



# KASANAG

The Official Publication of DCCCO Multipurpose Cooperative

JANUARY - JUNE 2019 | VOL. 13 NO. 1

## DCCCO HAULS ANOTHER AWARD

by Dir. Jun Barabas Euraoba

*The DCCCO Multipurpose Cooperative hauls another award from NATCCO as one of the two highest CTE Contributors in the Philippines with Tagum Cooperative as the other awardee.*

In an awarding rites at Xing Imperial Hotel, during the 17th Coop Summit on April 26, 2019, BOD Vice-Chairperson Vivian O. Maquiling and Dir. Mary Magdalene Z. Villegas received the award on behalf of the

DCCCO MPC. Other attendees to the summit were Dir. Felix B. Araula II, Dir. Edilberito B. Euraoba II, EleCom Outgoing Chair Pros. May Flor V. Duka, Members Lumel Dael-Chiu and Vincenzo “Bemboy” D. Orano.

Meanwhile, NATCCO representative Sharon Dy told the officers and staff of DCCCO that in terms of assets our cooperative now ranks number 4 as the biggest cooperative in the Philippines, as it prides itself

with more than ₱4 billion assets among the more than 20,000 active cooperatives in the entire country.

On the other hand, Dy together with Helmut Pabst, the Project Director of German Coop Federation and another DGRV Staff, was at DCCCO on April 30, 2019 to campaign for the establishment of the Stabilization Fund to enhance the viability of the cooperative movement in the country.

“Being a key player and decision maker in the cooperative industry, we want to enlist the support of DCCCO for the success of this project,” Pabst stressed.

The meeting was attended by BOD Chair William E. Ablong, Dir. Vivian O. Maquiling, Dir. Lowell A. Andaya, Dir. Mary Z. Magdalene Villegas, Dir. Jun B. Euraoba, CEO Flordeliz V. Bokingkito, Branch Managers and DCCCO Staff.

## Institution Strengthening Workshop Conducted

*The DCCCO BOD and Committee officers headed by BOD Chairperson William E. Ablong attended the one-day seminar on institution strengthening, a team building activity, on May 26, 2019 at the Main Office.*

The workshop was conducted to encourage collaboration and teamwork in every activity, and to better understand their strengths, weaknesses and interests that can help them work even better together for the Cooperative. The resource speaker was Dr. Glenn G. Glarino from Cebu. During the workshop, the participants were able to identify their dominant traits whether they belong to the Child, Adult, or Parent.

Glarino pointed out that the kind of situation a person is in would determine what kind of behavior will surface. He provided situations where the dominant personalities of the

participants were identified. Glarino added that if the officers are aware of their dominant traits, they would be able to tone down the negative side and capitalize on the positive traits.

In addition to the team building activity, Glarino gave a session on Good Governance, focusing on the salient points like the principles of good governance – independence, complementation of rights and duties, grant of authority to govern, transparency, accountability, and social responsibility. He further explained that the corporate governance cannot succeed without common ethical principles and values that will guide the actions, decisions, and judgement of the officers. These ethical values and practices include personal integrity; honesty and transparency; prudence; equity; good faith and fair play; concern for social justice; trust and commitment in people

development; inculcation of Coop principles, values and philosophy, motivation to learn in order to serve the coop better; and servant leadership. Each principle was discussed and examples were given to highlight them.

Glarino also presented to the participants the types of BOD: the rubber stamp Board where only one board member works closely with the CEO and the rest will just abide by the plan; the representation Board where whoever is influential in the group leads; hands-on-Board where the members of the Board offer strong expertise and are actively involved in defining and monitoring the activities of the coop; and management Board where the board members lose focus and encroaches on the management functions.

The whole day activity ended with the awarding of the certificates to the resource speaker and the participants.



# DCCCO holds Sixth Annual Representative Assembly

by Epifania D. Sonjaco



DCCCO's Sixth Annual Representative Assembly (ARA) with the theme, "Celebrating the Year of the Youth through Cooperativism", was held on March 10, 2019, at the Lamberto L. Macias Sports and Cultural Centre. The event once again brought together officers and members who were elected as representatives from their respective chapters or branches from the eight branches of DCCCO, viz.: Dumaguete, Bais, Bayawan, Guihulngan, San Carlos, Kabankalan, Siquijor, and Sibulan.

The assembly which was attended by 2,808 representatives, that is, 67.31% of the total

4,712 ARA member-representatives, opened with a celebrated Thanksgiving Mass with the Bishop of Dumaguete, Most Reverend Bishop, Julito B. Cortes, as the principal celebrant. The event featured the recognition of member-awardees of DCCCO, as follows: a) Most Outstanding Platinum Award: Dumaguete Main Office: Ma. Jennilyn S. Lano, Regina A. Sumanoy, Meliton G. Gabas, Conchita C. Abanto, Grace E. Caseres, Rodolfo B. Pollente, Jr., Josefina T. Rodriguez and Marilita F. Enot; Guihulngan Branch: Romil B. Alangilan; and Bais Branch: Juby G. Jorolan; and b) Membership Loyalty Award: Ma. Josefa C. Mendoza (43 years of

membership).

When the business meeting was officially opened, the Board presented to the assembly the reports from the BOD Chair, the CEO, Treasurer, and various committees for consideration and acceptance. Stand-out dancing from selected employees and On-the-Job Trainees (OJTs) and some singing intermissions from one of the 50th founding anniversary's singing contest winners were rendered during the breaks, and members from the different branches had the great opportunity to take part in various minor and major raffle draws. Coop-NATCCO Partylist representative Cong. Sabiniano S. Canama graced

the occasion and took the opportunity of presenting his platform of government for the national and local elections.

Another important feature of the assembly meeting was the holding of elections for the following positions: a) Board of Directors or BOD (three seats); b) Audit Committee or AC (one seat); and c) Election Committee (three seats). The winners for the BOD were: Ms. Mary Magdalene Z. Villegas, Mr. Edilberito B. Euraoba II, and Atty. Lowell A. Andaya. For the AC, Miss PJ O. Paglinawan, CPA won, while for the Election Committee, the winners were: Atty. Gary Guido Q. Tabios, Ms. Josephine B. Lu, and Ms. Annie B. Bacanto.

