



# KASANAG

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## DCCCO celebrates 56<sup>th</sup> Founding Anniversary

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# ARTIFICIAL INTELLIGENCE AND ITS IMPACT TO DCCCO OPERATIONS

By Dir. Edilberito B. Euraoba II, BOD Chairperson

As early as 2010, discussions relative to Artificial Intelligence (AI) started to brew, although seriousness of its discussion doubled in early 2020s brought about by the pandemic which restricted face-to-face transactions and encouraged virtual dealings.

Generally, among the obvious benefit of AI is the automation of repetitive time-consuming processes which will result in free uptime for other tasks. It can also reduce human errors and provide accurate and timely data analysis which will also result to better decision-making process.

On the part of DCCCO, as we were given the privilege to attend the 2016 Association of Asian Confederation of Credit Unions (ACCU) Forum, the policy makers and the management discussed about the looming digitalization in our business processes, which to our mind was inevitable. Nowadays, the millennials and the younger generations are adept with the new technology that they are no longer that patient in tacking with them their passbooks to access DCCCO's services.

With this development, it is certain that we will soon go into full swing digitalization as Credit Unions in Asian countries like Vietnam, Thailand, Korea, Indonesia, and Nepal, to name a few, are already into digitalization. For instance, in Nepal, a cooperative disclosed that only 40 percent of its operations have remained manual while 60 percent are already digitalized.

Our Cooperative has already adopted digital platforms in receiving payments and deposits. Hopefully, with the rollout of our digitalization program, savings and transfer of funds can now be made online using our own digital platform.

This early, it is our fearless forecast that 10 to 15 years from now, the huge physical structures that we have will no longer be needed in our operation in as much as most of the transactions will now be done online.

But one thing is for sure. The personal touch which is embedded in the cooperative DNA will never cease to exist. For we may digitalize operational strategies but the personal connectivity with our individual members should never be compromised.



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MS Vhrence Kirby B. Nuñez  
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# 10<sup>th</sup> Annual Representative Assembly

Theme: **DCCCO: Your Partner for Sustainable Development**

March 10, 2024

Lamberto L. Macias Sports and Cultural Centre



By Albert T. Trumata, Social Media and Events Specialist

DCCCO Multipurpose Cooperative conducted its 10<sup>th</sup> Annual Representative Assembly (ARA) on Sunday, March 10, 2024, marking a decade of cooperative growth, member empowerment, and community service. This pivotal event gathered chapter representatives from across the Cooperative's network to deliberate on key issues, celebrate achievements, and chart the course for the future.

#### A Day of Reflection, Celebration, and Deliberation

The Assembly commenced with early registration at 6:00 a.m., ensuring a smooth flow for the day's packed agenda. Recognizing the Cooperative's foundation on Christian values, a Thanksgiving Mass at 8:00 a.m. set a reflective tone for the day, offering blessings and guidance for the proceedings.

Following the Holy Mass, the Opening Ceremonies at 9:30 a.m. officially kicked off the Assembly, welcoming all representatives and setting the stage for a productive session. It was an opportunity for members to reconnect, share insights, and foster the spirit of unity that has been instrumental in DCCCO's success. Asec. Luz H. Yringco, Board Member III of the Cooperative Development Authority, graced the occasion as guest speaker who talked on the theme "DCCCO: Your Partner for Sustainable Development".

#### A Focused Agenda for Sustainable Growth

The Business Meeting, which commenced at 11:43 a.m., represented the core of the Assembly, where representatives engaged in in-depth discussions on the Cooperative's performance, strategies for sustainable growth, and the challenges and opportunities that lie ahead. This session was crucial for outlining the Cooperative's direction and ensuring that it continues to meet the needs of its members while adhering to its mission of promoting Christian values and providing excellent financial services.

#### A Milestone Event

The 10<sup>th</sup> Annual Representative Assembly was not just a routine meeting but a milestone which celebrated the journey of DCCCO MULTIPURPOSE COOPERATIVE. Over the years, the Cooperative has grown significantly, not only in terms of membership and financial assets, but also in its impact to the community. The Assembly was a testament to the Cooperative's resilience, adaptability, and unwavering commitment to its members.

#### Awards of Recognition

DCCCO recognized the following members and DCCCO Branches as awardees for the year 2023:

##### A. Member Awards

1. Most Outstanding Platinum Member Award – Hall of Fame  
Rosales, James Jed R. - Dumaguete Branch
2. Most Outstanding Platinum Member Award  
Delubio, Virgie L. – Guihulngan Branch

- Bokingkito, Flordeliz V. – Dumaguete Branch  
Sy, Teresita M. – Dumaguete Branch  
Jumawan, Cristina O. – Dumaguete Branch  
Villaruel, Merlina D. – San Carlos Branch  
Araula, Felix II B. – Dumaguete Branch  
Duka, May Flor V. – Dumaguete Branch  
Chiu, Lumel D. – Dumaguete Branch  
Saavedra, Marilou L. – San Carlos Branch  
Tanatan, Josephine B. – Guihulngan Branch

##### 3. Membership Loyalty Award

- Katipunan, Rosalie E. - Dumaguete Branch member since July 11, 1996.  
Ablong, William E. - Dumaguete Branch member since August 11, 1996.  
Moreno, Venus A. - Dumaguete Branch member since January 28, 1994.  
Inquig, Revilla B. - Dumaguete Branch member since March 4, 1995.  
Pabillo, Ivy D. - Dumaguete Branch member since February 20, 2003.  
Chiu, Lumel D. - Dumaguete Branch member since August 1, 2001.  
Umbac, Mildredo T. - Dumaguete Branch member since August 1, 2001.  
Arbas, Gaspar Jr. L. - Dumaguete Branch member since Feb. 12, 1998.  
Gregorio, Hilnora O. - Dumaguete Branch member since July 14, 2003.  
Caseres, Grace E. - Dumaguete Branch member since May 15, 1999.  
Bokingkito, Flordeliz V. - Dumaguete Branch member since May 23, 2002.  
Ibarra, Nella R. - Dumaguete Branch member since April 24, 2001.  
Villegas, Mary Magdalene Z. - Sibulan Branch; member since Dec. 21, 2002.  
Russell, Rosemarie A. - Sibulan Branch; member since August 1, 2001.

