



KASANAG

The Official Publication of DCCCO Multipurpose Cooperative

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It took many months of planning to make the 8th ARA happen considering all the logistics involved especially where technology is concerned. So finally after two years of hiatus due to COVID 19 and the damage caused by typhoon Odette last December 2021, DCCCO held its first blended Annual Representative Assembly on August 14, 2022 with the theme "Rising in Solidarity amidst Uncertainty". It was participated in by the nine (9) DCCCO branches and recorded a total number of attendees of three thousand five hundred eleven (3,511) members, equivalent to 62.61% of the total ARA Representatives.

Present at the Lamberto L. Macias Sports and Cultural Center were elected members from Sibulan and Dumaguete while other branches had their own venues and were hooked up via Zoom. Registration started at 6:00am until 10am. The Most Rev. Bishop Julito B. Cortes, D.D. concelebrated the Thanksgiving Mass with Rev. Fathers Hendrix C. Alar and Geremvit I. Truno.

The program was hosted by Mr. Gilbert Sedigo prior to the start of the business meeting to welcome all the members onsite and off-site. Dance and song numbers were also presented to entertain the audience. The occasion was also graced by presence of the Regional Director of the Cooperative Development Authority Region VII in the person of Engr. Doreen C. Ancheta who despite having sent a pre-recorded message for DCCCO and its members chose to deliver her message personally to the surprise of every one.

She inspired all officers and members when she said to keep on dreaming on how we wanted the cooperative to become a hundred years after, for we are one of the billionaire cooperatives not only in Region 7 but nationwide. She added that as members we should also ask ourselves if what we have done for DCCCO is already enough or if there is still more that we could do as part of our responsibility as member-owners. A simple yet strong message to ponder on

for each and every one of us and to evaluate ourselves on how we are as members.

During the conduct of business meeting various concerns, suggestions, comments, feedback and issues were being raised by the members. These were given importance, addressed and explained by the Board of Directors. Election of the new sets of Board of Directors, Audit Committee Members, and Election Committee Members through an electronic voting system also took place. This is also one of the innovations DCCCO implemented in the conduct of the ARA.

On the other hand, to give thanks to the members for their continued support and patronage to the cooperative, two (2) of our them were recognized and awarded as Most Outstanding Platinum Members.

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RISING FROM THE PANDEMIC CHALLENGE

by Dir. Edilberito "Jun" B. Euraoba II

Recently the cooperative mantra "People Helping People" has been directly challenged by the worldwide pandemic COVID-19 that resulted to disintegration, economic turmoil, health issues, and social crisis not only locally but the entire world.

Data from Asian Development Bank (ADB) disclosed that the pandemic has pushed around 75 to 80 million people in emerging Asian economies into extreme poverty in a worldwide scale where about 800 to 900 million people are living within \$3.20 threshold per person or roughly an average of P188.80 daily income which is not enough to provide the basic necessities of food, shelter, and education.

With the ongoing trend the numbers will definitely go up given the rising inflation, skyrocketing prices of fuel products due to the ongoing Russian and Ukraine war, on top of these are the worsening calamities brought about by climate change that affected the vulnerable sector such as children, elderlies, persons with disabilities among others.

With a very bleak picture ahead of us, is there a hope that we can rise from this challenge? Winston Churchill, a former British Prime Minister once said, all the greatest things are simple and many can be expressed in single word: freedom, justice, honor, duty, mercy, HOPE. unless we have hope we can never surmount this challenge but if we have hope nobody can stop us from succeeding.

I remember in March 2014 when I joined four highly experienced bikers who walked, swam and biked from Bayawan City to Ilo-Ilo City to push for our advocacy to sympathize with the victims of typhoon Yolanda that hit our country on November 8, 2013. Yolanda was one of the strongest storms ever recorded to make a landfall in the Philippines with winds gusting 230 mph, the super typhoon that practically left 4.1 million displaced victims and thousands of fatalities in Leyte.

The bike advocacy that I joined was physically and mentally exhausting because in the first place I do not know how to bike and we have to travel close to 700 kilometers, was hypertensive, overweight, and not athletic, thankfully we reached our destination in Jaro Ilo-Ilo and we were welcomed with a modest get together courtesy by the late Jaro Archbishop His Excellency, Angel Lagdameo.

However, a few hours later when we attended a Press Conference moderated by environmental advocate Nicanor "Nick" Perlas, he flatly rejected me when I raised my hand to join with the speakers because to him I was a neophyte and was not even part of the

Official Team but when I persisted to be given just one minute, he obliged with a caution that only for one minute.