## CEO and Managers Attend CLIMBS Annual General Assembly

**CEO Flordeliz V. Bokingito, together with the DCCCO Managers, attended the CLIMBS 47th Annual General Assembly (AGA) in Pampanga on April 25-26, 2019. This year's theme was CLIMBS Complete Financial Solution for Inclusive Growth Year 3: Transforming Cooperative Services Through Digital Connectivity.**

The highlights of the assembly other than the annual presentations and approval of reports, annual plan and budget was an Educational Forum. Topics discussed were the following: Creating Business Opportunities for Cooperatives to Climb with Deal Noel Benegrado, VP For Marketing as presenter; The Future of Cooperatives

on Digital Marketing was presented by Juliana Chua, Head Digital Transformation-NTUC Income, Singapore; and CLIMBS Investment and Management Advisory Corporation Update was presented by Donna Marie Michelle Dizon, Executive Director. Hon. Dennis B. Funa, Commissioner, Insurance Commission gave the keynote speech.

On the other hand, Main Office Manager Mildredo T. Umbac, together with Manpower support specialist Don Alver Alabat also attended the I Cooperative Insurance System of the Philippines Life and General Insurance (ICISP) 45th Annual General Assembly last April 12-13 at the Crowne Plaza, Manila Galleria, Quezon City.

# DCCCO celebrates 51st Founding Anniversary

DCCCO celebrated its 51st Founding Anniversary on February 16-17. The two-day celebration started on the 16th with the anniversary promo. Gift items like tumblers, wall clocks, baseball caps, face towels, umbrellas, etc. were given out to the depositors for the day. The officers and staff also went to Balugo, Bagacay Cemetery, and at the Cathedral Church to lay the wreaths for our founders – Mother Marcela Forret, O. Carm., Bp. Epifanio B. Surban, and Gov. Mariano Perdiges. In addition, a Medical Mission was conducted at the Main Office serving not only the members but also the non members. Bloodletting was also conducted on this day.

The following day marked the Founders' Day. During the Thanksgiving Mass held at the Main Office, the incorporators; namely Dr. Sylvia L. Flores, Maj. Thaddeu Bolodo, Ms. Fortich, and Mrs.

Carmen Gloria (represented by her daughter) were given recognition. The services of the employees who have served for a number of years were also being recognized. The Employee Service Loyalty service awardees were Wendell James Barba, Gerald dela Cerna, Renalyn Ongy, Sir Jade Ciano, Sheree Mae Javier, Vangelyn Encoy, and Rodrigo Capalac, Jr.

Another activity on the second day was the Fun Run, a 3k, 5k, and 10k distance run. For the 3k Roque Tobias, Kristian Sardan, and Arcel Bohol came out as first, second and third place winners respectively. For the women's division, the winners were Kate Maquiling, Melba Dizon, and Nelfa Bayunado for the first, second and third place.

For the 5k the following came out the winners: Jimson Fabillar, first, Jerome



Sayre, second, and Emilio Paul Orcullo for the third place. The women's division winners were Lijeaven Noay, Clarisse Pabuaya and Marife Zamora for the first, second and third places.

The 10k men's division winners were Ronan James Bendijo, first, Angelo Quiniquito, second, and Arnel Florentino, third. For the women's division the winners were Mareez Ramirez, Catherine Pionela, and Iriz Belleza.

Participants of the fun run came from various

health enthusiasts, DCCCO employees and officers headed by BOD chairperson, William Ablong.

DCCCO Tabo was another highlight of the anniversary. There were eight groups who joined the Tabo. The Area Coordinators Team 1 grabbed the first prize followed by the Cauliflower Farmers Association, and Valencia Ornamental Flower Growers Association as third place. A fellowship lunch culminated the activity.

# Duka Inducts DCCCO Officers



Prosecutor May Flor V. Duka inducted the newly elected and appointed officers of DCCCO during the Annual Recollection of the officers and staff conducted by Rev. Fr. Eric Lozada on April 14, 2019 at the DCCCO Main Office. She also gave an inspirational message after an introduction given about her by Atty. Vivian O. Maquiling. The Elected and appointed officers to serve their term are the following:

**Board of Directors:** Atty. Lowell A. Andaya, Mr. Edilberto B. Euraoba II, and Ms. Mary Magdalene Z. Villegas; **Election Committee:** Atty. Guido Q. Tabios, Ms. Josephine B. Lu, and Ms. Annie B. Bacanto; **Audit Committee:** Ms. PJ O. Paglinawan; **Ethics Committee:** Rev. Fr. Geremvit I. Truno, Atty. Francis Y. Kabristante, and Mr. Apollo C. Salma; **Mediation and Conciliation Committee:** Pros. Ethyl Ellecion-Vidal, Pros. May Flor V. Duka, and Pros. Lalaine Erames-Cimafranca; **Education, Training, & Information**

**Committee:** Atty. Vivian O. Maquiling, Dr. Consolacion C. Unabia, Ms. Carmen P. Baylon, Mr. Charliemagne M. Calunsag, and Ms. Nella R. Ibarra; **Credit Committee:** Atty. Rudylen O. Laurente-Labastida, Mr. Paulino S. Sechico, and Mr. Cesar T. Tinay

**Bais Branch ETICom:** Ms. Sonia Garrucha, Ms. Hermosila A. Adalid, and Ms. Susana S. Villalongja; **CreCom:** Mr. Cecil John Vergara, Ms. Ma. Sarah Fatima P. Valencia, and Ms. Desie B. Abrasado

**Bayawan Branch ETICom:** Ms. Emma D. Dael, Mr. Samuel B. Masayon, and Mr. Raymund L. Cabije; **CreCom:** Ms. Celedonia O. Lacpao, Mr. Salvador R. Sanchez, and Mr. Ritchie M. Monrillero

**Guihulngan Branch ETICom:** Ms. Romil B. Alangilan, Mr. Junrey C. Dagodog, and Mr. Julian C. Montero; **CreCom:** Mr. Randy Brando C. Woo, Mr. Bartolome B. Icalina, Jr., and Mr. Alvin B. Tirambulo

