



KASANAG

The Official Publication of DCCCO Multipurpose Cooperative

January - June 2016

Vol. 11, No. 2

DCCCO Journeys towards ACCESS Branding

by: Fe P. Ortega



DCCCO Multipurpose Cooperative aspires to be an ACCESS-Branded Cooperative which will serve as a concrete manifestation in the realization of its new vision of becoming a “World-Class Cooperative, driven by Excellence and Caring Service that acts as a catalyst for enriching the quality of life of Filipinos”. ACCESS which stands for “A1 Competitive Choice for Excellence in Service and Soundness” is a quality assurance that was formed by the members of the Association of Asian Confederation of Credit Unions (AACCU) which is being cascaded down to the primary cooperatives through the Philippine Federation of Credit Cooperatives (PFCCO) of which DCCCO has been affiliated with.

ACCESS Branding aims the following:

1. to measure the capabilities of the cooperatives to serve and provide the needs of its members, and its ability to progress and develop;
2. to improve the quality of life of service that DCCCO may provide its members;
3. to equip DCCCO with the tools needed to build the organization-wide quality assurance strategy; and
4. to ensure the sustainability of DCCCO.

The accreditation process for ACCESS Branding is quite a challenging journey. The requirements for a cooperative to get ACCESS Certification is clearly more stringent. In its initial stage, DCCCO management and officers have embarked on the four-day mentoring and coaching workshop sessions in January 2016 with Mr. Ernan Palabyab of PFCCO as the resource person. Mr. Palabyab thoroughly explained the ACCESS Branding Manual as the guiding tool towards achieving an ACCESS-BRANDED COOPERATIVE. The ACCU developed the Balanced Scorecard architecture comprising 86 indicators on four aspects of operations which are member-owner, internal business processes, learning and growth and financial. These ACCESS indicators reflect the financial state or health of a cooperative. The participants are composed of the Board of Directors, Treasurer/Secretary, Audit Committee Officers, ETICOMMITTEE Vice-Chairperson, CEO, Managers; Head Office Division Heads organized themselves into four ACCESS Audit Teams, namely: 1) Member-Owner Perspective; 2) Internal Business Process Perspective; 3) Learning and Growth Perspective and 4) Financial Perspective. These Audit Teams went through a series of workshops, SWOT analysis and identified “lot parking items” relevant to their assigned perspective. The “lot parking items” are basically the different

areas in the coop operation that need attention in order to provide efficient and effective services to members. To culminate the activity the Chairperson of PFCCO National, Atty. Gloria G. Futralan and Atty. Vivian O. Maquiling led the signing of the Memorandum of Agreement (MOA) on the official enrollment of DCCCO to ACCESS Branding on January 14, 2016. Henceforth, the Audit Teams conducted series of meetings and workshops to follow-up the progress of the respective “lot parking items”.

On April 28, 2016, the Association of Asian Confederation of Credit Unions through its Chief Executive Officer, Ms. Elenita V. San Roque, CPA, DE and the Philippine Federation of Credit Cooperatives National through its Chairperson, Atty. Gloria G. Futralan conferred to DCCCO, the Certificate of Enrollment to ACCESS Branding. The recognition was held at Bethel Guest House, Dumaguete City during the 2016 Educational Forum of PFCCO National.

DCCCO’s commitment to live the cooperative philosophy, values and principles and comply to international standards set by ACCU through ACCESS Branding is a legacy that DCCCO will offer to its members in celebrating its Golden Jubilee in 2018. As DCCCO SOARS (Sailing On toward Active and Responsive Service), we entrust everything to our God Almighty, the source of everything.

Editorial

The need for DCCCO Chapter Assemblies

by: Chairman William Ablong

With eight (8) branches in Negros Oriental, Negros Occidental and Siquijor Provinces, over 80,000 members and 2.7 billion in assets, the country's Number Eight (8) Billionaire Cooperative in 2014 and 2013 Most Outstanding Cooperative (large category) in the Philippines, DCCCO Multipurpose Cooperative has really gone a long way from its humble beginnings of 49 members in 1968 and a measly fund of over a thousand pesos.

Considering its extensive reach and the increasing number of people who want to become members of this cooperative, creating efficient body to assist the cooperative's officials in implementing its policies and in carrying out its diversified and multi-faceted objectives has become exceedingly necessary. DCCCO calls these bodies "chapter assemblies."

To date, its 3rd Chapter Assemblies have been successfully held in Guihulngan City, Bayawan City, Siquijor, Bais City and in the City of Dumaguete. These gatherings have been conducted in preparation for the forthcoming 2017 Annual Representative Assembly slated in March next year.

Now that DCCCO has become the leading cooperative in the Visayas and in the Philippines garnering significant awards in various areas, holding these assemblies has grown to be an indispensable exercise. For one, these gatherings will provide the venue and the opportunity for the Board of Directors and the different cooperative committees to report their



progress. These assemblies likewise give member-owners the chance to raise questions regarding certain cooperative policies and implementations. In addition, these assemblies will offer cooperative stakeholders the opportunity to make recommendations to enhance DCCCO's operations and improve its services. With the opening of its three additional branches – Sibulan (2015), Kabankalan (2014), San Carlos City (2013) – holding these assemblies has become essentially pragmatic and valuable.

To assure smooth and convenient conduct in the selection of assembly representatives, DCCCO management has opted to modernize its processes, that is, from registration of members to the selection of assembly representatives, everything is electronically operated. Thus, aside from saving time during the process, the cooperative and its stakeholders are likewise assured that the selection will be honest and impartial since it will be the machines that will do the selection based on a given criteria.

