

Cebu People's Coop: A Champion of Environmental Protection



IPs' Cooperatives Find Opportunities in Applying Value Chain on Indigenous Crops

By Marilyn D. Eso

With all smiles and gestures of gratefulness, the officers and representatives of the Tribu Migkumba Multi-Purpose Cooperative (TMMPC) received the five (5) sets of "start-up kit" for Taro Roots (Lutya) chips making from USEC. ORLANDO R RAVANERA, Chairman, Cooperative Development Authority (CDA) and the CDA Cagayan de Oro Extension Office during their Annual General Assembly on January 29, 2018 held at Purok-3, Brgy. Dansolihon in Cagayan de Oro.

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PACC Fully Supports CDA's Advocacy of Registering All Electric Cooperatives

By Ronde D. Alicaya

Quezon City—In a rare occasion, the Cooperative Development Authority (CDA) and the Presidential Anti-Corruption Commission (PACC) lead by Chairman Orlando R. Ravanera and Chairman Dante La. Jimenez have meet, along with its top officials, for a dialogue, at CDA Central Office in Cubao Quezon City, February 12, 2019.

The PACC presented their procedure in handling corruption complaints against government officials. Before the dialogue, the two top officials had a closed door one-on-one meeting at Chairman Ravanera's Office.

Chairman Jimenez who is known for his hard-hitting anti-corruption advocacy commended the

CDA under the leadership of Chairman Ravanera, for its thrusts and advocacies of uplifting the lives of the vulnerable sector, specially the rights of the member-consumer-owners (MCOs) of Electric Cooperatives (ECs).

Chairman Jimenez was shocked when he learned the real situation of MCOs around the

country through the presentation of Chairman Ravanera, relating to what he personally experienced also in his hometown power distributor in Bicol Region.

"This is clearly stated in the Constitution, that the people should have access to basic necessities, and that include; water and electricity," Chairman Jimenez said.

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Marawi Coops and IDPs Feel National Government's Help thru Cooperativism

By Marilyn D. Eso

Marawi City, Lanao Del Sur - Challenged by the result of the study of the United Nation's Development Program (UNDP) citing that the Number 1 Poorest Province in the Philippines is the Autonomous Region in Muslim Mindanao (ARMM) including Marawi, the Cooperative Development Authority (CDA) through CDA- Kidapawan Extension Office extended its initiative and programs to help the people of Marawi be liberated from poverty and nothingness by strengthening Cooperativism.

According to the UNDP, out of the 25 poorest provinces in the Philippines, 15 are in Mindanao. It is very sad to note that amidst the oozing God-given bounties and ecological wealth, people in Mindanao are suffering from hunger and

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Climate Change Commission: Cooperatives, Key to Climate Action

By Ronde D. Alicaya

Carcar City, Cebu—The Cooperative Development Authority (CDA) through its CDA Cebu Extension Office and the Climate Change Commission (CCC) have organized a forum, dubbed; "Climate Change Mitigation and Adaptation thru Cooperativism" in Carcar City, Cebu, February 5, 2019.

No less than the CDA Chairman, Usec. Orlando R. Ravanera spearheaded the event, being the number one advocate for the protection of the environment in the CDA. It was attended by more than 200 participants from various cooperatives in the province. Invited guests were the local government officials of Carcar and the province of Cebu, and Sec. Emmanuel M. De Guzman of the CCC, as keynote speaker.

In his speech, Sec. De Guzman recognized the important role of cooperatives in Climate Action and cited five aspects on how

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CDA Chairman Ravanera Vows To Continue Advocate ECs Consumers' Right Despite Harassments, Death Threats

"While the so-called Electric Cooperatives (ECs) provide light to their member-consumers, these ECs have shamelessly put them in the dark with regards to pressing issues"—Chairman Orlando R. Ravanera

Chairman Orlando R. Ravanera vows to continue his advocacy to fight for the right of the 11 million member-consumer-owners (MCOs) of the Electric Cooperatives (ECs) nationwide. This despite the threat of being arrested because of barrage of Ombudsman cases by just doing his ministerial job as a Chairman of the Cooperative Development Authority which is mandated by the Constitution, to develop cooperatives as instrument of social justice, equity and economic development.

Chairman Ravanera is facing a number of Ombudsman cases for just signing the Certificate of Compliance of the Davao Del

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CLIMATE CHANGE MITIGATION AND ADAPTATION THRU COOPERATIVISM



Orlan R. Ravanera
Kim's Dream

We are now on the 19th year of the 21st century but we are not sure anymore if we can reach the 22nd century which is only 81 years from now. The end of civilization is at hand, not through nuclear war but through Climate Change. "The world itself will not end, of course. Only ours will; our livelihoods, our homes, our cultures. And we're squarely at the tipping point," to quote the conclusion of scientists and environmentalists.

A little revisiting of the recent past on ecological disasters that have afflicted the Philippines is worth noting. In 2011, Cagayan de Oro was hit by Typhoon Sendong (Tropical Storm Washi) where in one night of flooding in that fateful dawn of December 17, 2011, some 3,000 people died and 11,000 families were rendered homeless. This was followed

by yearly horrifying typhoons i.e. Typhoon Bopha (known in the Philippines as Typhoon Pablo) and the worst of all was Typhoon Haiyan (Typhoon Yolanda) where more than 10,000 people died in Tacloban. Yes, the Philippines is the third hardest hit by Climate Change and deadly storms are becoming the new normal.

Climate change is becoming a global phenomenon. Here are some of undeniable facts: "Longer droughts in the Middle East are causing extreme water shortages. Growing desertification in China and Africa is creating a severe food-security challenge. The monsoon season is shrinking in India, perhaps upending a century-old water cycle. Amped-up heat waves in Australia are making part of the continent unlivable. More intense hurricanes could devastate entire cities in America. Water wars in the Horn of Africa are now the root of armed conflict. Rebellions, refugees, and starving children across the globe are becoming common-place." These are not disconnected events. These are pieces of larger puzzle that environmental expert Jeff Nesbit has put together.

As mentioned in the book, "The Age of Sustainable Development," authored by Mr. Jeffrey D. Sachs, "the crisis is felt by rich and poor alike. In October 2012, police cars floated down the streets in Manhattan during super storm Sandy, one of the strongest storms to hit the Eastern Seaboard in mod-

ern times. Even if scientists can't determine whether the storm's remarkable ferocity was due in part to human induced climate change, they can't determine that human-induced climate change greatly amplified the impact of the storm. As of 2012, the ocean level off the Eastern Seaboard of the United States was roughly one-third of a meter higher than a century earlier, the result of global warming causing a rise in ocean levels around the world. This higher sea level greatly exacerbated the flooding associated with the superstorm.

According to scientists, by the end of the century the ocean level will increase by at least one meter, worse, two meters if the business as usual paradigm will continue. By that time, the 7,100 Philippines islands will just be reduced to some 3,000. There will be pestilence, famine and war as the "four horsemen" of apocalypse as revealed by St. John are coming.

Unless we start addressing the cause climate change and stop simply navigating its effects, we will be facing a series of unstoppable catastrophes by the time our preschoolers graduate from college. Yes, our world is in trouble – right now. Yes, now is the time to create a robust movement to address the climate crisis which Pope Francis has called "a crime against God, against humanity." Increasing the awareness of 14 million cooperative members nation-wide in coordination with the Climate Change

Commission under Secretary Emmanuel de Guzman has become imperative for climate change adaptation and mitigation. In effect, the cooperatives will be true to the DNA of cooperativism which is members-owned, value-based and sustainable.

Yes, the science of denial headed by no less than President Trump must be debunked as such is an unprecedented crime against humanity. The greed of global corporations to perpetuate the use of coal and fossil fuel with their annual rakings of two trillion dollars from the use of coal and some five trillion dollars from the use of fossil fuel and natural gas must now be stopped. Yes, the nineteen fossil fuel corporations are earning ten million dollars per minute at the expense of humanity and of Gaia (mother earth).

Indeed, homo sapiens, the flawed species, have sacrificed mother earth to the altar of greed and profit. Denigration of collective action and veneration of the profit motive have infiltrated virtually every government of the planet, major media organizations, every university, every religious organization, our very souls. Yes, we are nothing but self-gratification machines. That is indeed RES IPSA LOQUITUR as our country and people will now be entertained by self-gratification of politicians whose agenda and discourses will not include the horrible scenario we are now facing - the climate crisis.



CDA's Position on Senate Bill No. 2102: Foreign Investment Act of 1991, Submitted to the Senate



Chairman Ravanera delivers CDA's stand on Senate Bill No. 2102, January 24, 2019

Position re: Senate Bill No. 2102

The Cooperative Development Authority advocates the creation, development and sustenance of cooperatives. However, so much more than that is the advocacy of this agency to help the basic components of the society engage into business and make a living out of the small resources they have. These basic components of the society mostly came from rural areas where the main source of living is agriculture.

It is greatly appreciated the continued negative listing of foreign ownership in cooperatives in consideration to the provisions of the Cooperative Code. There is no greater respect to the Filipino people than giving to them their resources to the exclusion of foreigners.

However, least we know about is the indirect intervention of transnational corporations in the preservation by our farmers of their lands through the use of hazardous chemicals in farming such as pesticides. It is very common nowadays the use of pesticides to manage pest

problems in agricultural fields. It is difficult to find somewhere where pesticides aren't used which sometimes are done in enormous amounts such as in fruit and vegetables plantations. Sadly, this is very prevalent in rural areas in our country, especially in Mindanao. Unknowingly, harmful components of pesticides are already everywhere - in the soil, the farm products, the food we eat, the air we breathe, and the water we drink.

According to Bureau of Agricultural Statistics, the following are the commonly used pesticides in the Philippines since 2010: Dithane, Mancozeb, Funguran, Cypermethrin, Decis, Malathion, Clear out and Round-up.

Other chemicals used in Philippine agriculture; 1.) Endosulfan, an off-patent organochlorine insecticide and acaricide that is being phased out globally. It can negatively impact on beneficial insects; 2.) Profenofos, an organophosphate insecticide. Its environmental effects, according to United States Environmental Protection Agency report, it is toxic to birds, small mammals, bees, fish and aquatic invertebrates; 3.) Chlorothalonil, an organic compound mainly used as a broad spectrum, nonsystemic fungicide with other uses as a wood protectant, pesticide, acaricide, and to control mold, mildew, bacteria and algae. Long term exposure to

chlorothalonil resulted in kidney damage and tumors in animal tests.

In other parts of the world, transnational corporations who are using these kind of toxic chemicals were sued. Dole Food Co., Fresh Del Monte Produce Inc. and Dow Chemical Co. were sued by 1,000 banana plantation workers from Costa Rica, Ecuador and Panama in a new round of cases claiming injury from pesticide.

We also see it commonly on the news - typhoons, landslides, floods, etc. These are not natural calamities but caused by humans - alteration of the natural flow of the environment.

The Cooperative Development Authority is constantly educating our cooperatives and farmer members of cooperatives on how to maintain their operations by practicing sustainable alternatives. We are also looking at other ways on how to successfully help them in this matter. The Foreign Investment Act "was enacted to encourage investments in the Philippines by non-Filipinos in order to boost economic growth, to improve productivity through application of advanced technology..." The application of advance technology oftentimes causes harmful effects to the environment. Full government support to the marginalized sector should not only focus on the provision of advanced technology but also on the long term goal of preserving the environment.

In Mindanao, transnational corporation, like Del Monte and Dole are operating thousands of prime agricultural lands, planting pineapples and bananas to satisfy the consumerist need of the people in the North. It is ironic that in the Philippines, we cannot even achieve our sufficiency

in staple food, like rice. Worse, these corporations are using chemicals and pesticides that are already banned as they are dumping 2,000 trucks of toxin that ultimately find its way to the water table of poor Filipinos.

Another instance of negative experience of cooperatives from foreign companies is the Agumil, a Singaporean company who came to Palawan, converted the agricultural land of cooperatives and Agrarian Reform Beneficiaries (ARBs). They promised the farmers to become millionaires after three years. Now, the poor farmers are buried in debt, become susceptible to become insurgents to have social justice in their own hands. Literally, these foreign investors came to the Philippines with nothing and left with everything.