**Kabankalan Branch ETICom:** Ms. Vilma A. Taguibulosan, Mr. Elwin L. Taquiso, and Ms. Ma. Victoria B. Gabio; **CreCom:** Ms. Lovjoy L. Tobongbanua, Ms. Mae P. Española, and Ms. Dianita T. Gaspillo

**San Carlos Branch ETICom:** Ms. Rosalina O. Dumdum, Ms. Merlina D. Villaruel, and Ms. Ma. Jojie R. Sy; **CreCom:** Ms. Arlene B. Barnes, Ms. Sonia G. Dela Cruz, and Mr. Rodney L. Celeste

**Siquijor Branch ETICom:** Mr. Roche Ike B. Vios, Ms. Angelie B. Suan, and Ms. Teresita M. Suan; **CreCom:** Mr. Marcelino C. Oro, Ms. Ma. Dulcebeth D. Ances, and Mr. Allan H. Balucan

**Sibulan Branch ETICom:** Ms. Anna Liza P. Loquias, Ms. Ma. Teresa P. Ragay, and Mr. Mark Jason B. Sasing; **CreCom:** Mr. Andrew C. Banquerigo, Ma. Myrna O. Ludoc, and Mr. Andrian Rolph P. Despi

## Officers attend Risk Resiliency Program

by Epifania D. Sonjaco

DCCCO Multipurpose Cooperative participated in the Orientation for the Disaster Risk Resiliency Program hosted by the Provincial Cooperative Development Council (PCDC), in cooperation with the Provincial Government of Negros Oriental and Cooperative Development Authority (CDA), at the Lamberto L. Macias Sports and Cultural Center on April 8, 2019. The PCDC and the Provincial Government in coordination with the CDA spearheaded the Risk Resiliency Program event to orient the members of the cooperatives on a province-wide level on this disaster risk resiliency approach amidst the growing risk and uncertainty of our environment. The orientation focused on the following issues: 1) The role of cooperatives in the Risk Resiliency Program, 2) The utilization of the community development fund in support to climate change mitigation, and 3) Other issues on climate change adaptation



and mitigation.

Negros Oriental was touted as one of the eight (8) provinces identified to be piloted for the formulation of Risk Resiliency Program to increase awareness, linkages and synergies in addressing the issue of climate change.

The participants from DCCCO were BOD Dir. Atty. Vivian O. Maquiling and Dir. Felix B. Araula II, ETICOM Officers Ms. Carmen P. Baylon and Mr. Charlemagne Calunsag, and BOD Secretary Epifania D. Sonjaco.

Cooperative stakeholders, government agencies, both local and national, and advocates of climate change crafted the roadmap for the betterment of the Risk Resiliency Program. The orientation successfully concluded with the passing of a resolution calling for a mobilized Coop action towards mitigating climate change to be approved and signed by all Cooperatives that attended. The resolution shall be later on adopted by the participating Coops' Board of Directors.

## Araula Elected NEORUNCO Board of Directors

Atty. Felix B. Araula II was elected new member of the Board of Directors during the 40th Annual General Assembly (AGA) of NEORUNCO on April 7, 2019 at the PHCCI Ballroom, Dumaguete City. This year's NEORUNCO AGA's theme was "Sustaining our vision and promoting environmentally sound practices."



NEORUNCO stands for Negros Oriental Union of Cooperatives, a CDA Gawad Parangal Hall of Fame Awardee as Best Performing Cooperative Union in the Philippines.

With the election of Atty. Araula to the NEORUNCO BOD, he will then serve for two years, other than his being a BOD of DCCCO.

Congratulations, Atty. Felix B. Araula II.

## DCCCO attends 4th Central Visayas Coop Congress

by Epifania D. Sonjaco

Participants from various cooperatives of the provinces of Cebu, Negros Oriental, and Siquijor gathered at Dugokanan sa Kapitolyo, Siquijor, Siquijor for the 4th Central Visayas Coop Congress on April 4-6, 2019. The Regional Cooperative Development Council (RCDC-7) in partnership with the Provincial Cooperative Development Council of Siquijor as host of the activity in collaboration with the Cooperative Development Authority in Region 7 convened the 4th Central Visayas Cooperative

Congress with the theme: "Bridging the Island, Building Cooperation, Bringing Coop Idealism."

The Coop Congress is a biennial cooperative event across Central Visayas where cooperators come together to celebrate the spirit of unity, camaraderie, sharing of ideas, experiences, best practices and issues and challenges affecting the coop sector.

Atty. Vivian O. Maquiling of DCCCO's Board of Directors, Manager of Siquijor Branch Liberato L. Engcoy, BOD Secretary Epifania D. Sonjaco, and

Siquijor Branch's Field Loans Monitoring Specialist Prieminister Calunsag were the Coop's Delegates to the 4th Central Visayas Coop Congress. PFCCO was represented by Mrs. Felicidad L. Ruiz. DCCCO is an affiliate member-Coop of PFCCO.

The Coop Congress opened its event by holding a province-wide motorcade in the afternoon of April 4. There was a formal opening ceremonies, with a grand dinner thereafter hosted by the Honorable Governor Zaldy S. Villa.

During the Congress

Opening, some inspirational messages were delivered by the hosts, Gov. Zaldy S. Villa, Vice-Governor Dr. Mei Ling M. Quezon, and guest speaker, CDA Regional Director Nora P. Patron. Mr. Herminio "Miniong" Tatum, Jr., a DCCCO staff, rendered his own composition of "Manuroy ta sa Siquijor."

In sum, the Congress provided a good avenue to showcase cooperatives' best products, for the participants to experience a Coop community outreach, and to learn about Data Privacy Act, among others.