SCHEDULE OF 2016 CHAPTER ASSEMBLIES

September 4, 2016	Guihulngan & San Carlos Branches	Guihulngan City Gymnasium, Poblacion, Guihulngan City, Neg. Or.
September 25, 2016	Bais & Kabankalan Branches	NORSU Gymnasium, NORSU Campus 2, Bais City, Neg. Or. (tentative)
October 9, 2016	Siquijor Branch	Siquijor Capital Square, Siquijor, Siquijor (tentative)
October 30, 2016	Bayawan Branch	Bayawan City Gym, Bayawan City, Neg. Or.
November 6, 2016	Main Office & Sibulan Branch	Lamberto L. Macias Sports & Cultural Center, Capitol Area, Dumaguete City

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Serving with Joy: Healing the Hurts of the Heart

by: Sonia P. Garrucha
ETIC, Bais

The Officers and Staff of DCCCO-MPC Bais Branch had their annual recollection last March 5, 2016. The theme of the recollection was "Serving with Joy, Healing the Hurts of the Heart". Rev. Fr. Carmelito "Jun" Limbaga Jr., the facilitator said, "There is no service without the experience of the cross. We have to remember that the primary clients of the cooperative are the weak in society who need assistance. When we serve we have to be motivated by love. We have to love our coop members. But sometime our deepest hurts come from the people we love. It is in faithfully committing ourselves to serve that we may be able to find joy". These were the insights shared to the participants by Fr. Jun, which stirred their awareness of the real essence of service.

After the talk, Fr. Jun gave the participants the Love Language Quiz that determines the kind of love that each one wants from others.

The recollection ended with the celebration of the Holy Mass.

CEO Participates in the Women's Mentorship Program



DCCCO Multipurpose Cooperative Chief Executive Officer (CEO), Flordeliz V. Bokingkito, is one of the 11 women co-operative leaders in Asia and Africa chosen by the Canadian Co-operative Association (CCA) to participate in the 2016 Women Mentorship Program held in Canada from May 30 to June 25. This Program is a global development initiative created by the CCA and supported by the Co-operative Development Foundation of Canada. It provides a unique professional development opportunity to female credit union managers of overseas financial co-operatives – many of which are in developing countries.

The 11 women were given classroom trainings on Strategic Planning, Human Resource Management, Gender and Development, Leadership, Products and Services, Marketing and Innovation and Change Management. The team of facilitators and mentors included Catherine Dangerfield, Betty Bauhuis, Njeri Kontulahti and other women co-operative leaders who shared their

success stories. Mr. Vito Scuderi, the Program Manager, Mr. Chima Okonkwa and other CCA staff facilitated all the preparations and made sure that the women leaders had a memorable and meaningful experience in Canada.

From June 10 to June 17, 10 different credit unions across Canada hosted the 11 women from six countries including: Kenya, Ghana, Malawi, Philippines, Nepal and Myanmar for the Program. Cypress Credit Union in Maple Creek, Saskatchewan hosted CEO Bokingkito. She had an enriching learning experience being mentored by Cypress Credit Union leaders: CEO Glen Goddard, Lending Manager Larry Carnegie and women managers who each shared insight of the daily operations of a Canadian credit union and how the Canadian co-operative financial sector works in local communities. One of the highlights of her experience with Cypress Credit Union was the process in the opening of new accounts; who happened to be a Filipino family.

DCCCO Integrated and Diversified Ecological Farm

by: Ma. Teresa P. Ragay
Extension Services Officer

The Promotion of environmentally sound and healthy farm products is very important with the growing demand of organically grown commodities by health-conscious consumers. We can seldom find organically grown products since organic practitioners are still few and production is limited. This is the reason why DCCCO developed an integrated and diversified demo farm showcasing ecological farming system. It is the best farming alternative which is in harmony with nature, protects the environment and promotes a state of health.

DCCCO started to develop a 1,795 square meter agricultural land in Magtuhao, Tayasan, Negros Oriental into an integrated and diversified ecological farm. It has several plots planted with different kinds of vegetables, herbs and spices which include alugbati, ampalaya, arugula, patchay, cucumbers, eggplants, kangkong, lemon grass, lettuce moringa, radish, sweet potato leaves, red spinach, sweet basil, squash, tomatoes, chili and bell pepper with some root crops like sweet potatoes and cassava. The caretaker, Mr. Florante Sanchez known as "Nong Ite" was trained by an agriculturist in the person of Ms. Merlissa Garcia, in tending the plants and preparation of Natural Fermented Solutions and Vermi cast as organic fertilizers. Ms. Garcia is the Training Officer and Organic Guarantee Officer Designate of Negros Island Sustainable Agriculture of Rural Development (NISARD).

Aside from tending the plants, Nong Ite, who is also a carpenter, built a nice bahay kubo beside the farm. DCCCO is starting to market some of the vegetables to one of its members, Mrs. Angie Olivares, who is a vendor of organic vegetables at the



"Paunay" at Provincial Nursery. For close monitoring and marketing, management of the farm will be transferred to Guihulngan Branch early this year. One of the members of the Education, Training and Information (ETI) Committee from the Branch, Mrs. Jean Munoz will assist in the supervision of the farm. She is a retired employee of the Agriculture Office in Guihulngan.

Since its development in June 2014, the demo farm is now starting to showcase organic farming technology and practices to help support the demand of health-conscious consumers and advocates healthy food needs. The implementation of the program is DCCCO's active participation in the government's promotion and propagation of organic agriculture in the province. This is in response to the core value of Social Responsibility.

Women Group Officers visit May's Organic Garden and Restaurant

The DCCCO Women Group Officers visited May's Organic Garden and Restaurant in Aning, Barangay Pahanocoy, Bacolod City on May 20-21, 2016. The officers include Cheryl Rosales, Mercedita Tuballa, Elisa Semillano, Esmeralda Rivera with DCCCO Staff Mona Liza Nemenzo and Dennis Ogue.

The purpose of the visit is to learn more about organic lifestyle, organic farming technologies, waste segregation and to establish rapport among staff and officers.

May's Organic Garden and Restaurant is an eco-park, a resort, a garden, a hotel and a restaurant rolled into one and established for a cause. Its accommodation is at par with those of the best hotels but it has the advantage of having the ambiance of a home. The restaurant serves fresh organic fruits and vegetables from its own garden. Drinks are mostly malunggay with pineapple juice and cucumber with tarragon.