I believe we can avoid this through the regulation of foreign investors who are bringing these hazardous chemicals in the country and put measures against exploitative contracts in using our precious agricultural land. I believe we need to look more on this aspect because there are less toxic options that our farmers can use and more sustainable ways of utilizing the full potential of agricultural lands to the benefit of the farmers and to the next generations to come. A safer alternative for our farmers who are often less educated and whose decision-making capacity can easily be swayed by the rich transnational corporations.

Cooperatives are now in the spotlight and can potentially be main players in agri-food supply and value chains. Undeniably, however, these vulnerable sector need thorough support by the government.



CDA CHAIRMAN RAVANERA RESPONDS TO SEN. ZUBIRI ON ALLEGATIONS FROM ‘JUAN DELA CRUZ’

In the spirit of transparency and accountability, the Cooperative Development Authority (CDA) and the Philippine Cooperative News (PCN) publishes this letter response of its Editor and CDA Chairman Orlando R. Ravanera, to Sen. Juan Miguel Zubiri on a letter sent by a certain “Mr. Juan Dela Cruz” from No. 356 Burgos Street, Mandaue City, Cebu.

The Chairman is also giving notice to all cooperatives nationwide: **if you have an iota of proof of wrongdoings of the CDA Chairman, or anybody who is using his name to destroy his reputation and the institution he represents, please come forward.**

12 February 2019

HON. JUAN MIGUEL “MIGZ” F. ZUBIRI
Senator
Republic of the Philippines

Dear Sen. Zubiri:

Warm cooperative greetings!

This is in response to the letter from the Office of the Honorable Senator from Bukidnon, which was received at CDA Chairman’s Office in 22 January 2019, directing the undersigned to answer the malicious letter sent by a fictitious person named ‘Juan Dela Cruz’.

The letter, which was also sent to our CDA Cebu Extension Office through Dir. Nora Patron, was sent with an intent to malign and destroy the reputation of the undersigned, the CDA personnel, and the very institution they represent. In the first place, it must not have been given attention because it is not supported with evidence, hence, undermining the intellect of the members of Senate and other government institutions.

But be that as it may, the undersigned would like to express his heartfelt gratitude to the Honorable Senator for giving the undersigned a chance to respond and defend the credibility of the institution mandated by the Constitution, “to develop cooperatives as instruments for social justice, equity and economic development,” as enshrined in Article XII of the 1987 Constitution.

Allegations

1. “A solicitation to cooperatives was made by a “Cooperative Development Specialist by order of the “Officer-in-Charge”.
2. “Millions were solicited already and remitted to the Chairman”.

Response

To make all things clear, the undersigned would like to put things in proper context.

First of all, the Chairman of the Cooperative Development Authority (CDA), loves his dignity more than his life, as evident in all the citations and recognitions accorded to him throughout the years. His passion to help other people and to protect the environment earned him a label of being a “man for others”. In his mind he believes that champions are made because of their dreams and their passion with the brave heart to single-mindedly put those dreams into reality despite threats, attempts to life and extra-ordinary sacrifices.

For passionately working on regaining back the lost ecological integrity, on empowering the people, on pursuing peace in Mindanao through Cooperativism and his advocacy for transformative cooperatives for People, Planet, Prosperity and Peace, he was adjudged as the Community Champion in a national search by the Philippine Health Insurance Corporation (PhilHealth), aptly describing him as a Hero.

Be it in the government or cause-oriented groups the passion to serve the least of his brethren: the peasants, fisherfolks, indigenous peoples, students, factory workers and rank-and-file government employees is never lost in Orlando R. Ravanera or simply ORLAND—the cooperative man, journalist and environmental activist.

As Regional Director of CDA Cagayan de Oro from 2003 up to his appointment as CDA Chairman, he virtually opened more avenues to reach out to the less privileged, the oppressed and the downtrodden in whose name and for whose cause he is in government for. He has personified the Jesuit tradition of being man for others, giving more of himself for worthwhile causes, that is to love, to give and to serve especially for the last, the lost and the least.

Formerly the Regional Director of CDA in Region 10, he was able to rose from the rank as Chairman of CDA, without any back-up from political affiliation but through the endorsement from IP organizations and cause oriented groups who

believed in his untarnished reputation. The undersigned has manifested a clear grasp of the Cooperatives’ role not only in poverty alleviation but more positively of the Cooperatives’ role in developing/advancing agriculture as a key to inclusive growth. He has the innate qualities of knowing and feeling what policies should be in place to provide a healthy condition for real and genuine Cooperativism by reaching out to more of the marginalized and mainstreaming them especially in the development processes.

Because of his pro-people initiatives, he had been voted in many capacities, such as: Regional Chairman of Bansang Nagkakaisa sa Diwa at Layunin (Bandila); Member, BANDILA National Council; National Secretary-General of Lakas ng Magsasakang Pilipino Nation-wide (LMP), the Peasant Arm of Bandila); President, Regional Association of Government Communicators (1982 – 1987); Chairman – Regional Science Information Network; President – Golden Village Neighborhood Association, among others.

Prior to his stint with the government service, he worked for 10 years as the Chief Executive Officer of the Center for Alternative Rural Technology, Inc. (CART), the NGO organized by well-known social democrat personalities, to be a countervailing force against rural poverty and social injustice during the Martial Law Regime.

In behalf of the Task Force Macajalar as founding Chairman, he received the Public Service Award from Xavier University in 1993 for “stopping the flow of logs and for improving the quality of life of the poor.” He also received the 50th United Nations Award for the Center for Alternative Rural Technology (CART) from the friends of the United Nations in Ottawa, Canada in 1995.

He is presently the Chairman of Sulog, One Sendong is Enough, Inc., a multi sectoral coalition advocating for ecological integrity, that successfully stopped illegal mining and illegal logging operations in Cagayan de Oro City. He is a co-signatory of a Memorandum of Agreement of a CDA -10 led initiative of a 10-member agencies of government by Order of the Court of Appeals to stop illegal mining and logging in Cagayan de Oro City. He is the Presiding Officer of the Order that is instrumental in establishing of Task Force Kinaiyahan.

Why he is doing all these too much sacrifices? It is because of his passion to help people, especially the oppressed and the vulnerable, and the environment. He clearly portrays what he always said: “I love my honor more than my life”.

Secondly, the undersigned would like to underscore the fact that he has been maligned since day one in office as the Chairman of the CDA through the barrage of lies and black propaganda which the only intention is to kick him out from office. Since day one, an administrator who wanted to get the position as Chairman of this office connived with a Regional director to spread lies by planting “poison letters’ in the organization. Their only intention: destroy Ravanera through whatever way possible!

So, since day one, the undersigned has been relentlessly attacked in and outside the organization, be that through baseless accusations or through series of Ombudsman cases (from one source) by doing only the ministerial work of a Chairman of this Authority.

Receiving all these, should the undersigned be angry? Perhaps he should be, for he loves his honor more than his life. Then, when he received another malicious accusation through the Office of Senator Zubiri, with all the allegations and poison letters and all the ‘fishing expedition’ to find fault on everything he does, then the undersigned can only surmise, that this is just another poison letter from the same circle of people who want the personality of the CDA Chairman destroyed.

Chronology of events

To provide the good Senator a full background of Marawi project of CDA, please allow me to present the following chronological timelines.

The CDA was supposed to have a project in Balo-i, Lanao Del Norte, not Marawi City, as “Juan Dela Cruz” have mentioned in his letter. But be that as it may, the bottom line here is that, this person is an outright liar. He did not even base his allegations on the correct setting in his distorted plot of the script when he said that the project is for Marawi. But to clear things out, the following is the timeline of the story.

i. The Marawi siege in May 23, 2017 have rendered thousands of residents homeless, including the more than 8,000 members of cooperatives in Marawi City. The conditions of the Internally Displaced Persons (IDPs) who fled and seek refuge in evacuation centers and relatives

in nearby provinces and municipalities were terrible. The situation in the evacuation centers was so painfully depressing as anyone can ever imagine. Because of the lack of food, the IDPs were eating their “malong” and the “cartons” they used as sleeping mattress to fill their stomach and ease out hunger. This sight made the undersigned determined to bring to the fore the very essence of cooperativism. Because of that, the cooperative sector acted quickly by providing relief goods and medicine. The early reactors were cooperatives to include: MSU-IIT NMPC, MASS-SPECC, CLIMBS Life and General Insurance Cooperative, Maranding Women Cooperative, First Community Cooperative, ACDI MPC, Oro Integrated Cooperative, Bukidnon Pharmaceutical Cooperative, King Cooperative, PFCCO Mindanao League, Northern Mindanao Federation of Dairy Cooperatives, and other cooperatives who silently helped the IDPs through the Regional Cooperative Development Council -10, and the Cooperative Development Council of Cagayan de Oro.

ii. After a few weeks the CDA Central Office and the CDA Cagayan de Oro Extension Office have initiated also a series of meetings with the coop sector in Iligan and Cagayan de Oro Cities to assess the needs of the evacuees and to determine what kind of assistance to be given. During those meetings, former CDA Administrator Pendatun Disimban and CDA-ARMM Administrator Dimnatang Radia, Administrator Paisal Cali and Administrator Abdulsalam Guinomla were present. During the meetings, the participants agreed that there is a need for the establishment of sustainable and decent shelter for the IDPs. That was when we went to the office of iii.

ii. Iligan City Mayor Celso Regencia for a courtesy visit and to know if the city can provide a parcel of land for the project. Mayor Regencia who also accepted thousands of refugees, understood the need to provide the IDPs not just emergency relief but building a sustainable future for the evacuees. Although the city does not have available lot for a cooperative sustainable village, the Mayor facilitated the CDA and the coop sector’s request by calling up the Municipal Mayor of Balo-i in Lanao Del Norte who is his friend. The Mayor of Balo-i said they have available property to be provided to the evacuees. Balo-i then sheltered at least 45 thousand IDPs.

iv. During the meeting with Balo-i officials, the kind-hearted mayor, Mayor Madid Elias Ali, offered to donate to CDA a 4-hectare land for the Cooperative Sustainable Village and their existing two buildings that needs improvement, as training centers for livelihood programs and projects for the IDPs.

v. In August 2017, the said building was used to welcome the party of the relief operation, and for the short program with the cooperatives from Marawi, before the distribution of goods to IDPs in the identified evacuation centers in Balo-i and adjacent Saguwaran town. During that time, NCDC Chairman Sam Billanes was also present as well as CDA Administrators Paisal Cali, Abdulsalam Guinomla and Abad Santos.

vi. In the relief operations that were made, goods, rice, water and medicine were distributed to the evacuees by the cooperative officers and leaders themselves and making use of the Cooperative Development Fund of their cooperatives exempting to the highest degree their concern for the community and cooperation among cooperatives. No cash were distributed by the cooperatives as the immediate need was for sustenance.

vii. A series of coordination meetings was conducted with Balo-i LGU, and the Provincial government of Lanao del Sur through Vice Gov. Adiong. During those meetings, NCDC Chairman Billanes and Ms. Celia Atienza of the League of Cooperative Development Officers of the Philippines (LCDOP) were also present.

viii. In December 9, 2017, NCMF gave CDA a 2 million peso symbolic cheque during the launching of the Biyaya ng Pagbabago at the Freedom Park, Davao City, in the presence of Sec. Leoncio Evasco Jr., Cong. Pantaleon Alvarez, and the representatives from the 12 agencies of government. The amount was intended for the improvement of the two buildings in Balo-i that would benefit the Maranao IDPs and residents of Balo-i, Lanao Del Norte. The pledged fund was the result of the initiative and suggestions by Dir. Cerio Pastolero and Ron Mateo of the OCS-OSA.

ix. Subsequently, CDA and NCMF signed a Memorandum of Agreement in Malacafang to formalize the developmental partnership between the two agencies. It was followed in 2 March 2018 with the signing of MOA between CDA and Balo-i LGU, for the donation of the 4-hectare land for the Sustainable Cooperative Village and the donation of the two buildings Cooperative Training Centers. This is a

conditional donation. If the project will not commence within 2018, the donation will be forfeited in favor of the donor.