# Top Five Aflatoun Members Receive Awards

Every year, DCCCO gives awards to Aflatoun members who continuously save. This year a total of 120 students were given incentives. A medal and lunch bag were distributed to each of the top five depositors during the Recognition Day of the Aflatoun member schools. Aflatoun Program is a school-based savings program of DCCCO for students seven years old up to seventeen years old. Through this program, the students as early as in grade school are trained to set aside a certain amount out of their allowance for their savings. Every week their savings are collected and recorded in their passbook. Following are the top five depositors in their schools:

**COSCA:** Julia L. Supat, Zhedrick Bou C. Baylosis, Florence Lester M. Deocos, Crista Venice N. Lumjod, and Freamae I. Abarquez;

**NOHS:** Charmagne T. Duran, Katherine Mae A. Pelletero, Danmel James F. Siquijor, Ferren Rose A. Superal, and Melanie Olasio

**Sumaliring High School:** Sophia S. Asonio, Dennis A. Futral, Jj White B. Padin, Renmar A. Badon, and Mia Erica B. Gajes

**Dumaguete City High School:** Clark F. Sindiong, Chabelita Tamayo, Camila Jeane Q. Romero, Keana Mae Z. Mira, and Rose Ann R. Cerilo

**Dumaguete Science High School:** Karl Angelo D. Betchido, Paul Henry V. Poliquit, Jay Louie Mar Grefalde, Gabriel Agan, and Kiara Denise B. Nodado

**Junob Elem School:** Peter Aivan

Empic, Geoff Matthew P. Maruya, Rowyail Afra T. Torres, Preseus Ann P. Pitos, and Bethany Blanche Maruya

**HFG Memorial Elem School:** Clarence Robert A. Debuya, Reyniel I. Catacutan, Romeo Jr. I. Catacutan, Edmar S. Pael, and Lara S. Pael

**Jantianon Elem. School:** Alzander Y. Rebutaso, Fristoff John D. Sim, Julianne Steve S. Omoso, Johanna Roxy Y. Sibul, and Agan Althea Mae E. Se

**Camanjac Elem. School:** Tyshaune Lee P. Melon, Jahzarra Ayashe A. Pisan, Selwyn Robe E. Fernandez, Mariel E. Fernandez, and Miral Faith G. Catalan

**HFG Memorial High School:** Gera Mae C. Mendoza, Johny C. Quilino, Christian V. Zamora, Christine Mei F. Escopete, and Princess M. Ybay

**Silab Community High School:** Babylyn D. Zerna, Nesheil B. Zerna, Kent John G. Aspacio, Jannel B. Zerna, and Charlemae R. Rabac

**Junob National High School:** John Erick P. Sienes, Franklin Jr. M. Alas-as, Shane C. Abellana, Nikka L. Pis-an, and Jaymar V. Alam

**Piapi High School:** Mary Rose Faburada, Romnick E. Rio, Mark Angelo B. Cadungog, Mariel O. Maningo, and Analiza M Rafols

**Candau-ay Elem. School:** Aine Marie Sabate, Rowena M. Paladar, Hanne Grae E. Lingao-lingao, Hariel Jazlyn C. Fabillar, and Mitch Angela F. Uy

**Silab Elem. School:** Cel John B.

Zerna, Sheldon Andrew L. Carballo, Shanice B. Ruamar, Shakira Rebutazo, and Adrian B. Reyes

**Jantianon High School:** Cathy Bernadette A. Sienes, Jhon Paul O. Esparcia, Rex S. Galapate, Ernemarie Y. Pamplona, and Mae Lanie L. Omoso

**Zamboanguita Science High School:** Myrna S. Montiel, Christel Jane L. Elvinia, Ace Pencer M. Partosa, Mykhyla Jane G. Alabado, Alleah Sharris D. Temio, Zennaica S. Senillo, and Infinity Hope B. Oira

**Balugo Elem School:** Gabriella Elija Eunika L. Imbo, Ezekiel Albina, Michelle Jun Marie Mercullo, Chinlee Mora, and Nicole Ruth S. Cubalan

**Siaton National High School:** Ereka E. Ebrole, Sarah Marie A. Alanano, Gayo G. Galabay, John Bert R. Jalandon, and Leslie O. Quinol

**Bacong Central School:** Myke Andrei A. Jaos, Shanti Jhane B. Palalon, Micah Angelie T. Catubig, Ma. Aleijah B. Diaz, and Joy Ann P. Panday

**Dauin Science High School:** Kimberly Aldenese, Ethel Grace N. Bulagao, Jan Rachele A. Octavio, Jhuniel A. Encierto, and Yaninna Grace D. Alanunay

**Dauin Central School:** Aliyah Loraine S. Jebone, Claire Ann S. Tuason, Lovella Chloe Surmeon, Noah T. Cofino, and Christine Rose M. Abalde

**Balugo Community High School:** Aloha Jane O. Ojario, Jake I. Bungcasan, Laiza R. Onte, Whey G. Sayre, and Jave T. Amores

## Maquiling and Villegas Head Delegates to Coop Leadership Congress

Directors Vivian O. Maquiling and Mary Magdalene Z. Villegas headed the delegation to the 17th Coop Leaders Congress and the 42nd Annual General Assembly. The other delegates were ETIC member Nella R. Ibarra, the DCCCO Managers and the EleCom Officers Prosecutor May Flor V. Duka, Mrs. Lumel D. Chiu, and Mr. Vincenzo D. Orano.

The Congress was hosted by COOP NATCCO on April 26-28, 2019 at the Imperial Hotel in Iloilo City of which the theme was on NATCCO 4.0: Positioning Cooperatives in a Digital Economy. The 2019 Coop Congress and Annual General Assembly will lead the cooperatives to action

towards the digitalization of cooperatives for better services to the members and increased outreach to the younger generation. In addition, the said leaders' congress gave update on the Kaya Payment Platform, particularly on the payment channels available.

During the 42nd Annual General Assembly, discussions centered on the presentations of reports from the BOD Chairperson, Treasurer, and Committee Reports. Amendments to the NATCCO Articles of Cooperation and By-Laws were presented for approval. The 2019 Action Plans and Budget were also presented and approved. The election of officers was also conducted.

## DCCCO gives donations

DCCCO made a donation of one million pesos to Colegio de Santa Catalina de Alejandria (COSCA), formerly Dumaguete Cathedral College (DCC), for the construction of additional school building. Dr. Sylvia L. Flores, one of the incorporators and currently the Vice-President for Academic Affairs sought the generosity of DCCCO for support.

The building when finished shall bear a text expressing DCCCO's gratitude to DCC as instrumental in the putting up of our Cooperative.

