



KASANAG

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DCCCO Carcar Branch to open soon

By: FJPO



DCCCO MULTIPURPOSE COOPERATIVE - CARCAR BRANCH

Units 5 & 6, FD Center, National Highway, Valladolid, Carcar City, Cebu

Considering the increasing membership of more than 109,000, it is high time to open another branch. This shall be in Carcar City, Cebu.

It has been almost four years that the 7th branch was opened in the Municipality of Sibulan, Negros Oriental.

The increasing membership is inclusive of those who are residents in the Province of Cebu. It

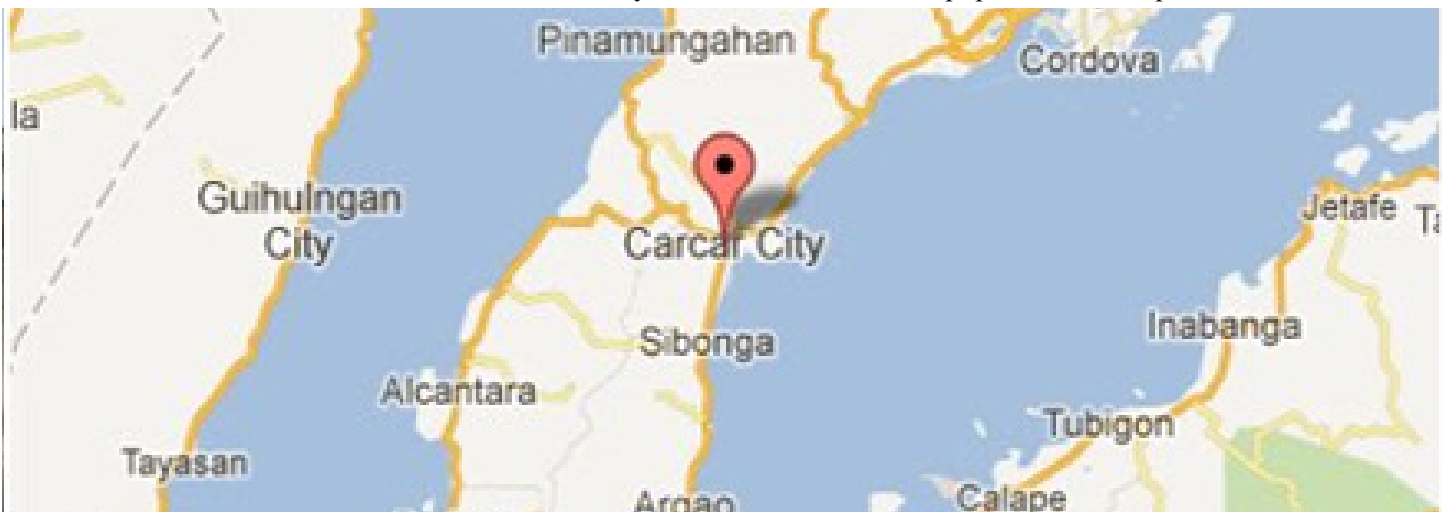
was decided by the Board to open a branch in Carcar City, Cebu to bring DCCCO's products and services closer to its members and to more communities.

Through the branch operations, DCCCO can provide better and more convenient access to its programs and services, thus expanding its financial inclusion agenda to a large sector of the community.

Carcar City is

being chosen as the 8th branch destination in consideration of its strategic location and membership potential for DCCCO's growth and expansion. It is located 40 kilometers south of Cebu City, bounded on the north by San Fernando; on the south by Sibonga; on the west by Barili and Aloguinsan and on the east by the Cebu Strait. According to the 2015 census, it has a population

of 129,981 people spread all over the 15 barangays, and this number alone are potential members of DCCCO apart from its neighboring cities and municipalities. This city is famous for its native chicharon and ampaio delicacies that one can bring home with, after consummating transaction as valuable member-owner of DCCCO Multipurpose Cooperative.



GRATITUDE

On behalf of the Board, the management and staff, we would like to say thank you to all our esteemed Coop members, committee officers and staff, area coordinators, sectoral groups, scholars and working students for a great 2018.