##### B. Branch Awards

1. Highest in Self-Sufficiency in the Distribution of Interest on Share Capital and Patronage Refund – **Dumaguete Branch**
2. Highest in Revenue Generation Percentage – **San Carlos Branch**
3. Highest in Undivided Net Surplus Percentage – **Bais Branch**

##### New Officers

The officers elected are as follows: Board of Directors – Edilberito B. Euraoba II, May Flor V. Duka, William E. Ablong, and Lalaine J. Eramas-Cimafranca; Audit Committee – Jemsdey O. Dales and PJ O. Paglinawan-Manos; and Election Committee – Charmila R. Siplon and Rudylen O. Laurente-Villarín. They shall all serve for two years.

##### Looking Forward

With the completion of the 10<sup>th</sup> ARA, the focus is on strengthening the Cooperative's foundations while exploring innovative ways to serve its members better and contribute to sustainable community development. The Assembly was a crucial step in this ongoing journey, providing a platform for collective decision-making and reinforcing the sense of ownership and belonging among the members.



# DCCCO celebrates 56<sup>th</sup> Founding Anniversary

By Albert T. Trumata, Social Media and Events Specialist

**Dumaguete, Philippines** - DCCCO Multipurpose Cooperative marked its 56<sup>th</sup> Founding Anniversary with a three-day celebration themed "DCCCO: Your Partner for Sustainable Development" held on February 16-18, 2024. The event underscored the Cooperative's longstanding commitment to fostering community growth and sustainable development through various activities which brought together members, partners, and the local community.

## Volleyball Games

The festivities kicked off on February 16 at the COSCA Gymnasium with invitational volleyball games for both men and women, featuring competitive matches between teams from DCCCO and NORECO II. The spirited games set a tone of camaraderie and sportsmanship which resonated throughout the anniversary celebrations.

## Thanksgiving Mass

A highlight of the anniversary was the Thanksgiving Mass on February 17 officiated by Rev. Fr. Dominador "Oswald" S. Popen, Parish Priest of the Divine Mercy Parish in Banilad, Bacong, Negros Oriental. The Mass offered a moment of reflection and gratitude for DCCCO's achievements and challenges over the years.

## Motorcade

The morning of February 17 also saw a vibrant motorcade around Dumaguete City, with the participation of car dealers and partners such as Suzuki, Nissan, Hyundai, and Toyota. The procession, accompanied by the lively beats of the Banilad Drum Beaters, showcased the Cooperative's strong partnerships and its role in the local economy.

## Wreath Laying

At 10 o'clock in the morning, some officers and department managers gathered for a wreath-laying ceremony to honor the founders and former General Manager Felicidad L. Ruiz, paying tribute to their vision and dedication that have propelled the Cooperative forward.

## Unveiling of DCCCO Marker

The early afternoon featured the unveiling of a building marker at Colegio de Santa Catalina de Alejandria (COSCA), formerly Dumaguete Cathedral College (DCC), commemorating the first office space of DCCCO at the school then. This milestone event highlighted the Cooperative's journey from humble beginnings to its current status as a key player in the region's cooperative movement.

## Seminar

Further emphasizing DCCCO's commitment to member welfare, a seminar on Benign Prostatic Hyperplasia and Prostate Cancer Awareness was held at 3 o'clock in the afternoon. The session,



attended by DCCCO members from various sectors, provided valuable health information and underscored the importance of wellness in achieving sustainable development.

## Turnover of Land Title

Also at 3 o'clock in the afternoon, BOD Chairperson Edilberito B. Euraoba II, along with CEO Mildredo T. Umbac, AM Sheree Mae I. Javier, FTM Gaspar L. Arbas, Jr., ISM Nashvell E. Ombi-on, and MCDM Marie Keth A. Cabajon, turned over to the Local Government Unit of Barangay Banilad, Bacong, Negros Oriental, the title to the lot donated by DCCCO to the said barangay where the existing Barangay Health Center is. The area of the lot is 304 square meters. It can be recalled that the Signing and Turnover of the Deed of Donation Ceremony took place one year ago - on February 15, 2023.

## Basketball Game

The day concluded with an invitational basketball game against PHCCI, demonstrating the spirit of unity and friendly competition among cooperatives.

## Fun Run

The anniversary celebrations culminated on February 18 with the 2024 DCCCO Fun Run, drawing participants from across the community for a day of fitness, fun, and fellowship. The said event reinforced the Cooperative's dedication to promoting healthy lifestyles alongside its economic and social initiatives.

As DCCCO Multipurpose Cooperative looks to the future, its 56<sup>th</sup> Founding Anniversary served as a powerful reminder of its role as a steadfast partner in sustainable development, committed to uplifting the quality of life of its members and the broader community.







