



710th SOW-PAF: Cooperatives, Strong Allies to End Insurgency,

By: Marilyn D. Eso



Nasugbo, Batangas – During the celebration of the 16th Batangas Industrial Security Alliance (BISA) on September 27,

2019, BGEN EDWARD L. LIBAGO AFP, Wing Commander, 710th Special Operations Wing of the Philippine Air Force, recognized the significant contributions and the support system of the cooperative movement to end insurgency particularly on neutralizing the activities of the New People’s Army (NPA) and other leftist group in their area of responsibility.

BGEN LIBAGO acknowledged that the cooperative movement has been of great help to the military in identifying the possible presence of the NPA members in their area. All cooperative members have become allies of the 730th Combat Group-PAF in maintain-

Continue to p. 10

CDA Completes Board of Administrators; Welcomes Administrator for Visayas

Prior to passing of Republic Act No. 11364 known as an Act Reorganizing and Strengthening the Cooperative Development Authority, Repealing for the Purpose Republic Act No. 6939, Creating The Cooperative Development Authority, the CDA completed the six (6) Board of Administrators for Luzon, Visayas, and Mindanao in the person Administrator Vidal Dumindin Villanueva III.

Administrator Villanueva was appointed as the new CDA Administrator for the Visayas by His Excellency President Rodrigo Roa Duterte on August 13, 2019. The CDA family warmly welcomed him with full of trust and enthusiasm and assured him to support all his undertakings for the growth and development of the authority and the cooperative sector.

Adm. Villanueva is a 4th year Bachelor of Laws student at Gullas School of Law of the University of the Visayas in Cebu City. He earned his Bachelor of Science in Commerce Degree, major in Management,



Continue to p.9

CDA-MEO Marks Coop Month’s Celebration with Buy and Give Trade Fair

By: Jezzelen Mae M. Cuevas

In celebration of this year’s Cooperative Month, the Cooperative Development Authority – Manila Extension Office, Caritas Margins, Re-

New CDA – Davao Extension Office Building Soon to Rise

By: CRITS, CDA-DEO

Davao City – “A new office/building for Cooperative Development Authority-Davao Extension Office (CDA-DEO) is expected to rise by June 2020, if everything goes well as planned,” John Frances S. Fuentes, Acting PIO, Department of Public Works and Highways said during the Ground Breaking Ceremony for New CDA-DEO Office Building on August 22, 2019.

As planned, the new office building is a three (3) story building with around 593.88 square meter total floor area situated

Continue to p. 10



CDA and TESDA Ink Agreement to Empower Cooperative Members, IDPs, IPs, and Rebel Returnees

By: Marilyn D. Eso



Taguig City – The Cooperative Development Authority (CDA) under the leadership of Chairman ORLANDO R. RAVANERA and Technical Education and Skills Development Authority (TESDA) under Director-General ISIDRO S. LAPEÑA further strengthened the partnership by signing a Memorandum of Agreement (MOA) that will empower deserving members, officers and staff of cooperatives, including the Indig-

Continue to p. 9

Climate Change Adaptation & Mitigation: KN-MPC Best Practices in Saving MOTHER EARTH

By: Georgina Basco, Leonora Garcia, Mercy J. Gabasa,

The song by Carol Johnson clearly highlights the importance of the “Mother Earth” as sources of everything we need: the air we breathe, the food we eat, the water we drink and peaceful place to dwell on. A place or planet that gives resources, serenity and sustainability in enjoying the beauty and comfort of life.

However, the current condition of earth is in damaged state and under threat from dangers: such as global

Continue to p. 5

Philippines-China Partnership: Shaping Great Future for Agricultural Coops

By: Marilyn D. Eso

Experience in China within twenty-one (21) days with my twenty-three (23) co-delegates in the Seminar on Farmers’ Cooperative for the Philippines is really awesome!

We are eight (8) from the Cooperative Development Authority’s different offices and extensions and the sixteen (16) others are keys officers from

different agriculture and agriculture related cooperatives in the country. Collectively, we have the same feelings – inspired by the learning and insights gained during the seminar and symposiums attended; motivated by the field visits to China’s different demonstration cooperatives; agitated by the contributions and

Continue to p. 8



A TRIBUTE TO OUR CHAMPION AND HERO:

AQUILINO “NENE” PIMENTEL, JR.: The Father of Cooperativism

Story on P. 12



# A Tribute to Director Paa

By: Chairman Orlando R. Ravanera



Life and death are not enemies but are entwined aspects of one's life. Such truism was beautifully expressed by the great Bengali poet, Rabindranath Tagore when he wrote, "The night kissed the fading day with a whisper, I am death your mother, from me you will get new birth." Indeed, the opposite of death is not life but birth because life will continue even after one's death because death is one's birthday to another life, a spiritual one, which is far more beautiful than the mundane life.

With these poetic lines, it is my great honor to give tribute to a fallen colleague CDA Regional Director Armonio Paa who had leaped to the Great Beyond on September 20, 2019. Dir Paa had been working in the Cooperative Development Authority since 1991, serving the least of our brethren for 28 years, drawing the marginalized sectors into the mainstream of development processes, exemplifying to the highest degree that Constitutional mandate that "a public office is a public trust." Beginning his career as a Cooperative Development Specialist II, he rose from the ranks then took the cudgel as regional head of an office that is in the forefront of empower-

ing the poor and the vulnerable to rectify social wrongs of poverty, gross inequity and social injustice in a highly skewed societal pyramidal order. By working in an office to frontline transformative cooperativism somehow debunks the notion that for those who have dreamt, struggled, advocated, sacrificed and even died for it, social change has been so elusive all these years despite 14 years of martial law and two people powered revolutions. The ingredients, systems and structures that are breeding poverty are still as formidable as ever. But not anymore under the present dispensation.

Cooperativism through people empowerment has gained headways to give meaning to the "biyayang pagbabago" and that was what the good director committed and advocated. He even trail-blazed together with Ph Haiyan Advocacy cooperative and the Climate Change Commission, the Visayas Cooperative Conference on Climate Change Adaption and Mitigation on November 5-6, 2016. The 2-day convergence was the first of its kind in the country, which brought to the fore the urgent call of the times to countervail against ecological turbulence, the Philippines being the

4th hardest hit country in the world where tens of thousands had died in just a decade due to climate change. That leading edge convergence was amazing as it paved the way to hold more summits in different regions to enhance the awareness of some 10 million cooperative members through-out the country, giving a strong message that climate is not crisis that will happen in the future but is happening now and must be countervailed upon. Yes, what he was thinking in his solitude is now echoed by the multitude!

Yes, working in an office to empower the poor and vulnerable could be a very difficult one. In the course of being a director, he was re-assigned in another region, living far from his family but no big deal. He worked with a "celestial fire" of love and his long years of service had given credence to Khalil Gibran's poetic line, to quote, "when you work you are a flute thru whose heart the whispering of the hours turns to music. And what it is to work with love? It is a weave the cloth with threads drawn from your heart, even as if your beloved were to wear that cloth. Yes, we can all attest to that as his presence had always been inspiring, always ready to share jokes, emitting positive energies amidst pressures.

Heading a regional office with hundreds of thousands cooperative members to serve was not an easy task for an office with a very minimal budget but I salute him for his leadership in the construction of an office, a 3-storey structure. As you all know, the office which was created by no less than the highest law of the land to "promote the viability and growth of cooperatives as instruments of social justice, equity and economic development," has been a "wandering Jew" for the past 29 years. Of the 16 regional offices throughout the country, only six regions have CDA offices we can call our own. Don't you know that the Philippine Carabao Center has even much bigger budget than CDA?! That building in Tacloban is one of his legacies.

A firm but humble CDA Re-

gional Director, he had showcased a meaningful life based on the principles that he had live by that he exemplified in his 28 years of service. Titles, social standing and financial wealth. These are what were described by King Solomon as meaningless, utterly meaningless because in the final analysis who we are is defined not by these trappings but the principles that we ardently believe-in and are willing to die for. Yes, Dir. Paa's compassion to advance the mandate of CDA was based on the truism that where a few elite have much too much and the many who are poor have much too little, we may be facing circumstances horrible even to contemplate.

One man had outstandingly exemplified in clear categorical term that the essence of his life is to advance a set of principles, time-honored and universally-accepted, to which he had given high adherence to.

To all of us colleagues in CDA, he was a kindred spirit – a brother to us all and cooperators and a leader who fought for the cooperatives, in whose name and whose cause he had lived and died for.

He had lived in our midst, bringing a beacon of light in the darkness of social inequities and a transformational leader to democratize wealth and power in a highly skewed and elitist society. That should be in our mindset as members of one CDA family, that as we promote principles-driven and value-based DNA of cooperativism, it has come of age to effect transformation in a world where there is so much veneration of the profit motive and denigration of spiritual values and principles, as human beings have been transformed into self-gratification machines.

My final meeting with Dir. Paa was a week or so ago and he was so much in pain brought about by a 4th degree cancer. As his remains will soon be buried what comes to my mind is the 12th stanza of a 17th century poem written by Thomas Grey in a Country Churchyard also known as a cemetery, to quote: "Perhaps in this neglected spot is laid, some heart once pregnant with celestial fire, hands that the rod of empire might have sway'd, or walked to ecstasy the living lyre." Dir. Armond, you had worked with us with that "celestial fire," to advance cooperativism to make life better for our people. Where ever you are, now with us, then with the stars and in the loving embrace of the Being, you must now walk to ecstasy the living lyre, all for God's greater glory – with our warm embrace and firm salute!





# Rectifying Social Wrongs Harnessing Collective Power

By: Chairman Orlando R. Ravanera

It is an established truism that our country is oozing with ecological wealth especially in resource-rich Mindanao based on the study of Dr. Kent Carpenter of the United Nations' Food & Agricultural Organization (UN-FAO). In that Study, the Philippines is the richest with regards to biodiversity. Don't you know that in the 5,000-hectare forest ecosystem of Mt. Kitanglad, the number of flora and fauna is far greater compared to those found in the one billion-hectare continent of North America? Mr. Larry Heaney, an environmentalist from California, USA, did conduct a study there sometime in the 80's and was so amazed to observe monkey-eating eagles flying above while the smallest monkeys in the world called Tarsiers are jumping from one branch to another. There could be no wonderful sites on earth than the blooming of nature, manifesting the magnificence of the invisible and formless Supreme Force Being called God! The urban centers are the opposites as such are the manifestation of egoic and diabolic mind.