Thanks to everyone for achieving a lot, for all the hard work in delivering more effective services, intensifying collections, and introducing new loan and wealth building products. For the past year, we have partnered with NATCCO for the Aflatoun program and successfully launched it. We organized the Laboratory Cooperative and registered it with the Cooperative Development Authority (CDA). We started with the trainings of our In-House IT Development Program to increase the quality and efficiency of the Cooperative as a whole in the field of IT. We started building the DCCCO Hotel, DCCCO's very first foray into business. These are just among the major accomplishments we have that came through a lot of effort, determination, great coaching and mentoring from the Board, and outstanding support and cooperation of Coop members.

Well done, DCCCO. Congratulations. To God be the Glory!

What Our Members Say...

- DCCCO - A Big Help to Its Members
- All I can say is Thank You for helping and inspiring people
- Excellent Services
- Daghang Salamat sa among pagpa miembro sa DCCCO
- Very accommodating and friendly Staff
- Good and efficient programs
- Please continue giving quality services to all members
- Thank you so much DCCCO for bringing change to us. More power!
- It is my first time to be part of this coop so I hope it will be great for my future.
- Greetings with smiles from the guards is very important.. I was also met with a big smile by the tellers.
- Starting the day at the office with prayers is a good practice
- Staff at the Loans Section are always wearing smiles for the members. They are so friendly and approachable.
- I am a new member and so far I've observed and noticed, DCCCO is good. I am proud and thankful that I am a member.
- Dako kaayo ug ikatabang sama namong nagkinahanglan sa dakong puhunan sa among mga negosyo. Ang DCCCO makatubag sa among adlaw adlaw nga panginahanglan dili lamang sa negosyo kundi pati na ang emergency needs ug sa health.
- I hope DCCCO's plans and programs will be achieved so that we will be benefitted.
- DCCCO is a cooperative that is ideal especially to the poor members
- When you enter DCCCO, we feel at home.
- Salamat gyud sa DCCCO nga nakatabang ug padako sa akong tindahan.
- Thank you for building this kind of cooperative. I wish you could help more people.
- I really appreciate the friendliness of the staff at the satellite offices
- Ang DCCCO nakapausab sa akong kinabuhi kay nakatrabaho ko. Mao pod ni akong unang trabaho kay sa wala pa ko nadawat sa DCCCO uban uban lang ko intawon sa pagpanagat sugod ko naminyo.
- Continue your advocacies. Stand by with your mission and goals. Thank you so much DCCCO.
- Salamat sa maayong pagdumala sa atong kooperatiba. Mabuhay DCCCO!
- Your service and the way you value your members is very much appreciated.
- I'm still new to DCCCO and I'm looking forward to a good experience and economic growth here. Continue to spread the good news and educate more Filipinos to become financially literate.
- I am satisfied with our coop as of now, but if ever there are rooms for improvement, then I hope DCCCO is open to these.
- You are a blessing to so many people.
- We hope that during General Assemblies all members will have the chance to participate.
- It's good to know that the office hours is until 6:00 p.m. giving us members convenience especially those who are working until 5:00 p.m.
- Maghihintay ka ng matagal o kung may trabaho ka nagmamadali, uuwi ka na lang, ok lang tuwing Sabado, makapaghihintay ka. To DCCCO staff and personnel, keep up the good work! Maintain your wholesome attitude of being approachable. Thank You!



forever grateful

By DCCCO Scholars

“Non nobis solum nati sumus,” Cicero, a great Roman philosopher, once said. This Latin phrase can be translated in English as “not for ourselves alone are we born.” These words are what DCCCO Multipurpose Cooperative embodied when it gave scholarship grants to the poor but deserving children of its qualified member-owners.

In consonance with yet another milestone that DCCCO has attained, gloriously reaching its 50th founding anniversary, we, the scholars wish to express our warmest and sincerest gratitude and congratulations to the Cooperative. Our magnanimous benefactor has not only bequeathed us with the chance to finish the degrees we have chosen for ourselves, but has even gone farther into developing us holistically through the various seminars, trainings and on-site learning experiences that we have been exposed to. These things indeed could never be equated to any worldly treasures man has ever known.