It also has vermiculture production, organic livestock, organic rice, herbs and spices aside from the PURO Organic processing plant that produces organic coffee, rice, coco sugar, yogurt, cheese, piaya and calamansi juice. RU Botanicals has an oil distiller in the park and it produces lemon grass and citronella essential oils. These products are also sold at May's Organic Garden to help farmers earn more.

RU Foundry and Machine Shop are producers of different kinds of shredders and other equipment. In addition to these, the place has well-manicured landscaped areas which serve as venues for small events and grand occasions as well. Amenities like swimming pool and jacuzzi are also available for guests.

This place is not only for business but also for making worthwhile and ecological projects a possibility.

In Youth We Learn; In Age We Understand- Marie von Ebner Eschenbach

by: Honey Mae R. Grepon



DCCCO MPC has always been an active advocate in the mobilization of the youth sector believing that the youth has the strength, the initiative, and the passion to make a difference....to transform lives.

The National Capital Region League-Philippine Federation of Credit Cooperatives (NCRL-PFCCO) spearheaded a values re-orientation and team building activities held at the Crystal Wave Hotel and Resort in Talavera, Nueva Ecija on June 4-5, 2016. The theme was "The Big League's Youth Camp 2016: POWER-UP! Strengthening Values for the Co-op Youth."

DCCCO MPC was one of those who responded to the call on youth mobilization, sending two representatives, Hisovi Kristine Alonzo, DCCCO Youth Coordinator and Honey Mae Grepon, DCCCO Youth BOD Chairperson.

The following were the objectives: (1) Build unity and camaraderie among the Youth Representatives as a coop sector; (2) Assess the previous plans, development guidelines and programs that will further strengthen and institutionalize the Cooperative Youth Sector; and (3) Reinforce the values especially those that relate to Cooperative for the present day young people group in Co-ops.

Various youth group officers and representatives of primary cooperatives in the NCR participated in this camp.

DCCCO was the only cooperative outside NCR that participated but was warmly welcomed.

The first day of the camp was more on activities on values re-orientation - personal and ideal values, moral values and cooperative values shared by Ms. Leonila "Eoni" R. Medina, the resource person. She stressed that values can significantly affect a person's life, the community, and the whole world.

The morning of the second day was devoted to strenuous yet delightful team building as well as individual activities. These activities enhanced the participants' values of trust, creativity, strength, calmness and endurance. In the afternoon, strategic planning, review of past plans and programs, formulation of Vision-Mission-Goals (VMG), formulation of guidelines, and establishing the Youth Group's Core Values were done.

The sessions ended with a challenge to organize the Youth Groups as active participants in building more youth-oriented cooperatives operating in the country since they are the future leaders and nation builders.

The activities in the camp were indeed fruitful and enjoyable. We have gained a lot of valuable learning, insights and values. The Youths are the advocates of change. They shall RISE UP and ACT!", Honey Mae declared.

SOARING @ 48

by: Mary Keth Cabajon



Medical Mission



Volleyball Games



Tabo sa DCCCO



Loyalty Awardees



Honoring DCCCO Founders

“Tabo sa DCCCO” signified the opening salvo of the cooperative’s 48th Founding Anniversary with the theme “DCCCO SOARS” held last February 27, 2016. The venue was at the façade of DCCO’s Mian Office Building. A variety of goods and merchandise were on display to the delight of consumer-members.

SOARS is an acronym which means **Sailing On towards Active and Responsive Service** which aptly describes the cooperatives mission. Officers, staff and members assembled for the holy mass officiated by Rev. Fr. Marino Ybo. After the mass, incorporators were customarily honored for their outstanding

contributions and loyalty awards were also given to employees who have rendered remarkable years of service to the Cooperative. DCCCO also visited the Cooperative’s departed founders and leaders and offered prayers, wreaths and lighted candles, too.

The day was made more special with the free snacks given away to all transacting members and gift items to lucky ones while medical mission was simultaneously conducted on the 3rd floor of the Main Office building.

The day ended with a volleyball tournament at Tinago Auditorium which was participated in by all the staff.

DCCCO holds 3rd Annual Representative Assembly

by: Epifania D. Sonjaco



DCCCO held its 2016 Annual Representative Assembly (ARA) at the Lamberto Macias Sports and Cultural Center, Capitol Area, Dumaguete City on March 13, 2016 with the theme: **DCCCO S O A R S** which stands for **Sailing On** toward **Active and Responsive Service**.

The assembly formally opened at 9:00 o'clock in the morning with a thanksgiving mass officiated by the Most Rev. Bishop Julito B. Cortes, D.D. of the Diocese of Dumaguete. Bishop Cortes named the annual gathering of DCCCO member-representatives as "panagtigum para pasalamat sa grasya nga nadawat" (a thanksgiving gathering for all the blessings received) and "panagtigum sa kalipay ug sa paglaum" (a gathering of joy and hope).

In his homily challenged everyone by asking: "How can DCCCO soar, and indeed, sail on toward active and responsive service?" He reminded the officers and the management to revisit the principles why DCCCO was conceived and why it was born.

After the mass, the Board Chairperson, William E. Ablong, thanked the bishop for celebrating the mass and accepted the bishop's challenge for DCCCO to exercise and perform corporal and spiritual works of mercy.

The Annual Representative Assembly was organized in

accordance with DCCCO's Articles of Cooperation and By-laws. Section 14 of the By-laws provides that "the Cooperative shall hold its annual regular Representative Assembly meeting every second Sunday of March at the principal office of the Cooperative or at any place within its area of operation and at such time the Board of Directors may designate."

Some 3,884 member representatives representing 76.79% of the total number of ARA representatives, which was 5,058, attended the assembly. The needed number of representatives to constitute a quorum in the ARA was only 1,264 members, representing at least twenty-five percent (25%) of the total number of member-representatives (5,058) entitled to vote.