But the wealth of the country is not just confined above the ground; beneath are some 72 kinds of minerals, i.e., gold, silver, bronze, copper, iron, silicon and so on including black sands. No doubt, that "paradise" on earth doesn't stop at the shorelines. The Philippine Archipelago is even more amazing as it has been described by the UN-FAO as "the center of the center of marine life on earth." Amidst plenty lies so much poverty – a glaring paradox especially in the "land of the brave and the free" – Mindanao. Based on the Study of the United Nations Development Program (UNDP), of the 25 poorest provinces in the country, 14 are in Mindanao as the poor in Mindanao are the poorest. While it is called the "food basket" of the country, yet according to Food and Nutrition Institute, it is where you find the high degree of malnutrition among the children (28% malnourished, 27% underweight, and 30% stunted).

What a glaring paradox in a land showcasing some 200,000 hectares of plantations with high value crops that are supplying the consumerist lifestyle of the people in the North while we cannot even supply the country's basic staples such as rice and milk.

Development experts and social scientists are puzzled no end. It is their conclusion that the root cause of poverty is not the lack of resources but the POWERLESSNESS of the people to have access and control over these resources which as fast slipping through their fingers. We must now reflect on these painful realities by asking three basic questions: OF THE COUNTRIES WEALTH, WHO CONTROLS? WHO DECIDES? WHO BENEFITS?

Social transformation is now the call of the times. Indeed, for those who have dreamt, struggled, sacrificed and even died for it, social change has been so elusive all these years despite 14 years of martial law and

two-people powered revolutions. The structures and systems that perpetuate social injustice and poverty are still as formidable as ever. However, under the present dispensation, change is now in the offing as it's the mindset of the present leadership to empower the poor and the vulnerable to rectify the dysfunctions of the present economic paradigm.

Poverty is indeed rooted in the powerlessness of the people and as our counter measure, they must be empowered to the drawn into the mainstream of development processes. Empowering the poor and the vulnerable makes it imperative to harness their collective power through cooperativism! This is true in the life of the peasantry who has been producing food but their dining tables fall short of it as they are tilling the land not their own, or if they own the land, they do not control the mode of production and marketing. The more than 2,000 cooperatives of the agrarian reform beneficiaries do own the land now as agrarian reform and cooperativism are two sides of the same coin – both are social justice measures. Through their respective cooperatives, the poor farmers have shifted from conventional to sustainable agriculture and are now into value-change operations, aptly claiming control over the mode of production and marketing, unfettered from usurers and compradors.

To rectify the greatest social injustice committed against the eleven (11) million member-consumer-owners of so-called Electric Cooperatives, this critical mass of some 55 million Filipinos are now being conscientized as no less than the Supreme Court had ruled in the 2003 that the ECs are not cooperatives even if they used "co-operative" as a nomenclature, a criminal offense then as provided for in RA 6938 (Cooperative Code of the Philippines). But such was deleted in RA 9520. Even that provision that says that the CDA is the sole registering agency of all types of cooperatives is now nowhere to be found in the law that is geared towards strengthening CDA. Is the unseen hand of the Cartel at play? Are you an EC and you want to cooperativize? Beware, the case of DANECO speaks well for itself as nine advocates had already been murdered as additional two have just been killed recently.

No problem as time heals all wounds which will be rectified by Cooperativism! This is a truism that is now reverberating not only in the Philippines but through-out the world. No less than the United Nations has seen the imperative of debunking the present economic paradigm that is only successful in benefitting only one percent of the world's population. In fact, the combined wealth of eight richest families in the United States totals the combined assets of 3.6 billion people on earth. While 821 million people are hungry, the United States has produced a kind of cake that is worth \$72,000.

Amidst these paradoxical realities looms the UN 17

Sustainable Development Goals – i.e., stop hunger, stop poverty, stop gross inequities, stop social injustices, protect the eco-systems, promote peace, etc. We are happy to note that all of these SDGs are lumped into one theme which is "Transformative Cooperatives for People, Planet, Prosperity and Peace!"

From that of being a "paradise" on earth oozing with ecological wealth a century ago as 70% of the total land area was forested, the Philippines can now be described as the "Lost Eden!" Of the 17 million hectares of dipterocarp forests that was home to mega-diversity as one tree alone could house then some 130 species of flora and fauna, only 7% of the natural forest remains. Indeed, where have all our forest gone? Gone to powerful loggers everyone, many of whom have been elected to high position (mayors, governors and even to Congress and Senate) as one shipment of logs alone would earn a logger 360 million pesos and through these heavy rakings, money were used to buy votes or to pay those who should enforce environmental laws. A logger was boasting in the 80s that some 90% of those in an office that should enforce the laws was under his payroll including policemen and judges!

Would someone contest such contention? That was in fact, "Res Ipsa Loquitor"! Almost all of the logging activities then were illegal as there are laws that prohibit logging in altitude with more than 1,000 meters above sea level or in slope with more than 50% gradient. The 300 thousand hectares "Kalatungan Range" in upper Cagayan de Oro, Iligan and Bukidnon should have not been logged at all and these areas belong to those mentioned prohibited categories. But six logging companies perpetuated their greed and their sins are now visited upon the poor and the vulnerable settlers as 3,000 people died because of "Typhoon Sendong" on Dec. 17, 2011.

Illegal mining activities had worsened the ecological scenario as heavy equipments like bulldozers and backhoes had erased whatever was left of our ecological integrity. If indeed, Bohol has "chocolate hills," we have chocolate rivers causing "death blows" to Macajalar Bay due to massive siltation, worsened by "hydraulic mining" operations.

This is not only true here in this part of the country but happening all over. Don't you know that of the 13 major bays in the country, 10 are already biologically dead? Of the 25 major rivers, 14 are dead already! So many bridges, look below and you'll see dried rivers!

While the Philippine Archipelago has been described as the "center of the center of marine life on earth," but that is not the case anymore. Fishery and marine resources had gone down the drain and the fishing communities are becoming the poorest of the poor. Why? What really happened? Well, don't you know that in the 70s, it was Martial Law Year's time and there was this RP-Japan Treaty of Am-

ity, Commerce and Navigation which allowed the highly computerized vessels to rake our seas. The final death blows to our seas were done by Canada, Australia and South Korea that treated the Archipelago as their "wastes pits" of highly hydrated and toxic garbage. Not only our seas are dumping grounds of highly cancerous wastes but this is also true to our watersheds. Don't you know that out of the 14 chemicals used by the 200 thousand plantations in Mindanao, 8 are already banned in other countries? Don't you know that many of these corporations are being sued in Puerto Rico for causing cancer to the workers and had been kicked out from that country that is why they are here in Mindanao and are continue expanding?

Many of our babies now are being born without fingers and many are already suffering from cancer, yet, none is being done to rectify these wrongs. Are we really a nation of coward people? In fact, based on studies, we Filipinos are already transformed into "self-gratification machines," so enamored in self-promotion, trivialities, external looks and giving high veneration to "dramas" on television that have already captured our mind as perpetuated by the mainstream media that is just giving us imagery and illusions. "Pasayawin mo lang ang isang guapong kandidato, panalo na! Di ba nasa Probinsyano Yan, panalo na rin kahit walang alam."

As the world is changing profoundly knowing that phenomena such as gross inequality, decline in social justice, crisis in democracy, ecological turbulence due to climate change and violent extremism are unfortunately becoming ordinary, we are now mandated to rectify such dysfunctions brought by the contemporaneous development paradigm. This can only be done by harnessing the people's collective power through cooperativism.

This was actually in the mindset of the framers of the 1987 Constitution right after the EDSA Revolution, which was to institutionalize "people power" by promoting the viability and growth of cooperatives as instruments of equity, social justice and economic development. This basically emanated from the highest law of the land basic declaration that "in a republican and democratic State, sovereignty lies with the people and all government powers emanate from them."

Indeed, the root cause of poverty, gross inequities and social injustice is the POWERLESSNESS OF THE PEOPLE and the only countervailing force is by harnessing their collective power! That is the RAIZON D'ETRE of the theme of the Cooperative Month Celebration, "Cooperativism a Countervailing Force Against Climate Change and Violent Extremism through People Empowerment to Trailblaze Shift in Paradigm Towards Sustainability and Social Inclusion!" That is the essence of cooperativism that has now come of age! Join us!





# Housing Debacle



Chairman Orlan R. Ravanera

Our country is facing multi-dimensional challenges that unless soon addressed will lead to a socio-economic-environmental debacle. Poverty continues to plague families and communities. Climate change threatens lives and livelihoods. Conflicts are raging especially in war-torn Mindanao where violent extremism looms horribly manifested by the Marawi Siege by the ISIS and most recently, the first in history of a Filipino turned suicidal bomber. Inequalities are deepening. These phenomena are disturbingly becoming ordinary.

Of these phenomena, the most glaring is Climate Change, the Philippines being the 3rd hardest hit country in the world where tens of thousands have died or rendered homeless in just a decade. It has become imperative to have a countervailing force to save lives and livelihoods, especially in the areas identified as high risk and vulnerable.

Thus, when Typhoon Ondoy hit Metro Manila in September 2009, how to save thousands of lives was the call of the times. Agencies of government together with non-government organizations crafted plans to save thousands of people in the identified vulnerable areas especially in flood prone areas where thousands of informal settler families (ISFs) were living. Where to relocate? How to raise funds? What are the strategies and tactics? What government offices will be involved? These questions begged for a comprehensive plan to be urgently put into motion. To save the lives and livelihood of the most vulnerable, government like a good father of the family took positive action by using its fund, especially the Philippine Development Assistance Fund (PDAF), to give refuge to the marginalized and the downtrodden by relocating thousands of families residing in the danger zone of Valenzuela and Caloocan City particularly in the Tullahan Area, a non-government organization, i.e., Kilos Maralita and the National Anti-Poverty Commission crafted a People's Plan for the relocation of some 1,440 families living along the Tullahan River.