All these proactive support of the cooperative sector and the CDA, as led by the undersigned, gained the attention and appreciation of Bangon Marawi and this led to CDA being made an integral part of Task Force Bangon Marawi.

As to the supposed funding of the above mentioned projects, please be informed that ever since, not a single centavo has been turned over to the office of the Chairman or to the Authority. Please take note of the following:

The involvement of the National Cooperative Development Council (NCDC) and the League of Cooperative Development Officers of the Philippines (LCDOP) during meetings in Balo-i is for them to handle the flow of donations from the cooperative sector because in the first place, this project is for the advancement of Cooperativism and the cooperative movement.

Since the start of the initiative of establishing a Cooperative Sustainable Village, a lot of pledges from federations and primary cooperatives have been going on. The Cebu CFI, for instance, have pledged to donate 10 units of houses. However, NCDC was not able to open an account and applied for a printing of receipts intended for Balo-i project until recently.

Based on what I heard, LCDOP and some Regional Cooperative Development Council have collected donations already and funds are ready for utilization. However, according to NCDC Chairman Sam Billanes, “Administrator Benjie Oliva advised LCDOP Chairperson Celia Atienza to stop the release of funds because CDA Chairman Orlando Ravanera will be replaced by the month of April 2018”.

As to the P2 million fund from NCMF, the NCMF was not able to secure the amount from their 2017 budget. Last February, the OCS-OSA called for a meeting with CDA and NCMF to discuss about the signed MOA and the funding. That’s when we learned the P2 million fund is not available. The NCMF, however, expressed eagerness to continue the partnership and will look for fund. No update as of this writing.

Now, as what has been stipulated in the MOA with the Balo-i LGU, the donation has been forfeited.

CDA Marawi Rehabilitation through Cooperativism Project

The Balo-i project, although did not push through, has subsequently brought projects to cooperatives in Marawi City. Because of relief operations done in Balo-i and nearby areas by CDA and the cooperative sector, the Task Force Bangon Marawi (TFBM) included CDA as member, under the business and livelihood sub-committee.

This time, the funds that will be used for the CDA Marawi Rehabilitation through Cooperativism Project amounting to P276 million will be coming from the national budget and subject to the COA auditing rules and regulations.

To further shed light on the allegations, please see attached letter of the PCDC Negros Oriental.

The Board of Administrators of CDA, during their January 25, 2019 regular board meeting, have also passed a resolution, with Resolution No. 048, S-2019, approving that the funds solicited from cooperatives by Regional Cooperative Development Councils (RCDCs) all over the country to help rebuild Marawi be coursed thru the National Cooperative Development Council.

The undersigned is also open and even encouraging the office of the good Senator for a full investigation on the matter, to seek out for the truth that no pecuniary interests to enrich himself has been in the mind and actions of the undersigned but only of compassion for the needy, as has been and always his guiding force in loving his dignity more than his life.

I hope I was able to answer everything you want and need to know, and that should also enlighten ‘Juan Dela Cruz’.

Again, my profound gratitude for affording me the chance to clear my maligned name. May the good Lord continue to bless the Hon. Senator Migz as you continue to make life better for your people, I remain

Very respectfully,

ORLANDO R. RAVANERA, CSEE, CEO VI
Chairman



Know Climate Change; Make a Move...

By Marilyn D. Eso

We often hear the word “Climate Change” but to what extent do people understand it and its effect to humanity? Do people really care to know it?

Climate change is a global phenomenon and yet people do not care because they are not completely aware of what it is all about. Having this kind of understanding, how can people protect themselves against the rage of nature?

This prompted the Cooperative Development Authority (CDA) under Hon. Orlando R. Ravanera, Chairman, CDA to call the attention of all cooperatives and encourage them to spearhead in mitigating climate change. Indeed, a robust and immediate actions should be done to save our dying earth.

It is imperative to understand climate change so that in our own little way, we can help save mother earth and humanity, we can make pre-emptive moves to counter the loss of ecological integrity as well as to ensure food security. The world is now experiencing the effect of climate change through ecological disasters that excuse no one, whether rich or poor. The crisis is even felt not just in the developing countries but in well-developed countries too.

Writer, Lauren Slocum, in her blog posted that natural disasters around the world are occurring at an alarming rate. Every few weeks, we are witnessing earth-

quakes that demolish whole cities, wild-fires that burn thousands of acres, and cyclones that cause mass flooding and property damage. In the wake of these disasters, people grieve the losses of loved ones and destroyed property while anticipating the long road back to personal and communal recovery. The impact of natural disasters are merciless

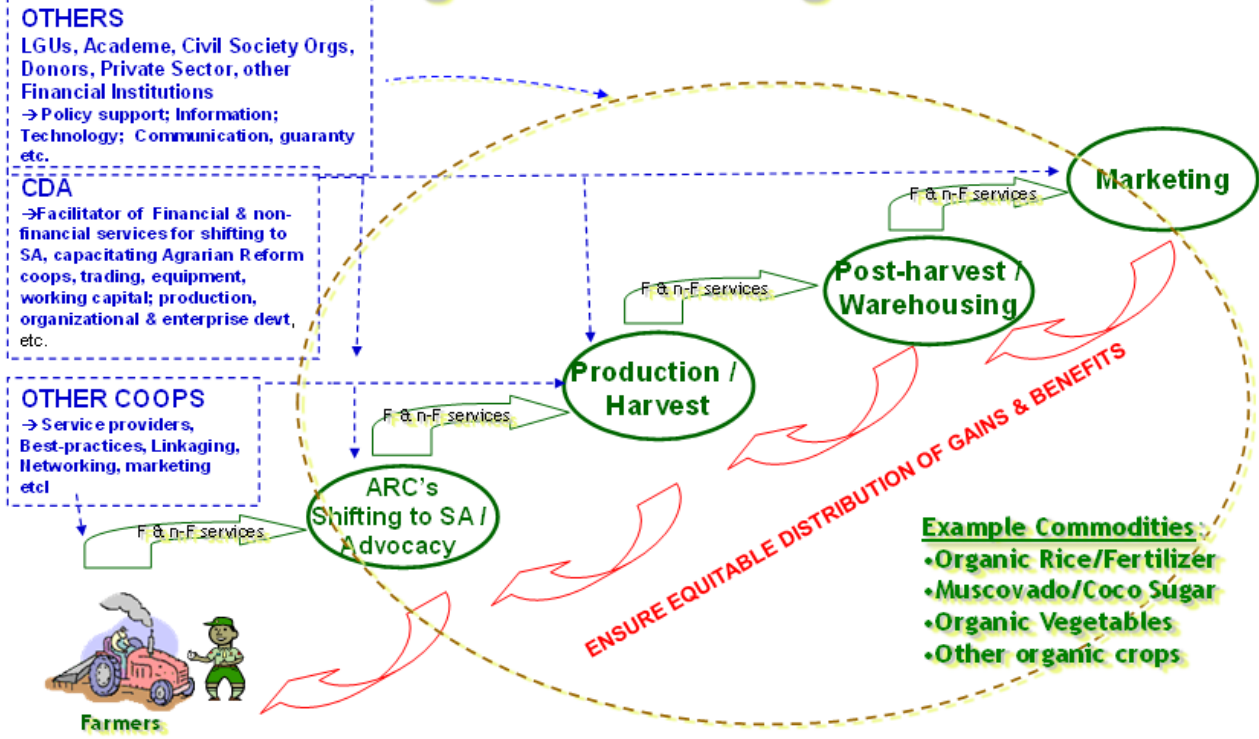
and immeasurable. High death tolls and property damage leave civilians devastated. The scope of these events inevitably causes political, social, and economic turmoil, amplifying the tragedy and creating a vulnerable climate.

All these events were huge setbacks for both the local and global economy however deadly storms, floods, quakes and other disasters are becoming the new normal. We should take these all as wake-up calls from Gaia, our mother earth who has been crying for attention

and total care.

A few years ago, a group of scientists noted that what humanity is doing, including producing carbon emissions but also much more, is disrupting not just the climate but several of Earth’s natural systems. These include the depletion of freshwater sources (such as underground aquifers); the pollution from heavy use of chemical fertilizers (applied in order to improve crop productivity); the change in ocean chemistry, mainly the increasing acidity of the ocean resulting from atmospheric CO2 dissolving into ocean water; the clearing of forests to create a new pastureland and farmland; and particulate pollution caused by many industrial processes, especially those involving the combustion of coal. These all pose deep threats to the Earth and the wellbeing of humanity. These scientists argued that the extent of the damage is so large that humanity is leaving the “safe operating conditions” for the planet (Rockström et al. 2009). The scientists argued that it is urgent to identify the safe operating limits for the planet or, put another way, to define the “planetary boundaries” beyond which humanity should not venture. For example, pushing CO2 to 400 ppm might be dangerous. *Continue to p. 7*

CDA’s Value Chain Approach for Sustainable Agriculture & Agrarian Reform



The Moves... Cooperatives Action

A Cooperative in a Secluded Barangay, Teaches the World on Cooperation, Resiliency and Environmental Protection

By Ronde D. Alicaya

LAMAC, Pinamungajan, Cebu—Most of the time when people heard about cooperative what comes to mind is, a sari-sari store, or a community lending institution or “utangan”. But what some people don’t realize is that, cooperatives are far deeper than that: it transcends economic, religion, political and geographical boundaries. This is how Lamac Multipurpose Cooperative from Lamac, Pinamungajan in the province of Cebu have showcased not just in the Philippines but internationally.

Last February 4, 2019, the Philippine Information Agency (PIA) Region 7 organized a “Media Caravan and Press Conference” at the Hidden Valley Resort in Brgy. Lamac, to learn more about the cooperative who also carry the name of its host barangay, who garnered so many accolade and even hosting an international event. Present during the press conference are Mrs. Ellen Limocon, General Manager with her members of the Board. Also present are the invited guests, Assistant Secretary Rommel Cuenca of the Climate Change Commission and Dr. Nora Patron, Regional Director of CDA Cebu Extension Office. This writer also represented the CDA Chairman, Usec. Orlando R. Ravanera.

Members of Media and Asec. Cuenca was amazed by how Lamac MPC were able to grow in terms of asset, membership, business and services and advocacy. From its humble beginning as being a Lamac Samahang Nayon Inc. by a group of 70 tillers led by Narcisa De Gracia, and with capitalization from the group members’ contribution of P3,500, now, the cooperative’s assets had reached P1.7 billion. From 70 original members, they are now 100 thousand, including the 18 thousand youth who are groomed to be next in line. And from a consumer store they set up with their initial P3,500 capital, now Lamac MPC has branches and business ventures all over Visayas. Lamac seems unstoppable in di-

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Cooperatives Serve as Vessels of Positive Influence and Leaders on Environmental Conservation in CALABARZON

By: Jerah Bravo Valdez

The cooperatives play a major roles and added significant spark and flavour in many local festivities and celebrations in the CALABARZON Region. Being one of the sectors which strongly advocate for the conservation, restoration, and proper management of the natural resources, activities related to such are always part of the cooperatives’ plans and programs. Whenever an opportunity arises to showcase the Cooperative Movement’s advocacies, such as local events; the cooperatives, bursting with joy and love for their purpose, tirelessly participate and even more spread awareness.

The Lucena City celebrates the Lingo/ Araw ng Lucena annually to commemorate its conversion as a city more than 50 years ago. Sometime in the month of August, various activities are set to showcase the beauty not just of the City but also of its people.

In close coordination with the Local Government of Lucena – City Cooperative Division, the Lucena City Cooperative Development Council (LCCDC) made sure to embark on its own notable activity for the City called The Tree Planting Plus.