Things drastically changed when I told the crowd composed of local and international environmental advocates that our theme "Disaster from Chaos to Rebirth" is unrealistic because there is one thing certain that our environment will experience in the near future "there is no rebirth, only Death." But Hope started to spark when I shared to them my biking experience that against all odds physically, mentally, and emotionally I was able to finish our task with practically zero long ride experience and that was because everytime that I said "dili na nako kaya" I can no longer make it somebody from our group will encourage me to go on and to take the extra weight from me and

to take the extra weight from me and to carry it himself and to celebrate whenever small success of climbing uphill were realized and provided support when muscle cramps were unbearable.

Which lead me to conclude that while pushing for a rebirth in our environmental woes is quiet impossible but nothing is impossible if we continue to have HOPE and work together even in our own small ways to restore our environment and realize the Rebirth that we all wanted to happen.

At this point, the strict and blunt straightforward Nick Perlas turned 360 degrees and said, "this man essentially captures the reason of why we are all here."

The same call is before us, to rise above the challenge of COVID 19 and while the task is daunting nevertheless we should not lose HOPE and while we look at the Macro Level of the pandemic this should not leave us overwhelmed and immobilized instead we can help in cushioning its impact by starting to act and solve local problems by virtue of shared humanity by reaching out to the vulnerable sectors.

As one of the Billionaire Cooperatives in the Philippines we are not expected to do great things one time but we must start fixing the problem from the bottom and not from the top adopting the so called bottoms-up principle giving more importance to individual members

Let us remember that individual members are the true foundation of the Cooperatives and



we must reach out to them through our Business Development Service (BDS), diversified loan products and compassionate service. We help those who are in need and extend to them our understanding and assistance to help the COVID victims be on their feet again but this should not deter us from going after those members who are using the pandemic as an alibi or cover up to ran away from their obligations as we have this fiduciary relationship to our members, one that is characterized by high trust.

We should focus our resources to empower the individual members and by empowering them, this will result to an empowered Cooperative and will also result to an empowered nation thereby successfully rising from this worldwide pandemic called COVID-19.

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KOOP KAPATID PROGRAM GAINS SUPPORT

by CEO Milredo T. Umbac, DM-HRM, DE

The Cooperative Development Authority as the primary agency supervising the cooperative movement in the country, contemplates ways to help cooperatives develop continuously. One of its ways is to have partnership and coordinative efforts with successful cooperatives through the KOOP KAPATID (Big Brother Small Brother) Program – putting into practice and application of the Internationally Accepted Principle of Cooperation among Cooperatives. This principle is an important approach to provide development interventions and technical assistance to the cooperatives. The Program aims to help and improve cooperative management, governance, and business operations by providing technical, financial, or other types of assistance to micro and small cooperatives.

On its part, DCCCO represented by its Chairperson of the Board of Directors, Mary Magdalene Z. Villegas, entered into a Tripartite Memorandum of Agreement with the Cooperative Development Authority- Region VII through Director Nora P. Patron, PhD., and the following partner cooperatives last October 12, 2021:

1. Lihok Bunga Neighborhood Agricultural Cooperative (LIBUNACOOOP) of Bunga, Dauin, Negros Oriental;
2. Marait Dauis Bay-ang Anhawan Agricultural Cooperative (MADABAYACO) of Anhawan, Dauin, Negros Oriental; and
3. Baslay Highland Agricultural Cooperative

(BASHACO) of Baslay, Dauin, Negros Oriental

Since October 12, 2021, the following are the activities and interventions conducted by DCCCO Multipurpose Cooperative in support to the Koop Kapatid Program:

1. Conduct of the Trainer's Training for the Conduct of the Pre-Membership Education Seminar. The training was in partnership with PFCCO – Visayas League, St. Catherine Family Helper Project, Inc. and the Municipal Government of Dauin, Negros Oriental.
2. Conduct of the following CDA mandatory trainings in partnership with PFCCO – Visayas League:
 - a. Fundamentals of Cooperatives
 - b. Cooperative Governance
 - c. Basic Accounting for Non-Accountants in which the follow-up coaching and mentoring was initiated by Dir. Cristina O. Jumawan and AAM Sheree Mae I. Javier. May the intervention be supported by the CPAs from Head and Main Office in a regular manner until such time all the financial systems with required supporting documents are installed and partners' skills are acceptable.
 - d. Financial Management
3. Coordinated with NATCCO for BASHACO Manager and Marketing Committee to attend the Social Media and Digital Marketing Seminar-Workshop
4. Extended P246,450.00 soft loan to BASHACO for the purchase of one (1) unit

Espresso Coffee Machine.