A True Altruist

As scholars, we are truly fortunate to have known somebody who has a strong sense of empathy as DCCCO. Joel P. Gabas, a working scholar from DCCCO Bais Branch who, despite having completed her secondary education with flying colors, was almost unable to get to college, yet his worries were ultimately dissolved when he was admitted into DCCCO's scholarship program. Before getting the scholarship grant, he recalls being anxious of what his future and dreams would be like, since he made efforts in applying for other scholarship programs but failed. One of the reasons of his failed attempts was the enormous or ‘only-for-the-genius’ requirements set by the grantors.

DCCCO, being aware of the fact that learning varies from person to person, tailored a scholarship program that would not only be for the mentally gifted, but has at the same time given equal opportunity to those who possess average intelligence.

Social Agent for Change

The Cooperative did not stop in just giving scholarship alone, but made sure to make a great impact to us, scholars and our respective families. “DCCCO has truly made possible the enrichment of the quality of life of the Filipinos—and it was made true in my life,” Honey Mae Grepon, a DCCCO Main Office scholar, claimed. “Words are not enough to express my gratitude to the Coop for its financial support, real-life work exposures, seminars, workshops, and guidance that were able to fully hone my skills and capabilities. Without the Coop, I would not have achieved my life's aspirations,” she added.

Cristine Solis, another DCCCO Main Office scholar, pointed out one privilege she got to enjoy as a scholar, “Being a DCCCO scholar has granted me opportunities I never thought possible. It allowed me to participate in many coop activities that gave me life-changing experiences...I have become what and who I am because of DCCCO.”

True enough, DCCCO has transformed many lives. Felori, the first scholar of DCCCO Kabankalan Branch, testified, “They helped me in fulfilling my dreams in life.” Jan

Nathaniel Bangay, a DCCCO Main Office scholar, also said, “I am so honored and grateful to be chosen as a scholar of DCCCO Multipurpose Cooperative for it has given me the opportunity to change my life.”

Motivator

Being inspired by this selfless act of DCCCO, Angeline Taqui-ang, along with the other alumni of DCCCO's scholarship program, wishes to echo the same care and compassion to the community. “We intend to reproduce the seed that DCCCO instilled into our hearts,” she said. “Somehow we want to impart something that we have to the less fortunate as we were once before,” she further added.

As a matter of fact, we have already conducted several events that either promote care to the environment or express humanitarian concern.

An Extended Home

As scholars, we were able to find another home through this organization. This home

is not only composed of us scholars alone, but it has even extended to the management and staff. Because of this bond, some of us were able to find the best versions of ourselves. Mayet Dagoy, an alumna of the scholarship program, claimed, “Because of DCCCO, I found the best version of myself. I found genuine friends, and most especially I found my DCCCO family who molded me to who I am today.”

Marichu and Jason Lumbo, who both share the same sentiment as Mayet Dagoy, want to give thanks to DCCCO and all its member-owners for all the wonderful opportunities they received.

Finally, to DCCCO and all its member-owners, we, the scholars, are in unison in saying “Thank you very much for everything”. The future achievements and successes we will attain, we owe them all to you. We also wish for DCCCO that it will reach much greater heights. With all these, allow us to part with words which Michael P. Watson once said, “Strong people don't put others down...They lift them up.”

DCCCO Hotel Project Update

The DCCCO Hotel Project, launched on June 18, 2018 is one of the major projects being supervised by the Technical Working Group (TWG) with the following composition: Chairperson: Atty. Felix B. Araula II, Vice-Chairperson: Engr. Teodoro R. Torrevillas, Members: Engr. Renato S. Infante, Jr. & Mr. Fernando T. Uy. The

Hotel Site Inspector, Arch. Frankie Q. Magalso serves as the TWG secretary and he coordinates closely with the homegrown contractor, G. Uymatiao Jr. Construction (GUJC).