The "People's Plan" amounting to some 600 million pesos was then approved from the PDAF. Of this, about 100 million pesos was used to buy the 5-ha. land in Valenzuela where some 30 3-storey buildings were built at a cost of 468,487,500.00 pesos.

Wow! So amazing! Especially when the relocatees opted to be cooperativized based on their firm belief that harnessing their collective power is the right approach to empower the poor and the homeless. This was also in consonance to what is provided for in Chapter XV, Article XII of the 1987 Constitution, "to promote the viability and growth cooperatives as instruments of social justice, equity and economic development." So, the Aly-

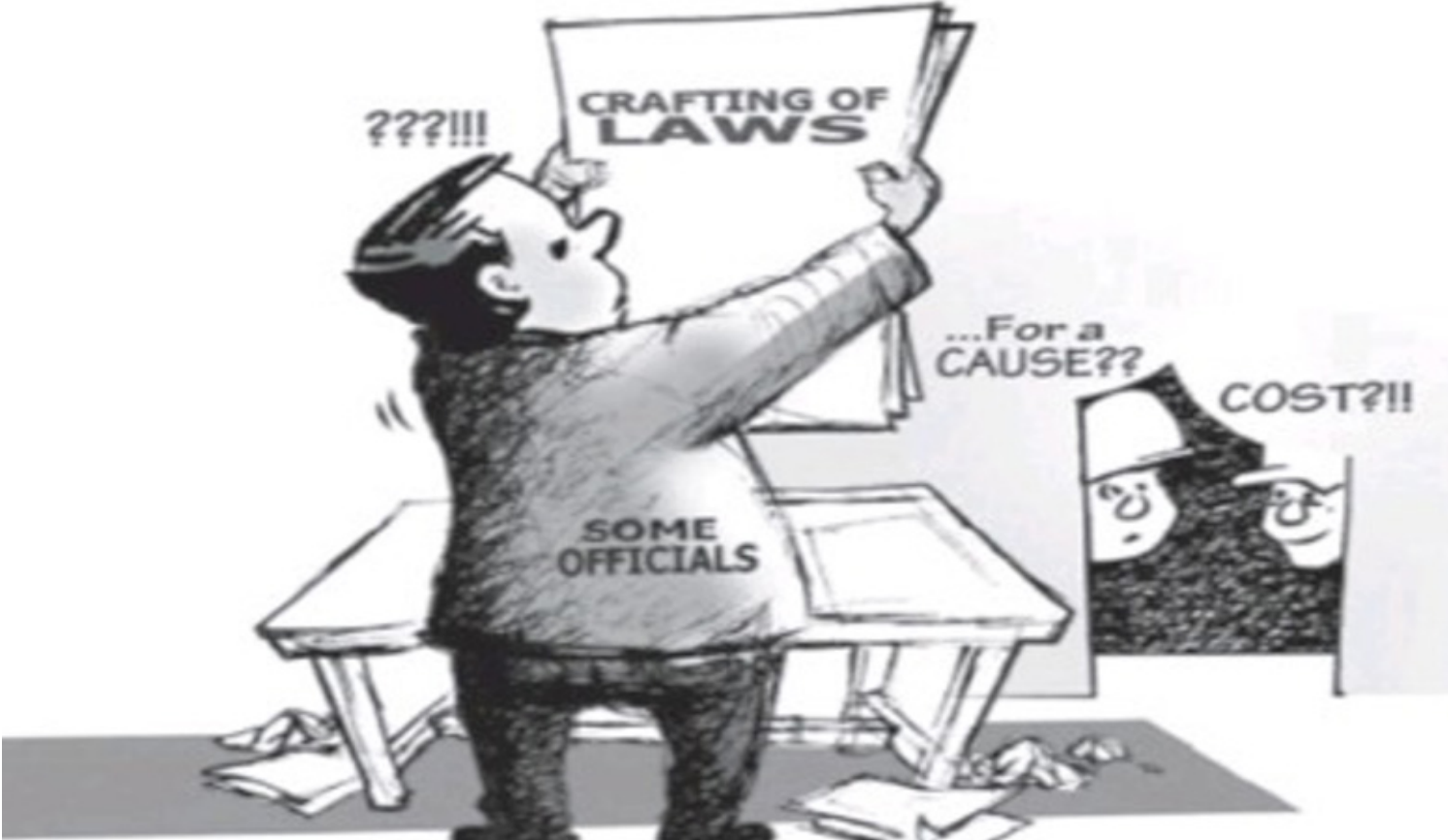
ansya ng Mamamayan sa Valenzuela at Caloocan Multi-Purpose Cooperative came into being in 2013. This was amended to become AMVA, without Caloocan members because the project site is Valenzuela.

My visit to the AMVA village recently to dialogue with the empowered village was so shocking and unbelievable. I thought then that I would meet happy former informal settlers who would report a joyful living in multi-million village with decent homes. I thought of meeting an empowered community as exemplified by the 18,000 cooperatives with some

In fact, the Reform AMVA Movement (RAM), the courageous cooperative members who stand against chairperson Catayong have sent a letter to the President, President Rodrigo Roa Duterte (through Senator Bong Go) to inform him issues and concerns on conflict of interest committed by Ms. Catayong; gross violation of generally accepted accounting rules and principles in the management of cooperative funds and reports; mismanagement of the cooperative and lack of transparency and democracy in the cooperative; amassment of questionable wealth

and chairperson Catayong might be just the tip of the iceberg. However, the CDA is assuring that it will not allow nor tolerate anyone to take advantage of the cooperative to be their tool in advancing their self-interest.

What happened to the planned world class sanctuary for the poor and the oppressed amidst the threats of ecological disasters? A teacher resident in the cooperative housing project who was brave enough to ask then had already leaped to the Great Beyond with all the miseries she faced to lead in liberating the oppressed residents. Until



10.7 million members nation-wide whose quality of life has greatly improved through cooperativism as verified by a recent study of the USAID, which even concluded that the Philippines is the cooperative leader in Asia and the Pacific.

So an Order against the Board of Directors particularly against the Chairman of AMVA to refrain from acting as such has been issued by the Chairman of the Cooperative Development Authority (CDA). However, she is defying the order and in fact, she has even filed a case against the Chairman to nullify the order.

The law is very clear on this. The CDA's Regulatory Power over housing cooperatives under Section 12 of the Revised Implementing Rules and Regulations (IRR) of Republic Act 6939 states that the Authority shall have the power to regulate the internal affairs of Housing Cooperatives including other matters relating to the internal affairs of Housing Cooperatives. This other matters relating to the internal affairs of Housing Cooperatives includes but not limited to CDA imposing measures to be undertaken to ensure the cooperative is able to monitor and manage/supervise all its financial records and transactions in which case collection of dues, disbursement of cooperative funds and withdrawal of funds of the cooperative thru the present Board of Directors and Officers from any of its depository banks shall be deemed as prohibited acts.

The Office of the Chairman, CDA has received numerous complaints and sentiments from the abused AMVA cooperative members ranging from massive corruption, gross mismanagement to abuse and harassments.

and properties in the limited time that she became a coop officer and arrogates her influence with government agencies and groups.

She even brags about having connection with the Duterte Administration; in front of the general public, Ms. Catayong inflicted physical harm, restriction of movements and verbal abuse to members who raised valid issues and earned her ire.

More than these complaints, I feel the agony of the residents and cooperative members upon hearing their sentiments and experiences on their unlivable units that they are living.

Their comfort room no longer gave them comfort because when they flush it, the water will bounce in their lavatory, or even in the toilet bowls and lavatories of the adjacent units. Yes, when it rains, it pours... but in their situation, the rain does not just pour, it enters in their units and runs through the electrical wirings. Worse, in the afternoon of July 24, 2019, Steffi Rose Buising, a 6-year old child and daughter of a cooperative member fell from the second floor of the broken fire exit.

The innocent child suffered head injury-Epidura Hematoma, hospitalized at Fatima University Medical Center and yet the contractor of the building whose responsible for the weak construction of that fire exit would not to help pay the hospital bill that reached up to Php1.3M until the parents signed a waiver on its accountability for the fall.

How can these corrupt, abusive, and irresponsible people and even government officials soundly sleep at the expense of the poor and vulnerable?

This issue might be just one of the corrupt practices in the country

now, these question remains unanswered.

The pains of the residents must now be given the right remedies. The Lord Himself has said that "serve the least of your brethren and you serve the Lord."

The least of our brethren are now begging us to end their agonies. When the Hon. Mayor of Valenzuela, Mr. Rex Gatchalian, who took the initiatives to help, is now facing a case in the Ombudsman together with those residents who are standing up for their rights. We salute his Eminence and Archbishop Antonio Ledesma, for taking the cudgels for the oppressed residents.

It has been our favorite slogan, "Veritas Liberabit Vos," (The Truth Shall Set Us Free), may we know how that "People's Plan" originally designed to show case how government gives refuge to informal settler families (ISF) threatened by climate change only served to expose the ISFs to greater calamities?

This bitter reality was summarized by a sobbing boy in one of the buildings telling his mother, "Alis na po tayo Inay, balik na lang po tayo sa Tullahan, kahit na wala tayong bahay pero tayo po ay may kalayaan."- Freedom from fear, from poverty and from corruption is what really matters to that boy.

Well, if in fact some hidden hands have made some rakings, please remember the biblical lines, "For what shall it profit a man, if he shall gain the whole world, and lose his own soul?"





# Climate Change Adaptation & Mitigation: KNMPC Best Practices in Saving MOTHER EARTH



warming, floods, greenhouse gases, hunger, famine, HIVs, dengue, malaria, etc. which are very alarming. If it continues or not properly address of, it can aggravate the damage of the earth..... livelihoods, plants, animals are affected.... and a place not safe to settle on.