Per Koop Kapatid Program 2022 Budget, the following are the remaining planned activities need to be conducted:

1. Cooperative of Pinamungahan, Cebu and South Negros Agricultural Multipurpose Cooperative of Siaton, Negros Oriental. This exposure is a prelude to the soon to be conducted Strategic Planning. The objective of the activity to provide participants with a concrete manifestation of what is a cooperative and how it works, structure and management of community cooperative, and importance of the involvement of youth and succession planning, and the development and management of community enterprises and social services. Strategic planning will help these cooperatives to align their organizational structure to the challenges at hand as well as to its strategic directions they are going to chart. At the same, these cooperatives will formulate the initiatives and programs addressing following perspectives: member-customer, organizational capacity, financial perspective and internal business processes.
2. Merchandizing and Marketing Seminar-workshop
3. Credit Management Seminar
4. Coaching and Mentoring in the installation of the partner-cooperative's books of accounts and accounting system.

TRADE FAIR LAUNCHED

by Richie V. Ordoñez



A Trade Fair through DCCCO's Business Development Services Program was launched last June 17-18, 2022 at the Quezon Park, Dumaguete City. The event was participated in by the different members coming from the nine (9) branches namely; Dumaguete, Bais, Bayawan, Guihulngan, Carcar, Sibulan, San Carlos, Siquijor and Kabankalan. Not only that, there were other partner agencies who joined the

other partner agencies who joined the Agriculture (DA), the Department of Trade and Industry (DTI), The Department of Science and Technology (DOST), NOHHSCO and the Fish Right. A variety of local products were displayed during the whole event from locally grown vegetable to home-made delicacies and native handicrafts. The purpose of this two-day event was to help DCCCO members promote and market their products. This is in line with its Business Development Services (BDS) program where support and opportunities are provided for members who are entrepreneurs or who aspire to engage in business. The event started with a welcome remarks by the OIC – CEO Ms. Sheree Mae I. Javier and was followed with a ribbon

cutting by one of the incorporators, Ms. Patria Fortich. On the last day, the event culminated with a short program to give recognition and awards to the participants and to the winners of the booth contest. The branches that garnered high scores were Kabankalan who got the 1st place, followed by Dumaguete Branch and Guihulngan Branch, 2nd and 3rd places respectively.



DYZLC HOLDS 2ND ANNUAL GENERAL ASSEMBLY

by Honey Mae R. Grepon



DCCCO Youth Zone Laboratory Cooperative (DYZLC) is a laboratory cooperative of DCCCO Multipurpose Cooperative duly recognized by the Cooperative Development Authority (CDA) on December 18, 2018. As a cooperative, DYZLC shall conduct yearly assembly meetings. However, due to the health restrictions brought by the COVID-19 Pandemic and the unavailability of necessary technologies, DYZLC was not able to conduct its Annual General Assembly for two years. But then, on July 17, 2022, the 2nd Annual General Assembly (AGA) was made possible.

The assembly was facilitated through an online platform called ZOOM Virtual Conferencing with a live stream on Facebook in the 2nd DYZLC Annual General Assembly Private Group. Pre-registration was done from June 17, 2022 to July 15, 2022 through a secured Google Form link. After thorough verification, 3,974 DYZLC members aged 7 to 17 years old successfully registered.

This constituted 25.11% of the total 15,827 members of DYZLC.

The assembly started with opening ceremonies, followed by the Words of Welcome from the former DYZLC Board of Directors (BOD) Chairperson Dir. Mikka Angela A. Tumaca, a message from the former Chief Executive Officer (CEO) of DCCCO Mrs. Flordeliz V. Bokingkito, and the conduct of the Business Meeting presided by the DYZLC BOD Chairperson. The agenda of the meeting were the election of DYZLC Board of Directors (BOD), DYZLC Audit Committee (AC) officers and DYZLC Election Committee (EleCom) officers, presentation of DYZLC BOD Chairperson's Report and Treasurer's Report and presentation and approval of the 2022-2026 DYZLC Strategic Plan, 2022 Laboratory Cooperative Plan and the proposed amendments to the Laboratory Cooperative Manual of Operations.

From the election that was conducted, the new DYZLC Officers are as follows:

DYZLC Board of Directors

Paula Louise G. Tampos
Mark F. Lerasan
Marianne Barachielle S. Alabado
Jones Syrha Pearl G. Setomira
Jasmin E. Suerte

DYZLC Audit Committee Officers

Jayverluz Nicole L. Deque
Mejah Grace A. Butalon
Athens Deru C. Mortillero

DYZLC Election Committee Officers

Mae Therese C. Cabije
Ericka Chea A. Eregil
Rheagil Danjelyn C. Pancho

Lucky members also won door prizes such as thirty-six (36) sets of school supplies, two (2) units of Bluetooth speakers, two (2) units of powerbanks, two (2) units of headphones, two (2) units of electric kettles, five (5) units of Smart prepaid WIFI Modem and five (5) units of Globe prepaid WIFI Modem. Photos of the 2nd Annual General Assembly and the list of winners can be viewed on the Authorized Facebook Page of DCCCO Youth Zone Laboratory Cooperative.

