karangalan sa 2017 National Gawad Parangalmall Scale Category; Gawad Kabuhayan - 2010 (Office of the City Vet-

erinarian and Agricultural Services); Finalist Galing Pook Award (Solid Waste Management LGU- Coop Partnership Program) – 2012 (Galing Pook Foundation); Napiling presenter sa SWAPPCon (Solid Waste Management Association of the Philippines Congress) – 2014 (Legazpi City, Albay), at 3rd Placer Natatanging Kooperatiba (Micro/Small Category) – 2015 (PCLEDO). Salamat po sa mga nagpunyagi na mga kasapi, opisyaes at mga katuwang ng kooperatiba mula noon hanggang sa kasalukuyan.

Upang mapalago pa ang kooperatiba ay patuloy ang kanilang pagpapadami ng miyembro, pag-iisip ng mga proyekto na kapaki-pakinabang, pagpapatatag sa mga negosyo at serbisyo ng kooperatiba at papapaunlad ng kakayahan ng mga opisyaes at empleyado sa pamamagitan ng patuloy na pag-aaral. Tulad ng ibang kooperatiba, payak at maliit ang pinagmulan ng San Jose Sico Landfill MPC ngunit nagdulot naman ito ng malaking pagbabago sa buhay ng mga miyembro at mamayan sa komunidad. Tinugunan ng San Jose Sico

Church in Nazareth, Cagayan de Oro City, the places of the deranged.

In 2001, in line with the Coop Month Celebration, the PFC-CO-NML and XUCCCO gave all-out support to the Educational Contests: Oratorical, Quiz Bowl and On the Spot Poster Making. This relentless support made a significant mark for XUCCCO to receive a special award as the Best in Organization in 2001 Search for Outstanding Cooperative given by the CDA.

Today, XUCCO has not only continued its mandate to serve the members with its various financial needs, and to bring to reality the dream of Fr. Ernesto O. Javier, S.J., but also sharing the vision of the entire cooperative sector in Cagayan de Oro City to find meaning and reason as truly the cooperative capital of the region.

Cooperativism Continues to Spread Wildfire of Hope in Region IV from p22

In support of President Duterte’s Campaign against drugs, Strengthening the Implementation of Barangay Drug Clearing Program of Lipa City was launched through the Dangerous Drug Board Regulation No. 3 Series of 2017. It was conducted to completely free the drug surrenderees while those

with positive results were rehabilitated or put in jail. The barangays with surrenderees all having negative results would be declared as “Drug Cleared Barangay”. The Program was implemented by the PNP Lipa and BADAC (Barangay Drug Abuse Council).

Seeing an opportunity to help, the Cooperative Development Council of Lipa City did not miss the chance. In support of the said program, twelve (12) cooperatives, assisted by the City Cooperatives Office, sponsored the mandatory Drug Testing of Drug Surrenderees in the Different Barangays of Lipa City. Originally, it was discussed that ten (10) surrenderees per barangay could be sponsored by each cooperative, however, due to the heartfelt concern of the members of the council, the coops sponsored more than they were asked for.

The drug testing activities were conducted in several Barangay Halls on July 27, August 4, August 15, September 23, September 30, and November 10, 2017 which were gladly received by the Barangay Councils.

Each drug testing session was done with an atmosphere of hope and yet a fearful one as relatives and friends gathered on sites to support their special someone to undergo the testing. It was no easy task for the Police Officers, nor to the members of cooperatives to give the bad news that a relative or a friend was still positive; **Continue to p31**

Cooperativism Continues to Spread Wildfire of Hope in Region IV

from p30

but as each surrenderee was tested, the lighter it felt for those hoping for the betterment of the City. Those who were still positive certainly paid the price, but they were in for a change as well once they served their sentence and embraced the consequences of their deeds through proper counselling and City interventions.

As for the surrenderees who did give up hope and pursued positive change in their lives, they were freed at last and started a new and clear path for betterment.