The Tree Planting Plus did not end up as a common tree planting activity. The chosen location, Sanitary Landfill, Kanlurang Mayao, Lucena City, is one of the remote areas of Lucena with community members in need of various help. Having the basal information and careful selection, the council teamed up with government and non-government organizations to provide essential assistances and services, such as Free Dental Clinic, Gift Giving, Feeding Program, and Grooming Psycho-Social Development Program to the community.

Through the cooperation of the Rotary Club of Lucena South, Club 1925, Philippine Tong Ho Institute, Quezon Province Dental Association, Rotaraact Club of Lucena South, The

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A Cooperative Put ENVironment on their ENVisioning

By: Leann R. Fontanilla and Jurela V. Cruz



Government programs in our country are not papers merely approved to accomplish an agency’s targets. It is the responsibility of the government to provide social programs to its citizens to help them uplift their lives and conserve the country’s natural resources.

The National Greening Program (NGP) of the Department of Environment and Natural Resources (DENR) paved the way to the organization of Holy Trinity Agroforestry Multipurpose Cooperative.

It was in 2013 when 45 founding members grouped together and raised an initial capital of 32,000 in the hope of organizing a cooperative. With patience, willingness and dedication, the cooperative was registered with the Cooperative Development Authority Tuguegarao Extension Office on January 16, 2014 as Holy Trinity Agro Forestry Producers Cooperative (HTAF-PC). HTAFPC is an agri-based cooperative that engages in seedling production, located at Rangayan, City of Ilagan, Isabela.

Through the leadership of the then Chairman, Mr. Richard Agcaoili and Manager, Mr. Ruben Dela Cruz, they were able to coordinate with the Community Environment and Natural Resources Office (CENRO) in Naguilian regarding the NGP Program. The program adopted the social mobilization strategy wherein the society

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KEEP OUR EARTH CLEAN AND GREEN IN A COOPERATIVE WAY

By : ELYNOR M. TOLOSA, Sr. CDS

“Like music and art, love of nature is a common language that can transcend political or social boundaries”. – Jimmy Carter

One of the activities lined up for the Cooperative Month Celebration, aside from planting of trees along the highway of Buluan and at Capitol Hills, Ipil, the conduct of Mangrove Tree Planting and Coastal Clean Up was done last October 18, 2018 at Makilas, Ipil, Zamboanga Sibugay.

This program was the brainchild of the Municipal Cooperative

Office of Ipil, Zamboanga Sibugay headed by its Municipal Cooperative Officer, Bernadette V. Ventura and was implemented through the Municipal Cooperative Development Council (MCDC). The idea cropped up when Ms. Ventura came across a statement in one of the Pre-Membership Education Seminar (PMES) references which states that “Cooperatives should be concern for the environment”. “As we all know that mangroves provide shelter for fishes, crabs, shrimps etc. that also serve as food for human. Also mangroves protect our

coastline from tsunami and prevent coastal erosion since the roots of mangroves hold the soil together.”

The program came into fruition when in October 2014, 200 mangrove seedlings were planted in Sanito, Ipil, Zamboanga Sibugay and 67 members from eight cooperatives participated in the said activity. From then on, officers and members of the MCDC, Ipil has included the visitation and planting of mangrove trees as one of its activities during the Cooperative Month. To date, 300 mangrove trees has been planted in Sanito and Makilas

of Ipil, Zamboanga Sibugay. This action is in harmony with Pres. Rodrigo Duterte’s sustainable development goals. In his third State of the Nation Address, President Rodrigo Duterte declared the protection of the environment as one of his top priority. He also urged the local government units to be proactive in enforcing the law and not wait for the national government to do their work.



RAVANERA FULFILLS SCHOLARSHIP PROMISE TO IPs THROUGH CDA-PAFCPIC PARTNERSHIP

By Marilyn D. Eso

Cooperative Development Authority Chairman, USEC. Orlando R Ravanera expressed his gratitude to the Philippine Army Finance Center Producers Integrated Cooperative (PAFCPIC) for their full support to the CDA’s Scholarship Program to the sons and daughters of Indigenous People in Cagayan de Oro.

Ravanera emphasized that education is very significant in advancing the principle of Cooperativism. However, acknowledging the capabilities of the IP’s in sending their sons and daughters to college even if education is now at zero tu-

ition fee, the CDA collaborated with PAFCPIC to extend their Scholarship Program to the IPs.

Without taking a single thought, Bgen Francisco Paredes, Chairman of PAFCPIC approved the proposal of the CDA – granting full Scholarship Grant to seven (7) fortunate IP college students.

Selected scholars will receive Php20,000.00 thousand as tuition fee grant (for private college), 5,000.00 (for state universities) and Php3,000.00 monthly allowance. Scholars are required to have a maintaining average grade

of 83% without failing grade.

Memorandum of Agreement is now being prepared for signing.

Moreover, PAFCPIC is assuring the sustainability of the program by pledging to have another seven (7) scholars from different provinces in every succeeding years.



n on Climate Change Mitigation

Rising to the challenge: Bicol cooperatives take action on climate change

By: OTHELLO D. PRIVALDOS

Bicol’s cooperatives responded to reduce greenhouse gases in the atmosphere. Their members, together with several CDA personnel, planted trees in different locations in Bicol Region.

During the 2018 Cooperative Month Celebration, the tree plantings were done.

In Barangay Magnesia Del Sur, Virac, Catanduanes, 218 members from 20 cooperatives planted 500 mangrove propagules along the shoreline of the barangay. This barangay, along with adjacent barangays of Magnesia Del Norte, Batag, Talisoy, and far poblacion barangay Rawis were declared fish sanctuaries thru Municipal Ordinance No. 2011-09-A promulgated by the Sangguniang Bayan of Virac on September 2013. This mangrove planting activity was done in October 6, 2018 and served as the kick-off of the month-long cooperative month celebration in the province of Catanduanes.

Cooperative Development Specialist Ophar June V. Dy led the pack of enthusiastic mangrove planters as they motored from the Virac Cathedral to the planting site. As is the habit of cooperators, they attend a special Mass before undertaking any kick-off activity during the Cooperative Month celebration.

At the area, DENR Forester III Cyril C. Magdaraog (member of Makalikasan Credit Cooperative of DENR Catanduanes employees) oriented everyone on how to properly plant the “bacawan” propagules. Bacawan is the local name of mangrove specie provided by DENR Catanduanes for the activity. Forester Magdaraog also explained the ecological importance and economic benefits of mangrove ecosystem. Among these are: providing food, shelter & protection to many organisms and maintaining connectivity with other coastal ecosystems. Humans also benefit from the mangrove ecosystem. A large variety of crabs, shrimps,

mollusks, fishes are found within the mangrove forest. Other marine species make the forest as the nursery for their offspring.

Additional benefits derived from mangrove forest include: coastal protection, tourism, timber and plant products.

At another Island Province, Masbate City cooperatives mobilized 107 members who collectively planted 250 Mahogany seedlings along the roadside of Barangay Batuhan, Masbate City. Early morning of October 20, 2018, Cooperative Development Specialist Isidro D. Navea III was joined in by the excited 15 males and 92 females from 17 primary cooperatives in carting the seedlings to the planting area. In a short span of time, the activity was completed. The provincial and City Cooperative Development Councils of Masbate and Masbate City joined with the LGU Masbate City ensured the successful undertaking during the Cooperative Month Celebration.

Mahogany is commercially valuable because of its beauty, durability, and color. It is a raw material in the manufacture of furniture, boats, musical instruments.

“Grow a Tree Program” was initiated in 2008 by the Camarines Norte Federation of Cooperatives to raise awareness in the community about the important role of trees in our life—ecologically and economically. The Ca-

marines Norte Provincial Cooperative Development Council adopted the Program into its regular work plan in 2013. Since then, the Council leads in this annual ritual every Cooperative Month Celebration in the province. Each year, a new location is chosen. For the year 2018, all participants converged along the roadside at Bahay Kalinga in Barangay San Jose, Talisay, Camarines



Norte. The Council, thru the Talisayon Multipurpose Cooperative partnered with the barangay officials and it led to the smooth flow of the activity. Such efficiency and effectiveness of joint undertaking with the barangay council and the PCDC was the result of clearly delineated responsibilities that were enumerated and agreed upon by and between the partners thru a Memorandum of Agreement (MOA). The barangay council was tasked to prepare the planting site and nurture the seedling until fully grown. The PCDC was tasked to plant the seedlings in the identified area and monitor the project. Cooperative Development Specialist Erlinda N. Valera signed the MOA as witness

together with Provincial Cooperative Coordinator Lorna G. Bernal (Office of the Provincial Agriculturist). To affirm their commitment to the “Grow a Tree Program”, all participants affixed their signature on the “Wall of Commitment” amidst cheers from their colleagues around them.

Three hundred Narra seedlings (sourced from the National Greening Program) were provided by DENR Camarines Norte. At least two seedlings were allocated to each of the 127 coop members from the 18 cooperatives that came all the way from Daet, Mercedes, Labor, Paracale, Jose Panganiban, San Lorenzo Ruiz. The host Talisay town was well represented during the tree planting. Just before the actual planting, a simple program consisting of welcome message by the barangay officials and the vice mayor of Talisay where she expressed appreciation for the activity in Barangay San Jose. The next part was the orientation to delineate area for each cooperator to plant. The heat from the sun did not burn the eagerness of the planters.

The towns of Labo and Basud held their separate tree planting simultaneous with that at Talisay.

One hundred sixty-six members from five cooperatives planted 75 Mahogany and an equal number of Rubber plant seedlings at the Napaod Park, Barangay Napaod, Labo, Camarines Norte. The Labo Municipal Cooperative Development Council coordinated the activity.

At Basud, Camarines Norte, the Basud Municipal Cooperative Development Council led 26 coop members from the town’s seven cooperatives in planting 500 assorted tree species. They chose the Bicol National Park at Barangay Tuaca, Basud, Camarines Norte for their ecologically worthwhile endeavor.



The Moves... Cooperatives Action

A Cooperative Put... From P.4

participates in various tree planting activities both in lowland and upland planting sites that is being managed by Peoples Organizations under the supervision of DENR. Fortunate enough, on the same year, CENRO Naguilian and HTAFPC entered into a Memorandum of Agreement granting the cooperative 50 hectares of land to be planted and maintained.

Not only that, HTAFPC taps the services of its members and the community from the students up to senior citizens, to do the preparation of seedling bags, planting and watering the seedlings.

Through this, the cooperative is generating jobs on a part time basis. Each individual is being paid by the coop per bag for 50 centavos. Through the efforts of the coop and those who participate in this activity, HTAFPC is producing an average of half a million bags of seedlings per year.

In 2014, the cooperative produced and planted 21 different kinds of fruit bearing trees in the 50-hectare land granted by the DENR. These 21 types of trees symbolize the beautiful start of

the cooperative and being portrayed in their logo. In 2015, the cooperative was once again granted 100-hectare forest land to plant with. While in the year 2016, 300 hectares' land were added in the area to be planted by the cooperative and its members. Seeing that the HTAFMPC is able to manage very well the project, they received the 2016 Best NGP Implementer award at the National Level. Another 870 and 200 hectares were contracted in the year 2017 and 2018, respectively. The first 50-hectare is managed by the cooperative while the rest is being supervised by the members. Some location of the land requires one day of hiking before reaching it, but the far distance doesn't stop the members in their will to help in the protection of the environment. From 2015 to 2018, a total of 68 members were able to become Letter of Agreement (LOA) holders for the NGP. These LOA holders are in charge of planting trees (bamboo, timber, and fruit bearing trees) and maintenance of the land.

Through these efforts, HTAFPC was able to expand its ser-

vices. In 2016, they ventured into lending, savings and feeds trading and changed their name into Holy Trinity Agroforestry Multipurpose Cooperative (HTAFMPC). A year after the introduction of new business line, the coop ventured into soda trading, bakery and stalls for rent. HTAFMPC conducts medical and dental mission, gift giving, livelihood trainings and even gives free seedlings to other organizations like LGUs, Schools, Cooperatives that conduct tree planting activities.