During the turnover of the donation were Rev. Fr. Nathaniel B. Gomez, COSCA President and Dr. Sylvia L.

Flores, BOD Chairperson William E. Ablong, Dir. Vivian O. Maquiling, CEO Flordeliz V. Bokingkito, PDA Fe P. Ortega, MOM Mildredo Umbac, and BOD Secretary Epifania D. Sonjaco.

Another donation was also given to Piapi National High School through its principal, Mr. Luisito Mapue, in the amount of Twenty Thousand pesos for the construction of the school's CR.

Finally, all DCCCO Aflatoun member schools were also given financial support during the Brigada Eskwela 2019. This is yearly promise of our Cooperative to help these schools procure materials like paint and other needs of the school.

# 51ST FOUNDING ANNIVERSARY

# ACTIVITY PICTURES

### FUN RUN

### MEDICAL MISSION



### TABO SA DCCCO

### RECOGNITION OF INCORPORATORS AND AWARDED OF EMPLOYEES



### TOP AFLATOUN DEPOSITORS



### WOMEN'S MONTH



# ACTIVITY HIGHLIGHTS

## RECOLLECTIONS



## FARMERS MEETING



## SENIOR CITIZENS MEETING



## SHIATSU TRAINING



## DCCCO-DONATIONS



## R & R



## ETIC Branch quarterly meeting held

The first quarterly meeting of the Education, Training, and Information branch officers was conducted on March 31, 2019 at the DCCCO main Office. Tackled during the meeting included the branch accomplishment reports of their ETIC activities from January-March, the guidelines on the selection of the most outstanding sectoral group, revision of the guidelines on the selection of the outstanding area coordinators, revision of the guidelines on the membership loyalty award, finalization of the revised DCCCO Mission Statement, updates on annual recollection and induction of officers, impact evaluation tool on skills trainings, and DCCCO's commitment to support COOP NATCCO Party list.

Other separate meetings conducted at DCCCO included the area coordinators meeting, farmers meeting, women's and men's meeting.

## PFCCO Holds National Education Forum

The 2019 PFCCO National Education Forum was held at Sarrosa International Hotel, Cebu City on May 2-3. The theme of the gathering was "Rekindling Raiffeisen's Ideologies in the Heart of Every Cooperative." This educational forum intends to recall Raiffeisen and his work and to rekindle the ideologies that helped more than one million members of financial cooperatives around the country to better their lives.

Topics during the forum were on Rekindling Raiffeisen Ideals in the Heart of Every Cooperative; Purpose Driven Leadership- Discovering Why You Are In the Cooperative; Measuring Impact of Cooperative Services on Wealth Building of Members; and How to Avoid Mission Drift and Stay True to Your Mission; Atty. Vivian O. Maquilang served as the resource speaker on the topic "Purpose Driven Leadership- Discovering Why You are in the Cooperative."

The delegates from DCCCO were BMs Gaspar L. Arbas, Jr., Liberato L. Engcoy, and Adrian S. Flores; CEO Flordeliz V. Bokingkito, BOD Vivian O. Maquilang; Michael Clark A. Dumat-ol, Celedonio Aladad, Jr., Crisanto Abrasaldo, Nola Dales, and Meraflor Devero.

## PESO Members Train on Shiatsu Massage



Thirty-three PESO Members of our Coop trained for Shiatsu Massage on June 6-7, 2019 at DCCCO. There were nine male and 24 women trainees. Their trainer was Mr. George Utod, Head Trainer of VGL Training Center in Manila. DCCCO was fortunate to have Mr. Utod to train our PESO Members because he was conducting an 18-day

review for those who would like to take the licensure exam for masseurs.

From the interview conducted by Mrs. Mona Nemenzo, staff in-charge for the sectors, the PESO masseurs were grateful of the training for it has enhanced their skill and they observed that their customers have increased.

## Lomoljo and Alalong join Luto ni Nanay Contest



Our women's sector actively participated in the Women's Month Activities initiated by the City of Dumaguete on March 1-31, 2019. One of the activities conducted was the Luto ni Nanay Contest participated by our representatives Ms. Emelda Lomoljo and Ms. Anecita Alalong. Emelda Lomoljo got the 3rd prize and Anecita Alalong was given the consolation

prize. Our women delegates grabbed again the first prize for the Most Creative Group during the opening and street parade.

Topics discussed during the month-long celebration were women-related issues such VAWC, Women's Rights, RA 9262, RA 7610, HIV-AIDS awareness, and updates on VAWC-related cases. Speakers were Ret. PSupt. Rosalinda B. Abellon, Rousanna V. Duran, Hon. Lilani L. Ramon, SPO2 Jinky Alalong, Pros. May Flor V. Duka, Atty. Lalaine Erames-Cimafranca and Dr. Ma. Lourdes Escoloso-Ursos were the invited speakers.

Hon. Judge Ma. Angelita A. Banta-Alcoran was the main speaker during the Women's Summit. She discussed the topic on "We make change work for women" and "Women empowerment."



# Alonzo and Eparwa Attend International Aflatoun Training

by Hisovi Kristine A. Alonzo

DCCCO Multipurpose Cooperative in its desire to inculcate the values of thrift and savings, empower children in their life choices and break the cycle of poverty, has implemented the child savings program otherwise known as Aflatoun Program for selected elementary and secondary school children.

Aflatoun is a global movement, a social and financial educational program for children. It provides a Savings Program for children through the Coop system. As a growing and evolving program, Coop NATCCO and Aflatoun International in partnership with Make it Right Movement see the strength of the program as largely attributed to the passion, creativity, dedication and competence of the people working for the program. It is their aim to provide continuous education and collective learning for the coop partners across the world.

Last January 21-28, 2019, they organized a Capacity-Building Training Program for Aflatoun Coordinators and Advocates in Brickfields Asia College, Kuala Lumpur, Malaysia. Cooperatives and other institutions who are partners of NATCCO network were invited. Delegates were from Malaysia, Mongolia, Indonesia, India and Philippines. DCCCO was invited and Ms. Annamar T. Eparwa and Ms. Hisovi Kristine Alonzo were the delegates from the Philippines to represent DCCCO.