The Assembly elected four members of the Board and two members of the Audit Committee. Those who were elected were William E. Ablong (1,994 votes), Marina C. Mendoza (1,521), Vivian O. Maquiling (1,389 votes), and Edilberito B. Euraoba II (1,292 votes) for the 2016-2018 term of the vacant four seats of the Board of Directors. For the two vacant seats of the Audit Committee, Grace E. Caseres, (1,872 votes) and Paulino S. Sechico, (1,231 votes).

The cooperative's By-laws provides that only members

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entitled to vote, such as the duly selected chapter assembly representatives, will be qualified to participate and vote in any representative assembly meeting.

One of the highlights of the 3rd ARA was conferring to ten (10) members the 2016 Platinum Award. Each of them received a Plaque of Recognition ₱5,000.00.

Name of Awardee	DCCCO MPC Branch	Rank Based on Share Capital
Beltran, David Elorde D.	Bayawan Branch	Rank 1
Villegas, Mary Magdalene Z.	Sibulan Branch	Rank 2
Belandres, Helen M.	Main Office	Rank 3
Sable, Loreta D.	Main Office	Rank 4
Cule, Randy J.	Bais Branch	Rank 5
Catacutan, Rizalina D.	Bais Branch	Rank 6
Meliza, Taborada C.	Bayawan Branch	Rank 7
Lazalita, Evelyn M.	Main Office	Rank 8
Flordeliza, Ruth B.	Main Office	Rank 9
Maquiling, Beatriz P.	Main Office	Rank 10

Kabankalan Branch received the 2016 Branch of the Year Award. The Board of Directors congratulated the Branch Manager, Mr. Kerwin Catubig, the officers and the staff for a very satisfactory performance.

The different reports found in the 2016 Annual Review were presented to the assembly. Board Chairperson William E. Ablong presented his report followed by the reports of the Treasurer and the External Auditor. The assembly passed a resolution engaging the Caluscusan Auditing Services as the External Auditor of DCCCO for the year 2016.

The committee and other reports presented were as follows:

1. Credit Committee
2. Education Training and Information Committee (ETIC)
3. Gender and Development (GAD) Committee
4. Conciliation and Mediation (MedCon) Committee
5. Chief Executive Officer (CEO)

Other Reports and Features

1. 2015 BOD Resolutions concerning General Membership
2. Approval of the Cooperative Annual Progress Report (CAPR) as of December 31, 2015;
3. Approval of the Proposed 2016 Annual Operations Plan (AOP), 2016 Operational Budget, and 2016 Capital Budget;
4. Presentation and Approval of the Proposed Amendments to the Election Code;
5. Presentation of the Proposed Amendments to the By-laws;
6. Approval of removing Damayan Program from the By-laws and to consider it as a separate program;
7. Approval of the Proposed Amendments to the By-laws; and
8. Presentation and Approval of the Code of Governance

The assembly discussed other issues during the last part of the program, and these were: a) RA. 9510 or Credit Information System Act; and b) DCCCO Hotel.

Siaton Satellite Office to Open Soon

DCCCO Multipurpose Cooperative will establish its 1st Satellite Office in Siaton, Negros Oriental, thus it is called DCCCO Multipurpose Cooperative Siaton Satellite Office. It is located at St. Nicholas de Bari Parish Compound, Poblacion 1, Siaton, Negros Oriental which is near the municipal hall and public park. The building is owned by the Diocese of Dumaguete. It will be an extension office of the Dumaguete Main Office which will serve the members in the area and the nearby towns/municipalities.

The establishment of a Satellite Office in Siaton, Negros Oriental, is in line with the Cooperative's 3-Year Strategic Direction and its 2016 Annual Operational Plan. It is the desire of DCCCO to bring its service closer to the members and communities and touch more lives, thus, the project aims to achieve the following objectives: 1) To provide members and the target community better access to affordable financial and other services; 2) To reach out to the unbanked sector and expand DCCCO's financial inclusion agenda to a larger sector of the populace; 3) To provide a more comfortable, fast and efficient service by decongesting the growing number of transacting members in the Main office; and 4) To maintain competitive advantage, ensure higher profitability and attain its goal of rural development through building a real mass-based, participative financial institution.

For membership recruitment and sustainability of the satellite operation, the Education Training and Information Committee (ETICom) of Dumaguete Main Office initiated a regular Pre-Membership Education Seminar (PMES) every Saturday from 9:00 a.m. to 12:00 nn at the Social Hall, St. Nicholas de Bari Parish Compound, Poblacion 1, Siaton, Negros Oriental.

The inauguration is scheduled on September 18, 2016.

DCCCO Multipurpose Cooperative

FINANCIAL HIGHLIGHTS

As of June 30, 2016

Gross Revenue	₱	181,852,005.00
Expenses	₱	81,005,822.00
Undivided Net Surplus	₱	100,846,182.00
Share Capital	₱	916,538,000.00
Savings Deposit	₱	636,206,381.00
Time Deposit	₱	1,078,084,307.00
Total Assets	₱	3,053,588,123.00
Loans Receivable (Net)	₱	1,796,579,758.00
Loan Release	₱	1,483,281,214.00
Membership (Total)		80,801
Regular		66,783
Associate		14,018
Male		29,806
Female		50,995

Gender and Development (GAD) Activities Conducted and Participated

by: Edalin G. Catan



With the aim of enhancing awareness among DCCO Officers, Employees, Area Coordinators and members on Gender Issues in order to keep them vigilant not only of their rights but most importantly their responsibilities in the family and in the community they belong, the Gender and Development Committee had conducted seminars on Magna Carta of Women (RA 9710) and Violence Against Women and their Children (RA 9262) to the three big branches: 1) Bais Branch on April 30, 2016 with 32 in attendance, 2) Guihulngan Branch on June 25, 2016 with 32 in attendance, and 3) Bayawan Branch on June 29, 2015 with 37 in attendance. The Resource Speaker was Atty. Edric Torremocha, Retained Lawyer of GWAVE. There was a lively discussion on the topics and majority of the participants saw the need that said topics be disseminated to a wider community and ensure the presence of both spouses for a better understanding on the gender issues.