Thus, measures of protecting and saving the earth, especially addressing the climate change through adaptation and mitigation should be collectively and deliberately undertaken. It should start at the individual level by observing this “Ten Simple Things You Can Do to Help Protect the Earth” (National Ocean Service; National Oceanic and Atmospheric Administration; US Department of Commerce}.

Knowing how the climate changes, the temperature rises as a result of rampant pollution. The carbon dioxides, chlorofluorocarbons and other pollutants that traps heat radiating from Earth towards space resulting to greenhouse effect. As temperature rises in this planet, the iceberg begun to melt which may sink islands after 5 years.

The Kooperatiba Naton MPC (KNMPC), a multi-awarded and pro-active cooperative having great love and concern with mother earth have various programs and projects (PAPs) on said Climate Change Adaptation and Mitigation.

As an environmental friendly cooperative, the KNMPC conducts activities and educational seminars for cooperative members to be aware about the serious matter that

its environment. They also conducted risk reduction seminars and earthquake drills to educate the members and the community on how to manage certain situation; tree planting activities to raise awareness to the society in the importance of planting and saving trees, express our concern to the environment, and diminish the unfavourable effects of climate change.

The KNMPC also

This program aims to maintain and improve soil fertility, structure, biodiversity, reduce erosion as well to achieved sustainability over long term period, and climate change mitigation.

To address the improper waste disposal which cause serious problems such as loss of biodiversity and disruption of natural balances of relationships between species, the KNMPC imposes a project to protect our environment from any devastations caused by improper waste disposals. BASURA MO I-BOTE MO project encouraged members to put their plastic wastes materials inside a plastic bottle and segregate each garbage properly. This simple project can make a bigger change not just in this cooperative, in this community but to the whole world. For every single plastic you wrap is a life you save.

KNMPC also strongly advocates the coastal clean-up activities. In accordance to Presidential Proclamation No. 470, the KNMPC conducts coastal clean-up drive every year to support the campaign on saving Mother Earth. They started this activity last 2011 and for 8 years they scheduled the coastal clean-up campaign every third Sunday of September at Brgy. Buyu-an, Tigbauan, Iloilo coastal areas together with our volunteered members.

The KNMPC's also establishes livelihood programs such as Sikad to Own Program, Tricycle to Own Pogram, Hog raising, Cattle fattening and Poultry programs, Dishwashing Liquid Making Program, and Vitaplus Livelihood Program with the components of environmental protection to save mother Earth. These further generate income and employment for the members, community, and localities.



the earth is facing. Since 2011, the cooperative has been engaged to coastal clean up to reduce water pollution that may affect both the people and

promotes organic farming. It is now producing healthy and safe products and manufacturing their own organic foliar fertilizer for crop production especially to perishable crops.

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Faye D. Carino

**Tuguegarao Extension Office/Region II**  
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Karen C. Sandique  
Cheyanne L. Evangelista

**Calamba Extension Office/Region IV**  
Lorelie R. Papa  
Jerah B. Valdez

**Naga Extension Office/Region V**  
Othello Privaldos  
Raul Z. Bacillano

**Iloilo Extension Office Region VI**  
Mercy J. Gabasa  
Cassy S. Jimeno

**Cebu Extension Office Region VII**  
Ramon P. Buenavista  
Mariefel A. Taghoy

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Marissa L. Cala  
Loraine M. Yu

**Pagadian Extension Office Region IX**  
Elynor M. Tolosa  
Ellyn M. Ando

**Cagayan de Oro EO Region X**  
Analiza C. Sulpot  
Edwin B. Pelosas

**Davao Extension Office Region XI**  
Maria Theresa B. Dave

**Kidapawan Extension Office Region XII**  
Jezza Lhor Villarin-Utlang  
Jeane Mary B. Fullero

**Caraga Extension Office Caraga Region**  
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# Cooperative Month Highlights – Some Cooperatives’ Inspiring Stories

October - Celebrating cooperative month has always been inspiring. The Cooperative Development Authority (CDA) in coordination with the different cooperative unions, cooperative development councils, cooperatives, provincial and local government units, partner government agencies, non-government agencies and stakeholders are conducting different activities, programs, fora, trainings, exhibits, recognitions and gatherings that primarily promote the culture of cooperativism.

As of writing, there are more than 18,000 active cooperatives nationwide with some 11 million active members. These cooperatives have generated more than 580,800 direct employments and more than 1.9M indirect employments. These cooperatives also produced billions of Pesos worth of goods and services and have contributed 3.9B pesos of indirect taxes. They may be tax exempt but they are tax makers.

The cooperatives are able to help the national government in delivering basic services to the community and are indeed exemplifying the essence of being transformative cooperatives, for people, planet, prosperity and peace. Being transformative cooperative means adherence to the universally accepted principles of cooperativism and holistically advancing the protection of the environment, advancing the people’s basic rights, economic upliftment and peace.

In line with this year’s cooperative month theme: “Cooperativism: A Countervailing Force Against Climate Change and Violent Extremism Through People Empowerment to Trailblaze Shift in Paradigm Towards Sustainability and Social Inclusion”, the CDA and the cooperative members are now on a crusade for environmental protection against the dark forces that have exploited our resources with utter disregard for nature and the future of the coming generations.

To further inspire your readings, we are sharing some good stories of the cooperatives:

In 2014, the Holy Trinity Agro-Forestry Producers Cooperative (HTAPC), whose primary goal is to help the reforestation program of the government on global warming, air and water pollution aside from uplifting the living condition of members through continues Capital Build Up and the habit of thrift and savings, was awarded with 100 hectares of land under the National Greening Program of the Department of Environment and Natural Resources (DENR) to develop. The members of the HTAPC wasted no time in showcasing their commitment to their advocacy and goal. The area was then planted with fruit bearing trees with (21) different species. In 2015, the DENR-CENRO Naguilian acknowledged the cooperative the efforts and accomplishment of the cooperative hence, in 2015 they were given another 150 hectares and another 300 hectares in 2016. Currently, they have 870 hectares planted with fruit-bearing trees, timber and Bamboo which are very advantage on the reforestation and on the effect of climate change and on the protection of the Watershed.

The HTAPC was then upgraded to Holy Trinity Agro-Forestry Multi-Purpose Cooperative where in aside from producing of

seedlings regular loans (provident and production loans) savings, merchandising, trading of Pepsi Products, bakeries were opened to members. Different community involvement were also rendered to members and non-members such as KOOPdukasyon (Brigada, giving of school supplies), KOOPlusugan (feeding, medical and dental mission), KOOPlikasan (a Sagip Kalikasan, Balik Paraiso program of the cooperative which includes the tree planting), KOOPlinisan (includes clean up drive, waste segregation), KOOPsports (this includes sports development program, Liga Kontra Droga) and other Community Social Responsibility that helps every individuals.

As of writing, the HTAPC has 670 members covering the 2 cities and 2 municipalities of the Province of Isabela such as the City of Ilagan, Cauayan City, Municipality of Benito Soliven and the Municipality of Reina Mercedes with almost 1,500,000 of share capital. There are seven (7) existing ventures that caters the needs of the members namely, (1) Lending and Savings, (2) Trading, (3) Merchandising (4) Seedling Production (5) Selling of Seedlings (6) Consumer (Bakery) (7) Stall Rentals.

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The Batangas Egg Producers Cooperative (BEPKO) is the first to establishment the Liquid Egg Processing Plant and has been a successful Public-Private-Partnership with the Department of Agriculture (DA) on research, product



development and marketing of the pasteurized liquid egg products such as whole, yolk, and whites.

The cooperative serves as an open channel between the government and Batangas poultry stakeholders especially during the challenging time of the occurrence of Avian Influenza (AI). Being cognizant of the challenge and its material impact to the farmers and the community. The BEPKO is taking a pro-active role to keep Batangas AI free and deliver an “Eggcosystem” to a sustainable agricultural framework which will keep Batangas province as the supplier of around 25% of the egg requirements of the Philippines.

As a leader in food innovation, BEPKO enjoins stakeholders to be their partners of Eggs Innovation Towards Sustainability and Food Security Program, this initiative is a continuous program of the cooperative.

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The Bantug Agricultural Multi-Purpose Cooperative (BAMC). It is an argi-based cooperative that was established on the year 1988 as Samahang Nayon (Rural Organization) of Brgy. Bantug, Talavera, Nueva Ecija and was officially registered on the Coopera-

tive Development Authority on April 1, 1991.

Initially the cooperative has 16 farmer members and gathered a total capital of P25,000 that used as fund for the lending business. Today, the cooperative has 632 strong memberships and a total of 74,071,803.25 as equity. It also has 10 managed businesses such as Savings and Deposit, Palay Trading, Rice Trading, Farm Inputs Trading, Farm Machinery Rentals, Trucking, Truck Scale Services, LPG Trading, Point-of-Sale (P.O.S.) and Lending with total volume of 274,822,356.6.

Bantug Agricultural MPC has diversified business operations that caters all the needs of Palay and Vegetable Farmers in the province of Nueva Ecija. Starting from land preparation until harvesting the cooperative is there to assist the farmers. In the recent years the cooperative tried and successfully integrated the Processing of the harvest so that the farmers will not have a hard time in finding market for their Palay at the same time the price of the harvests will be more competitive since the cooperative can give millers price to the farmers.

The complete and modern approach of Value Chain was adopted by the cooperative; the by-products of palay like Rice bran and Rice Hull were given additional value. The rice hull was used as fuel for Mechanical Dryer and power generator for Electric Company, the burned rice hull was used as organic fertilizers to add nutrients at the Farm Land while the rice bran was used as feeds for pigs. With this kind of operations, the cooperative sees this as big opportunity to help the country in achieving food security. However, the cooperative needs more facilities to cater more farmers like Warehouses, bigger Post-Harvest Facilities and more Farm Machineries.