The first Session on Understanding and Recognizing the Global Aflatoun Brand was given by Ms. Lasallete Gumban. She presented the balanced concept of Social and Financial Education, the network of Global Aflatoun partners and the unique Philippines-NATCCO Model of implementation. The

next Speaker was Mr. Brian Lariche, Aflatoun Board-Asia, from Aflatoun International. He shared about Aflatoun and Communicating to Influence and to drive Partners/Stakeholders to Action. He taught the participants how to write with precision and impact and talk to impress and inspire.

The session on the next day, was about Assessing Program Implementation by Ms. Lasallete Gumban. It was a closer look on the balance and health of the Aflatoun program and what makes a balanced and sustainable program. A presentation and sharing of best practices from selected cooperatives were given. Delegates from Sacred Heart Savings Cooperative, Lamac MPC Youth Planet Laboratory Cooperative and DepEd-Division of Agusan del Norte were able to share their best practices in implementing the Aflatoun program. Steps in the Implementation of the Aflatoun Program was discussed by Ms. Bing Cabal. She even emphasized that as part of the NATCCO stabilization fund, member coops are checked, monitored and evaluated. The session of Mr. Komarin was on Creativity and Innovation which is needed to implement the program. This was about generating new and fresh ideas to add a new "flavor" and excitement to the program. Mr. Brian Lariche presented the topic about Social Entrepreneurship which is one of the core elements of the Aflatoun program.

On the 3rd day, Mr. Brian Lariche started the session on Creating an Effective Marketing Strategy for Aflatoun to bring in new partners, sustain current partnerships, and build a network of active stakeholders in the province and beyond. This was about applying theories and



concepts of marketing in the program implementation and introducing the marketing plan framework for the Aflatoun program. The delegates were grouped and were tasked to prepare Marketing Campaign for Aflatoun programs. This was a good avenue for coops to assess the Aflatoun programs and develop the skills on how to market the Aflatoun program. Presentation and critiquing of the marketing pitch were done by group.

The next day's session was about Effective Facilitation as a 21st Century Skill: Open minds and full hearts to facilitate learning for diverse audience. The speaker was Ms. Malar Villi who is an expert in Emotional Intelligence Facilitation. The session centered on facilitating to various groups of audience and incorporating Active Learning Methods in Facilitation.

The last session was about Facilitation of the Aflatoun. This was a group presentation on assigned Aflatoun topics. This was a feedback and learning session

for the delegates on how to facilitate and present the Aflatoun program.

The entire learning experience was very enriching. The various sharing from the other delegates also helped in assessing the implementation of the program. The learning program provides knowledge, hones the skills and attitudes in line with the 21st century required skills and global competitiveness. These competencies were aimed to make the respective Aflatoun Programs strong, balanced, sustainable and continuously expanding.

Participants were grateful to NATCCO network, Aflatoun International and Make it Right Movement for conducting the training. The training program was a great opportunity to improve, gain new friends in the cooperative movement, and help in implementing the Aflatoun program and to ensure that youth will be empowered to become the frontliners for a sustainable future.

# Thank you, DCCCO!

From your 2019 Successful DCCCO Scholars...

I will give thanks to the Lord with all my heart, I will tell all His wonderful deeds just like how DCCCO supported me in my studies and nurtured me to become a better version of myself. After I graduated in High School, I was really wondering if I could proceed to college. Thinking about our financial status, it was impossible. DCCCO was the answered prayer, the light into my path, the courage to my fears, and the hope of my doubtful future. I have to manage my time in school and working in DCCCO as well. Because of my responsibility as a working scholar, I learned to be independent and developed my self-confidence.

As Henry Ford once said, "Obstacles are the frightful things you see once you take away your eyes from your goal." Thank you so much DCCCO for keeping my eyes straight to my goals. To DCCCO, I have not stopped giving thanks to you. I will always remember you in my prayers.

Hannah Leah H. Alberio  
Guihulngan Branch

I've always believed that success for anyone is all about drive, dedication and desire. It is also about confidence and faith. I am forever grateful and proud to DCCCO for giving the opportunity to develop my self-confidence and for helping me financially, morally and personally.

Maria Lucila Gabriel Fat  
Guihulngan Branch

First of all, I wish to thank DCCCO for putting up a scholarship program. I was privilege to receive this scholarship and I am grateful for the opportunities it provided me.

Without doubt, this scholarship plays a key role in achieving my dreams. Because of your generosity, the financial burden placed on me to pursue my education reduced. It means I spent more time on my studies, research and extracurricular activities and less time worrying about my finances.

Looking back as I graduated my secondary years at Cambonbon National High School, I always dreamed of going to a university and becoming a Police Officer, but because my parents didn't go to college I was never sure a university education would be possible. But through the plans of God, He made

DCCCO the instrument so that my dreams in life will be realized. I successfully finished my Bachelor of Science in Criminology at NORSU-Siaton Campus last March 25, 2019. And now, I am planning to review for the Board exam.

From the bottom of my heart, thank you for investing for my future!

Melina Edria  
Main Office

I am sincerely honored to have been selected as a recipient of the DCCCO Scholarship. Thank for your generosity. I was able to finish my studies. The scholarship had unburdened my parents of their financial worries for my college education. Knowing that I am assured of my college education, I was focused on my academic and extra-curricular activities in the entire four academic years.

I don't want to miss this opportunity to express my heartfelt gratitude to this thoughtful Cooperative who paved the way to the achievement of my dream to become a Criminologist. It is such a life-changing gift which will make a difference to myself and my family. I know that words are not enough to express my gratitude to DCCCO. You lighted my future! You have contributed to my success! Thank you very much!

As I enter the world of the professionals, I bring with me the values learned at DCCCO and put them to use wherever I may go. Again, thank you for your thoughtful and generous gift.

Arnel Bulfa  
Main Office

The price of success is hard work, dedication to the job at hand, and the determination that whether we win or lose, we have applied the best of ourselves.

Being a DCCCO scholar is not easy. I need to put some hard work and commitment to my job as a scholar. I need to balance my time with my studies, work duties and for my self. I'm just very thankful that there are a lot of people behind my back who believe on my capacity.