Another concern being looked into by the GAD Committee is increasing the number of facilitators and ensuring that Gender and Development Program is being integrated in DCCCO operation. Hence, the Cooperative sent some of the Officers and Staff to the trainings and seminars sponsored by the Gender Equality Resource Center (GERC), Inc. Among these are Gender Sensitivity Training (GST) and Training of Trainers (TOT) on February 23-26, 2016 in Baguio City participated by the members of the Education,

Training and Information (ETI) Committee namely Charlemagne M. Calunsag, Salvador R. Sanchez, Sonia P. Garrucha and Jean Muñoz. Another is the Training on Mainstreaming Gender and Development (GAD) in Co-ops on July 11-14, 2016 participated by Dir. Edilberito B. Euraoba II (BOD member) Dr. Sylvia L. Flores (Vice-Chair GAD Committee), Dr. James Jed Rosales (Member, GAD Committee), Alma Tupas and Jayfrey Gapol (focal persons of Kabankalan and Siquijor Branches). Part of the training was exposure to a Cooperative with visible GAD programs hence, the group had the chance to visit Ligas Kooperatiba sa Pagpapaunlad Ng Bayan (LKPb) in the province of Bulacan.

In order to learn also other GAD related activities, six Managers, one ETIC member and 1 staff from the HR Division attended the First Male Summit on Gender Advocates, Gender Sensitivity for Men by Men on July 1-3, 2016 held at Mandarin Hotel, Lahug, Cebu City. The summit has given opportunity for men to talk amongst men in their own perspective and experiences. It made them re-earn/un-learn the concepts of masculinity and femininity, to improve one's relationships with others (to become better wives, husbands, fathers, mothers, lovers, daughters, sons and friends), and to be inspired to continue the quest.

There is more fun and excitement in Gender and Development that is why everybody looks forward to be part of the incoming activities.

NEW FACES IN DCCCO

HEAD OFFICE



RODEL O. BACUBAC
Network & Hardware Specialist



NASHVELL E. OMBI-ON
Computer Programmer

DUMAGUETE MAIN OFFICE



JOAN MAY B. DALISAY
Member Specialist



GUILLERMO T. ESONA JR.
Field Loans Analyst (FLA)

BAIS BRANCH



RALPH RUSSELL B. BERMEJO
Credit/Background Investigator (CI/BI)



GERIMY M. DANIEL
Member Specialist



RONALD J. PIÑERO
Field Loans Analyst (FLA)



ALLAN PAUL J. POBLACION
Field Loans Analyst (FLA)

BAYAWAN BRANCH



RAPHY H. CAYAPAS
Field Loans Analyst (FLA)



GRACELL G. BANOOGON
Member Specialist

GUIHULNGAN BRANCH



KRISNA M. ZAFRA
In-House Loans Analyst (IHILA)



JOHN FRANCIS L. TEE
Field Loans Analyst & CI/BI

SIQUIJOR BRANCH



PRIEMINISTER J. CALUNSAG
Field Loans Analyst (FLA)



ERVIN D. DAJUNAN
Field Loans Analyst (FLA)

SAN CARLOS BRANCH



NICK R. EPANTO
Field Loans Analyst (FLA)

KABANKALAN BRANCH



JULIET O. CABANLIT
Branch Accountant

2015-2016 Resigned / Separated DCCCO Employees



Glaiza Marie B.
Bookkeeper
Bayawan Branch



Hannah Faye U. Cuartel
Head Bookkeeper
Dumaguete Main Office



Helen Grace M. Acas
Accountant
Guihulngan Branch



Jonald B. Bendaño
Accountant
Guihulngan Branch



Jose P. Buhian
Computer Programmer
Head Office



Loreto P. Ib-ib
In-House Teller
Dumaguete Main Office



Melvy V. Trumata
Accountant
Dumaguete Main Office



Lyn D. Salvoro
*Membership & Extension
Services Officer (MESO)*
Dumaguete Main Office

Bais Branch conducts Medical Mission

by: Joel Gabas

In line with its 11th Founding Anniversary, some 100 members and non-members of DCCCO MPC Bais Branch availed of free medical services and medicines last June 12, 2016. The activity started at 9:00 in the morning. Medical services offered were the following: weight measurement, blood pressure check-up and blood and sugar examination. Common health problems were also given attention. Free medicines were given after the check-up.

DCCCO San Carlos City Branch Launches Supplemental Feeding Program

by: Betty Baring, ETICOM

The Supplemental Feeding Program, an undertaking of DCCCO San Carlos City Branch for CY 2015, was launched at Cong. Vicente Gustilo Memorial School on July 31, 2015 at 10:00 o'clock in the morning.

The event was attended by Ms. Fe Ortega, DCCCO Planning & Development Officer, who delivered the welcome address, Ms. Theresa Ragay, Extension Services Officer, Staff from the main office, Mr. Anakin T. Balbon, Branch Manager, San Carlos City, officers of the San Carlos ETICOM, the Faculty of the school, PTA President, the 53 children categorized as severely wasted, beneficiaries of the current program, and their parents.

Bais Branch is 11!

June 12, 2016 marked the 11th Anniversary of Bais Branch. Activities were lined-up for the big event. In the morning, the staff and officers attended a Holy Mass at the St. Nicholas of Tolentino Parish Church. After the mass, a medical team from NOHSCO conducted consultations and distribution of free medicines among members as well as non-members of DCCCO. Free snacks were also served.

In the afternoon, teams from different DCCCO branches played and competed in volleyball games. Since the anniversary fell on a Sunday, DCCCO Bais Branch offered free snacks to transacting members the following day, June 13, 2016.

Caring for Nature

by: Roche Ike B. Vios (Siquijor Branch)

One of the most important activities of DCCCO Siquijor Branch is the care for our nature especially the mangroves which the natural habitat of several fauna. The branch came up with a Mangrove Tree Planting activity on Aug. 21, 2016. We started at 5:30 am because it was low tide and favorable for the activity. The group was able to plant 500 mangrove seedlings in the coastal area of Barangay Dumanhug, Siquijor. It was participated in by the staff and office personnel of the branch led by Mr. Andrian Flores, different committees, working scholars, guards and some of the residents of the said barangay.