The TWG meets regularly to evaluate the monthly progress billing and endorses the same to CEO Flordeliz V. Bokingkito and BOD Chairperson William

E. Ablong for payment approval. The comptroller verifies the progress billing and facilitates the payment to GUJC. A monthly coordination meeting with the contractor is also being held for the reporting of the construction progress, deliberate on some matters for appropriate action by the Board of Directors, especially on variation

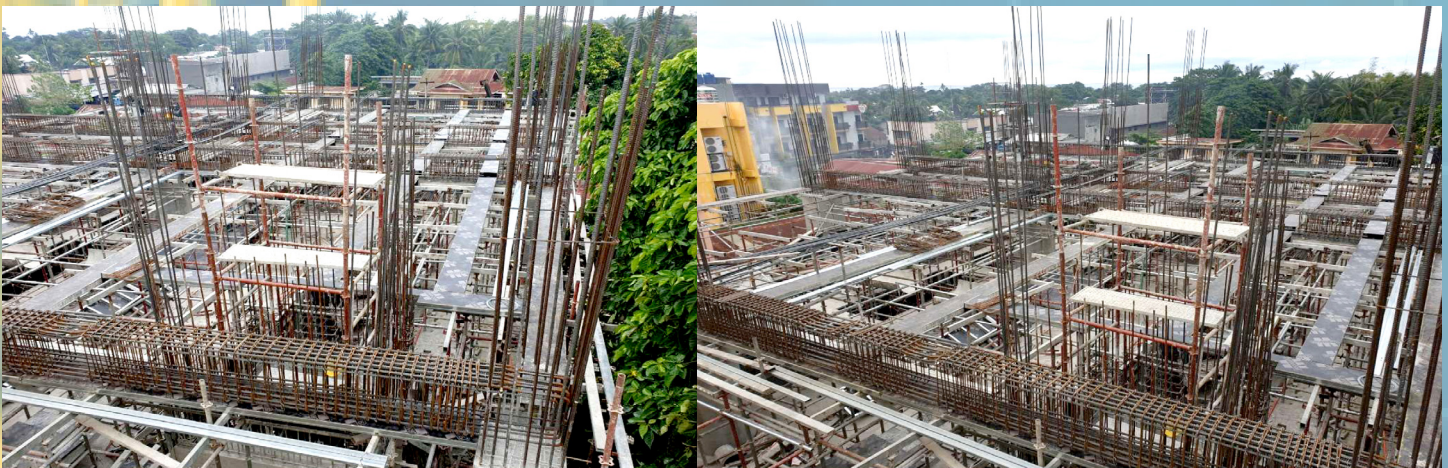
works which are necessary as well as discussion on other related matters.

The timeline to finish the project is within twenty-six (26) months and the construction is proceeding on schedule. For more than six (6) months period, as of December 31, 2018, the cumulative physical accomplishment has reached 12.17%.

THIRD FLOOR SLAB & COLUMNS CONCRETING



FOURTH FLOOR BEAMS FORMWORKS AND REBAR INSTALLATION





DCCCO concludes its 6th Chapter Assemblies

By: Epifania D. Sonjaco

Sta. Rosa Street, Dumaguete City - DCCCO's Sixth Chapter Assemblies took off on September 30, 2018 with DCCCO Guihulngan Branch and San Carlos Branch being the first to hold it at Guihulngan City Sports and Cultural Complex, Guihulngan City. This was followed by Bais and Kabankalan Branches on October 7, 2018 at the Bais City Evacuation Center, Bais City. DCCCO Bayawan Branch held its Sixth Chapter Assembly on October 28, 2018 at NORSU Bayawan – Sta. Catalina Campus, Bayawan City, while Dumaguete Main Office and Sibulan Branch held their assembly on November 11, 2018 at the Lamberto L. Macias Sports and Cultural Centre. Finally, DCCCO concluded its Sixth Chapter Assemblies for the year

2018 with Siquijor Branch assembling its member-owners to its Chapter Assembly on November 18, 2018 at the Capital Square, Poblacion, Siquijor, Siquijor.