The generosity of the cooperatives in Lipa City benefitted 1,556 surrenderees. On top of the sponsorship, the Cooperatives Council also provided funds on the promotion of the activity. Provision of tarpaulin was agreed to support the Drug Free Program.

Marawi Victims Will Never Be Forever Victims

The news about Marawi siege crashed millions of hearts as fellow countrymen watched in vain on how much the city was destroyed and pulverized by terrorism.

Now that the war against terrorism in the city was over, another vital war is happening there - the war of survival and re-establishment of the victims.

The Cooperative Movement, though do not have heavy guns and powerful weapons to fight with the Filipino soldiers, it has helped in any means possible during and after the war. The housing project for the victims was still on-going and a lot more of initiatives from the sector were provided and being ironed out.

One of those initiatives was a Resolution made by the Southern Tagalog Cooperative Development Council (STaRC-DC) urging the Cooperatives in Region IV to Provide Assistance to Marawi Victims through the Allotment of at least Ten Percent of the Cooperatives' Community Development Fund (CDF).

On its third Quarterly Meeting held last September 29, 2017, it has adopted the scheme originated by the Province of Batangas on providing assistances. Through the help of the CDA's field Cooperative Development Specialists and Cooperative Development Councils all over the regions, the resolution was spread out like a wild fire to the cooperatives which has been received positively.

The cooperatives since then remitted assistances to the STaRCDC's account which would be collected up until the first Quarter of 2018. For the Batangas Province alone, PhP716,984.59 was collected from 189 cooperatives while other provinces are yet to finalize their ever increasing list of cooperative assistances to Marawi victims.

The amount collected would certainly go to an important cause to serve the people of Marawi. STaRCDC is yet to identify the type of project to be provided, but the funds were already rolling and would go a long way for those people who needed the spirit of cooperativism to lighten the burden in any way possible.

Gift Giving to Indigenous People in San Jose, Occidental Mindoro

The Cooperative Movement as it stands to its advocacy and acts to its Vision and Mission has been providing direct assistances to the Indigenous People,

Our fellow countrymen who needed extra kind of assis-

tance, love, care, and compassion.

One of the major events in Region IV of such theme is the Gift Giving Activity for the Indigenous People (IP) in San Jose, Occidental Mindoro which benefitted more than 200 Mangyans.

Through the sponsorship of the Cooperative Development Authority – Calamba Extension Office; Municipal Cooperative Development Council (MCDC) of San Jose, Occidental Mindoro, headed by their Chairman, Jo Mallari; Provincial Cooperative Development Council (PCDC) of Cavite headed by Mr. Alvin Mojica; CCDC of Imus, Cavite, Likhang Caviteño, headed by Ka Rodring Camia, the IP beneficiaries received delicious and nutritious cooked foods, grocery items, slippers, and health kits.

The way to the Mangyan Community was long, slippery, and steep, but the team pursued on; garnering sheer determination to provide their simple gifts to their fellow Filipinos. Upon reaching the community, the Mangyans were all smiles and welcoming to everyone which completely erased the exhaustion of the cooperative team.

The gift giving was successfully conducted on March 31, 2017 by the pool of representatives from the CDA personnel headed by Dir. Salvador V. Valeroso, Cooperative Officers and Cooperative Leaders. In spite of the challenges the cooperative sector faces today, the impending Tax Repeal which is still an important fight to pursue, the Contractualization Law which could severely affect the labor cooperatives, the challenges of the Medical Services Cooperatives, and many others; it would not sit around waiting for doomsday or to whatever the future holds without undertaking the very essence of its existence. Because that is how cooperatives works, the sector lives and exists to help, to create big change, and to give hope to Filipinos.