# DYZLC holds 4<sup>th</sup> AGA

By Honey Mae R. Grepon, Youth Program Coordinator

One of the biggest events of the year was the Annual General Assembly (AGA) of the DCCCO Youth Zone Laboratory Cooperative (DYZLC). DYZLC, with 22,081 members as of February 29, 2024, had a gathering on March 24, 2024 and tackled important topics on membership, financial status, activities conducted, amendments to the Manual of Operations, 2024 Annual Operations Plan, and election of three new members of the Board of Directors, two Audit Committee Officers, and three Election Committee Officers.

The business meeting was presided over by BOD Chairperson Mark F. Lerasan. CEO Mildredo T. Umbac delivered the inspirational message while BOD Vice-Chairperson Paula Louise G. Tampos gave the acknowledgment.

Amidst these serious topics, the working committees of DYZLC ensured that the participants who attended physically in the DCCCO offices and those who attended via Zoom and Facebook Live had a great time. Interactive games, intermission numbers, and raffling off of door prizes were conducted to enliven the assembly.

For the first time in the history of DYZLC, a moving-up ceremony was conducted. The Virtual Moving-Up Ceremony was initiated to honor those members who reached the age of maturity. Once a member reaches the age of 18, he/she is no longer qualified to remain in the laboratory cooperative but is encouraged to transition to the Guardian Cooperative. With DYZLC serving as a training ground for its members to prepare them for regular membership, the DYZLC hopes that these members will become the future successors and owners of DCCCO Multipurpose Cooperative.



**Shout-out Your Feelings**

*Do you wish to express messages to your loved ones, enemies, colleagues, or anyone without revealing your identity? Share your feelings anonymously here!*

**DYZLC Gives Love, DYZLC Gives Back**

MONTH OF LOVE PROMO

# DYZLC celebrates month of hearts

By Honey Mae R. Grepon, Youth Program Coordinator

A notable quote from Susan C. Young says "Love is the universal language." Indeed, it is. It is felt, communicated, and shown by many people from all walks of life. But some love are left unspoken and not shown. Thus, during the month of hearts, DCCCO Youth Zone Laboratory Cooperative provided an avenue for the youth and the online community to express messages to their loved ones or anyone without revealing their identities. This online activity was named "Shout-out Your Feelings".

The messages gathered from anonymous senders were posted on the Facebook Page and TikTok account of DYZLC on February 14, 2024 and a podcast was conducted the next day by BOD Chairperson Mark F. Lerasan, BOD Vice-Chairperson, ETIC Chairperson Paula Louise G. Tampos, and Audit Committee Secretary Jayverluz Nicole L. Deque who gave their appreciation and insights on these messages.

Aside from this, DYZLC also initiated an activity entitled "DYZLC Gives Love, DYZLC Gives Back". Members were encouraged to post their most unforgettable photos capturing moments of love and acts of giving. Out of the big number of participants, three winners were selected and given DCCCO Hotel gift certificates.

Ms. Ericka Chea A. Eregil spread love and joy to little hearts by continuing her family's tradition of kindness during the New Year. Mr. Louie Miguel B. Lumen showed love by distributing gifts at San Miguel Elementary School while Ms. Infinity Margarete P. Endam gave love, hugs, and happiness by singing a song and dancing to her grandmother during her birthday and every day of her life.



# Valuing the Holy Week Celebration

By Fe Pajunar Ortega, Member/Retired Employee



In our Christian faith as Catholics, we always look forward to celebrating Holy Week every year, not just out of obligation, but because it has become an inherent part of our spiritual life journey. This is an opportunity to reflect on oneself and be humble enough to ask God to expose the sins we do not see. Let us repent of those things which damage our relationship with one another and follow His ways to love more deeply.

*Semana Santa*, also known as Holy Week, the basis of Christianity, is an important Catholic holiday that is celebrated worldwide, especially in predominantly Catholic countries such as Colombia, Mexico, Spain, and of course our beloved Philippines. Holy Week observance starts with Palm Sunday when Jesus enters the City of Jerusalem. The week leads us through the commemoration of the Last Supper of Jesus Christ on the Holy Thursday when He established the sacrament of Holy Communion prior to His arrest and crucifixion.

The biblical reason for Good Friday is commemorating the crucifixion and death of Jesus where we witness the re-enactment of the Seven Last Words. It is a significant holiday for Christians because it reminds all of us that Jesus died for the sins of humanity. It is observed as a day of sorrow and penance. It is also a day of fasting requiring Catholics to refrain from eating meat. It is the day before Easter Sunday, which celebrates the resurrection of Jesus. Many

believe that His death had to happen in order for people to have a stronger relationship with God. Indeed, God knows. God loves. God transforms all of us if we only aspire for it, by being true to our repentance.

One of the Holy Week traditions or practices that the DCCCO Family usually observes is the conduct of Retreat and Recollection per Branch including the Head Office. An invited priest as the Retreat Master gives talks for spiritual enrichment, and even introduces some group dynamics/activities to foster openness and sharing sessions. After which, it gives us the feeling of a renewed individual.

Other practices that some people undertake in observance of the Holy Week include fasting, *Visita Iglesia* or seven churches visitation on Holy Thursday, participating in the Station of the Cross and Procession on a Good Friday and happy Easter celebration to culminate the Holy Week, through Thanksgiving Mass, family gatherings/fellowships, Easter egg hunting, watching favorite Easter movies, and the like. After all, it is a great reminder on the miraculous lesson of Easter, that through Jesus' death on the Cross, we have been granted a second chance. We have permission to leave our old lives behind and focus on the new day, with all its potential for joy and choices which honor God.