This milestone success is dedicated to our God, for He is the source of everything; the knowledge, strength, guidance and abundant blessings. Next is my family for they are my inspiration to work hard and render the best as long as I can. In times of hard times and failures

they're always there to help, guide and support.

I would like also to express my heartfelt and sincere gratitude to DCCCO BOD Officers, CEO Flordeliz Bokingkito for the privilege given as the recipient of DCCCO scholarship program. DCCCO is indeed a God's agent for societal transformation.

I give special thanks to Sir Kerwin T. Catubig. He is the bridge that I crossed towards my college diploma. He always assured the security of everyone; he treated us equally, offered his personal finances for whomever was in need, and especially, he guided and gave advices when we encountered problems. I also thank DCCCO Kabankalan Branch staff for the time, effort and patience in teaching me everything about DCCCO.

Praises are not enough to express my heartfelt gratitude but I will not get tired of saying Thank You So Much!

I am only a simple dreamer from Kabankalan but because of DCCCO this simple dream, is now a reality.

To my beloved DCCCO, I know that it is not the end; it is the beginning of a new chapter. Many doors may open along the way, but your teachings always remain in my heart.

Salamat! Salamat! Madamo gid nga Salamat sa tanan tanan!

Felori B. Siplao  
Kabankalan Branch

I can't thank you enough for the four meaningful years of support. Not just moral and financial support, but the support I cannot find elsewhere. It goes far beyond from the monetary aid. The experiences, opportunities, chances, comfort, and love from everyone in the cooperative made me the graduate that I am today. Sincerest thanks for letting me grow under your shelter and for carving in me the values of cooperativism that'll surely get me through life.

Looking back, with content and gladness in my heart I say, "kabalo ra jud mopahimutang ang Ginoo" for He placed me in such a fine institution. If it weren't for DCCCO, I could never be this close in achieving my dreams.

The cooperative's genuineness and sincerity to help have touched me and my family. We are grateful to DCCCO forever. Words may be overflowing but will never be enough to show how thankful we truly are. God speed and more power to DCCCO!

Priel Antoniette Santillan –

## Recollections Conducted



Several recollections were conducted by the different groups. The officers and staff had their recollection on April 14, 2019. The recollection master was Rev. Eric Lozada. The PWDs, Farmers and PESO members also had their recollection. Their recollection master was Rev. Fr. Christian Benjamin. The women's group also had their recollection with Rev. Fr. Alfredo Bonocan. To give additional inputs during the activity was Mr. Zachary Mansing who shared his personal experience as a PWD to the different sectors.

## Gender and Development (GAD) CORNER

Sa atong publication sa Kasanag, aduna na kita'y luna aron atong mapasabwag sa mga myembro ang mga kasayoran nga may kalambigitan sa kababayan-an.

Kini nga issue karon magtuki kabahin sa RA 9262 or Anti-Violence Against Women and their Children Act of 2004 (Anti-VAWC).

**Pangutana: Unsa kining RA 9262?**

**Tubag:** Usa kini ka balaod nga gitawag og Anti-Violence Against Women and their Children. Kini nga balaod magahatag og panalipod sa mga kababayan-an og mga kabata-an batok sa mga nagkalain-laing klase sa pang-abuso.

**Pangutana: Kanus-a diay ni nga balaod gipatumang?**

**Tubag:** Kini nga bala-od gipirmahan og nahimo nga balaod niadtong Marso 8, 2004. Ni-eppekto ni siya pagka Marso 27 sa maong tuig.

**Pangutana: Unsa diay ning "pang-abuso sa mga kababayan-an og sa ilang mga anak?"**

**Tubag:** Ang pang-abuso o pagpangdagmal sa mga kaababayan-an og sa ilang mga anak usa kini ka buhat nga sicing gibalikbalik paghimo sa usa binuhat ngadto sa biktima nga moresulta sa pagkada-ut sa iyang panglawas, sa iyang paminsada panghunahuna, o seksual. Apil usab

ang uban pang klase sa pang-abuso sama sa pagpamon-og, pagpanghulga, pagpakaulaw, og pagwagtang sa iyang katungod isip usa ka binuhat.

**Pangutana: Kinsa man kini silang mga biktima nga angay panalipdan?**

**Tubag:** Ang mga biktima naglangkob sa mga asawa, asawa niya apan bulag na sila, og usa ka babaye nga adunay karelasyon sa naghimo sa pagpang-abuso "offender", og katong babaye (Kalo-on) nga aduna silay anak sa lalaki nga tig-abuso (offender).

**Pangutana: Kinsa man usab kining mga batang biktima sa ilalom aning balaod?**

**Tubag:** Mao kini sila ang mga anak sa kababayan-an nga biktima sa pang-abuso o pagpanagmal - batang babaye man o batang lalaki, kadtong wala pay 18 anyos mga anak sa pinakaslan o pina-angan. Apil usab ang mga bata nga naa sa poder o pag-alaga sa usa ka babaye.

**Pangutana: Kinsa man ni si "Offender" o tigpanagmal o abusador?**

**Tubag:** Ang "offender" mao ning mosunod: ang bana, iyang bana sauna pero nagbulag na sila, uyab, uyab sauna, iyang kaipon o loon, katong usa ka lalaki nga aduna siyay anak pero dili sila kasado, or kanang usa ka lalaki nga aduna silay seksuwal nga relasyon.

(To be continued next issue...)

## Employees Hold R & R

The employees of DCCCO had a two-day rest and relaxation in their identified destinations. The head Office headed by CEO Flordeliz Bokingkito visited Carmen Zoo and Camotes Island in Cebu. Shepherding the employees from the Loans Division to the Safari Adventure Park in Cebu was Mrs. Venus Moreno while the Main Office Manager, BM Mildredo Umbac, together with his staff, MES Division and Accounting Division went island hopping at the Manjuyod Sand Bar and Apo Island.

Bais Branch staff with BM Teodomero Almada decided to go to Dakak, and San Carlos employees

with BM Anakim Balbon also went to Dakak; Bayawan Branch BM Felix Pino accompanied his staff to visit the Carmen Zoo in Cebu while BM Kirby Catubig guided his staff from Kabankalan Branch to Bantayan Island. If Siquijor employees and BM Andrian Flores visited the Snow World in Minglanilla, Cebu, Sibulan Branch headed by BM Gaspar Arbas went to Bohol. Guihulngan Branch with BM Liberato Encoy went to Cebu.