The activity lasted for almost two hours and was a very challenging and memorable event for everybody because it made us realize the importance of nature. We hope that the activity will serve as a legacy to the young ones and make them also realize that caring for nature will make our world a better place to live in.

DCCCO Bais Branch Conducts Symposium on Magna Carta of Women and Violence Against Women and Children

by: Sonia P. Garrucha
ETIC, Bais



DCCCO is committed to provide a gender-fair environment to be equally enjoyed by both men and women members. Through its Gender and Development Center (GAD), the Human Resource Development Office (HRDO), and the Education Training and Information Committee (ETICOM) headed by Mrs. Marina Mendoza, Mrs. Edalin Catan and Dr. Consolacion Unabia respectively conducted a symposium among staff, officers and facilitators on the Magna Carta of Women (RA 9710) and Violence Against Women and Children (RA 9262) at the MP Hall of DCCCO Bais Branch on April 30, 2016.

The symposium aimed to awaken the participants' awareness of the different abuses to victims, legal actions to be taken and protection orders to be implemented. Atty.

Torremocha stressed that the Magna Carta does not promote superiority of women over men but it promotes equality.

Dr. Unabia gave the rationale of the conduct of the symposium. She said that GAD is an advocacy to promote equality between men and women. The focus now is on women and children who usually are the victims of abuses. We are also creating men's group to address their concerns.

Atty. Edric Torremocha, the resource person, cited the different provisions of the laws against gender-based violence but also emphasized RAs 9710 and 9262.

If gender issues in cooperatives are unattended and taken for granted, these will hinder the attainment of their goals of having socially, economically, empowered members.

Bayawan Branch News Bits

by: Gaspar L. Arbas, Jr., Manager

ETIC Chairperson Salvador R. Sanchez and MESO Noli F. Lerien conducted the orientation on Aflatoun Program to the 40 Grade 7 students of Bayawan City Science and Technology Education Center (BCSTEC) on July 1, 2016. On July 28, 2016, BCSTEC, represented by Principal Verna I. Saldo and DCCCO representative BM Gaspar L. Arbas, Jr, signed the MOA on Aflatoun Program. Dir. Edilberito B. Euraoba, II, ETIC Chairperson Sanchez, ETIC Vice-Chairperson Ma. Emma D. Dael and MESO Lerien witnessed the signing.

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During the monthly volleyball games of the branch on July 7, 2016, the male employees of DCCCO-Bais Branch came and played with the officer, employees, working students, agency workers and guard of Bayawan Branch. Bais Branch won the game.

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DCCCO-Bayawan signed a new MOA re-Aflatoun Program with Bayawan National High School on July 20, 2016 after the orientation of the five sections of Grade 7 on the same day. Miss Christine Lorraine T. Tijing is the new principal of BNHS. ETIC Chairperson Salvador R. Sanchez, ETIC Vice-Chairperson Ma. Emma D. Dael, BM Gaspar L. Arbas, Jr., and MESO Noli F. Lerien represented DCCCO.

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On July 28, 2016, DCCCO-Bayawan and Atilano B. Cabangal Memorial High School (ABCMHS) re-launched the Aflatoun Program to the two sections of Grade 7 with a population of 87. Mr. Jeffrey Cadeliña is the principal of ABCMHS. ETIC Chairperson Salvador R. Sanchez, ETIC Vice-Chairperson Ma. Emma D. Dael, BM Gaspar L. Arbas, Jr., and MESO Noli F. Lerien represented DCCCO.

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DCCCO-Bayawan and Senator Lorenzo G. Teves Memorial Elementary School (SLGTMES) launched DCCCO's Supplemental Feeding Program during a short program on August 1, 2016 in Napit-an, Maninihon, Bayawan City. 45 pupils from Kindergarten to Grade 6 are the recipients of the program. The signing of the MOA followed as witnessed by ETIC Vice-Chairperson Ma. Emma D. Dael, who also gave the rationale of the program, MESO Noli F. Lerien, Maninihon Barangay Captain Edgar Baldado, and Maninihon Barangay Councilor Manuel Pamilaga. BM Gaspar L. Arbas, Jr. represented DCCCO while Mrs. Benedicta R. Diao, principal and a DCCCO member, represented SLGTMES. The feeding program will last until October 4, 2016.

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On May 1, 2016, twenty-five (25) representatives of the branch participated in the Labor Day Coastal Cleanup at the city

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Kabankalan Branch Conducts Medical Mission

by: Ma. Victoria B. Gabio, ETIC



DCCCO MPC Kabankalan conducted its first medical mission at the Kabankalan Multipurpose Center on May 21, 2016. Mr. Kerwin Catubig, the Branch Manager, coordinated the activity. There were two medical teams from Bacolod and Kabankalan Cities respectively. Those from Bacolod City were Dr. Rosimer Reyes, Dr. Terry Gasataya, Ms. Salve Delearma and Mrs. Ma. Apriel Lyn Pritos. From Kabankalan City were DR. Aurora Gayatao, Ms. Cris Ciedel Caguales and Ms. Eunice Grace Obligar. Ms. Maritess Ragar from the Head Office was also present. A representative from Phil Am Life talked about the benefits one can avail once registered to the HEAL Program.

There were 150 DCCCO members as well as non-members who availed of the free consultations and medicines.

...From page 12 - Bayawan Bits

boulevard. They were the employees, working students, agency workers, guards and senior citizen-members. The said activity was spearheaded by the TIPC, DOLE and LGU-Bayawan City and aimed at helping mitigate climate change.

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The Credit Committee conducted its first quarter conference with members with delinquent accounts on May 1, 2016. Thirty (30) members out of the 100 invited members came. Meanwhile, the second quarter conference was conducted on June 26, 2016 with nineteen (19) member-attendees. Ninety-one members were invited to the said conference.