The major threat that the cooperative sees is the implementation of Rice Liberalization and Tariffication Law which allow Open and Unrestricted Importation of Rice. Since the cost of production of palay in the Philippines is significantly higher than other neighboring countries like Thailand and Vietnam the locally produce rice is not yet globally competitive. The implementation of law will result to lower buying price of palay, this will hurt the local farmers and cooperative as well. But the BAMC strongly believe that the



Filipino farmers are resilient and the cooperative refused to give up in local farming. The cooperative sees this as opportunity to strive more and make the farmers globally competitive, the BAMC always

says that “Cooperative will always be the game changer and Agriculture is definitely the Solution!”  
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Another story from a group of 33 or so parishioners of the Sacred Heart of Jesus Parish in Galimuyod, Ilocos Sur in 2014 took the initiative to organize the Galimuyod Credit Union in order to respond to their needs in their economic life. The church leaders believed that the church does not only promote the spiritual upliftment of the parishioners but must also improve their economic status. Hence, Rev. Fr. Edmundo Abaya, then Parish Priest, gave his full support to the movement—thus giving birth to what is now the “Sacred Heart Savings Cooperative” (SHSC).

After more than 4 decades of providing service to the members and having established 21 branches all over Northern Luzon and various business units including the famed Ban-Aw Resort, the Sacred Heart Savings Cooperative has grown to be the largest primary cooperative in Region I with total assets of more than Three (3) Billion Pesos and total membership of 60,000 being served by 700-strong employees.

The SHSC bests not only in bringing about economic growth among its members but also in carrying out eleemosynary endeavors and philanthropic programs in which the community at large is experiencing and being thankful for. The coop realizes its role in the community to deliver positive changes with the people and the community.

The SHSC is now engaged with lending operations; diagnostic, laboratory and medical clinic; large scale printing businesses; grocery store-and-appliance center in one;



300-sow level piggery farm; biogas digester/methane recovery system; seedling and crop production; and farmers’ skills development and entrepreneurship program.

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In mid-60s a small number of empathetic individuals aimed to promote Christian values and liberate a group of parents from the clutches of loan sharks established the DCCCO Multipurpose Cooperative - embedded with the philosophy and core values of Dynamism, Christ-centeredness, Compassion, Commitment and Oneness.

They apply holistic approach to guarantee long lasting impact and instigate number of initiatives to fight hunger and poverty through its marching orders on

*Continue to p. 6*



# Cooperative Month Highlights – Some Cooperatives’ Inspiring Stories

rainforest development, organic farming, mangrove reforestation, and tree growing. Currently, they are venturing into hotel industry to accommodate the region’s growing tourism industry.

Aside from being a source of financial assistance during times of need, the DCCCO is fostering the advocacies on education, financial inclusion, financial literacy program, peace and order, health, ecology, and integration with the national, Asian, and international movements of cooperatives. Being partner with the DSWD for the implementation of the 4Ps. All 4Ps members are currently gaining success in managing their financial resources through DCCCO’s financial literacy instruction and skills training sessions. Collectively, they now have millions in savings deposits in the cooperative.

With the continued patronage of its members, sustained col-

Their situation then was okay as far as life sustenance was concerned. But it was after they were organized into a cooperative that the lives of the members were change.

Each members of the board can attest that their situation now can be attributed to their cooperative. It is because of their cooperative that they were able to send their children to college, build their decent homes, stable income and provide stable livelihood in the community.

Most of all, when they received the Hand-holding Program from the CDA, SJSLMPC had leapfrogged significantly and have set a clearer path and direction towards inclusive growth, economic freedom and sustainability.

When the founding member started in 2001, their paid-up capital was only Php14,050.00. In 2013, they were able to raised their membership to 45 and with paid-up

peace and quiet area and their cooperative, as they envisioned it to be a model community, together as one in health and progress and at the same time living the vision of global environmental restoration.

In a so-called sacred place in Misamis Oriental situated in Mt. Balatukan, Mt. Sumagaya and Mt. Lumot where hundreds of lives were buried over an air mishaps of the Cebu pacific Air Flight 387 in 1998, and the so-called “killing fields” of lawless elements during a 10-year insurgency period in the 80’s to the early 90’s, there existed the Doalnara Restoration Society Philippines Multi-Purpose Cooperative.

The cooperative is engaged in planting yacon – a kind of medicinal tuber that produces by-products such as syrup, juice, and tea that cures diabetes. They are now exporting yacon to Japan and other neighboring countries. They have an average production of 10 tons a week with average export sales of 300 kilos per month. Out of the 1,000 hectares, 300 are now being prepared for yacon production. Aside from yacon, the cooperative is into vegetables production such as celery and Korean vegetables; and foreign cacti propagation. Upholding the global campaign for environmental restoration and given the stewardship of the land for 25 years, they continue to venture into organic farming.

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Former rebels headed by Mr. Diolito Sonido to lay down their arms in then war-torn Zamboanga to dedicate their lives to liberate the poor from the clutches of ignorance and poverty through cooperative education.

In 2001, they established the Western Mindanao Cooperative College in Zamboanga City with only 49 students to begin with enrolled in technical courses. After 6 years of sheer hard work and with single-minded adherence to cooperative quality education, the college has now more than a thousand enrollees in both professional and technical fields of education.

The Cooperative College has served its mission very well in providing quality education to thousands of poor but deserving students and whose graduates are now front-lining the cause of uplifting the plight of the marginalized sectors in combating poverty in the war-torn region of Mindanao. While cooperative education has found its mark to make life better for our poor but struggling people, the quest for peace is pursued in more ways than one as violence comes in many forms.

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In Northern Mindanao region, the 1,577 cooperatives with some 700,000 members are engaged in micro, small and medium enterprises that when consolidated will reach more than 11 billion pesos or more than 10 per cent of the total gross regional domestic product of 60 billion pesos.

In the case of Marawi, recovery is not only limited to housing program and the rehabilitation of the ruined community, it also considers the recovery of confidence of the victims to start business anew, to gain back what they have lost and cooperativism have significantly bring back their lives to normal. Being part of the Task Force Ban-

gon Marawi, the Cooperative Development Authority was allocated with 76.15 Million to fund the “Bangon Marawi Through Cooperativism Program.” The program provided the 103 cooperatives with some 4,500 members with enough capital to start up their business such as grocery store, pharmacy, agricultural and fisheries venture and the like, to help them recover financially.

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The wounded soldiers are committed to continue their fight but this time their fight is not anymore through arms but is against poverty through cooperativism. Now that they are organized as Wounded Soldiers Agricultural Cooperative, they will run a five-hectare agri-tourism farm that will showcase sustainable integrated farming and to put-up a Training Center to enhance the technical capabilities of their members and would-be members to become more productive. These courageous soldiers have shown that there is no greater love than one who has sacrificed and even faced death to fight for freedom in our land against violent extremism. It therefore behooves for all of us to salute them and give our utmost support. This time, they have scaled up the war to a higher level – to fight and defeat the number one enemy which is poverty rooted in social injustice and inequities.

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Likewise, in its quest to effect the dream of advancing total human development to the poor people of Initao, Misamis Oriental, the Servus Multi-Purpose Cooperative has established a strong links with other cooperatives and government agencies like DSWD.

It facilitates the 4Ps PAY-OUT PROGRAM that provides easy access for the 4Ps beneficiaries. The coop also involved the Senior Citizens as one of the beneficiaries in entertainment services. It also involves on bloodletting activity to support the Red Cross. Every year, the coop conducted mangrove planting activity to support the government’s efforts on environmental protection

To date, the coop opened its business on automotive shop catering to car owners-members for affordable labor and parts repair services.

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These are just some interesting and inspiring stories of our cooperatives. Each cooperative member definitely has their own inspiring stories to tell, of how they have been involved in the mainstream of development processes and how they have been liberated from the quagmire of poverty to now peacefully working for social justice and equity through Cooperativism.

USEC. ORLANDO R. RAVANERA, Chairman, CDA commits that the CDA will continue to deliver strong resolve to give voice to the cooperative sector by providing a model of services and social enterprise that adhere to the universally accepted principles of Cooperativism. “We will lead the way in cascading the countervailing force against climate change and violent extremism through people empowerment to trailblaze shift in paradigm toward sustainability and social inclusion,” he said.



laboration of its partners, DCCCO’s success can be viewed thru its more than P5.0 billion total assets and the 117,000 strong and committed members from 8 branches and 5 satellite offices in Negros Oriental, Negros Occidental, and Siquijor provinces.

From a small community-based cooperative, it has continued to make a difference in the lives of thousands of individuals. Now, it’s already a multi-billion, world-class cooperative driven by excellence and caring service; implementing diversified ways to serve all its stakeholders’ interests, survive competition, and carry out additional benefits for all concerned.

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The Northern Mindanao Holistic Therapeutic Blind Masseurs Service Cooperative is a pool of blind members who believe that having less of the senses is not senseless. Before they were considered as liabilities as members of persons with disabilities (PWDs) but now they are considered as assets to the community when they organized themselves into cooperative. Today, they have three (3) massage clinics in Cagayan de Oro that they can call their own business.

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Another story from ordinary people who are waste pickers and waste sorters in Batangas tell a story of economic freedom while advancing environmental protection. The San Jose Sico Landfill Multi-Purpose Cooperative (SJSLMPC) was originally an association of waste pickers and waste sorters of landfill, situated in Brgy. San Jose Sico, Batangas City.

capital of Php84,600.

With CDA’s intervention, SJSLMPC in 2017 was able to accumulate a total asset of Php7.8 million and paid-up capital of Php3.478 million. From the original 18 members, the coop has now 348 regular members and 80 associate members, all are enjoying the yearly dividend of 20% and patronage refund of about 18-20%.

Not only that. The then association of ordinary people who were in unstable job, are now employing 20 people from the community with minimum salaries. The coop now boasts its different businesses that cater the needs of its members, to include; scrap buying and trading, lending, consumer store, rice trading, hollow blocks making, vermi-composting, hauling of garbage from private companies using their four trucks and hog raising.