Behind the success of the AGA is the Youth Program Coordinator Honey Mae R. Grepon, staff of the Member Relations and Development/Research and Marketing Division (MRD/RMD) headed by the former MRD/RM Manager Mr. Mildredo T. Umbac, Information System Manager Nashvell E. Ombi-on, the Guardian Cooperative headed by the former CEO Mrs. Flordeliz V. Bokingkito and the Board of Directors of DCCCO headed by the former BOD Chairperson Dir. Mary Magdalene Z. Villegas.



LEARNING VISIT TO LAMAC MPC

by Jasmin E. Suerte



A few personnel of DCCCO MPC had the chance to visit LAMAC MPC for a Lakbay-Aral last August 25 and 26, 2022. This was participated in by the MESO of Bayawan, Dumaguete, Bais and Guihulngan. With them were the YZLC youth leaders who also had the chance to be exposed to the said cooperative. It was indeed a very insightful trip since we had

the opportunity to know the humble beginnings of LAMAC and how they continue to exist for 53 years with all the struggles and challenges. The group also had the chance to interact with their staff and employees especially the youth who showcased their talents on the first night. The night even became more delightful when the YZLC youth was given the chance to make acquaintances with the LAMAC youth. An exchange of warm thoughts, feelings and social interactions were made. On the next day, we were able to visit the different livelihood projects of the said cooperative starting from their youth printing and tailoring shop, the water buffalo farm, the processing center for carabaos' milk and up to their restaurants.

There were other projects that we were not able to visit due to time constraint. But as the group bid their farewell, the visit will always bring good memories of the cooperative and how it has changed the life of the people living in their community.



AFLATOUN: ASIA REGIONAL MEETING IN BALI, INDONESIA

by Honey Mae R. Grepon



Two representatives from DCCCO Multipurpose Cooperative, namely: Youth Program Coordinator Honey Mae R. Grepon and Member Specialist Lorilyn T. Alam, participated in the "Strategize the Future with Social and Financial Education (SFE) for Children and Youth" Asia Regional Meeting on August 14 to 19, 2022 in Bali, Indonesia. This meeting was the first in-person event for Aflatoun partners since the 2019 International Conference.

Aflatoun is a global movement that works with more than 300+ partners including governments, Central Banks, foundations, private sector corporations and non-governmental organizations (NGOs) in more than 100 countries. In DCCCO Youth Zone Laboratory Cooperative (DYZLC) alone, the cooperative has eighty-nine (89) Aflatoun Partner Schools with 7,655 members and an accumulated savings deposit of P9,027,050.32. Aflatoun develops educational resources focusing on Social & Financial Education to allow children and young people to break the intergenerational cycle of inequality by becoming socially and economically empowered, they are inspired to discover their talents and stand up for their rights (Aflatoun International, 2022).

The participants explored the best practices among Aflatoun partners in Asia

in the implementation of the Aflatot, Aflatoun, Aflateen/+, and AflaYouth programs and discussed how to deliver these programs more effectively in the future. They also learned the process of integrating SFE into the national education curriculum and the best fit model for integrating SFE. They were also exposed to the concept and implementation mechanism of the Youth Forum of SFE, discussed more detail on curriculum revision and how to optimize supplement, the strategy for 5 years capacity building and fundraising strategy for SFE including approaching private banks using School bank product. Lastly, they learned about how to best use the digital learning product in Asian context, to learn the monitoring and evaluation tools of Aflatoun, and the most effective way of using M&E tools for measuring the output, outcome, and impact of the program.

The two young staffs from DCCCO realized that the Aflatoun Program of DYZLC has lots of things to improve. The meeting is greatly beneficial to them and to the laboratory cooperative for it brought fresh ideas and initiatives. The learnings from the meeting will surely be used for the improvement of DYZLC's Aflatoun Program in the years to come.

As cited from the famous quote of Dr. Jose Rizal "Ang Kabataan ang Pag-asa ng Bayan", devoting effort, funds, and time in improving the lives of young individuals and developing their potential is an important mission.



Page 1 continuation... Various door prizes were also prepared for all the attendees of the assembly as indicated below:

For the ARA Papremyo:

1. 150 sacks of 10 kls of rice.
2. 30 sacks of 25 kls of rice.
3. 50 sacks of 50 kls of rice.

For the ARA Minor Door Prizes

1. 6 pcs - Rechargeable Stand Fan
2. 10 pcs - Samsung A03
3. 2 pcs - HP Printer Ink Colored Wifi
4. 5 pcs - Samsung Galaxy Tab A7 Lite
5. 3 pcs - Toseek Mountain Bike
6. 5 pcs - Computer Set with Printer
7. 5 pcs - Asus Laptop (Core i5)

For the ARA Major Door Prizes

1. 3 units -
Honda Click 125 Motorcycles
2. 2 units - Chariots
3. 1 unit - Multicab.