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The employees, working students, agency workers and security guards, along with some Committee Officers, began their monthly volleyball game last May 12, 2016. The game aims to foster camaraderie between and among them. Venue of the game is Tinago gymnasium. The games will last until December 2016.

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Mrs. Marjorie M. Patajo, DCCCO nurse, conducted the Safety and Health Seminar last May 21, 2016 at the Conference Room, DCCCO Building, Bayawan City. It was attended by all employees, agency workers and security guards.

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Last June 3, 2016, BM Gaspar L. Arbas, Jr. attended the public hearing regarding the proposed ordinance to convert the use of the Integrated Business Center into a Hospital. It was held in the Liga ng mga Barangay Building, Bayawan City. Representatives from various sectors unanimously agreed to the proposal.

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Four new employees of the branch attended the Customer Service Seminar on June 9, 2016 held in DCCCO Building, Dumaguete City. They were Gracell G. Banogon, Juliet O. Cabanlit, Raphy H. Cayapas and Ramon E. Esparcia, Jr. Mr. Ernan L. Palabyab, Manager of Member Services and Training Director of PFCCO-National, was the resource person. It was a mandatory seminar for all DCCCO employees.

Branch employees Gracell G. Banogon, Ramon E. Esparcia, Jr., Roy M. Pinanonang, Cheryl A. Santos and Emmanuel Jay Y. Torred attended the 118th Philippine Independence Day Celebration spearheaded by Bayawan LGU last June 12, 2016. Said employees represented DCCCO-Bayawan Branch. A mass was celebrated at 6 a.m. at the St. Thomas of Villanueva Parish Church. A short program followed at the New City Plaza with Dr. Albert C. Albina, Dean of the College of Arts and Sciences of NORSU-Bayawan/Sta. Catalina Campus as keynote speaker. This year's theme is "Kalayaan 2016: Pagkakaisa, Pag-aambagan, Pagsulong.

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BM Gaspar L. Arbas, Jr., LO Noli F. Lerien and ETIC Secretary Samuel B. Masayon distributed packs of school supplies (back pack bag, umbrella, notebooks and ball pens) to 12 Aflatoun members of Atilano B. Cabangal Memorial High School on June 24, 2016 during the acquaintance party of the school. Another eight Aflatoun members received an umbrella each.

DCCCO Kabankalan Branch Celebrates 2nd Anniversary



The 2nd Anniversary of DCCCO Kabankalan was celebrated last May 18, 2016. It was a simple celebration which started with a thanksgiving mass officiated by Rev Fr. Romel P. Enar of the Diocese of Kabankalan. The mass was held at the DCCCO Kabankalan office and was attended by all the officers headed by the Branch Manager Kerwin Catubig, staff, some facilitators and CEO Mrs. Flordeliz V. Bokingkito with Mr. Felix Pino, the manager of DCCCO Bais Branch. Breakfast was served after the mass at the conference room. Right after breakfast, a motorcade around the main streets of the city followed. Mr. Love Joy Tubongbanua, the CreCom Chair made arrangement with 10 tricycle drivers to join the motorcade. Tarpaulins bearing DCCCO's frontline services and benefits with colorful balloons adorned the tricycles. Folks along the streets, men and women, young and old had fun gathering the chocolates and candies showered unto them as the tricycles passed by. It was a good exposure for DCCCO Kabankalan Branch. The activity ended before 11:00 o'clock in the morning.

DCCCO Turns Over 100T Donation to Datong Elementary School

by: Dir. Edilberito "Jun" B. Euraoba II

DCCCO turned over Ph100,000 donation to Datong Elementary School of Barangay Tabuan, Bayawan City during a simple turn-over ceremony on May 23, 2016.

Present were BOD Vice Chairperson Atty. Vivian O. Maquiling, Dir. Marina Mendoza, Dir. Edilberito "Jun" Euraoba II, CEO Flordeliz Bokingkito, Bayawan Branch Managers Mr. Gaspar Arbas and Mr. Felix Pino Jr., Loans Officer of Bayawan Mr. Noli Lerien, Barangay Officials of Tabuan led by Brgy. Captain Cerelo Alberio and School Head Mrs. Anamarie Andres and Mrs. Rosalina Lebrilla.

In her message, Mrs. Andres expressed her heartfelt appreciation to DCCCO for the generous donation to the school for the improvement of its facilities. She said, "Kaming mga magtutudlo, mga ginikanan, PTA ug mga barangay officials dako among pasalamat niining donasyon kay maikag na ang mga kabataan nga moeskwela kay dili na man layo ang ilang lakwonon."

For his part, Brgy. Capt. Alberio promised that the school as well as the community will use the donation to help equip pupils with good education ready to face the challenges in their lives.

BOD Vice Chair Atty. Vivian Maquiling said that the priority of DCCCO is to give back the blessings to the community that it serves especially giving assistance in the field of education.

Guihulngan Branch Senior Citizen Officers, Members on the Go

by: Junrey C. Dagodog
ETIC, Vice Chair, Guihulngan



Guihulngan Senior Citizen Officers and Members conducted visitation and gift-giving activity to eleven (11) identified Senior Citizens of Guihulngan City on April 25-26, 2016. These beneficiaries who are non-members of DCCCO received groceries worth Ph500.00 each.

The officers also conducted orientation sessions about DCCCO to the families of these beneficiaries.

The beneficiaries were not only grateful of the gifts but were also happy of the honor and gesture extended to them. Mr. Levi Engcoy, Branch Manager, Mrs. Romil Alangilan, ETIC Chair and Mrs. Jean Muñoz, ETIC Secretary graced the activity.

Stop, Look and Listen for Jesus



DCCCO officers and employees were called to stop, look and listen for Jesus as we hold a Lenten retreat on March 19, 2016. In celebration of the Lenten Season, we took time off from our busy schedules, to reflect on the Paschal Mysteries of Jesus Christ. Rev. Father Dominic “Dom” Deniña, our dynamic retreat master, emphasized on the message of the Passion of Jesus Christ which is God’s great love for his people. This is a reason for us to be joyful. Fr. Dom also shared his experiences and struggles that allowed him to grow closer to God. The recollection helped strengthen the faith, renew lives and refresh souls. It has prepared us in welcoming Easter and Christ anew in our lives.