Humans as we are, we may have gone through painful experiences lately that made us

wounded, sorrowful, and even brokenhearted. At some point in our life, there is a need to mourn. It is part of human experience. We need to acknowledge it, go through it, and as we move on, hopefully come out better for it, provided we open our hearts to forgive all those who have caused hurts upon us. It is high time that during the Lenten Season, we aspire to be free from the bondage of hatred and vengeance, thus, setting us emotionally and spiritually mature, as we experience the real inner peace in our hearts.

The Lenten Season is also a great opportunity to return back to God if we feel like we are burnt out and tired. Maybe we are experiencing spiritual dryness. You and all of us still matter, and God is not done making miracles for you and through you. We need to continue believing in Him that all things are possible with God and that we can be a blessing to others in our little ways by taking simple steps in glorifying our great God.

In conclusion, let our prayers be: *"Dear God, thank You for not giving up on us, despite our sinfulness. Help us to redirect our perspective to where You want us to focus and be assured of Your love despite the challenges in our life journey. In dying, You restored our life, hence, we give back the glory to You, in the mighty name of Jesus, our Lord and Savior, through the intercession of our Blessed Mother Mary. Amen."*

**"... Holy Week ... is an opportunity to reflect on oneself and be humble enough to ask God to expose the sins we do not see."**

## Sinulog: Pagsaulog sa Sulog

By Vhrence Kirby B. Nuñez, Marketing Specialist

Cebu City and Kabankalan City are two cities in the country known to celebrate annually the Sinulog Festival every third Sunday of the month of January. It is about celebrating Christianity and the Filipinos' acceptance of their religion. The festival is celebrated in honor of the Child Jesus, the *Santo Niño*.

The word "Sinulog" comes from the Cebuano word "sulog" which means water current-like movement which depicts the forward-backward step of the Sinulog dance. It is one of the most famous festivals in the Philippines. It is so famous that even tourists from all over the world visit and participate in the celebration. Tourists, both local and foreign, are mesmerized by the colorful and dazzling costumes of the dancers to the graceful and jumpy dance being brought to life by the drums, gongs, and even trumpets.

Going back to the history of why Sinulog is being celebrated, the *Santo Niño de Cebu* statue is one of the most famous relics as of today. This is the statue of the baby Jesus that was handed to Rajah Humabon of Cebu City by the Portuguese explorer Ferdinand Magellan in 1521. This was one of the most important events in the religious history of the Philippines, thus, paving the way to the birth of Christianity in the country.

While receiving the relic, it was said that Queen Juana (consort of Rajah Humabon) danced with joy while holding the image of baby Jesus. The other natives followed the Queen's example, making it the first Sinulog dance and made as the basis of most Sinulog dances danced today.

The dance steps are also believed to have originated from Baladhay, the Rajah's adviser. When he was sick, he would visit the room where the image of the baby Jesus was placed. He was healed and was seen shouting and dancing, saying that the holy baby Jesus was tickling him. He was dancing the movements of the river. Thus, inventing the two-step forward and one-step backward movement that is being used today by the devotees of *Santo Niño*. (Source: <https://guidetothephilippines.ph/articles/history-culture/sinulog-festival-cebu-guide>)

Today, the festival is still strongly celebrated. It has grown so much that is now broadcast live in major TV channels and online streaming platforms for the world to see. And the number of people who witness/join the festival live is tremendously growing that it would require even bigger venue to accommodate them. Because of the beauty of the culture of the Filipino people that this traditional festival depicts, it remains one of the country's grandest celebrations and attractions.







# DCCCO opens Ayungon SO

By Pablo L. Pila, Jr., Research and Development Specialist

**Ayungon, Negros Oriental, February 24, 2024** - DCCCO Multipurpose Cooperative has officially opened a satellite office at Deguit Street, Poblacion in Ayungon, Negros Oriental, marking a significant milestone in its commitment to expand services and reach within the community. The opening ceremony, attended by notable local figures including Hon. Mayor Dennis N. Amancio and Hon. Vice Mayor Nelda A. Favillaran, along with the Cooperative's Board of Directors and Department Managers, was a vibrant display of the Cooperative's values and mission.

The event commenced with a Thanksgiving Mass led by Rev. Fr. Edwin A. Acab, offering a moment of reflection and gratitude. This spiritual beginning set a positive tone for the day's celebrations which included a motorcade and the conduct of three consecutive Pre-Membership Education Seminars (PMES) inside the satellite office to accommodate those who were interested to become DCCCO members.

BOD Vice-Chairperson Mary Magdalene Z. Villegas and CEO Mildredo T. Umbac delivered speeches emphasizing the Cooperative's dedication to economic empowerment and sustainable growth in Ayungon. The ribbon-cutting ceremony, participated in by key figures, symbolized the Cooperative's readiness to serve and grow with the Ayungon community.

The day's festivities also featured a motorcade, bringing excitement and awareness of the Cooperative's presence and mission to the streets of Ayungon. The success of the three PMES sessions highlighted the community's keen interest in joining the Cooperative, aligning with DCCCO's goal of fostering informed participation and collective prosperity.

The opening of the DCCCO Ayungon Satellite Office represents a forward step in bringing inclusive financial services and community development opportunities to more people, staying true to its mission of empowering its members and contributing to the socio-economic advancement of Ayungon and the surrounding areas.





# 10<sup>th</sup> Annual Representative Assembly

DCCCO: Our Partner for Sustainable Development









# Unraveling the Dual Nature of AI Technology: Exploring its Advantages and Disadvantages

By Gerald C. Grancapal, Member Relations and Development Officer



Artificial Intelligence (AI) technology sounds amazing, doesn't it? But do we truly understand what AI technology is, how it operates, and who pioneered its development? I know you are also curious to know. Read me and together, let us unravel the nature of AI technology.