It was just a two-day rest but it provided the employees a respite from the everyday office work, at the same time it was a time for them to be together as they visited some places of interest.





# DCCCO Multipurpose Cooperative

**REPLACE**  
your old **Magstripe ATM Card** with  
**NEW EMV ATM Card**  
**IT'S FREE!**



**OLD MAGSTRIPE ATM CARDS:**



Effective July 1, 2019, the old magstripe ATM card will be DEACTIVATED.

The old ATM card may be retained by the members as Coop ID

## TIME DEPOSIT INTEREST RATES

Effective April 1, 2019

### Regular (Compounded Monthly)

Amount	Rate (Per Annum)
Php 5,000.00 to 49,999.99	3.00%
Php 50,000.00 to 99,999.99	3.25%
Php 100,000.00 to 499,999.99	3.50%
Php 500,000.00 to 999,999.99	3.75%
Php 1,000,000.00 to 1,499,999.99	4.00%
Php 1,500,000.00 to 1,999,999.99	4.25%
Php 2,000,000.00 and above	4.50%

### Special (Compounded Annually)

Amount	Term and Rate (Per Annum)			
	1	2	3	5
Php 5,000.00 to 49,999.99	3.10%	3.15%	3.20%	3.50%
Php 50,000.00 to 99,999.99	3.35%	3.40%	3.50%	3.65%
Php 100,000.00 to 499,999.99	3.60%	3.70%	3.80%	4.10%
Php 500,000.00 to 999,999.99	3.85%	4.00%	4.10%	4.35%
Php 1,000,000.00 to 1,499,999.99	4.15%	4.25%	4.35%	4.65%
Php 1,500,000.00 to 1,999,999.99	4.40%	4.55%	4.65%	4.95%
Php 2,000,000.00 and above	4.65%	4.75%	4.90%	5.25%

BOJ Res. No. 95, s. 2019, February 22, 2019

### DEPOSIT PRODUCTS

- ✓ ATM Savings (My Pitaka Card) **No Interest**
- ✓ Regular Savings **2 %/p.a.**
- ✓ Term Savings **2 %/p.a.**
- ✓ Special Savings **2 %/p.a.**
- ✓ Time Deposit **3-4.5% / p.a.**
- ✓ YES Saving **2 %/p.a.**
- ✓ SAYA Savings **4 %/ p.a.**
- ✓ Relax Savings **2 %/p.a.**
- ✓ Emergency Fund Savings **2.5% / p.a.**
- ✓ Insurance Fund Savings **2 %/p.a.**

**TAX FREE**

Save more...



Initial deposit to open these savings accounts: **P100.00 ONLY** (previously P200.00)

# CAC, FINALLY SET TO SOAR

by Fe Ortega

The two-day Basic CAC Training and Product Orientation was successfully held on May 7-8, at DCCCO Main Office., Dumaguete City. Mrs. Marietta V. Magallones, CLIMBS National Training Manager has shown her expertise in handling the said training as she was able to effectively elicit active participation from the attendees who composed the following: CEO Flordeliz V. Bokingkito, Managers: Mildredo T. Umbac, Teodomero T. Almada, Felix C. Pino, Andrian S. Flores, Liberato L. Engcoy, Kerwin T. Catubig, Head Office Division Staff: HRO Edalin G. Catan, Comptroller Sheree Mae I. Javier, IA Gladys Mae E. Quisil, PDO Fe P. Ortega, Marketing Specialist Vhrence Kirby B. Nuñez, CA Specialist Jonah Rosales, ATM Specialists Mayonessa L. Dinglasa and Ellen S. Satingasin, Membership & Extension Services Officers (MESO) Josie Jane Jumoad, Cyrel Jorolan, Jay Torred, Member Specialist, etc. Expectation setting was creatively done by writing it individually in the fish-shaped color-coded art paper and have them posted on the wall and the same were

retrieved at the end of the training to manifest the attainment of these expectations.

To ascertain the success of the training, Ms. Magallones set the training agreement with an acronym R E A P which means Respect others by being on time and setting the mobile phones in silent mode; Enjoy the experience; Abundance mentality is having positive thoughts and making these thoughts into things and to dream big as well, and Participate. Active participation may lead to more understanding.

It was made known to the participants that the three (3) risk mitigating strategies include 1) Savings; 2) Credit/Borrowings; and 3) Insurance. The participants were enlightened on the importance and general principles of insurance. Everyone realized that INSURANCE is essential for one to have peace of mind for it is a means of protection from financial loss. It is also a form of risk management, primarily used to hedge against the risk of a contingent or uncertain loss. The participants were introduced the various insurance products of CLIMBS

that may be offered to the members through the Coop Assurance Center (CAC),

Ms. Jona Rosales, the newly hired Coop Assurance Specialist, will handle the nitty-gritty work on its initial stage. During the group workshop on a per branch level, participants had the hands-on training on how to enroll and renew vehicle registration both for motorcycles and cars. Each group also prepared a target for possible coverage to various insurance products. Towards the end of the training, the Memorandum of Agreement with CLIMBS was reviewed for finalization.

The long wait is over for the Coop Assurance Center (CAC) to take off, as a value-added feature for DCCCO members' welfare as far as insurance need is concerned. Hopefully, it will be realized on June 2019.

The graduation ceremony was graced by Engr. Deal Noel D. Benegrado, the VP for Marketing, Corporate Planning & Real State Development of CLIMBS Life and General Insurance Cooperative.

## SCHEDULE OF CHAPTER ASSEMBLIES

**GUIHULNGAN AND SAN CARLOS BRANCH**  
AUGUST 25, 2019

**KABANKALAN BRANCH**  
SEPTEMBER 15, 2019

**BAIS BRANCH**  
OCTOBER 6, 2019

**BAYAWAN BRANCH**  
OCTOBER 20, 2019

**MAIN OFFICE AND SIBULAN BRANCH**  
NOVEMBER 10, 2019

**SIQUIJOR BRANCH**  
NOVEMBER 17, 2019