Once more, we were reminded of how the journey of death becomes the journey of life. We were also reminded that we are called not just to repent from our sins during Lent, but have true conversion and transformation as well.

Together, as followers of Christ, we will make Christian living a lifelong commitment and walk our way to God with humble and contrite hearts.

Bais Branch Crecom, Eticom Go Nature Tripping

by: Sonia P. Garrucha
ETIC, Bais

The Rest and Recreation Program of DCCCO gives its officers and staff time to relax from their regular and at times monotonous and tiring tasks. The Credit Committee, together with the Education, Training and Information Committee of Bais Branch took time out from work and enjoyed and appreciated the beauty of nature at the famous Mag-aso Falls in Oringao, Kabankalan City last May 1, 2016.

Despite the low level of water, the group enjoyed immersing and swimming in the cool water from the falls.

On their way home, the group made a side trip to Mabinay to enjoy once more its Spring Resort. It was a memorable and beautiful experience. The CreCom and EtICom are grateful to DCCCO for the nice summer break.

ACTIVITIES FOR SEPTEMBER - DECEMBER 2016

Time Frame	Activities	Venue	Person/s Involved
September 2, 2016	First Friday Mass	Main Office Reception Area, Sta. Rosa St., Dgte. City	Head/Main Office Officers & Employees (Sponsor: Office of the MOM, MES)
September 4, 2016	Chapter Assembly - Guihulngan Branch & San Carlos Branch	Guihulngan City Gymnasium, Poblacion, Guihulngan City, Neg. Or.	Officers & staff of Head Office/Guihulngan and San Carlos Branches and members
September 5-9, 2016	NGO-PO Week	DCCCO Function Room, Main Office Bldg., Sta. Rosa, Dgte. City	PDO, F. Ortega, ESO, M. Ragay & other representatives from Head/Main Office
September 7-11, 2016	ACCU Forum	Songdo Convensia, Incheon, South Korea	Atty. V. Maquiling, Dir. M. Mendoza, Dir. M. Villegas, Dr. JJ. Rosales, Dir. E.
September 18, 2016	Inauguration & Blessing of Siaton Satellite Office	St. Nicholas de Bari Parish Compound, Poblacion 1, Siaton, Neg. Or.	BODs, CEO, Head/Main Office Representatives (Officers & Employees)
September 25-30, 2016	Family Week Celebration Family Fun Run	City Quadrangle, Dgte. City	HRO (Treasurer - Family Week)
*September 26, 2016	Zumba Dancing Ecumenical Service	Quezon Park, Dgte. City 4/F, DCCCO Main Office Bldg., Sta. Rosa St., Dgte. City	DCCCO Women's Group Head/Main Office Representatives & DCCCO Women's Officers
*September 27, 2016	Poster Making Contest	Robinson's Place, Dgte. City	
*September 28, 2016	Kapihan sa PIA	Bethel Guest House, Dgte. City	Head/Main Office Representatives
*September 29, 2016	Free Clinic Family Dialogue on "Effective Parenting"	Tinago Auditorium, Tinago, Church of Latter Day Saints	Head/Main Office Representatives
*September 30, 2016	Skills Training/Cooking Contest	Women's Center, Rizal Blvd., Dgte. City	Head/Main Office Representatives
*September 30, 2016	Culminating Program	4/F, DCCCO Main Office Bldg., Sta. Rosa St., Dgte. City	HRO E. Catan
September 25, 2016	Chapter Assembly - Bais Branch & Kabankalan Branch	NORSU Gym, Campus 2, Bais City, Neg. Or.	Officers & staff of Head Office/Bais and Kabankalan Branches and members
October 7, 2016	First Friday Mass	Main Office Reception Area, Sta. Rosa St., Dgte. City	Head/Main Office Officers & Employees (Sponsor: Finance Div., MedCon Com.,)
October 9, 2016	Chapter Assembly - Siquijor Branch	Siquijor Capital Square, Siquijor, Siquijor	Officers & staff of Head Office/Siquijor Branch and members
October 13, 2016	3rd San Carlos Branch Anniversary	Baric Bldg., Cor. Carmona & Rigor Sts., San Carlos City, Neg.	Officers & staff of San Carlos Branch and members
October 30, 2016	Chapter Assembly - Bayawan Branch	Bayawan City Gym, Bayawan City, Neg. Or.	Officers & staff of Head Office/Bayawan Branch and members
October 30, 2016	11th Bayawan Branch Anniversary	Bayawan Branch, Tinago, Bayawan City, Neg. Or.	Officers & staff of Head Office/Bayawan Branch and members
November 4, 2016	First Friday Mass	Main Office Reception Area, Sta. Rosa St., Dgte. City	Head/Main Office Officers & Employees (Sponsor: Loans Div. & CreCom)
November 6, 2016	Chapter Assembly - Dumaguete Main Office & Sibulan Branch	Lamberto L. Macias Sports & Cultural Center, Capitol Area,	Officers & staff of Head Main Office & Sibulan Branch and members
November 20, 2016	AOP Year-End Evaluation	4th Floor, DCCCO Main Office Bldg., Sta. Rosa St., Dgte. City	BODs, Committee Chairpersons, CEO, Treasurer/Secretary, Division/Section Heads
	First Friday Mass	Main Office Reception Area, Sta. Rosa St., Dgte. City	Head/Main Office Officers & Employees (Sponsor: Head Office, Audit Div., AC, BOD)
December 8, 2016	Observance of the Feast of Mary's Immaculate Conception		All Employees (Main/Branch Offices)
DCCCO Holiday			
December 11, 2016	2017 AOP Presentation	4th Floor, DCCCO Main Office Bldg., Sta. Rosa St., Dgte. City	All Employees (Main/Branch Offices)

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Now Serving You! DCCCO Siaton Satellite Office

St. Nicholas de Bari Parish Compound,
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