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Peace-loving people in Misamis Oriental have bonded together to protect the environment by establishing a community and living together in their



# ISABELA YOUTH: STRENGTHENING THE FOUNDATION

A Success story of Framil G. Valenzuela, Chairperson, Isabela Provincial Youth Cooperatives Development Council (IPYCDC).



One of the speakers during the Y4GG (Youth for Global Goals) COOPERATIVE YOUTH CONGRESS said “Isabela Youth, imagine with all your mind. Believe with all your heart. Achieve with all your might. Words that ponders me to ‘Keep pushing through and never stop!’ It is indeed true that through perseverance, one can be able to reach for his/her heart’s desire.

At my young age, I was able to organize a cooperative and be part of it though the support of my friends and neighborhood. It was a big challenge for me and our team because we have a little knowledge about cooperative and the hows to start it. It was then Mr. Richard M. Agcaoili, our manager and Mr. Ruben T. Dela Cruz, our chairperson became my partners to organize the Holy Trinity Agro-forestry Producers Cooperative (HTAFPC) now the Holy Trinity Agro-forestry Multi-Purpose Cooperative (HTAFMPC). We are one of the thirty (30) members who started the said cooperative. After registering the cooperative, our team planned for a business venture that would help not just the cooperative to grow, but also its members and its community. The team communicated with the Department of Environment and Natural Resources (DENR) to have a partnership for their National Greening Program (NGP) which is one of the advocacies and programs of the cooperative on environmental conservation. In the first two years of the cooperative, I was a volunteer staff. Because of my will and eagerness to help and my love for the cooperative, I was able to surpass and help the cooperative to be one of the fastest growing cooperatives not just in the province of Isabela but in the region without financial in return of the services and deeds that I have rendered. Truly, the success of a person is not seen on the diplomas that he/she has received but the ability to help others to alleviate poverty. The salary did not stop me to serve but it became a challenge for me to strive harder because helping others by giving their needs made me to be rewarded of happiness and lifelong achievements.

Moreover, the cooperative became my training ground to be more knowledgeable, equipped and to be more passionate. The Cooperative Development Authority, the Provincial Government of Isabela through the Provincial Cooperatives Development Office, the Northeast Luzon Credit Cooperative league PFCCO, and other training providers molded me and helped me better understand and broaden my knowledge with regard to cooperative. Through the cooperatives, I was sent as a participant to different activities such as Cooperative Summit, National Tripartite and other activities. I was also lucky to be chosen as the representative of Region 2 during the 21-day 2019 Seminar on Farmer’s Cooperative for the

Philippines conducted by the Administration and Ministry Institute of Ministry of Agriculture and Rural Affairs, People’s Republic of China last August 9-30, 2019. Undeniably, this program helped me a lot in my journey in understanding the path that I have chosen. I was pre-cast and guided with different policies, programs and activities that are worth emulating. My seminar in China is a lifelong learning to be cherished because I was able to have plenty of knowledge that are very relevant to our cooperative. The importance of policies, the culture and a good leadership would uplift the life of the cooperative. It was also a very memorable experience mingling with my co-delegates while we share the best practices of our own cooperatives.

Indeed, my exposure to cooperative became extraordinary which transformed me to become the person that I am now. I was elected as the Chairperson of the Isabela Provincial Youth Cooperatives Development Council (IPYCDC) which was established on 2015 and was given recognition by the Cooperative Development this year and the first Youth Council in our country. In the first year of my term, I can confidently say, together with my co-officers through the guidance of the Provincial Cooperative Development Officer under the leadership of the hardworking mother of all cooperatives in Isabela, Ms. Lilia Castillo, that I am very blessed that she is my greatest mentor on cooperatives. We have accomplished three (3) big events for this year, such as the SALUN-AT Program: Medical and Dental Mission, Project TNK (Trabaho, Negosyo, Kabuhayan) and the Y4GG (Youth for Global Goals) COOPERATIVE YOUTH CONGRESS which happened on this year’s Cooperative Month Celebration. During the Y4GG, Hon. Lecira ‘Bing’ Suarez, former undersecretary of the Cooperative Development Authority gave us very challenging words that could be valued, and I quote “Coop work is God’s work. God’s work done, God’s way will never lack God’s supply.” I was impressed by not just his words but also his passion and love to cooperative and his advocacy to do more and to do great things.

Because of my dedication and passion, I was recognized and awarded by the Provincial Government of Isabela through the Governor, Hon. Rodolfo T. Albano III and Vice Governor, Hon. Faustino ‘Bojie’ G. Dy, III as the ‘Coop Youth Leadership Excellence Award’ during the 2019 Cooperative Month celebration.

Truly, working in a cooperative is very rewarding. It also gave me lots of opportunities not just in the Philippines but also abroad. And as a Licensed Professional Teacher, I still choose to serve and work in our cooperative because I believe that it is where my heart belongs.

# Philippines-China Partnership: Shaping Great Future for Agricultural Coops



influences of China’s agriculture cooperatives towards China’s food security and economic and social development; amazed with the Chinese culture and patriotism; stunned by the China’s policies on cooperatives and government’s support being extended to their cooperatives and cooperative members; enjoyed with the beautiful cultural sceneries; pampered by the hospitality of the host; thankful to the CDA and to the

future in agriculture development particularly on rapid development of cooperatives. It divulged us with so many learnings and insights. It opened many doors of opportunities on how can we and the cooperatives be of help to improve agricultural development in our country to ensure food security without prejudicing the ecosystem and the environment.

From August 9-30, we



cooperative that served as the link to be included in the lists of participants; and grateful for the one of a kind opportunity.

All travel related expenses such as roundtrip economy class airfare from Manila to Beijing and vice versa, meals and accommodation, as well as local transportation and field and cultural visits and insurance coverage while in China are sponsored by the Agriculture Management Institute (AMI)-Ministry of Agriculture and Rural Affairs (MARA).

The seminar is in line with the Memorandum of Understanding (MOU) between the Cooperative Development Authority (CDA) and the AMI-MARA of the People’s Republic of China signed last November 20, 2018 during the State Visit of Chinese President, XI Jinping in the Philippines and will last until 2021.

The seminar is composed of lectures, symposiums, field visits to China’s agriculture demonstration cooperatives and cultural visits. It aims to promote capacity building, exchange of information, and strengthen agricultural technologies, agricultural trade and partnership between the CDA and MARA and among agriculture cooperatives and business enterprises of P.R.C. and the Philippines. Hence, it discussed significant topics, issues and updates and imparted us with better understanding of the geography of China, its history, its people and culture; its agricultural situation; the challenges; and the strategies and policies on agricultural and cooperative development.

The three (3)-weeks journey gave us a good ride on the past, the present, and a glimpse of China’s

stayed at AMI-MARA campus’ hotel in Beijing for almost two weeks and spent the rest of the schedule in the Jinan City, Shandong Province and Fuzhou City in Fujian Province. Staying together got us more closer like family. Everytime we took pictures for documentations, we just uttered the word “family!” then everyone will come close to pose, including the Chinese hosts or even the resource speaker. During cultural visits, it was not hard for us to come into complete quorum – one will just shout the word “family” and the everyone will eventually come together for a pose. Well, it was really fun...

Of course, it was not all about having fun. While we enjoy the moment, we took advantage of the chance to know each other. We exchanged thoughts, ideas and best practices. We shared common visions. Being inspired by the rapid development of China’s Agricultural cooperatives which is now considered as China’s main market players in agricultural products and value chain, we have asked ourselves, “why can’t we do it in our cooperatives?” Hence, we were motivated to design our own developmental plan and incorporate the China-way to attain self-sufficiency, sustainable and inclusive growth in our respective cooperatives.

“Everything we had been through during the 21-day seminar is an experience worth to remember and learnings worth to reverberate. We are looking forward to continuing friendship, partnership, and collaboration for sustainable development,”-Engr. Doreen Ancheta, RD-CDA Ilo-ilo Extension office, stated.



# CDA-MEO Marks Coop Month's Celebration with Buy and Give Trade Fair



gional Development Cooperative Council – National Capital Region (RCDC-NCR), Metro Manila Development Officer (MEMACDO), and Union of Metro Manila Cooperatives (UMMC) are working together to highlight various products from the cooperative through the “Buy and Give Trade Fair”. The said trade fair was held last September 25-27, 2019 at the Trinoma Mall Activity Center, Quezon City. Buy and Give

Trade Fair marks the beginning ‘kick-off’ celebration of this year’s cooperative month. Aside from promoting the products of cooperatives, the activity served as an avenue to promote the cooperative movement through learning sessions in line with Co-operative Enterprise Development. During this three-day activity, topics were discussed here: Developing and Mainstreaming of Cooperative Products, Co-op Enterprises in the

Age of Digitalization, Co-op Enterprise Development and Government Policies, CDA in Coop Enterprise Development, and Financing & Insurance opportunities for Co-op Enterprises. The event also allowed our fellow cooperators, coming from different cluster of Metro Manila, to showcase their talents in singing. Elimination Round for the Tagisan ng Tinig Singing Contest took place as part of the cooperative month celebration. The winners per cluster will compete for the final round on the 17th of October 2019 during the First Metro Manila Cooperative Union Congress at Winford Manila Resort and Casino, Manila City. The 3-day event was a success; crowd from different sectors filled the venue and participated in the Kick-Off celebration. Cooperatives who participated in the activity

along with their products were given the opportunity to be recognized and showcased in the said event. “Okay naman ang naging event, naging smooth ang flow ng activity... maganda ang sales ng coop namen, madami ang nag-inquire at may nag-place na din ng order samin... nag-enjoy din ako manood ng singing contest, talented! Looking forward ako na mapabilang ulit sa ganitong trade fair... sana ay marami pang mga kooperatiba na magparticipate sa susunod na trade fair.” --John Joshua Cayosa, one of the exhibitors from Koop King Multi-Purpose Cooperative. Buy and Give Trade Fair will also be held on October 17 to 19, 2019 at Market Maktet Activity Center, Taguig City, and on November 04 to 07, 2019 at Glorietta Activity Center, Makati City.