It was electronically drawn where all members including those present in the branches had also the chance to win. Towards the end of the program, attendees in all branches have participated enthusiastically in the live dance facilitated by the Master of Ceremony. And lastly, DCCCO Multipurpose Cooperative gave its warmest gratitude to all its members, employees and stakeholders for the successful conduct of the first ever blended, simultaneous Annual Representative Assembly. Indeed, DCCCO took the lead to show others that with unity nothing is impossible and will continue to help and sustain its members to stand true to its battle cry "We Care".

NEW SET OF OFFICERS



REGULAR COMMITTEES

Election Committee

Atty. Rosemarie A. Rusell
Atty. Kristine Jaluag-Dagoy
Ms. Fay Gameth Buscato

Audit Committee

Grace E. Caseres, CPA
PJ O. Paglinawan, CPA
Jemsdey O. Dales, CPA

Ethics Committee

Rev. Fr. Ben Eric C. Lozada
Atty. Rey C. Himpayan
Annie B. Bacanto

Mediation and Conciliation Committee

ACP Lalaine Erames-Cimafranca
Mrs. Lumel Dael-Chiu
ACP Angela Charina M. Cortes-Garces

Gender and Development Committee

Dr. James Jed R. Rosales
ACP May Flor V. Duka, DE
Atty. Ronie G. Abrinica, DE
HRM Andrian S. Flores, DE
Consolacion C. Unabia, Ph.D.

Education, Training and Information Committee

Dumaguete

Dir. May Flor V. Duka, DE
Mary Magdalene Z. Villegas, CPA
Flora U. Aboy
Marlon Tanilon
Cesar T. Tinay

Bais

Cecil John G. Vergara
Susana S. Villalongja, Ph.D.
Dr. Ma. Sarah Fatima Valencia

Bayawan

Raymund L. Cabije
Ritchie M. Mortillero
Maria Gina Quindo

Guihulngan

Juliano C. Montero, CPA
Randy Brando C. Woo
Renilyn C. Bulac

Siquijor

Elizabeth C. Bucol
Shaly B. Yuag
Teresita M. Suan

San Carlos

Ma. Jojie R. Sy
Arlene A. Barneso
Antonietta A. Mendoza

Kabankalan

Andro Baterna
Jaime Taguibulosan
Engelie Pillado

Sibulan

Andrew C. Banquerigo
Retchiel O. Abol
Easter C. Palopalo

Carcar

Rowena Patino Atienza
Randy Dinsay
Romulo Marinduque

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Chief Executive Officer:

Mildredo T. Umbac, DM-HRM, MBA, DE

DCCCO WITH CLIMBS: BEYOND SERVICE

by Atty. May Flor V. Duka



Invited to join the 50th Annual General Assembly of CLIMBS Life and General Insurance Cooperative, DCCCO made its presence as it joins the assembly after the pandemic. The Annual GA with the theme CLIMBS @50: Beyond Numbers, Beyond Borders, was conducted last July 8, 2022 at Vivace Events Center Cebu Ocean Park Cebu City, with 204 cooperatives and more than a thousand delegates from North to South of the Philippines, the assembly was well attended and reached its required quorum to conduct its business.

The Insurance Commissioner Dennis Funa, CDA Usec Joseph Encabo and

President and CEO Noel D. Raboy gave their talk some of which were delivered personally and through recorded messages and or representative to give encouragement and support to the said assembly addressing all cooperatives and informing the delegates as to the good performance of CLIMBS. Aably handled by its Chairperson of the Board of Directors Fr. Elmo P. Manching, the annual report was made including introduction of significant amendments on its existing by laws which was duly approved by the assembly.

Thereafter, the presentation of candidates for Board of directors and officers followed. Among the candidates was DCCCO MPC duly represented by Atty. May Flor V. Duka as candidate for Board of Director in the Visayas. The election ensued thereafter and the winners were declared. On July 15, 2022, Friday at 1:00 pm through a Special Board Meeting at CLIMBS Board Room, 5th floor, Baseline Center, Juana Osmena

St., Cebu City, the elected officers took their oath.