Now, the cooperative is standing strong having an asset size of 8,823,000, with 564 dedicated members, 10 full time and 3-part time employees, diversified business activities and a heart that is committed to environmental protection, community development and uplifting the lives of its members. Being an instrument of equity, social justice and sustainable economic development, the cooperative was also recognized for its exemplary performance in the cooperative movement. In 2017, HTAFMPC was awarded as 1st Place Best Performing Cooperative under Small

Agri-based Cooperative and Best in Membership Award. Best Performing Cooperative Leaders were also given to Chairperson Ruben Dela Cruz (2nd place) and Manager Richard M. Agcaoili (3rd place). These awards were given by the Provincial Government of Isabela dubbed as Gov. FNDy Sr. Awards.

This year, the coop maintains its place and even advanced to higher level. Best Performing Cooperative – Small Agribased Category (1st Place), Best Performing Cooperative Leaders – Chairman and Manager Category (1st Place) were the awards given to the cooperative. Special citation as Best in Community Involvement and Most Numbered Blood Donors during the Bloodletting Activity were also presented to the cooperative. In addition, the coop also ranked 2nd in the 2018 CDA Regional Gawad Parangal Search for the Most Outstanding Cooperative in Small Scale Category.



Lamac... from P. 4

versifying their ventures. It includes: laundry and soap making, the Hidden Valley Resort, Bugsay Beach Resort, the Lamac Farm School, an organic farm and many others. They also provide training for members, including the youth, to learn the complete steps of sewing, starting from the cutting of fabric.

According to GM Limocon, Lamac is now employing 500 workers directly and 3,000 contractual workers.

It has received the Hall

of Fame award in the 2018 CDA Search for Gawad Parangal, billionaire category.

Impressed by what he saw, Asec. Cuenca had declared, "The Lamac Multipurpose Cooperative is a model for sustainable development"

The cooperative is also championing the protection of the environment. They have a 48-hectare reforestation area where the members had planted 25,000 seedlings of rare species like narra. La-

mac also had a zero-waste coco hub enterprise, transforming the husk into coir, a raw material for ropes, the hard shell into charcoal, and the coconut water into vinegar. They even had a partnership with a university in Cebu and came up with a research where they use the coconut water for rinsing fish for their member fisherfolks, to avoid flies.

"Imagine if they could share their vision and their efforts for sustainable development for adaptation to 14 million members of coopera-

tives in the country, it will be a tremendous impact", Cuenca added.

When asked what are their secret to success, GM Limocon's reply was:

"When somebody ask me how did we do it? I will also ask God; how did You do it? she said.

"We are just ordinary people, mostly farmers. But I think what made us successful is our passion to serve and cooperation and above all, our trust in God", she added.



Cooperatives serve... From P.4

One and Only Bonafide Ugat ng Lucena, City Health Office and the City Library Office, the event took off successfully and landed with flying colors. Target beneficiaries were given necessary interventions and the tree planting was executed and participated by all. The said activity gathered 16 cooperatives in the city, represented by 111 individuals who all willingly faced the heat of the sun and undertook the tasks at hand.

The initiative granted the needs of many and at the same time became a passage of hope to greener and cleaner surroundings of the next generation. Trees planted totalled to 670 pieces of various species, namely Indian Tree, Ilang-ilang, Guyabano, Calamansi, Neem Tree and assorted ornamentals.

Truly, the Movement can prove that it is a force to rely on in many aspects of a community. With strong hearted councils such as the Lucena City Cooperative Development Council, the Cooperativism will continue to prosper, influence, and create significant changes throughout the nation today, and in the many years to come.



CDA Chairman Ravanera Vows... From P.1

Norte Electric Cooperative (DANE-CO) and for attending their General Assembly. He believes that these are all harassments, with the purpose of silencing him and for those who are behind it to continue their rakings.



A Cooperative Leader... from P.5

Cooperatives are business that survive or fail based on their ability to provide goods and services to the members. They are entrepreneurial and must compete with other form of business. At the most basic level, cooperatives serve the needs of their members, whatever those needs might be, rather than delivering profit to investors. This means that the Cooperative model is highly flexible and appropriate for myriad economic activities.

Cooperatives are resilient in finding ways to survive when other business would simply close. As a result they are more stable business communities. This type of resiliency will be critical in the face of a changing and increasing

volatility due to extreme weather and other environmental changes. Cooperatives represent something special for the climate change challenge. It is a combination of experience and proven track record, resilience, unrelenting dedication to universal values, the ability to achieve multiple outcomes at once, and flexibility and versatility.

Cooperatives have long fostered inclusive and sustainable approaches to economic and social development at the local level. It is in keeping with this focus that cooperatives are expanding their development efforts creatively, into areas such as environmental sustainability and carbon neutrality, as communities around the world

So the public may know, the following are the declaration of the MCOs of Mindanao and the comparison why power consumers must be recognized as real owners of power distribution utilities.

The Mindanao Cooperative' Declaration during the 4th Mindanao Cooperative Summit:

"We, the Mindanao cooperators representing some 9,000 active cooperatives composed of some 5 million members with allied groups from government, civil society, business and the academe have come together, with a firm collective intent to advance what we believe is our inherent right as concerned citizens of this nation and of the community of the Earth.

"We have witnessed hunger and poverty in an island oozing with ecological wealth as the land is blest with rich natural resources. Its hills and plains are fertile and verdant which continuously yield diverse ag-

ricultural products. Its hinterlands are still carpeted with the remaining natural forest, very rich in biodiversity. The God-given bounties do not end at the surface and shorelines. Beneath are minerals and ore deposits, described as the richest of the world. Its bays, lakes and seas are teeming with fish of every shape and hue.

"We are well aware that the cause of economic deprivation is rooted in the powerlessness of the people to have access and control over their resources and over their utilities which are fast slipping through their fingers. The vast majority comprising mainly of the lumads, small farmers, women, urban poor and subsistence fisherfolk are increasingly marginalized.

"Even the millions of consumers of electricity are being deprived to exercise their rights as owners because those running the affairs of the so called electric cooperatives (ECs),

are struggling to adapt to climate change and strengthen their resilience against its impact.

During the culmination of Cooperative Day Celebration held last October 20, 2018, Mr. William Ablong, Chairman of DCCCO Multipurpose Cooperative, delivered a message to more than 500 Coop leaders and members of the Provincial Cooperative Development Council around Negros Oriental the importance of solid waste management. Thus the PCDC forged a memorandum and a call for action to all Cooperatives to address Climate Change.



who through all these years have formed powerful cabal of vested interest, are stubbornly insisting that these ECs are cooperatives despite the fact that they do not adhere to time honored and universally-accepted cooperative principles and practices and notwithstanding the fact that Supreme Court has ruled resoundingly on the EC's non tax exemption for not being genuine cooperatives. However, instead of registering with CDA, what the ECs did was to "unleash formidable arsenal of lies, deceit, fear-mongering and cash-backed lobbying to ensure the continued proliferation and hold of private interest over electric cooperatives. Member-consumers were enticed with bags of grocery items and other goodies to sway their mindset. Lies and deceits were employed to cast doubt on the economic viability of electric cooperative if it would be registered with CDA."



n on Climate Change Mitigation

Know Climate... From P.4

ous, but pushing CO2 to 450 ppm (parts per million), through continued heavy use of fossil fuels, could be reckless. Depleting some groundwater could be inconvenient. Depleting major aquifers could be devastating. Raising the ocean's acidity slightly could be bad for shellfish. Raising the ocean's acidity dramatically could kill off a massive amount of marine life, including the species of fish and shellfish that humanity consumes as a vital part of our food supply.

According to Ravanera another contributing factor on Climate Change is the heavy use of chemicals which is anchored on conventional agriculture. Look at Mindanao, some 300,000 hectares of the choicest of lands are controlled by Transnational Corporations which were transformed into vast plantations (i.e. pineapple, banana, palm oil) to satisfy the consumerist lifestyle of the people in the North while the Philippines cannot even be sufficient in providing the people with basic staple such as rice. In our computation, all of the TNCs are using heavily 14 chemicals used as fertilizers and pesticides that as if we are pouring to the watersheds some 2,000 dump-trucks of toxic chemicals everyday. Of the 14 chemicals, 8 are already banned. Why have we allowed them to do this? In fact, many of our babies born in Mindanao are deformed.

In the face of these massive environmental destructions, the Philippine's agricultural lands and watersheds are subjected to the continuous attacks of chemical fertilizers and toxic wastes. This is because its agriculture is dominantly anchored on conventional agriculture, amoral in its nature, extractive, consumerist in its form and oppressive in its approaches. This kind of agriculture has only been successful in further impoverishing the Filipino people, particularly the farmers, exposing them to health hazards.

Knowing all these is fearsome but the most the obliging thing to do is to make a move and do our own share to mitigate in one way or another the dreadful effect of climate change.

The CDA is spearheading the move to widespread the adaptation of a paradigm shifts from conventional to sustainable agriculture through transformative cooperatives for People, Planet, Prosperity and Peace. The CDA is confident that debunking conventional agriculture and replacing it with a sustainable one will definitely promote the integration

of different environment management systems as well as the utilization of various renewable energy products that will improve the environmental and financial performance of communities in the Philippines particularly the farmers.

Ravanera developed a model entitled: CDA's Value Chain Approach for Sustainable and Agrarian Reform. This is in line with the CDA's continuous advocacy to promote sustainable agriculture and agrarian reform, and with the increasing demand for sustainable agriculture services and agrarian reform assistance (financial & non-financial). The chain starts from Capability Building, Production, Harvesting, Post-harvest facility, up to Marketing and involves stakeholders like the Local Government Units – for policy support, Academe – for technology support, Civil Society organizations – for possible guaranty mechanism, Cooperatives – for post-harvest and marketing to ensure the success of the innovative value chain project. The CDA aims to implement the model in at least ten (10) cooperative demo farms all over the Philippines. The implementation will be closely monitored and documented to be showcased and disseminated to different cooperatives nationwide for replication.

Ravanera ensures that the CDA, following the model of Value Chain Approach, will be taking into consideration all aspects in the chain. More so, the CDA vows to deliver strong commitment to give voice to the cooperative sector, especially the ordinary workers and the community, whether they be in private sector or in the government, by providing a model of services and social enterprise that adhere to the universally accepted principles of Cooperativism.

Ravanera is confident that the CDA's Value Chain Approach for Sustainable and Agrarian Reform will address the problems on environmental degradation, food security, continuous increase of farm inputs (especially chemical fertilizer), minimal income of farmers and health hazards, while strengthening the Agrarian Reform Cooperatives (ARCs) will address the problems of powerlessness, minimal income of farmers and marginalization. Further, the success of this program consequently equates to peace, abundance and prosperity – making our people to bleed no more.



Wounded Soldiers... From P.8

the root cause of insurgency and conflict – poverty and hunger.

USEC. ORLANDO R. RAVANERA, Chairman, Cooperative Development Authority believes that the mission of wounded soldiers does not end when they have lost their sight, legs, and arms during the war, instead God is leading them to another direction and that is to fight the root cause of conflict and insurgency - poverty and hunger.

Fulfilling the pledge to fully support the objectives and advocacy of the WASC, Team-CDA closely coordinates them to further boost their enthusiasm, vigor, and the spirit of Cooperativism. Last January 17, 2019, USEC. Ravanera and the team visited the WSAC at Sitio Palico in Nasugbo, Batangas to give them updates with the current development and programs of the CDA for them.

The CDA is steadfast on its commitment to empower the wounded soldiers and their dependents by providing with training center, necessary equipment, livestock, root crops, seedlings and many others as well as engaging them to different livelihood training programs.

Also, Ravanera is assuring them to make their five (5) hectares area to be developed as Agri-Tourism and at the same time be used as model of the CDA's Value Chain

people sad and angry at the same time, whether they are those watching from afar, or those directly confronting the conflict. The soldiers who valiantly fought for our freedom, and get wounded, sometimes left alone, broken hearted but not in spirit, don't know how to go forward.