In the realm of modern technology, AI stands as both a beacon of hope and a harbinger of apprehension. As AI continues to permeate various facets of our lives, it is imperative to dissect its multifaceted impacts, both beneficial and detrimental. This feature delves into the dichotomy of AI, unraveling its transformative potential while navigating the ethical, societal, and existential dilemmas it presents.

Before we delve into the advantages and disadvantages of AI, let us understand what is AI in the first place. Artificial Intelligence, as defined by [tableau.com](https://www.tableau.com), is a branch of computer science dedicated to creating computers and programs that can replicate human thinking. Some AI programs can learn from their past by analyzing complex sets of data and improve their performance without the help of humans to refine their programming. (<https://www.tableau.com>). In a bird's-eye view, AI enables computer programs to think and learn on their own. It is a simulation of human intelligence, allowing machines to perform tasks that typically require human intervention.

On one hand, AI brings forth a host of benefits. It excels in automating repetitive tasks, freeing up human resources for strategic endeavors, thus, enhancing efficiency and productivity across industries. Furthermore, AI serves as a catalyst for innovation, fostering breakthroughs in fields such as healthcare and finance. With its ability to analyze vast data sets and provide real-time insights, AI empowers organizations to make informed decisions and personalize user experiences, ultimately revolutionizing healthcare delivery and elevating the standard of care.

However, alongside these advantages come significant challenges. Automation driven by AI may lead to the displacement of traditional jobs, exacerbating economic inequality and societal disparities. Ethical concerns

surrounding algorithmic bias and breaches of data privacy cast a shadow on the widespread adoption of AI technologies. Moreover, there is a risk of human dependency on AI which could lead to the erosion of essential skills and capabilities, hindering adaptability and resilience.

The rapid advancement of AI also raises existential concerns, from the potential surpassing of human intelligence to autonomous systems, making morally consequential decisions. Additionally, the integration of AI may disrupt social norms and interpersonal relationships, fostering feelings of alienation and disconnection. (Source: [www.simplelearn.com](http://www.simplelearn.com))

In navigating the complex landscape of AI, it is crucial to proceed with discernment and ethical governance. By responsibly embracing AI and prioritizing human welfare, we can harness its transformative potential while safeguarding against its adverse effects. Let us proceed, guided by principles of equity, accountability, and compassion, ensuring that the future we shape is one of promise and prosperity for all.

For cooperatives, the impact of AI is multifaceted. While it offers opportunities for increased efficiency, improved decision-making, and enhanced financial sustainability, it also presents challenges related to job displacement and data privacy. By carefully navigating these challenges and responsibly harnessing the potential of AI, cooperatives can continue to serve their members effectively in an increasingly digital world.

As time progresses, the relentless march of progress brings forth continuous improvement and development, especially in the realm of technology. However, amidst the excitement of innovation, it is paramount to heed a timeless adage: we must control technology before it controls us. While it is essential to sail the seas of advancement and stay abreast of trends, we must never forget that human intelligence remains the most accurate and rational force. In our pursuit of technological excellence, let us anchor ourselves in the wisdom of moderation, ensuring that our creations serve humanity rather than dominate it.



# Artificial Intelligence



“Ug ang **Dios** lamang ang makahatag og kaalam, walay lain.”

Ang hisgut kabahin sa “Artificial Intelligence” bag-o pa lamang nitumaw sa kalibutan. Mao nga ako mismo kulang pa kaayo sa igong panabut kun unsa gayud kini. Apan, ako magpakatakus sa pagyagyag sa akong hunahuna kabahin niini sumala sa akong nasabtan.

Una sa tanan, akong hubaron ang “intelligence” o “kaalam.” Ang kaalam gasa sa Dios alang sa tawo. Mao ni hinungdan nga nagtudlo ang Simbahang Katoliko nga ang tawo hinimo sumala sa dagway ug larawan sa Dios kay ang Dios mao man ang tinubdan sa kaalam. Ang tawo gigasahan sa Dios og kaalam. Ug ang Dios lamang ang makahatag og kaalam, walay lain.

Sa ato pa, ang nagmugna nianang gitawag og “artificial intelligence” gustong magpaka Dios. Ang unang pangutana ani, kinsa man ang ilang tagaan og “artificial intelligence”? Kun ang tanang hayop ug mga kahoy ilang tagaan og “artificial intelligence”, maunsa man ang hitsura sa kalibutan? Mapareha na kini sa atong makita nga talan-awon sa mga bata nga ang mga hayop ug mga kahoy moestorya maura’g tawo. Mausab na ang Plano sa Dios sa iyang paghimo sa kalibutan. Kining mga tawhana nga nagmugna sa “artificial intelligence” maghimo og laing kalibutan. Tan-awa ra gud? Naa na unya mga baboy nga miembro sa DCCCO. Hahahah! Maayo unta kun maghimo sila og laing kalibutan, dili dinhi sa kalibutan nga ginama sa Dios. Unya, ang mga baboy naa poy ilang kooperatiba sa ilang kalibutan. Kalataw-an!

Nganong maghimo pa man og “artificial intelligence” nga naa may daghang mga tawo nga dunay “natural intelligence” nga hinatag gayud sa Dios. Maayo pa kanang ilang kahago ug mga gasto aron pagmugna sa “artificial intelligence” ilang gamiton aron pagsulbad sa mga kakulangan ug mga suliran sa tawo.