# CDA and TESDA Ink Agreement to Empower Cooperative Members, IDPs, IPs, and Rebel Returnees



enous People (IPs) and Internally Displaced Person (IDPs) of Marawi, Maguindanao and its nearby municipalities and rebel returnees as part of the CDA’s mandate and developmental functions The MOA was signed in the presence of key officials of CDA and TESDA on October 22, 2019 at

TESDA Central Office. As stipulated in the agreement, the TESDA will facilitate the access to technical vocational education and training (TVET) programs of the cooperative members, officers and staff, to include among others technology-based, community-based training programs, scholarships,

enterprise development and others; Provide scholarship annually to deserving members, officers and staff of cooperatives, especially IPs and IDPs of Marawi, Maguindanao and its nearby municipalities including rebel returnees subject to compliance with the guidelines prescribed by TESDA on scholarship programs

and availability of funds; and issue a National Certificate (NC) or Certificate of Competency (COC) to those selected scholars who passed the competency assessment. While the CDA is tasked to promote the programs of TESDA; and Identify and submit the list of beneficiaries taking into consideration the requirements of the TESDA. Ravanera expressed his gratitude to TESDA. He is confident that the agreement is indeed very significant in scaling the heights of the capacity and productivity of every beneficiaries and will eventually transform the IDPs to PRDs or Parents Receiving Dollars. Meanwhile, Lapeña recognized the significance of the cooperatives as one of the partners of the government in economic development, and as source of intelligence. “Providing good and appropriate livelihood and skills training will definitely empower the lower strata of the Philippine society - making them more productive and responsible citizens,” Lapeña stated.



# CDA Completes Board of Administrators; Welcomes Administrator for Visayas



from the San Isidro College School of Business, Malaybalay City. He is the founder and Chairman of Ako Bisaya partylist, the former National Youth Parliamentarian which started as a non-stock and non-profit organization. Ako Bisaya, Inc. is a cause-oriented group that represent the interests of marginalized Filipinos from Central Visaya. It was eventually converted into a partylist, participated in May 2019 National and Local Elections and won a seat in the 18th Congress. His passion and love for the prin-

involvement with Cebu CFI Community Cooperative (Cebu CFI) through its Chairperson Ret. Judge Esperanza F. Garcia in 2003. He eventually became a bonafide member of Cebu CFI and served as its Branch Cashier for Cebu City and Spokesperson from 2003 until 2007. He conducted series of Basic Membership Trainings and Seminars for prospective cooperative members and facilitated the holding of bi-annual ownership meetings with all members of Cebu CFI

which he drew policy recommendations that were submitted for consideration by the CFI Management and Board of Directors. He also acted as the coordinative link of Cebu CFI with Cebu City government and provided financial consultancy and assessments for Cebu CFI members employed with the local government unit. Preceding to his post to CDA, he served as the Chief Political Affairs Officer of two (2) Deputies Speaker of the House of Representatives: Rep. Pablo P. Garcia of the Second District of Cebu from 2010 to 2013 and Rep. Pablo John F. Garcia of the Third District of Cebu. During his incumbency as Deputy Speaker of the 14th Congress.\* Adm. Villanueva provided relevant research studies to Rep. Pablo P. Garcia in support of the latter’s advocacy of amending Republic Act No. (RA) 6939. This resulted to the enactment of RA 9520, or the Philippine Cooperative Code of 2008, which strengthened the powers, duties and functions of CDA. Adm. Villanueva likewise actively and competently coordi-

nated with different cooperative organizations in order to surface issues and concerns that the Deputy Speaker reported to the Joint Congressional Oversight Committee on Cooperatives (JCOC) with which he was a member. He also served as a Supervising Legislative Staff Officer at the Legal Department of the House of Representatives during the 16th Congress and at the Office of Deputy Speaker Gwendolyn F. Garcia of the Third District of Cebu during the 17th Congress. However, his legislative assistance to Deputy Speaker Pablo John F. Garcia for the 19th Congress was short-lived with his appointment to the CDA. Adm. Villanueva brings with him to the CDA his youthful vibrancy, compassionate leadership, experiential knowledge acquired through the years, dynamic and excellent interpersonal relationship skills – attributes necessary to rally forward his commitment of promoting people empowerment through the cooperatives movement.





# Koop Serbisyo Caravan Brings CDA and Coops Closer Together

By: CRITS, CDA-DEO

and June 28, 2019 in Calinan, Ba-



The Cooperative Development Authority (CDA)-Davao Extension Office and the Davao City Cooperative Development Office have joint efforts to bring the cooperatives' services closer to the people through "Koop Serbisyo Caravan".

The program aims to improve the quality of services of the CDA-DEO to the coop sector as well as understand the issues and concerns of all cooperatives within their areas of responsibility.

Respective cooperative leaders were provided with assistance on registration of documents, legal consultations, trainings, mandatory reports and other related concerns. Those cooperatives who were not able to submit the mandatory requirements for the year 2018 were also given the chance to submit their documents.

The program was successfully implemented and conducted for the coop sector of Davao City last May 22, 2019 in Buhangin Cluster; May 31, 2019 in Poblacion and Agdao Chapter; June 6, 2019 in Toril and Talomo Districts; June 14, 2019 in Marilog District; June 21, 2019 in Bunawan and Paquibato Districts;

guio and Tugbok Districts. Following the success and positive result of the program, now, the Koop Serbisyo Caravan is implemented in the whole region of Davao. CDA-Davao EO under the supervision of Ms. Elma R. Oguis, Regional Director, envisioned this program to be a nationwide undertaking.

Relatedly, Ms. Oguis expressed gratitude to the Local Government Units of Davao City for the support and cooperation of the particularly for sponsoring hearty meals for the clients all throughout the activity. She also acknowledged that the partnership with the involved agencies has been a successful endeavor - bringing the necessary services to the cooperative sector closer and accessible to every political districts of Davao City.

She also acknowledged - Mr. Antonio C. Escobar, Assistant RD, CDA-Davao EO, the brain behind this Program, from his capstone project in his Development Management Course, under the Management Development Program of the Development Academy of the Philippines for the Middle Managers Class.

# 710th SOW-PAF: Cooperatives, Strong Allies to End Insurgency,

ing peace and order and in destroying the group of NPA. Everyone became a look out against any possible entry of NPA members in their community.

According to LTC ENGELBERTO A NIODA JR PAF, Group Commander, 730th Combat Group, these people who are now into cooperative movement were the ones being recruited and asked for a revolutionary tax by the NPA. When the military intensified their campaign against the NPA that killed, arrested and the led the enemies to flee, these people were left in the area and continue their living. Hence, BGEN LIBAGO who believes in the power cooperativism, helped them establish a cooperative – to be their source of livelihood and economic freedom.

With the support and assistance of the 710th SOW-PAF and 730th Combat Group, more than ten (10) micro cooperatives such as Pangkabuhayan Para sa Kinabukasan Cooperative, Samahan ng mga Magsasaka sa Mahabang Dahilig Cooperative, Putol at Calocan Cooperative, Balibago-Lian Coop and more were established and are now actively engaged into

business, agriculture, handicrafts and the like. Pondered by the spirit of cooperativism, coop members become more united, empowered and most importantly resilient against possible NPA recruitment.

Along with the celebration of the 16th Anniversary of BISA, the cooperatives' officers and members were also gathered at the Headquarters of the 730th Combat Group for thanks giving. USEC. ORLANDO R. RAVANERA, Chairman, Cooperative Development Authority, with Mr. Roberto Rosales, Consultant, CDA and BGEN LIBAGO committed to provide assistance them assistance in one way or another to help them achieve self-sufficiency and inclusive growth.

USEC. RAVANERA expressed his gratitude to 710th SOW-PAF and 730th Combat Group under the leadership of BGEN LIBAGO for all the trust and support given to the cooperatives as well as the CDA. "This is just a beginning... together, we will be jointly doing more programs to propagate transformative cooperatives for people, planet, prosperity and peace," Ravanera said.

# TCCSFC - The First Registered Credit Surety Fund Cooperative in the Philippines, Ready to Serve



July 9, 2019 – The Tacloban City Credit Surety Fund Cooperative (TCCSFC) was finally registered as Credit Surety Fund Cooperative making it to be the first registered CSF from among the other 54 CSFs in the country. The TCCSFC is the 47th CSF cooperative established nationwide, but the first to register. Now they are ready to take off its operations of administering the CSF by issuing surety cover to its qualified member-borrowers.

The Certificate of Recognition was awarded on August 7, 2019 during the One-Day Education Seminar on R.A.10744 (CSF Act) and its Implementing Rules and Regulations (IRR) held at the NIA Conference Hall, Marasbaras, Tacloban City hosted by NIA Employees Multipurpose Cooperative. Atty. Mona Liza P. Arriba-Juarez, CDA Director of the CSF Department, together with Ms. Eleanor D. Ramos, Acting Deputy Director of the Bangko Sentral ng Pilipinas (BSP)- Center for Learning and Inclusion Advocacy (CLIA) and CDA-Tacloban ARD Venus M. Jornales, handed the COR to the Tacloban City Credit Surety Fund Cooperative thru its Chairperson Atty. Ma Corazon S. Montallana, Chairperson of RECEMPCO.

The member-cooperators of the TCCSFC are Alliance for Social Empowerment Network Savings Opportunity Credit Cooperative (ASENSOCO), Bestfriends Multipurpose Cooperative, Divine Mercy Multipurpose Cooperative Eastern Visayas State University Multipurpose Cooperative (EV-SU-MPC), EV-DENREU Multipurpose Cooperative, LEYECO II Employees Credit Cooperative (LECCo), LEYTE NATIONAL HIGH SCHOOL MULTI-PURPOSE CO-OPERATIVE (LNHS-MPC), NIA Employees Multipurpose Cooperative, PEERLESS Multi-Purpose Cooperative (PEERLESS COOP), Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban), Professional Regulation Commission R8 Employees Multi-Purpose Cooperative (PREMPC), Provincial Association of Government Em-

ployees Multi-Purpose Cooperative (PAGEMPC), Regional and Central COMELEC Employees Multipurpose Cooperative (RECEMPCO), Tacloban Persons With Disabilities Multipurpose Cooperative (TAPDICO), and UP Tacloban Employees Multipurpose Cooperative (UPTMPC) together with the GFIs Land Bank of the Philippines, Development Bank of the Philippines and the City Government of Tacloban.