In 2018, several soldiers turned out victims of war from Marawi, Maguindanao, and Oriental Mindoro were in V. Luna Medical Center in Quezon City for treatment of their post war injuries. Mr. Abet Sabarias, the former Cooperative Project Development and Assistance Section Head of CDA Calamba Extension Office, now the Assistant Regional Director of the CDA MIMAROPA, conducted a Pre-Registration Seminar to the proposed cooperative named, "Wounded Soldiers Agriculture Cooperative (WSAC)" on October 16 as an immediate response to their request for government assistance. Some

Approach for Sustainable Agriculture and Agrarian Reform that will adapt the paradigm shifts from conventional to sustainable agriculture for People, Planet, Prosperity and Peace.

The CDA's Value Chain Approach for Sustainable Agriculture and Agrarian Reform adheres to help the agriculture cooperative from capability building, production, harvesting, post-harvest facility, up to marketing. It will engage stakeholders like the Local Government Units – for policy support, Academe – for technology support, Civil Society organizations – for possible guaranty mechanism, Cooperatives – for post-harvest and marketing to ensure the success of the innovative value chain project.

Having such, Ravanera commits to bring the technology of taro roots processing, dairy processing and other best practices in agricultural cooperatives from Mindanao to the WSAC. He further assures to help the WSAC in marketing of their available products through intensified Cooperativism, following the very core and advocacy of the CDA's Value Chain Approach for Sustainable Agriculture and Agrarian Reform.

Ravanera is confident that through Cooperativism, people can never be defeated, even by poverty



to be in a wheelchair, some got severe eye injuries, some were still in shock. But in spite of harsh experience, plenty of smiles flooded the seminar, they saw great hope.

The Pre-Registration Seminar was just a part of a holistic assistances that were given to the wounded soldiers. In fact, a five (5) hectare land was provided for the heroes by the Department of National Defense and Armed Forces of the Philippines with a multiplier farm project from the Department of Agriculture Region IV-A which included eleven (11) native pigs, twelve (12) high breed goats with housing and two hundred twenty (220) native chickens in Brgy. Bilaran, Nasugbo, Batangas.

The said land was immediately visited by CDA Chairman Orlando Ravanera, CDA Calamba Extension Office Regional Director Salvador Valeroso, and 1Lt Jerome Jacuba, the founder/organizer of the cooperative and who is also one of the wounded soldiers. Jacuba, in spite of being totally blinded due to war, is now seeing a bright future ahead. The said land allocation for the cooperative was planned to be an Agro-Tourism Industry, rendering products from farm to table. Meanwhile, support facilities for PWD workers will be installed in the farm to further enable the members of the cooperative on doing their assigned tasks in spite of their war-inflicted injuries.

To date, the WSAC is already a registered cooperative with the CDA and gearing up for the undertakings ahead. These soldiers helped a lot to maintain the peace and order in our country. May our hearts be filled of love and respect for them. Mabuhay Wounded Soldiers Agriculture Cooperative! We salute and uplift you all throughout your cooperative journey!



COOPERATIVISM, RESPECT, AND LOVE HEAL OUR WOUNDED SOLDIERS



In every war, people get injured or killed. Soldiers and civilians alike

are slain or injured in a battle or without fighting at all. A war makes

of these wounded soldiers are not able to walk, and had no choice but

Wounded Soldiers' Fight Continues: From Battle Ground to Breaking Ground for Economic Freedom

By Marilyn D. Eso



Palico, Nasugbo, Batangas- From battle ground to breaking ground for economic freedom through livelihood programs - this is now the status of the wounded heroes particularly the members of the Wounded Soldiers Agriculture Co-operative (WSAC), who became physically impaired after defending our country against violent extremism.

What could be a greater love than a soldier who is willing to die for a country? Soldiers are country's living heroes. They may have lost their sight but not their vision; they may become physically impaired but their gallantry to fight against the enemies of the state remain the same. Now, their battle continues but not against the armed men anymore but against

Continue to p. 7

Marawi From.. P1

poverty, where 70% of the population are below poverty line. The analysis of the experts emphasized that the root cause of poverty is not because of the lack of resources but because people are powerless to access and control over their resources. It is a form of social injustice which is a breeding ground for violent extremism waiting to explode. It exploded indeed in a form of Marawi siege and the continuous conflict in Mindanao, the second longest war in the world.

With this, the CDA launched the program dubbed as "Marawi Rehabilitation thru Cooperativism Project," a 76-Million-peso project of the CDA under the Task Force Bangon Marawi initiatives of the national government on July 7, 2018. This is line with the mandate of the CDA to promote the viability and growth of cooperatives as instruments of social justice, equity and economic development.

The CDA under the leadership of USEC. ORLANDO R. RAVANERA strengthens its countervailing measures – to empower the people

ple through Cooperativism; to bring those in the margins into the mainstream of development processes; to liberate the people from the quagmire of poverty; and to promote social transformation based on the principle of social justice.

The CDA put Marawi on its top priority because aside from being included in the number 1 Poorest Province in the country, it suffered extreme economic, social, and physiological downfall during the "Marawi Siege" where people's enthusiasm and drive were weakened by losses and fears.

Usec. Ravanera believes that "where there is crisis, there is opportunity." He is confident that intensifying Cooperativism will liberate the Maranaos from poverty and hunger; will help the Internally Displaced Persons (IDPs) to have their feet back on the ground and will help them get back whatever their losses may be; and will subdue the possible recruitment or growth of extremism in the area.

Subsequently, the Maranaos, being known as merchants Muslims are very receptive and op-

timistic on Cooperativism as they all want to overcome poverty by empowering each other regardless of religion and beliefs.

In six (6) months project implementation based on the Memorandum of Agreement, 103 beneficiary cooperatives with some 4,347 cooperative members composed of farmers, fisherfolks, vendors, women, IDPs have benefited the program and now establishing their respective ventures based on the principle of Cooperativism.

On January 29, 2019, the team from CDA Central Office in collaboration with the Project Management Committee, Project Management Team and CDA-Kiwapawan Extension Office conducted a Consultation and Updates Conference on the above mentioned project. Thousands of cooperative members from different cooperatives have attended the conference, gave updates and raised their concerns.

However, the most overwhelming thing during the conference was the attendees have all expressed their gratitude and support to the CDA. To them, Cooperativism

is indeed a roadmap to peace, oneness, social justice, prosperity, and equity.

Professor Noni Lao, President of Survivor Marketing Cooperative and former Dean of College of Public Affairs, MSU, expressed her gratitude to the CDA. With great faith in Cooperativism, she said that only in CDA that she saw sincerity and genuine commitment to help address the existing and emerging issues and problem brought about by poverty, hunger and even violent extremism. Further, she raised some suggestions that will further strengthen the Cooperativism in Marawi and nearby province.

But wait, there's more... the team randomly visited the beneficiary cooperatives to assessed the status of their respective cooperatives and the livelihood of its members. Consequently, the result was impressive. Cooperativism is leading the way... making the lives of the Maranos and IPDs productive and progressive. Cooperative members and the people in communities are looking forward to a renewed and more invigorated Marawi.

NOMFEDTRANSCO Vows to Partake Climate Change Mitigation

By Ronde D. Alicaya / Marilyn D. Eso

Cagayan de Oro City - Northern Mindanao Federation of Transport Cooperatives (NOMFEDTRANSCO) commits to the Cooperative Development Authority (CDA) to do their share on climate change mitigation during the Transport Cooperative Forum with the theme: "Climate Change Mitigation and Adaptation through Cooperativism" held at Barangay Kauswagon in Cagayan de Oro City on February 16, 2019.

NOMFEDTRANSCO with more than 3,000 public utility vehicles actively operating in Northern Mindanao admitted that vehicles are the main contributors of air pollution. Being aware of that, they acknowledged their responsibility to preserve the cleanliness of the air particularly in Northern Mindanao.

They also expressed full support to the advocacy of USEC. Orlando R Ravanera, CDA Chairman on climate change action and mitigation.

One good thing that they currently consider is using the Environmental Fuel Technologies, a technology

recognized by the Climate Change Commission (CCC) that reduces the harmful exhaust emissions yet increases the performance and efficiency of vehicles.

The forum was attended by at least 150 participants representing various transport cooperatives all over region 10.

Mr. Eugene Pabualan, Executive Director, Office of Transport Cooperatives also graced the occasion.

Mr. Richard Young, Consultant of CCC also brought foreign guests from Australia who presented their Environmental Fuel Technology, in the person of Mr. Timmy Johnston and Mr. Daniel Takashi Hisshion, Founding Chairman and Chief Executive Officer respectively of EFT Pollution Solutions. After the program, a purging demonstration was conducted using the old jeepney which yielded a very convincing result.



PACC From P. 1

On his part, Chairman Ravanera said: "I have been fighting for a long time the rights of the 11 million MCOs, for their ownership to be recognized. But have I got? I have been maligned even by my colleagues, barraged with Ombudsman cases, and death threats. For what? For just doing my job!"

Chairman Jimenez encouraged the CDA Chairman to continue on his advocacy and promised his support. He also asked other officials of the CDA to support the

fight of their Chairman because it is a basic right for the Filipino people.

Present during the dialogue on the CDA: Administrators Paisal Cali and Benjie Oliva, Executive Director Ray Elevazo and other Execom members. On the PACC side: Chairman Dante Jimenez, Commissioner Gregorio Luis Contacio III, Executive Director Eduardo Bringas, Atty. Fortunato Guerrero, Atty. Faith Paquiz, Mr. John Paul Rana and Ms. Sharlene Flores.



IPs' Coop...from P1

Start-up kit includes slicer, burner, frying fan, strainer, and sealer. To others, these maybe small things but to the indigenous people (members of TMMPC), it means so much as they all have great faith in taro roots chips and Cooperativism as their keys to unleash them from being tied with chain of poverty and hunger.

Aside from its economic advantage, a delicious and crunchy taro chips, from taro roots otherwise known as "lutya", "gabi-pang-sigang", or "karlang" contains wealth of organic compounds, minerals and vitamins that can benefit the overall health in number of ways. It has very significant amount of dietary fiber, carbohydrates, vitamin A, E, B6, folate, magnesium, iron, zinc, phosphorous, potassium, manganese and copper. It is also known to be an amazing medicinal crop that can improve digestion, lower blood sugar levels, prevent cancer, enhance vision, protect the skin, increase circulation, decrease blood pressure, aid the immune system, prevent heart attack and many more.

Acknowledging the potentials and benefits of taro roots, Usec. Ravanera ensured to make this innovation be of help to the indigenous people. It can be remembered that in 2018, Usec. Ravanera utilizes the 2017 savings of the CDA worth five hundred thousand pesos (Php500,000.00) to invigorate

the spirit Cooperativism, enhance capacity building and provide livelihood training particularly on taro root chips making amongst the indigenous cooperative members in Cagayan de Oro, Bukidnon and Lanao Del Norte.

In no waste of time, effort and money, the IPs gained knowledge and skills on taro chips making. Subsequently, they appreciated the potentials of the taro root chips to be their redeeming tool from the quagmire of poverty and hunger. Following the training, the IPs have started producing their taro root chips products and have marketed in neighborhood stores and school canteens. However, due to manual processing and production, quality and quantity of the products were likely affected. Hence, they were very grateful on the provision of the above-mentioned start-up kits.

Usec. Ravanera and the officers of the CDA-Region 10, on the other hand were overwhelmed with the acceptance, enthusiasm, determination and vision on the taro chips making among the

IPs. In the same manner, invited guests from the Wounded Soldier Agricultural Cooperative lead by 1Lt Jerome Jacoba, Chairman of the newly formed Wounded Soldiers Agriculture Cooperative (WSAC) were amazed on the innovation and would like to adapt/replicate it in their five (5) hectares area in Nasugbo, Batangas.

Meanwhile, through "Koop-Kapatid" Program of the CDA, the 1 Cooperative Insurance System of the Philippines Life and General Insurance (1CSIP) under the leadership of Mr. Roy Miclat, President, pledged to provide the TMMPC with state of the art equipment for taro chips making. He also vowed to help them to market the products.