Kun ila gayud ipugos ang “artificial intelligence”, seguridad nga magkagubot ug magkaguliyang ang atong kalibutan. Wala nay han-ay ang kalibutan. Ang mga negosyo ug uban pang mga hut-ong sa katilingban magka bulubalintong ug dili na gayud magkadimao. Mao na unya ni ang hinungdan nga ang kalibutan mobuto sa iyang kaugalingon. Ug matapos kitang tanan.

## Araw ng mga Pus



Ni Sheena Pearl G. Rodeo, Research and Development Specialist

Sa bawat pag-ikot ng kalendaryo, ang ika-14 ng Pebrero ay hindi lamang isang simpleng petsa, kundi isang espesyal na araw na binabaybay ng maraming tao sa buong mundo – ito ang Araw ng mga Pus o mas kilala bilang *Valentine's Day*. Ang Araw ng mga Pus ay nag-iba mula sa simpleng pagdiriwang ng pagmamahal tungo sa isang okasyon na nagpapakita rin ng pagpapahalaga ng mga tao sa kanilang mga kaibigan at pamilya. Subalit, paano nga ba nakaka-apekto ang kaganapang ito sa buhay ng mga miyembro, kawani, at sa mas malawak na komunidad ng DCCCO Multipurpose Cooperative?

Sa bawat taon, ang pagdiriwang ng araw na ito ay nagiging espesyal na okasyon sa DCCCO. Ito ay hindi lamang isang simpleng pagpapakita ng romantikong pagmamahalan, kundi isang pagkakataon din para sa mga miyembro ng Kooperatiba na magbahagi ng pagmamahal at pagpapahalaga sa isa't isa. Sa loob ng DCCCO, ang mga kawani ng Kooperatiba ay masiglang nagbibigayan ng munting regalo kung saan ito ay nagiging simbolo ng kanilang pagkilala at suporta sa isa't isa na naglalayong palakasin ang kanilang samahan.

Ngunit hindi lamang sa loob ng DCCCO naiiba ang pagdiriwang ng Araw ng mga Pus. Sa buong komunidad, ito ay nagbibigay-diin sa mas malawak na pag-unlad ng pagkakaibigan at pagsasama. Ito ay isang araw na puno ng pagmamahal at pagbibigayan, hindi lamang para sa romantikong relasyon, kundi pati na rin para sa pagpapahalaga sa pamilya, mga kaibigan, at mga kasamahan sa buhay. Hindi lamang ito limitado sa romantikong pag-ibig, kundi ito ay nagsisilbi rin na isang pagkakataon para sa mga tao na magbahagi ng simpleng kilos ng kabaitan at pagpapahalaga sa isa't isa. Ang araw na ito ay nagdadala sa mga tao sa isang mas malapitang ugnayan, nagpapalaganap ng positibong enerhiya, at nagpapalawak ng kanilang pagmamahal sa bawat isa.

Ang Araw ng mga Pus ay isang magandang pagkakataon upang ipakita ang ating pagpapahalaga sa mga mahalagang tao sa ating buhay at palakasin ang samahan ng bawat isa. Ito ay panahon upang magbahagi ng pag-ibig at positibong enerhiya, lumikha ng pakiramdam ng pagkakaisa na hindi lamang nakatuon sa romantikong relasyon. Sa pamamagitan ng pagsasagawa ng mga kilos ng kabaitan at

pagpapahalaga sa Araw ng mga Pus, maaari nating palakasin ang mga ugnayan at bumuo ng mas magandang kapaligiran para sa lahat.

Sa pagdiriwang natin ng Araw ng mga Pus, mahalaga ang pagtanda sa katotohanan na ang pag-ibig ay may iba't ibang anyo at maaaring ipahayag sa maraming paraan. Maging ito ay simpleng aktong kabaitan, masiglang pakikisalamuha, o isang simpleng regalo, ang pagpapahalaga sa mga nasa paligid natin ay maaaring magkaroon ng malaking epekto sa bawat isa. Sa pamamagitan ng pagpapakalat ng pag-ibig at positibong enerhiya, maaari nating gawing mas masaya ang damdamin ng mga taong mahalaga sa atin at palakasin ang ating mga koneksyon sa kanila. Gamitin natin ang araw na ito bilang paalala na pahalagahan ang mga tao sa ating buhay at laging magsikap na itaguyod ang pag-ibig at suporta sa ating mga relasyon.

Ngunit huwag nating limitahan ang pagpapahayag ng pag-ibig sa isang araw lamang sa isang taon, bagkus gawin itong pang-araw-araw na gawain na ipakita ang ating pagpapahalaga at pag-aalaga sa mga taong mahalaga sa ating buhay. Ang pag-ibig ay isang makapangyarihang puwersa na maaaring magdala ng ligaya at kasiyahan hindi lamang sa nagbibigay, kundi pati na rin sa tumatanggap. Kaya't gawin natin ang lahat ng ating makakaya na ipalaganap ang pag-ibig saan mang lugar tayo magpunta.

Sa DCCCO, isinusulong natin ang pagtataglay ng pagmamahalan at kabaitan hindi lamang tuwing may espesyal na okasyon, kundi pati sa pang-araw-araw na buhay. Ito'y hindi lamang isang katangian kundi isang prinsipyo ng ating kooperatiba na naglalayong mapanatili ang positibong kapaligiran at pagkakaisa. Sa ganitong paraan, hinihikayat natin ang bawat isa na maging bukas palagi sa pagbibigay ng pagmamahal at kabuluhan sa kapwa, at gawing bahagi ng ating araw-araw na pamumuhay ang pagtataglay ng mga ito.