DCCCO being a strong partner of CLIMBS was duly recognized due to its efforts in promotion and availment of its products. Thus, our cooperative was awarded with these six prestigious recognition: 1) Fresh Capital Infusion, 2) Top Premium Contributor (Consolidated), 3) Top Investor of the Year (Visayas), 4) Top Premium Contributor (Non-Life Category), 5) Top Producer of the Year and 6) Top Premium Contributor (Life Category)



GENDER AND DEVELOPMENT COMMITTEE GOES LAKBAY-ARAL

by Atty. May Flor V. Duka



"We should be learning from you and not you from us!" This was the welcome remarks of the Chief Membership Services and Marketing officer Angelo Libiran of St. Martin of Tours Credit and Development Cooperative (St. Martin Coop) of Bocaue, Bulacan when DCCCO GAD team visited their cooperative last June 25, 2022 through the Lakbay-Aral activity. Having in mind that St. Martin Coop is as big as DCCCO and almost of the same age and a proud grantee of access branding, the Gender and Development Committee (GAD) of DCCCO together with then Chairperson of the Board, Ms. Mary Magdalene Villegas, committee members Chairperson ACP May Flor Duka, Vice-Chairperson

Edilberito Euraoba, Secretary Dr. Consolacion Unabia and member HRM Andrian Flores, and eight branch GAD focal persons flew to Manila to learn from this brother cooperative. The lakbay-aral was also conducted in order to bench mark in so far as to mainstream Gender and Development in cooperatives and to educate our branch GAD focal persons who were newly installed. This educational tour is part of the budgeted annual plan to improve the existing GAD committee and its corresponding projects and plans. Atty. Ronnie Abrinica, the Overall GAD Focal person proposed to include all nine branch GAD Focal persons in the said lakbay-aral to promote continuity in service and implementation of plans because the members of the committee are holding their position for a term and not permanently.

Based on the report of St. Martin Coop COO Raymond M. Cardenas who is a GAD advocate and holds a position in the Gender Equality Resource Center (GERC) Philippines, their Coop has also difficulty with the gender balance of membership and officership. They have no control on who the members will vote during the elections even if they balance the male and female candidates in the screening. He relayed that in order to balance services for both men

and women, they provide assistance for women and named it "Buntis" benefit. On the other hand, to extend services to men and promote membership, they also have free prostate consultation for men. St. Martin Coop has coordinated a federated GAD Congress for the different cooperatives in Bulacan through the leadership of COO Raymond M. Cardenas. They likewise believe that slowly the GAD can help in delinquency management though its results are not yet visible as of the moment.

DCCCO delegates also shared their GAD journey and informed them that each branch has a GAD focal person since GAD projects and plans should be cascaded to all the members of its branches which are spread out in Negros Oriental and the nearby provinces. The need for a focal person for each branch to personally handle GAD concerns was maintained in the policy and implemented thereafter. St. Martin coop participants were cognizant of the fact that DCCCO GAD is advanced in so far as to the implementation of gender and equality. They were amazed as to the production of information materials in support of GAD and the activities conducted all sponsored by the latter.

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GREENING THE ENVIRONMENT THROUGH TREE PLANTING AND GROWING

by Nella Ibarra



DCCCO has always been an advocate of environment protection and is regularly doing tree planting and growing activities in the different parts of Negros Oriental. So on a fine morning of August 24, 2022 (Sunday), all DCCCO employees headed by the OIC Sherry Mae Javier were up and about early in the morning for the scheduled tree planting in Lake Balinsasayao Twin Lakes in San Jose Negros Oriental. For some it was their first time so naturally one can feel the excitement of the forthcoming activity but for those who had been to the place many times already just listened to the buzz going around.

At around 7:30am, the convoy started for its destination. While on the road, different topics were discussed to pass the time away. Upon arrival at the site, the beauty of the surroundings was a sight to behold even for those who have been to the place many times. One can always wonder at God's awesome creation. Everybody had a simple breakfast and a short welcome program followed where personnel from DENR gave a brief discussion on what we are supposed to do, especially on how to handle the seedlings while in transit since the planting site was quite far from where we are and located on a hilly part.

There were more or less 700 seedlings and each one was told to bring at least five (5). We had to walk back from where we were to the planting site. It was quite a long uphill walk, an exercise of sorts for all of us. At the site, we found out that it was indeed difficult to climb since the soil is slippery since it rained the night before. We had to trek carefully to avoid any untoward incident since there is nothing that we can hold onto as we look for the

hole where we were supposed to put in the seedlings we had.

In the end the arduous task was left for the men to finish. It was mostly located at the topmost of the hilly side so the rest opted to climb down and walked back again to where the vehicles were.

It was a nice and memorable experience. We were able to work with other members of the staff whom we don't know but are familiar faces we see day in and out at the office. Aside from this, we were able to do something for the environment; nothing grand but someday hopefully it will be appreciated by the next generation.



Captured Moments

8th Annual Representative Assembly August 14, 2022



BDS Trade Fair June 17-18



CEO Flor's Retirement August 1, 2022



Moments



Balinsasayao Tree Growing Activity August 22, 2022



Trade Fair



3, 2022



2022 Works of Mercy

September 23-24, 2022



ADOPT-A-SCHOOL PROGRAM IDENTIFIES RECIPIENT

by Annamar T. Eparwa



"Ang Kabataan ang Pag-asa ng Bayan"

This is one of the famous lines of Dr. Jose Rizal from "A la Juventud Filipina" (Sa Kabataang Pilipino), illustrating that the nation's hope to prosper is through the younger generation. To help fulfill these lines and produce outstanding graduates, schools must have quality equipment and facilities.