When Small Things Do Great Magic

Cortes MPC has been involved as Member in the Barangay Development Council and other barangay committees, i.e. Barangay Peace & Order Committee, Barangay Council for Child Protection, Barangay Disaster Risk Reduction Management Council, among others. These helped improved the implementation of BLGU projects/programs and activities in the area. It forged a MOA with the Sangguniang Barangay for disaster preparedness. A recipient of the KALAHI-CIDDS Project, it operated and maintained the project responsibly that gained citation from the Barangay LGU being an active partner in all barangay endeavors.

Lastly, it has successfully participated in the Search for CDA GAWAD PARANGAL 2017 of which it garnered the 3rd BEST COOPERATIVE under the Small Category.

At present, Cortes MPC continues to exert effort in achieving its vision, mission and goals. It places in the forefront the welfare of its members and prioritizes help to the poorest and the most vulnerable groups of the community.

Sustainability is a big challenge for the coop operation especially now that the effects of climate change is being felt more than ever. However, the spirit of cooperativism is raising the fervor of the officers and members. They are positive that together, they will be able to surpass obstacles.

This is the formula to the success of CMPC. Yes, the coop is relatively small but the magic it created multiplies several folds as manifested in each of its members' lives and the community it operates and serves.

Credibility through Transparency: The SPPMPC Story

from p24

SPPMPC Training Center nd Pension House Hinunangan Travel Access Center

Consumer Department

Farm Level Grains Center Assistance from the DA-NAFC, a complete component of post-harvest facility.

These accomplishments were not achieved easily. A number of difficulties were encountered particularly in the initial operation period. Sometime in the year 1978-79, the cooperative suffered from management problem and it resulted to liquidity problem due to the absence of check and balance. This financial problem creat-

ed the loss of confidence of the management and massive withdrawal of deposits happened likewise, thus affected membership. However, the officer with deep concern to the coop managed to stay on and series of ownership meetings were conducted to counter the crisis.

Their problems were considered a blessing in disguise at that time. In facing up with the problem, the coop has more independent collection of individuals who know what they want and are united in a common resolve to achieve their dreams. The dream of the officers and the members to have its own building turned into reality. Through its aggressive and well-enlightened officers, SPPMPC has built satellite offices in the municipalities of Abuyog in Leyte and Anahawan, Macarohon, San Francisco and Hindang, all of Southern Leyte.

SPPMPC Main Office

Awards and Recognition

Through the years, SPPMPC has been continuously reaping recognitions as model to other cooperatives and figured prominently in the Department of Agriculture's GAWAD SAKA, Land Bank of the Philippine's (LBP) Ginintuang Gawad Pitak and the Cooperative Development Authority's Gawad Parangal Search for Exemplary Cooperative. Cash awards from the DA's and LBP's recognitions were used for the construction of the Training Center and pension house and the purchase of service vehicles.

SPPMPC Chairman Vacal and Manager Edicto receive the Gawad Pitak Award from President Gloria Arroyo.

BOT - The Hinunangan Market Complex, the First in Region 8 Through its financial partner, the Land of the Philippines (LBP), the Hinunangan Market Complex (HMC), which was just merely a dream for the constituents of Hinunangan and nearby municipalities, now becomes a landmark of development. Through the Build-Op-

erate-Transfer (BOT) Scheme with the Local Government Unit of Hinunangan, and a credit line from LBP, SPPMPC humbly built the HMC right in the heart of the town, the first in Region 8.

All of these achievements were made possible because SPPMPC stands firm to its commitment to extend the best service to its members and that each member will be proud of being a part of SPPMPC. Its Marketing Officer, Mr. Pablo Tabaranza, says it aptly, "the coop sustained because of its credibility built through transparency." Through good governance by its able officials, empowered management, and staff, and well informed membership, SPPMPC stands to continue its active participation as a cooperative and as a partner of the government in progress and economic development of the Municipality of Hinunangan, Province of Leyte, the neighboring provinces and the Philippine Cooperative sector in general.

7th

ASEAN Cooperative Business Forum