Miclat said, "1CSIP fully sup-

ports the advocacy of Usec. Ravanera and the CDA specially in helping the Indigenous People. Hence, the support from our cooperative is already approved in principle. What we only need now is the concrete proposal from our IP cooperatives." Ravanera stressed that in Cooperativism, no one shall be left behind. He further commit that the CDA will help promote the products by utilizing quad media.

"We, in the cooperative movement are serving notice to one and all: if you buy the products of the cooperatives, you are buying what are locally produced, what are healthy, what are organically grown and what are essentials. In doing so, you promote the local economy and help generate jobs for the Filipinos," he said.



CDA Chairman Conducts Dialogue with Agriculture Coops in Marinduque

By Ronde D. Alicaya / Marilyn D. Eso

Sta. Cruz, Marinduque (January 19, 2019)—No less than the Undersecretary Orlando R. Ravanera, Chairman of the Cooperative Development Authority (CDA), have traveled to the province of Marinduque, "the heart of the country", to personally connect with the cooperative leaders in the province. The meeting was held at the function hall of Brgy. Napu in the municipality of Sta. Cruz, with the indulgence of Hon. Emilliana A. Piñaflorida, Brgy. Chairperson.

More than 40 cooperative leaders have showed up for the meeting even in a very short notice, thanks to the Agency's very active Cooperative Development Specialists, Mr. Edilberto Sager and Rey Evangelista, just to meet the Chairman and discuss their various concerns.

Various concerns

Dam and irrigation. The dam is approximately 3.5sq.km, sufficing the demand of water for household and agriculture of up to eight (8) barangays including Barangays Napo, Angas, Taytay, Tamayo, Morales, Tagum, Alubo and Biga with estimated population of more than 2,000 families. It was constructed in 1989 and originally with water level

at 18-meter depth and become operational in 1994.

Twenty-five years later and dozens of typhoons and heavy rains have poured without any maintenance made, the dam become silted. Over the years, borax, eroded soil and other pollutants are deposited into the dam and led the dam to siltation making it only about 11-meter depth during rainy seasons and about only 6-meter depth during dry season. As a result, water supply in the above mentioned areas become insufficient that only



three barangays were reached. Worse, people will have to choose between household and agriculture needs. According to the residents, when water is used for household, agriculture will be sacrificed. In the same way, when agriculture is prioritized, household must sacrifice.

Production and Marketing. Most of the cooperatives products in the province are agricultural. Their processed products, like peanut brittle are of superb quality. Their raw agricultural produce is also abundant, like coconut products and root crops. However, the cooperatives have no proper marketing channel. As a result, they are most of the time deprived and taken



advantaged by oppressive buyers.

BIR Marinduque. Perhaps majority of the participants have the same concerns against the personnel of the Bureau of Internal Revenue (BIR) in their area. Accordingly, local BIR is has double standard when it comes to taxation. One cooperative member said that they are not even given proper attention when they transact at the local BIR. It does not even follow the guidelines from the national office.

Action taken

After the meeting, Chairman Ravanera, Brgy. Chairman Piñaflorida and some cooperative leaders conducted an ocular inspection to the dam and the agricultural fields to assess the situation. Chairman Ravanera had seen enough and promised to do something about the situation.

Right after returning back to Manila, Chairman Ravanera have sent personally a letter to the office of Sec. Manny Peñol of the Department of Agriculture (DA), to ask assistance for the agricultural cooperatives in Marinduque. He also personally sent a letter to Gen. Ricardo Visaya, Administrator of the National Irrigation Administration (NIA). The CDA is still waiting for the response from the DA and NIA.

As to the concern for marketing and the issues against BIR, the CDA will be conducting a Cooperative Congress in Marinduque, in cooperation with the Marinduque Provincial Cooperative Development Council and Marinduque Union of Cooperatives, to thresh out issues and concern of cooperatives this coming March 3, 2019. BIR national will be invited during the congress to address concerns against their local counterparts.

Feature

FinTech Revolution! Cooperatives' Survival Tool

By: Ronde D. Alicaya

Imagine doing your daily transactions like buying vegetables and other farm products using only smart phone. Imagine paying your water and electric bills without spending time on a very long que. Imagine booking a ticket for your trip, applying or paying for a loan at your cooperative or sending and receiving money anywhere else in the world at the convenience in your home using your smart phone. Imagine doing a banking transaction without physically going to a bank, or ultimately, riding a driverless car going to your work. Are those not amazing?

All these may sound futuristic but it's not farfetched either. In fact, the technology is already used in other countries. As a matter of fact, we are already far behind.

Have you heard about Fintech Revolution?

First of all, the financial technology or “Fintech” rise since 2008 ushered as a new model in alternative financial services as a result of the financial crisis. Sounds familiar? Like cooperativism, Fintech was created as a response to a looming crisis.

It is driven mainly by technology and caters to what the consumers really need and has been growing in an exponential rate. Fintech is viewed as a disruptive model that could shake the oligarchical and oppressive financial systems, like banks and other lending institutions which the only goal for existence is to get money from us consumers. Hence, the “Fintech Revolution”.

Fintech has been foreseen to disrupt the market place in lending, including peer-to-peer and peer-to-business lending; Equity crowdfunding; Alternative forms of invoice or real estate financing; Payments systems; Insurance; Foreign exchange and other forms of remittance business; Providing innovative software to established banks and other financial services firms to deal with risk and regulation; Developing an innovative platform for wealth management or trading; or what have you. Fintech Revolution has been talked about in Europe, in America and now in Asia.

FinTech's Role in Cooperatives

There are two things needed for Fintech to realize its full potential: Technology and Data—big data. And since the cooperative sector in the Philippines has a critical mass of 14 million from the 28,000 regis-

tered cooperatives, it will definitely play a vital role. We have an economy of scale so to speak. If one has to consider also the 10 million Filipinos abroad who send in money annually in a tune of US\$30 Billion, plus the one billion cooperative members around the world, you'll get the picture.

Giant financial institutions know that. And because they have a lot of money, they can easily hop in to the system. In fact, they are now establishing their foothold on the technology and are gearing toward controlling the data that they don't have. Now, the question really boils down to; who owns, who controls, who profits, and who benefits the system?

The potential of Fintech is very much scalable, and the cooperative sector in the country is in great position to become the leader in the financial technology in Asia and in the world. It is also true that the coop sector is in dire need to embrace digitalization if it wants to stay alive and competitive in the next decades to come. However, in jumping into the digital world, the coop sector must consider also these questions: is it inclusive? Is it secured? Is it philanthropic? Is it future-proof? Does the system embrace the cooperative principles? And ultimately, are cooperatives the real owner of the system?

By saying inclusive means all the members of the coop sector can have its part of the pie. Secured means end users of the system (i.e. sender and recipient of money transfer) will not have the burden in case something goes wrong or the system is unbreakable/impenetrable from end to end/terminal to terminal or what they call “cash points”, and is backed and/or certified by government.

Philanthropic means it promotes the welfare of others, not exploiting them by imposing usurious rates to coop members and end-users. Future-proof means the system should be scalable to whatever business the cooperatives want to engage in the future. And ultimately, the cooperatives should own the system, not just the platform for business transactions, or a franchisee to the system. And, the business model should embrace the cooperative principles.

Why Cooperatives Should Digitalized?

For cooperative leaders who understand very well the essence of digitalization, the question they have in

mind now is not why but when. And that “when” should be now because by not doing so, corporations will do it and the cooperatives will be forever enslaved to the oppressive system in the digital age. Time, hence, is of great essence. The perfect time for cooperatives to embrace digitalization is not next year, or in the next five years, but today.

Majority of the cooperative members are those in the margin of development, the “unbanked” because they don't have the collateral when they want to apply for a loan, or simply could not provide the requirements for opening an account. They comprise the 80 to 82 percent or about 11.5 million cooperative members.

In the age of digitalization, everyone becomes bankable—or should we say, everyone becomes a banking officer. And the world is your marketplace. In banking, it is possible through what they call “customer onboarding”. Applications or opening an account is simplified and can be done in two minutes. All a customer needs is a smart phone with the downloaded application, a government issued identification card, and a selfie picture using his/her smart phone. The ID shall be swiped on the phone for data capturing and you have to authenticate your application through either or a combination of the following: a selfie, electronic thumb mark, voice or iris scan. This is not science fiction. This is happening already in other parts of the world, and this is the way to go for the cooperative sector. In China, farmers' cooperatives have been using this technology since four years ago.

During our field visit to the North Garden Organic Vegetable Cooperative as a sideline activity of the “Seminar on Farmers' Cooperatives Development for the Philippines” in Beijing, Chairman Zhao Yuzhong proudly relates to the Philippine delegates that they are marketing their farm produce digitally. They deliver products straight from their farm to the consumer's home, and they don't have to worry for security because their customers don't use cash in transactions. On the other hand, Director Wang Yiqun of the Division of International Cooperation, Agricultural Management Institute, Ministry of Agriculture and Rural Affairs of the People's Republic of China told this writer that he bought fruits and vegetables in the market using only his cellphone.

Now imagine other commercial banks or corporations getting all the data from our millions of coop mem-

bers and use them for their exploitative advantage. Aside from mobile banking, this technology is scalable to any business you can imagine. It can be used in insurance, block chain, domestic and international money remittance, merchandise trading, national ID system, data banking, etc.

Perhaps one might ask, why big commercial banks bother to do that? Well, the answer is simple. According to experts, in the age of digitalization, conventional banks will not be as relevant as they are today, even credit cards and ATM cards. They will become less significant to the market because people will have the convenience to purchase and sell product, send and receive money, deposit and/or move money from account to account using their phone. Employers can also disburse salaries to their employees. All these can be done using your smart phone, with real time account updates every transaction you make. So, again, why big commercial banks bother to get the data of coop members? Because they will be pushed to the edge of extinction. In the future, banks might opt to maintain three or four buildings that would serve as depository for cash, gold and documents. Now, they are shifting direction to mobile banking.

In the Philippines, remittance centers are offering already insurance policies. Even Grab, a ride-hailing company, is planning to provide insurance policy also. Now imagine the cooperative sector doing all these and more, in a cooperative and philanthropic way. That would surely spell a big difference in this country.

Challenges and Concerns

Information is business. Whoever controls the information or the data, controls the business. That is the reason why CDA Chairman Orlando R. Ravanera has been saying all this time that we are only as good as our data. The problem is, right now, we do not have a reliable and accurate information and data banking system. He knows that CDA and the cooperative sector is in a race against time to fully embrace digitalization.

If we cannot own and control fully our own data, we remain splintered and can easily divided, and we cannot have full benefits as well. And most importantly, in embracing the digitalization, cooperatives should also remember that, although Fintech is a huge business, let's put people first before profit.



Climate Change Comm... From P.1

cooperatives nationwide can advance the agenda of climate change mitigation, considering its scale of membership. To have a further understanding, message of Sec. De Guzman:

Governor Hilario Davide III; Vice Governor Agnes Magpale; Mayor Nicepuro Apura, CDA Chairman Orlando Ravanera; fellow workers in government; esteemed leaders and members of the different cooperative groups; ladies and gentlemen: Good morning.

First and foremost, I would like to commend the Cooperatives Development Authority and the Local



CDA

Government of Cebu for organizing this forum. Thank you for giving me the honor to address all of you today, to discuss the significant role of cooperatives in our pursuit of climate resilience and sustainable development.

As runaway, unabated global warming brings us more disasters, climate change has become the most defining threat of our time.

We are already experiencing the consequences of 1 degree Celsius of warming above pre-industrial levels with more weather extremes—such as super typhoons, intense rainfalls, and prolonged droughts.

Sea levels have been steadily

ly rising and the highest level has been observed to occur here in our country—more than three times the global average. This means increasing risk of flood and storm surge in our coastal towns and cities.

As global temperatures rise, the incidence rate of heat-related illnesses and health problems, such as vector borne diseases and heat strokes, also increases.

These and the projected decline in labor and food productivity, the looming water crisis, and the propensities for conflict over scarce resources, all expected to be more pronounced by mid-century, inevitably

present a national security problem.