DCCCO Multipurpose Cooperative (DCCCO) in line with the United Nations Sustainable Development Goals and its values grounded in Christian faith and the concern for the community supports quality education through the Adopt a School Program.

DCCCO recently donated PHP 1,000,000 to Santo Niño High School, Inc. as one of the program's

recipients in Lumbangan, Mabinay, Negros Oriental. The fund will be used to renovate the school's Administration Building/ Library/ Clinic/ Computer Building and TLE.

Rev. Fr. Hamell M. Paulin the school's spiritual director and Sr. Ma. Isabel I. Palomar the school's principal expressed their gratitude to DCCCO for considering and choosing Sto. Nino High School Inc. for this year's Adopt a School program recipient and said that DCCCO will not just create venues for a learning experience for students, but would also foster better relationships among the learners, teachers, and communities.

Also present at the event were the DCCCO Chairperson of the Board of Directors, Edilberito B. Euraoba II, and the selected management staff headed by the OIC-Chief Executive Officer Sheree Mae I. Javier, Bais Branch Manager Liberato I. Engcoy, and the rest of the Membership and Marketing Department Staff of DCCCO Head Office.

In his speech, Dir. Euraoba II looked back to his personal experience as a graduate of a Catholic school. He explains that Catholic education is unique in its own, not only sharpens one's academic expertise but also helps in character formation which is grounded in Christian faith and values. He added that Catholic schools plays a big part in his early formation and is grateful for its

teachings. He ended his message by wishing Sto. Nino High School Inc. prosperity in the coming years through its graduates who will then be successful in their chosen field and hopefully would give back to its Alma Mater.

Sto. Nino High School, Inc. is the first-ever high school in Mabinay. It has been accommodating hundreds of students since it was founded in 1962 and produced numerous captains of industry, business names, and some political leaders as well.

Through time and with the impact of typhoon Odette, classrooms were greatly damaged, making them unsafe to use and subject for demolition. When DCCCO started the ocular survey in March of this year, the school was in bad shape due to the typhoon. After a thorough deliberation, the DCCCO Board of Directors, decided to award Sto. Nino High School the Adopt a School Fund for its rehabilitation.

The renovation is expected to be finished by January 2023 with the hope that students will have a better and more comfortable learning experience.

With the continued patronage and loyalty of member owners, DCCCO Multipurpose Cooperative will not only bring financial stability but also social and development for the community as well.

Thank you so much, DCCCO members-owners! Mabuhay kayong lahat!

WORKS OF MERCY ORGANIZED

by Annamar T. Eparwa



Works of Mercy (sometimes known as "acts of Mercy") are practices considered meritorious in Christian ethics. (Wikipedia)

DCCCO Multipurpose Cooperative (DCCCO) grounded in Christian Faith and the seventh (7th) Cooperative Principle—Concern for the Community—organized the yearly Works of Mercy Program within the City of Dumaguete, Bais, San Carlos, and the Municipality of Valencia.

The Works of Mercy is one of the social services and community development programs of DCCCO that is also anchored on the United Nations Sustainable Development Goals 2030.

The program is intended to support orphanages, women's centers, and the vulnerable sectors of society through direct provision of their basic needs and other necessary items. Within September and October, beneficiary institutions were as follows: Casa Miani, Friendship Homes, Youth Homes, Casa Esperanza, Talay Mental Rehabilitation Center, Bajumpandan City Jail in Dumaguete City, Balay sa Nazareth San Carlos Foundation, Inc. in San Carlos City and the Casa Esperanza of Angel in Bais City.

The donations were personally delivered by selected DCCCO staff, sharing not only tangible items but also their talents, bringing joy and laughter to the beneficiaries. More than one thousand (1,000) items were distributed to the aforementioned institutions, which consist of school supplies and basic needs such

as bond papers, bags, umbrellas, towels, steel cabinets, a set of computers, LED TV, groceries, and food packs. DCCCO hopes that these little but whole-heartedly donations may bring them joy and comfort and make them realize that indeed they are cared for.

Thank you so much to all DCCCO Member-Owners for your continued support and patronage to the Cooperative.



"Let us be grateful for what we have."

FAREWELL FLOR

by Mary Magdalene Z. Villegas, CPA



Flordeliz V. Bokingkito said hello to DCCCO Multipurpose Cooperative (DCCCO) on August 16, 2006 when she was appointed as Head Bookkeeper of the Main Office. She easily rose through the ranks to become the second Chief Executive Officer (CEO) of DCCCO. She was appointed as CEO on March 1, 2012 and had stayed in this position for about 10 years until she decided to avail of the special early retirement which was offered to employees 45 years old and above, and who have served DCCCO for at least 15 years. The Board of Directors approved her application for early retirement effective August 1, 2022 in accordance with the policy on Special Early Retirement Plan (BOD Resolution No. 506, series of 2022). Counting from the time she started as Head Bookkeeper, Flor has served DCCCO for 16 years. Her decision to avail of this early retirement offer was prompted by her realization of the need of her family to be together.