Honorable Elvira Galapon-Casal, MD, Committee Chairperson of Finance and Appropriations of the Tacloban City Council expressed support to the TCCSFC by giving another grant assistance from the City Government of Tacloban, "just lobby for it", she emphasized. The Tacloban City Credit Surety Fund Cooperative was a grantee of a P3.8 million grant from the City Government of Tacloban under the CSF Program released last February 7, 2019.

The CSF is a credit enhancement scheme developed by the Bangko Sentral ng Pilipinas that aims to increase the credit worthiness of micro, small and medium enterprises (MSMEs) that are experiencing difficulty in obtaining loans from banks due to lack of acceptable collaterals, credit knowledge and credit track records.

Meanwhile, the CDA is the implementing arm of the CSF ACT and is responsible for the regulation, monitoring and supervision of the CSF Program. Atty. Juarez emphasized that the CSF Cooperative is an LGU partnered cooperative. No CSF Cooperative shall be established without the LGU. The LGU under RA 10744 is authorized to contribute to the CSF established by the CSF Cooperative in their locality either in the form of investment or grant, in an amount at least equal to the total contribution of the member cooperatives/NGOs.

On the other hand, Ms. Ramos of the BSP shared the roles of the BSP in the CSF, especially in its capacity building on financial management operations of the CSF cooperative. While Ms. Josie Lee Villaver of the CDA-CSF Technical Assistance Division, stressed on the financial aspect of the IRR of RA 10744.

# New CDA – Davao Extension Office Building Soon to Rise



at SPMC Compound, in Dumanlas Road, Bajada. This will further provide convenience and accessibility for the public.

Ms. Elma R. Oguis, Regional Director, CDA-DEO is very much delighted on the realization of the project. "Finally, after 29 years, we will be having a new office. Having this will surely provide us a comfortable and spacious environment for our clients. A comfortable and quality office will eventually convert to well-motivated, productive and happy to serve employees," she said. USEC. ORLANDO R. RAVANERA, Chairman, CDA, who graced the ground breaking ceremony expressed his gratitude to the nation-

al and local government for their continuous trust and support to the CDA and to the cooperative sector. He further commits that the CDA will always lead the way in helping the government achieve sustainable and inclusive growth through cooperativism and transformative cooperative.

Also attended the ceremony were: City Cooperative Development Office OIC Luzminda C. Eblamo, DPWH Acting PIO John Frances S. Fuentes, Manuel Guian-ga and Sirib Growers and Employees Multipurpose Cooperative CEO Agripino "Ping" Torres and CDA-DEO Staff.



# CDA GALLERY



Madam Lourdes "Bing" de la Llana Pimentel received the Award/Declaration for Sen. Aquilino "Nene" Pimentel as the Father of Cooperativism in the Philippines during the CDA National Gawad Parangal on October 25, 2019 at Novotel, Cubao, Quezon City.



The CDA and Philippine Economic Zone Authority (PEZA) inked Memorandum of Understanding (MOU) that aims to provide employment opportunities to members of labor service cooperatives and workers cooperatives; and ensure a steady supply of world-class ecozone workers who value industrial peace.



"The Modern Combatants" CDA Chairman Orlando R. Ravanera, (fifth from the left), Mr. Robert Rosales, CDA, Consultant (6th from the left), BGEN EDWARD L LIBAGO AFP (center) with the Indigenous People of Capas Tarlac. They're all set to fight poverty and social injustice for the IPs through cooperativism.



CDA MIMAROPA Extension Office led by Regional Director Cristina H. Villamil and City Coop Development Office (CCDO) conducted a livelihood program on Artificial Flower Arrangement for the Observance of the National Week for Overcoming Extreme Poverty on October 23, 2019.



Participants on their "concentration mode" during Transcending the Cutting Edge Towards CDA Digital Transformation (TRACE-TCDT) Seminar Workshop held at Venus Park-view Hotel, Baguio on October 20-26, 2019.



CDA-Cebu Extension Office spearheaded by Regional Director Nora P. Patron welcomed Cooperative Month Celebration 2019 with Road Parade as the opening salvo.



The strong partnership among CDA- Calamba Extension Office led by Regional Director Salvador V. Valeroso (fifth from the left), Cooperative Development Councils (CDCs), Cooperative Development Offices, partner government agencies, and stakeholders paved the way during the Launching of the PUV Modernization of the Sta. Rosa City, Laguna on August 23, 2019.



CDA- Caraga Extension Office Regional Director Genaro D. Pogata Jr (left) with the awardees of Gawad Parangal Regional Level during the 2nd Caraga Regional Cooperative Congress in Bislig City Cultural and Sport Center on October 14 2019. The event was attended with more than 1,500 cooperative leaders and members region wide.



CDA Gawad Parangal 2019 National Level held at Novotel Manila on October 25, 2019



A TRIBUTE TO OUR CHAMPION AND HERO:

# AQUILINO “NENE” PIMENTEL, JR.: The Father of Cooperativism

By: Chairman Orlan R. Ravanera



“From time to time, there appear on the face of the earth men with rare and consummate excellence who dazzle us by their virtue, and whose outstanding qualities shed a stupendous light. Like those extraordinary stars of whose origins we are ignorant and whose fate once they have vanished, we know even less, such men have neither forebears nor descendants: they are the whole of their race.”

Indeed, no greater love there is than a fearless man who is willing to give his life so that others may be free. Sen. Nene did what was probably the most difficult task in the restoration of democracy in the Philippines. A freedom-fighter, Sen. Nene was imprisoned four times during the 14-year Martial Law Rule. During those painful years, a poem, *Veritas Liberabit Vos*” loomed:

“My name is Veritas. So simple is my language. Mankind

runs after me because I am a precious possession. But to the rule of a dictator, I am a threat, so I have to be imprisoned. But there will always be lovers who will search for me because they cannot live without my presence. Dictators do not know that in the silence of the prison cell, I am gaining strength. One day, when the Filipino people are awakened, I will burst out in the open and through a people powered revolution, I will unfetter the people from oppression. Indeed, *Veritas Liberabit Vos!*” (The Truth shall set us free!)

After Martial Law, it was so amazing how he dismantled the entire martial law apparatus by replacing en masse incumbent officials with handpicked officers-in-charge.

A brilliant lawyer, he had been the Dean of the College of Law of Xavier University, then becoming the City Mayor of Cagayan de

Oro. He was one of the chosen few who framed the 1987 Constitution that amazingly captured the essence of cooperativism in Chapter XV, Article XII, “to promote the viability and growth of cooperatives as instruments of social justice, equity and economic development,” to pave the way to institutionalize “people power” through cooperatives to transform a highly skewed pyramidal societal order not through armed struggle but through cooperativism by harnessing peacefully the collective power of the people.

Sen. Nene had seen cooperativism as the one to democratize wealth and power which is under the strangle hold of the oligarchs in a country where 73% of the economy is controlled by just 200 families.

Through that empowerment constitutional provision, then Senator Nene who later became the Senate President co-authored the twin laws: RA 6938 (the Cooperative Code of the Philippines) and RA 6939 (The Creation of the Cooperative Development Authority). Sen. Nene also shepherded the enactment of the crucial Local Government Code which included the LGU’s mandate to advance cooperativism in their respective territorial jurisdiction.

The amazing mindset of a transformative leader has indeed been manifested in the said laws especially in debunking gross social inequities and social injustices which have been looming in so many ways. These are evident in the life of the farmers tilling land that they do not own or if they do, they do not control the mode of production and marketing. That’s the reason why everyone is profiting from farming except those who struggled to make the land productive – the poor farmers. In a land controlled by Cartel, our beloved Nene wanted to rectify a social wrong especially in the life of the eleven (11) million member-consumer-owners (MCOs) of the so-called Electric Cooperatives. Sen. Nene’s counter measure then was the provision in the law creating CDA that it is “the “sole registering office” of all types of cooperatives” and that all agencies of government which are

doing registration especially the National Electrification Authority (NEA) must turn-over the registering power to CDA but it never happened manifesting how powerful the electric cartel is.

Let us make the “Father of Cooperativism” our model in advancing “Transformative Cooperatives for People, Planet, Prosperity and Peace,” so that the cooperatives can become a countervailing force against poverty, gross inequities, social injustices, ecological turbulence due to climate change and violent extremism which is so alarming as manifested recently by a Filipino suicidal bomber.

Sen. Nene was not only the father of the cooperatives, he was a cooperative hero and champion, bringing a beacon of light during those martial law years and a beacon of hope amidst poverty and social inequities. In a world with so much veneration to the profit motive “that has captured the mindset of all governments, institutions, universities and religious group and denigration of spiritual values, Sen. Nene had indeed crafted cooperativism as the countervailing force to effect social transformation which is the real essence of cooperativism in a world beset with so much consumerism and materialism.

As Sen. Nene’s remains will soon be buried, what comes to my mind is the 12th stanza of the 17th century poem written by Thomas Grey in a Country Churchyard, to quote: “Perhaps in this neglected spot is laid, some heart once pregnant with celestial fire, hands that the rod of empire might have sway’d, or walked to ecstasy the living lyre.”

To our dearly-beloved hero, father and champion, you had lived with us with that “celestial fire” to advance cooperativism as a liberating force to make life better for the poor and the oppressed. Where ever you are, now with us, then with the stars and in the loving embrace of the Being, you must now walk to ecstasy the living lyre, all for God’s greater glory – with our firm salute and warm embrace. All the more than 10 million members of the cooperatives all over the country are now shouting: WE LOVE YOU SEN. NENE! Marami pong salamat!