Pursuant to Section 2, Article IV of the amended By-laws of the Cooperative, which provides that DCCCO shall be divided into chapters on a branch basis and where each chapter shall be composed of a minimum of 200 full-fledged regular members, DCCCO holds chapter assemblies at its eight (8) branches every year.

In DCCCO's yearly calendar, the annual chapter assembly gathers all full-fledged regular member-owners, whether they be MIGS or Non-MIGS, to an assembly meeting to listen to the financial and progress reports of the Credit Committee and Education,

Training, and Information Committee Officers and the Managers. The assembly also brings together the Board of Directors, committee officers of the branches and members of the following DCCCO branches, viz.: Dumaguete Main Office, Bais, Bayawan, Guihulngan, San Carlos, Kabankalan, Siquijor, and Sibulan. Election of chapter representatives is also held every two years at the chapter assembly to elect members who shall be entitled to vote in the Annual Representative Assembly, which is held every second Sunday of March. Afterwards, the Branch Managers of the eight branches will lead their respective delegations (all MIGS members) to the Annual Representative Assembly meeting held on the second Sunday of March of every year.

DCCCO's chapter assemblies in the branches opened with the registration of members at 6:30 a.m., followed by a Thanksgiving Mass at 8:00 a.m., and the Opening Preliminaries thereafter. The Business Meeting followed with the Chairperson of the Board presiding over the meeting. During the business meeting, the Board presented to the assembly the reports from various committees and the branch managers for their information and for consideration and acceptance. The chapter assemblies also offered entertainment by featuring some song and dance numbers, usually by the branch staff, and raffle off quite a lot of exciting minor and major prizes. Interestingly, the branches for two years now had since been giving away a Honda Wave motorcycle as their grand raffle prize.



Bais Branch 6th Chapter Assembly



Siquijor Branch 6th Chapter Assembly

A Holly Jolly Christmas...

Deck the halls with greetings of love and joy!

DCCCO Multipurpose Cooperative shared its blessings received to the children of Casa Miani, Children's Joy Foundation and the pediatric section of Negros Oriental Provincial Hospital.

The year 2018 ended with great achievements for DCCCO Multipurpose Cooperative both financially and socially. As one of the leading cooperatives in Negros Oriental, DCCCO soars high not only in giving financial services to its members but also to the wellness and development of its surrounding community as expressed by one of its original leaders.

Last December 2018, DCCCO Multipurpose Cooperative was visited by the Casa Miani and Children's Joy Foundation with their yearly Christmas Caroling activity. The children were given different items e.g. cash, DCCCO T-shirts, Bags, etc. The song and dance performance of these young individuals put a break to the whole day exhausting work of the employees and also entertainment to the transacting members.

In the same month, DCCCO selected staff again visited the Pediatric Section of Negros Oriental Provincial Hospital. They shared toys, meals, and toiletries for the kids and infants.

The patients at the pediatric section in 2018 were higher compared to the past year. A lot of children were already at the hallway area due to increase in number of patients. Upon entering the venue, we could see the gloomy ambiance both from the parents and the patients which may be due to the lack of sleep, their condition and problems on hospital bills.

Thus, this is one of the reasons why DCCCO Multipurpose Cooperative and the staff never forgot to share their blessings each year to the patients of NOPH. We couldn't forget the glee and excitement of children upon seeing the toys which we hope may at least for a moment let them forget their illness. Simple it may be, but the joy is countless seeing the happy faces of the children we care.

Aside from this DCCCO Multipurpose Cooperative is also extending different aids to various organizations the whole year round because we seek to balance our financial and social services to the members and the community.



Borrowed wheelchair, not anymore



Mrs. Eufrocine V. Castor, a member for more than a decade now, and from Brgy. Cantil-e, Dumaguete City received a brand-new wheelchair from DCCCO.

Having no family or relatives to take care of her, she is currently residing at her friend's house in Brgy. Camanjac, Dumaguete City.

She is unable to walk because half of her body is paralyzed. Undergoing treatment, she is being brought to Negros Oriental Provincial Hospital every week using a borrowed wheelchair.

Now, Mrs. Castor can have her regular check-up and physical rehabilitation at the NOPH, proudly using the wheelchair given to her by DCCCO Multipurpose Cooperative.