# Pinoy Tayo!



# Celebrating Health and Awareness: A Milestone in DCCCO's 56<sup>th</sup> Founding Anniversary

By Albert T. Trumata, Social Media and Events Specialist

In the spirit of celebration and continued commitment to member welfare, the DCCCO Multipurpose Cooperative marked a significant chapter of its 56<sup>th</sup> Founding Anniversary with a pivotal Gender and Development Activity. Held on Saturday, February 17, 2024, from 3 p.m. to 5 p.m., the Crescencia Magbanua Hall, situated at the 4th floor of the DCCCO Building in Dumaguete City, was transformed into a venue of learning and empowerment focusing on men's health.

The session, dedicated to Benign Prostatic Hyperplasia (BPH) and Prostate Cancer Awareness, was an integral part of the anniversary activities, underscoring DCCCO's holistic approach to its members' well-being. Esteemed Dr. Marc Juvic S. Baviera led the discussion, providing invaluable insights and guidance on these critical health issues that affect a significant portion of the male population.

The local turnout was heartening, with 13 members participating face to face in Dumaguete. This local engagement was amplified through the power of technology, with branches across the Cooperative's network joining in via Zoom. Each branch had 10 members participating, ensuring the message of health and prevention reached a wide audience. Additionally, the session was broadcast live on the Cooperative's Facebook page, KASANAG, making the information accessible to an even broader audience.

This educational initiative was a testament to DCCCO's commitment to improve not just the financial success of its members but also their physical health and overall well-being. The focus on BPH and Prostate Cancer



Awareness during the Cooperative's 56<sup>th</sup> Founding Anniversary festivities highlighted the importance of health education and preventive care in building a stronger, more resilient community.

The event not only celebrated DCCCO's past achievements but also paved the way for a future where health, education, and mutual support are paramount. By integrating this important health awareness session into the anniversary activities, DCCCO reinforced its role as a partner in development, not just in economic terms but in fostering a healthy, informed, and empowered community.

As DCCCO looks ahead, it carries with it the lessons and successes of this health awareness initiative. The Cooperative remains steadfast in its mission to uplift the lives of its members, ensuring that as it grows older, it also grows wiser, stronger, and more compassionate. The 56<sup>th</sup> Founding Anniversary of DCCCO is a celebration of progress, unity, and a renewed pledge to the holistic development of its members and the community at large.

## DCCCO Expands Its Reach: New Locations, Developments

By Albert T. Trumata, Social Media and Events Specialist

DCCCO Multipurpose Cooperative is embarking on a significant expansion and relocation strategy to better serve its members and accommodate its growing services. With a mission to provide excellent financial services and promote community development, DCCCO announces the relocation of its Siaton Satellite Office and the opening of new satellite offices in Ayungon and Bacong, Negros Oriental.

### Ayungon Satellite Office Now Open

In a move to extend its reach and support more members and potential members, DCCCO proudly announces the opening of its Ayungon Satellite Office. Located at Deguit Street, Poblacion, Ayungon, Negros Oriental, the office officially opened its doors on February 24, 2024. This strategic expansion allows DCCCO to serve existing members better and welcome new members who wish to join the Cooperative's growing family. The Ayungon Satellite Office is equipped to offer a range of services, from savings and loans to financial education seminars.

### Siaton Satellite Office on the Move

Currently located at the San Nicolas de Bari Parish Compound in Poblacion 1, Siaton, the DCCCO Siaton Satellite Office is set to move to a new address. The future home of the office will be at Lorenzo's Building situated along McKinley Street, Barangay 2, Siaton, Negros Oriental. Construction is already underway, with the Cooperative aiming to offer a

more accessible and enhanced service experience to its members in Siaton and the surrounding areas. The new location is poised to provide a spacious and modern facility, reflecting DCCCO's commitment to growth and member satisfaction.

### Anticipated Opening of Bacong Satellite Office

Furthering its expansion, DCCCO is excited to announce the upcoming opening of a new satellite office in Bacong, Negros Oriental. The soon-to-rise Bacong Satellite Office will be located at Leon Kilat Mall in Poblacion, Bacong, offering easy access to members and enhancing DCCCO's presence in the area. This development is part of DCCCO's ongoing efforts to reach underserved communities and provide them with valuable financial solutions and opportunities for economic growth.

These strategic moves and expansions underscore DCCCO's commitment to its mission of uplifting the quality of life of its members through financial services and community development initiatives. By bringing its services closer to its members and investing in new facilities, DCCCO is setting the stage for continued growth and enhanced member services.

As DCCCO looks to the future, it remains dedicated to fostering strong community ties, promoting financial literacy, and supporting the economic well-being of its members across Negros Oriental and beyond.





# Unlocking the Portal to Convenience: **DCCCO** Online Membership Application

By Gerald C. Grancapal, Member Relations and Development Officer

In the realm of modern technology, convenience reigns supreme. As we tread the paths of technological advancement, the need for seamless, user-friendly solutions has become more imperative than ever. Enter the much-anticipated DCCCO Online Membership Application (DOMA), a magical key that unlocks the door to effortless membership enrollment.

For far too long, the traditional methods of joining cooperative institutions have been fraught with cumbersome paperwork and tedious processes. But fear not, for a new dawn is upon us. With the unveiling of the DOMA, the journey towards becoming a member of DCCCO has been infused with enchantment and ease.

Imagine a world where the hustle and bustle of daily life no longer stand in the way of securing your membership. With just a few clicks, the once daunting task of filling out forms and gathering documents transforms into a captivating digital experience. This platform not only simplifies the application process but also elevates it to an entirely new level of efficiency and accessibility.