Climate change is a developmental issue that calls for the re-thinking of paradigms as its impact is eroding hard-won development gains and setting back economic progress. We've seen this in 2013, when Super Typhoon Yolanda took thousands of lives and destroyed infrastructure and sources of livelihoods.

Damages reached almost 89.6 billion pesos, displacing more than 4 million people and claiming over 7000 fatalities. Because most of the affected areas were extremely impoverished, one in three families

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were particularly vulnerable to loss of income and shelter. The hardest hit areas experienced double-digit increases in poverty incidence.

Last year's strongest typhoon, Typhoon Mangkhut, claimed at least 150 lives and destroyed 26.7 billion pesos worth of houses, buildings, roads and livelihoods—the highest amount of damage since Yolanda.

This recurring loss and damage in human lives, properties, and livelihoods shall continue to plague our communities unless we change the way we run government and do business.

WE COULD NOT AFFORD TO WAIT ANY LONGER BEFORE TAKING ACTION!

Last year, the world's top climate science body—the United Nations Intergovernmental Panel on Climate Change or IPCC—released a special report that strengthens the Philippine leadership stand on the pursuit of the global warming threshold and long-term temperature goal of 1.5 degrees Celsius above pre-industrial levels.

The IPCC report highlights a number of climate change impacts that could be avoided by limiting global warming to 1.5°C compared to 2°C, or more.

For instance, tropical cyclones will likely have heavier rainfall at 2 degrees global warming, which means greater risk of flooding, landslides and storm surges.

Coral reefs, in particular, are projected to decline by 99 percent at 2 degrees of warming compared to 70 to 90 percent at 1.5 degrees. Nonetheless, it must be noted that children from today may be the last generation to see coral reefs in all their glory.

Climate-related risks to health, livelihoods, food security, water supply, human security, and economic growth are projected to increase further with 2 degrees of global warming compared to 1.5 degrees.

As these projections paint a new climate reality for all of us, we've articulated time and again during in-

ternational climate change negotiations that the Philippines is resolved to pursue a 1.5-compatible development pathway although it emits only less than half of one percent of the global emissions.

Thanks to more studies de-coupling economic growth from carbon emissions, pursuing mitigation now makes economic sense given its numerous co-benefits to the health of our people and the environment.

The low-carbon revolution already offers huge opportunities for business, the economy and society.

It is in this spirit that we are also urging other nations to align their actions to the 1.5 goal and to provide assistance to developing nations, in terms of finance, capacity building and technology transfers.

Aside from representing the country in international climate change negotiations and advocacy, our work in the Climate Change Commission revolves around mainstreaming climate change adaptation and mitigation as longer-term and future-oriented sustainable development actions.

While we are advocating for disaster risk reduction and management as first step to building resilience, our mandate is to create enabling policies and to build the capacities of our people as we prepare all sectors in transitioning to a low-carbon, climate-resilient, and sustainable economy.

At the moment, we are working with different government and non-government organizations to address gaps in national and local climate change action planning.

For one, we are strengthening our Communities for Resilience Modular Training as our main capacity building program for the enhancement of local development and investment plans. This program also equips local governments with the necessary knowledge to prepare quality project proposals for People's Survival Fund grant funding.

Under this program, we have produced the CORE Modular Training Manuals—a set of standard training modules on methods and tools for

risk science-based local development planning.

Together with the Local Government Academy and development partners, has trained 133 faculty members from higher education institutions, including state universities and colleges, on the use of these modules.

Cooperatives: the key to climate action

Through the years of implementing our CORE Program, the Commission has witnessed the intensified climate action at the local level.

We see the potential of bottom-up climate action as an effective approach to mobilizing a bigger and more sustained national response to climate change.

Employing this strategy, however, requires the active participation of local organizations such as cooperatives.

Given your proximity to rural communities and your unique capacity to instill the value of climate action within your group, cooperatives could play a key role in ensuring rapid and effective response to climate change on the grounds.

We strongly believe that tapping into the energy and dynamism of cooperatives nationwide would help in advancing the country's climate agenda forward.

First, cooperatives could promote and mainstream sustainable food production operations and practices. With food security as one of the one of the strategic priorities of our National Climate Change Action Plan or NCCAP, you could help ensure the availability, stability, accessibility, and affordability of safe and healthy food amidst climate change by employing alternative production practices.

Second, cooperatives could assist in ensuring the timely communication of early warning about disasters to rural communities. This way, you could help the government in reduce the risks of women and men to climate change and disasters.

Third, cooperatives could help increase awareness on climate change adaptation and mitigation practices. You could serve as pow-

erful avenues for knowledge and capacity development on climate change through.

As a close-knit association, cooperatives have the ability to enhance both human and social capitals—which are both important in facilitating our transition toward a low carbon economy.

Fourth, cooperatives could finance local mitigation and adaptation projects and offer innovative financial products for risk climate insurance. Financial cooperatives could either invest in climate-smart projects or de-risk climate-smart investments through innovative insurance schemes.

Fifth, cooperatives could be the voice of climate justice during local participatory budgeting and decision making processes. As organized and values-based groups, cooperatives could provide the necessary inputs to ensure the climate proofing of community projects and actions.

Ladies and gentlemen, these are just some ways on how the cooperative sector could facilitate climate action within our communities.

I fervently hope that we use this forum to identify more points for convergence and collaboration.

Moving forward, rest assured that we will work closely with the CDA so that we could provide cooperatives with the necessary support in pursuing climate change adaptation and mitigation initiatives.

Before I end, allow me to share that we are in the process of finding the 100 best adaptation practices nationwide, which we intend to showcase in our upcoming events. Our goal is to inspire other local government units to implement their own adaptation initiatives.

If you are a part of an organization working on local or indigenous practices for adaptation, please do not hesitate to share your story with us.

Thank you and may we all have a productive day ahead.



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Cebu People's Coop: A Champion of Environmental Protection

Contributed by: Cebu Peoples' MPC




Cebu People's Multipurpose Cooperative is serving the public for over 46 years. Through time, it has introduced products and services that aimed at helping members achieve a more comfortable life, assisting them in sending their children to school, making their dreams of owning their homes come to fruition, and extending them health and hospitalization benefits.

The pressing call of the time for environmental protection and conservation was heard by Cebu People's Multipurpose Cooperative and it answered by spearheading programs and initiatives that don't just bring answers to people's needs, but also keep the environment's best interest in mind.

CPMPC is one of the partners of 'Kasilyas Pilipinas', a campaign supported by OXFAM International, that aims to extend assistance to families in Regions 7 and 8 to build their own toilet facilities.

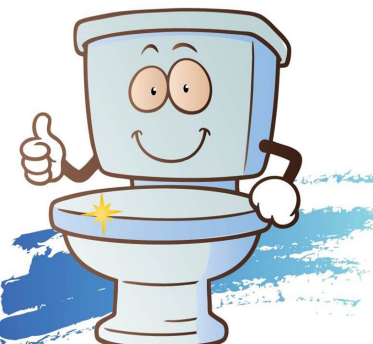
Through this partnership, CPMPC offers Baratong Kasilyas Packages, which are composed of building materials and superstructures under the SHIELD Program.

CPMPC's SHIELD Program or Sanitation and Hygiene Initiatives to Enterprise and Livelihood Development affords members of the cooperative to avail of the Kasilyas Loan or save money through the SAVED Savings for a toilet option. A decent home, accessible to different government and private facilities, is a primary need of everyone.



S.H.I.E.L.D PROGRAM


Sanitation and Hygiene Initiatives to Enterprise and Livelihood Development



Gibati mo ba ang kabalaka sa imong pamilya nga walay kasilyas nga kaplastaran nga luwas?


Mag **KASILYAS LOAN** sa Cebu People's Coop

kay kung may kasilyas ang pamilya sa bisan unsang oras walay kabalaka, nakatampo kapa sa kalimpyo sa komunidad, kaumahan, ug kabaybayunan.



S.H.I.E.L.D PROGRAM

Sanitation and Hygiene Initiatives to Enterprise and Livelihood Development



Gibati mo ba ang kabalaka sa imong pamilya nga walay kasilyas nga kaplastaran nga luwas?

Sa **PAGTIGOM** sa Kooperatiba pag angkon ug kausaligon nga kasilyas may kasulbaran nal

kay kung may kasilyas ang pamilya sa bisan unsang oras walay kabalaka, nakatampo kapa sa kalimpyo sa komunidad, kaumahan, ug kabaybayunan.

PH Haiyan Advocacy Cooperative Envisions to Climate Proof Tacloban



Tacloban City - The PH Haiyan Advocacy Cooperative, was organized primarily by Typhoon Haiyan survivors in Tacloban City. The Cooperative envisions to developing Tacloban City into a model City for climate proofing (CCA) by re-designing systems around climate change defenses and emergency response. It envisions to rebuild the resiliency of our life support system (land, air and water) thru a concerted effort of Yolanda survivors towards HEALING Tacloban City and make it SAFE against super storms and other threats of climate change. It addresses the need for improving the adaptive capacity of vulnerable groups (e.g. informal settlers, fishers, urban poor, farmers, etc.) thru proper responses institutionalized by the development and implementation of plans and projects such as of early warning systems, resettlement to safer grounds, continuous trainings on disaster preparedness, response and relief operations. It shall be implemented in Tacloban City covering both the interacting biophysical and socio-economic systems where adaptation strategies are geared towards addressing the Social, Economic and Environmental conditions for a climate resilient City.

PH-Haiyan is a survivors' project on how Tacloban City should build the resiliency of its interdependent systems to appropriately respond to a Mega storm like Super Typhoon Haiyan (Yolanda) and other extreme events brought about by climate change. It envisions to strengthening the adaptive mechanism of the different ecosystems along elevation gradients following the nature-based landscape approach from Ridge-to-Reef. It addresses the need for improving the adaptive capacity of vulnerable groups (e.g. informal settlers, fishers, urban poor, farmers, etc.) thru proper responses institutionalized by the development and implementation of plans and projects such as of early warning systems, resettlement to safer grounds, continuous trainings on disaster preparedness, response and relief operations. It shall be implemented to start in Tacloban City covering both the interacting biophysical and socio-economic systems where adaptation strategies are geared towards addressing the Social, Economic and

Environmental conditions for a climate resilient City.

The PH Haiyan Advocacy Cooperative in collaborative Coordination with the Cooperative Development Authority (CDA) Tacloban Extension Office and the Climate Change Commission (CCC) and the Department of Environment And Natural Resources (DENR) had conducted the Regional Conference on Climate Change Mitigation and Adaptation in 2016 and 2017. For 2018, the tripartite of PH Haiyan Advocacy Cooperative, CDA and DENR this time with the Department of Energy (DOE), collaborated on the conduct of the brought together stakeholders from the cooperative sector, Local Government and non-government sectors for a Visayas Cooperative Conference on

Climate Change Adaptation and tMitigation with the theme "Cooperative Efforts in Action: a Response to Climate Change" that is designed to link science with policy and practice. The conference was geared towards raising awareness about the threats posed by this natural phenomenon and the actions which the various sectors of our communities can jointly undertake in order to alleviate or adapt to its often perilous effects.

The Conference was held on November 5-6, 2018 at the Leyte Academic Center in Pawing, Palo, Leyte with nearly three hundred (300) participants from different cooperatives all over the Visayas Regions. Topics discussed included: The Science of Climate change; Climate change experiences and impact on coastal communities; the science of risk reduction and early warning system; Policies vis-a-vis implemented programs combatting climate change; LGU Climate change action planning; Role of Cooperative sector in Climate Change Adaptation and Mitigation efforts. Leyte Governor Leopoldo Dominico Petilla, welcome the participants and guests.

Other Speakers were Arnold Grant Belver, Climate Change Commission, DENR Regional Executive Director Atty. Crizaldy M. Barcelo, Sealtiel Patino, Lourdes Tibig, Rodulfo Cabis all of CCC, Jefferson Flores of LNU, CDA Chairperson- Orlando R. Ravanera; Dr. Lito Casas and Dr. Gerry de Cadiz of EVSU; DOE Usec. Raul Aguillos.