Interim DCCCO Choir wins

By Epifania D. Sonjaco



They were under the baton of trainer and musician Vevencio Abueva.

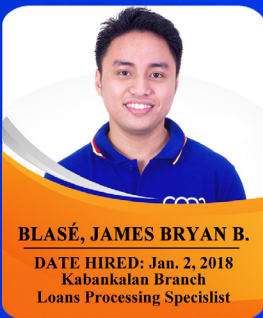
A group of DCCCO Board of Directors, Secretary, and Main Office staff from different divisions won the first prize from the first-ever Dayegon Contest of PFCCO Visayas Family Christmas Party on December 1, 2018 at

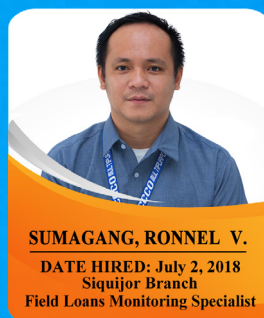
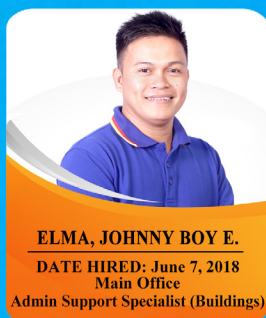
Beatitudes Sanctuary Events Venue, Agangan Sibulan, Negros Oriental. The group which posed as interim DCCCO Choir won over other Coops and groups from Dumaguete, Cebu, and Bayawan. The other winners in the Contest

were as follows: 3rd runner up – Silliman University Cooperative (SU Coop); 2nd runner up – San Miguel Corporation Community & Employees Cooperative (SMC CEMPC);

1st runner up – Bayawan Community Cooperative (BCC). Congratulations DCCCO for winning! L-R: Conrado Cuerda, Sir Jade Ciano, James Patrick Morito, Dir. Marina Mendoza, Venus Moreno, Flordeliz V. Bokingkito (CEO & Choir Manager), Musician and Choir Trainer Vevencio Abueva, Dir. Vivian Olis Maquiling, Epifania Sonjaco, Benjie Faburada, Wendell James Barba, and Lionel Richie Nuay.

New Employees 2017 - 2018





BAIS Branch conducts Medical Mission

By: Hermosila Agan Adalid, ETIC Member



On November 30, 2018, the Bais Branch staff and officers assisted the medical team of doctors of NOHHSCO for a medical mission in Poblacion, Barangay 2 of Bais

City. The activity attracted 150 residents to avail of the free medical check-up and medicine especially the children and senior citizens. The service was offered from 8:00 in the morning

until the late of 12:00 noon. Those who came late were no longer included since there were only two doctors available and the activity was only scheduled half day.

Youth Values Formation and Team Building Activity

By: Hermosila Agan Adalid, ETIC Member



The youth values formation and team building activity was conducted on September 30, 2018 at the Function Hall of DCCCO Bais Branch. This was a half day activity participated in by the youth sector. It started at 2:00 in the afternoon and ended almost 6:00 in the evening. The first part was facilitated by Rev. Fr. Jhon Mark Bomediano. This was focused on strengthening their relationship with the creator. Through the group dynamics, participants experienced how to preserve

the light in their candles from the outside forces wanting to put it off. The lighted candles symbolize Christ's presence in themselves while the outside forces can symbolize temptations around. Protecting the light means fighting the forces of the devil that can destroy our relationship with God. The second activity taught them how to find God amidst the lures of the material world. One has to be sensitive in identifying which voice can lead them to the right path to Jesus.

The second part was the team building activity. Dr. Hermosila Adalid gave them the group dynamics to develop leadership abilities and cooperation. The participants were divided into groups to accomplish a given tasks. Their outputs were creatively presented and the elements of management were identified in the process. Cooperation and unity was observed as the members of the group enjoyed sharing and contributing ideas to come up with the best output.