Gone are the days of waits and queues. The DOMA beckons you into a realm where time is of the essence and every moment is cherished. From the comfort of your own home or anywhere else, embark on a journey that transcends the boundaries of traditional banking norms.

But what truly sets this online marvel apart is not just its convenience but also its commitment to excellence. Behind its seamless interface lies a team of dedicated professionals, working tirelessly to ensure that your transition into membership is nothing short of magical. Whether you are a seasoned financial expert or a newcomer to the world of cooperatives, rest assured that you are in good hands.

Indeed, DCCCO is true to its tagline, **We Care**. Together, let us embrace the future, hand in hand, and embark on this remarkable journey with the DCCCO Online Membership Application as our guide.





# DCCCO Online



**DCCCO Online Membership Application (DOMA)**

This opportunity is open to all Filipinos of legal age who have completed the prescribed Pre-Membership Education Webinar (PMEW) or Pre-Membership Education Seminar (PMEES). General guidelines on Membership Policy shall apply.

**MEMBERSHIP APPLICATION**

Personal Info 1 Other Info 2 Required Docs 3 Subject 4

Note: All items are required. Please type N/A if an item is not applicable except DO.

Personal Details:

Branch: \_\_\_\_\_

Type: \_\_\_\_\_

Dr Profile: \_\_\_\_\_

Age: \_\_\_\_\_

Sex: \_\_\_\_\_

Marital Status: \_\_\_\_\_

Education: \_\_\_\_\_

Office: N/A

Last Name: \_\_\_\_\_

First Name: \_\_\_\_\_

First Name: \_\_\_\_\_

MEMBERSHIP APPLICATION

Personal Info 1 Other Info 2 Required Docs 3 Subject 4

Note: All items are required. Please type N/A if an item is not applicable except DO.

Current Address:

Province: \_\_\_\_\_

City / Municipality: \_\_\_\_\_

Barangay: \_\_\_\_\_

Room/Floor/Blg Name/No/Street/Post: \_\_\_\_\_

Years of Residence: \_\_\_\_\_

Years of Residence: \_\_\_\_\_

Email Address: \_\_\_\_\_

Facebook Account: \_\_\_\_\_

Reason for Joining DCCCO: \_\_\_\_\_

Next



visit [www.dccco.coop](http://www.dccco.coop)

**Tabs 1 and 2:**  
Fill-out the required fields  
and click **Next**.



# Membership Application (DOMA)

**MEMBERSHIP APPLICATION**

Personal Info    Other Info    Required Docs    Submit

1    2    3    4

Note: All items are required. Please type N/A, if an item is not applicable except (1).

Required Documents

(1) Birth Certificate or Marriage Certificate (if married)  
 No file chosen

(2) Certificate of Attendance (PMES/MEW)  
 No file chosen

(3) DCCCO consent picture  
 No file chosen

(4) Selfie Photo with any valid ID  
   
 Your captured image will appear here...

(5) Filing-up 401k Savings Account Agreement  
 Page 1:  No file chosen  
 Page 2:  No file chosen

(6) Certificate of Attendance (PMES/MEW)  
 No file chosen

(7) Selfie picture  
 No file chosen

1    2    3    4    Next

(4) Selfie Photo with any valid ID



Your captured image will appear here...

(5) Filing-up 401k Savings Account Agreement  
 Page 1:  No file chosen  
 Page 2:  No file chosen

1    2    3    4    Next

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**MEMBERSHIP APPLICATION**

Personal Info    Other Info    Required Docs

1    2    3

Note: All items are required. Please type N/A, if an item is not applicable except (1).

I hereby apply for membership with the DCCCO Multipurpose Cooperative and agree to faithfully obey its rules and regulations as set forth in its By-Laws and amendments thereof, the general membership as well as the Board of Directors' decisions and resolutions.

I certify that all the statements above are true and correct to the best of my knowledge and ability. Further, I acknowledge and authorize further disclosure of my personal information as mandated by applicable laws (RA 9520, RA 9510, RA 10173).

1    2    3    4    Back    Submit

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**MEMBERSHIP APPLICATION**

Personal Info    Other Info    Required Docs    Submit

1    2    3    4

Successfully returned your membership application which is subject for verification and approval. A copy of the Membership Application is sent to your email address at [info@ccp.com](mailto:info@ccp.com).

Thank you for choosing DCCCO with your personal cooperation in providing financial institutions.

**Wait for confirmation message to confirm receipt of your application.**

**Tab 3:**  
Upload necessary documents and click **Next**.

**Tab 4:**  
Click certification checkbox and click **Submit**.





## DCCCO Hotel

Upper Luke Wright Street, Dumaguete City  
Negros Oriental, Philippines 6200

(035) 522 - 3203 | (035) 415 - 2537

hotel@dccco.coop

DCCCO.Hotel

### INCLUSIONS

- Breakfast Buffet
- Complimentary Coffee Facilities
- Bath and Personal Care Amenities
- Swimming Pool Access

\* Breakfast Buffet also accepts walk-ins



## DCCCO Multipurpose Cooperative

in partnership with



# Family Medical Insurance

### Up to Php30,000.00 Insurance Coverage

Premium: **Php 3,000.00 ONLY** ✓ 1 year Coverage  
Renewable Yearly  
NO Medical Examination Required



#### ELIGIBILITY:

1. Regular Member
2. Has Capacity to Pay
3. Has an existing Insurance Fund Savings of any amount prior to loan availment.

### Family Medical Insurance Loan

The **Family Medical Insurance Loan** is a special loan product granted to eligible members to cover the annual premium of the **Family Medical Insurance (FaMI)**.

**Loanable Amount: Php3,000.00**