Bais Branch conducts Anti-Human Trafficking Orientation

By: Hermosila Agan Adalid, ETIC Member



“Human trafficking is now called as modern slavery in the Philippines”. This is what the resource speaker Marlene Z. Pepino had emphasized.

On November 11, 2018, Bais Branch invited a resource speaker from Dumaguete Field Office to conduct an orientation on RA 9208 known as the Anti-Trafficking in Person Act of 2003. This was conducted in DCCCO Bais Function Hall attended by selected DCCCO members. The hall was filled with no less than 70 members where many of them were teachers since their profession fits

to the duty of spreading the important information to their students. RA 10364 is the expanded law of Anti-Trafficking in Person.

According to Mrs. Pepino, women and girls, men and boys are all vulnerable to human trafficking. They are usually trafficked into slavery. Men are subjected to forced labor and debt bondage in the agriculture, fishing and maritime industry. They signed contracts but these are violated in terms of the hours of work, wages, board and lodging, etc. Women and children are trafficked within

the country for forced labor as domestic helpers, as small scale factory workers, forced begging and for exploitation in the commercial sex industry.

Human trafficking is selling people. It can be violated in three ways. These are: (1) act: such as recruitment, bringing, transfer rental, adoption and receiving; (2) means: such as threat, force, acceptance, abuse on the weakness of the victim, receiving and adopting. The third is (3) purpose: such as prostitution, pornography, forced labor, slavery, debt bondage, selling parts of the body, drug pushing and those related to arms activities. The overt acts of human trafficking includes: to recruit, obtain, provide, offer, transport, transfer, maintain, hiring and receiving. Factors or means of human trafficking include; force, fraud, deception, abuse and abduction, the purpose of such include prostitution, sexual exploitation, forced labor of service, slavery, servitude, removal or sale of organs and arm conflicts. Anyone involved in any of these forms can violate the human trafficking law and can be legally liable.

Area Coordinators' Updating at Bais Branch

By: Hermosila Agan Adalid, ETIC member



Bais Branch had the coordinators' updating on November 10, 2018 at the DCCCO function hall, Bais Branch office. This was a half day activity which started from 8:00 in the morning and ended at 12:00 noon. The updating was centered on gender sensitivity issue. The new module was used by Mrs. Sonia Garrucha as the facilitator of the said updating. The attendees were dominated by females.

DCCCO Main Sectoral Group Membership

• Senior Citizens' Group -	121
• Women's Group -	122
• PESO -	62
• Tricycle Drivers -	21
• Parking Attendants -	4
• Massage Therapist -	37
• PWD -	21
• Men's Group -	60
• Farmers' Group -	36

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DCCCO's Lab Coop gears Youth for saving

By: Hisovi Kristine A. Alonzo, Member Specialist

DCCCO sees the need to prepare the youth for a better future, teach them the value of thrift and savings and to develop their potentials. In answer to these, the coop organized the creation of a laboratory cooperative.

Laboratory Cooperative refers to a cooperative duly recognized by the Cooperative Development Authority (CDA) formed and managed primarily by minors and is affiliated with another registered cooperative which is called the Guardian Cooperative.

The name of this laboratory cooperative is DCCCO Youth Zone Laboratory Cooperative of DCCCO Multipurpose Cooperative (DCCCO YZLC).

Vision: A laboratory cooperative of socially and financially empowered children and youth

Mission: To imbibe the values of thrift and savings among children and youth and develop their potentials towards social and financial responsibility.

The DCCCO YZLC is organized for the following

purposes:

a. To serve as a training ground for its members to prepare them for membership in regular cooperatives.

b. To teach the values of thrift and savings mobilization among its members.

c. To instill cooperative values, principles, financial discipline, business skills and leadership skills among its members.

d. To promote and advocate Filipino social and cultural values, financial education, ecological awareness and sustainable development.

The DCCCO YZLC received its Certificate of Recognition from CDA last December 18, 2018.

Just as how Rizal view our youth as the hope of our nation, indeed it is of great challenge to hone their potentials and to instill cooperative values to prepare them for a brighter future. DCCCO accepts this challenge in the hope of a better tomorrow and to let the youth take part in the cooperative movement.