Her husband had migrated to Canada for quite some time already.

Just like all other retired DCCCO staff, Flordeliz V. Bokingkito or Flor, as we fondly call her, was given a retirement party on August 1, 2022 at the Joshua Conference Room of the Bethel Guest House in Dumaguete City. Invited guests were members of the Board of Directors (past and present), committee officers, board secretary, treasurer, management and staff of the Head Office, Branch Managers, and some of Flor's family members. The retirement program started at about 5 in the afternoon but early on, Flor already had some fun and merriment with the Head Office management and staff and Branch Managers through dancing, karaoke singing, and chitchatting over some hors d'oeuvre (pica-pica).

The program proper was loaded with expressions of loving emotions and ardor. The members of the board, some managers and staff gave Flor farewell messages and well wishes for a happier and more fulfilling life ahead in Canada. Some, while giving their messages, could not help but recall some memories of joys, triumphs, challenges and even heartaches that they shared with Flor during her stint as CEO. Some staff also expressed appreciation and gratefulness of the learnings and good experiences they had with Flor even if sometimes they find her to be strict. The messages were followed by the giving of gifts that would remind Flor of her 16 productive years at DCCCO.

Then came a toast for good luck, good health and good fortune given to Flor, which was followed by a sumptuous dinner that everyone enjoyed.

A series of video presentations capped the celebration. The staff and managers of the different departments in the head office were the actors in the video presentations produced by DCCCO's Marketing Specialist Vhrence Kirby B. Nuñez. What captured the guests' attention was the video presentation of Flor's usual route each time she reported to her office located on the second floor of the Main Office building. Watching that video, one can hear a familiar clicking sound of a pair of heeled shoes (similar to that which Flor usually wore) of someone walking from the main door of the building to the second floor proceeding to the CEO's table. The clicking sound of those heels continued, going to the pantry for Flor's favorite brewed coffee using the mug labelled FVB. Flor was teary-eyed watching this particular video and was probably feeling nostalgic of the place and the people that she had been used to for a long time.

The party ended with a short message from the honoree, FLORDELIZ V. BOKINGKITO. Teary-eyed, she expressed her joy for all the well wishes, kind words and amazing gifts she received that made her feel important and appreciated. She also expressed gratitude to all the managers and staff who made her work at DCCCO bearable and enjoyable, her deep appreciation to all the members of the board and all officers, who she considered as her mentors, and who have supported her all the way through thick and thin. She professed how she valued and had learned to love her work at DCCCO, but that she had to make the hard decision to be with her family in Canada as family is always a priority. Since she is officially retired on this date of the retirement party, August 1, 2022, she ended her message by saying "This is Flordeliz V. Bokingkito, your CEO, signing off!"

Good bye Flor! Hasta la vista!

FOREVER GRATEFUL AS DCCCO MEMBER-OWNER, COMMITTEE OFFICER AND EMPLOYEE

by Fe P. Ortega, DE



"A blessing, regardless of magnitude, is something to be grateful for."

Forever Ever grateful for the many blessings received and opportunities taken as member-owner of our beloved DCCCO. I am very pleased to have been part of the DCCCO journey for almost three (3) decades now, and I also felt privileged for taking part in the formulation of the DCCCO Blueprint. It was twenty-nine (29) years ago, I became an official DCCCO Member after completing the two (2) weekend Pre-membership Education Seminar (PMES) with lots of fun and full

participation from the participants since we needed to plan out and practice for our group presentation during our graduation on the last day wherein we also shared food for all.

It was a great opportunity for me to be a practicum trainee at Dumaguete Cathedral Credit Cooperative (DCCCO) then, in partial fulfillment of my college degree as SU BBA-Management student. After practicum completion on a Friday, I immediately started my first job as Accounting Clerk on the following day without undergoing the employment process because there was no Personnel Committee at that time. Only the General Manager has the hiring discretion. Almost three months had passed, I was requested to serve as Bookkeeper in one of the NGOs in the City, named Dumaguete Family Center, Inc. (DFCI), Affiliated with Christian Children's Fund (CCF), Inc. Without hesitation and out of debt of gratitude as one of the CCF recipients, I accepted the offer without considering the lower pay than the one I have received from DCCCO and officially transferred in January 1995. It was indeed a fulfilling mission to have served for twelve (12) years there and ended as Project Director in 2007.

Having instilled in me the cooperative values and principles, I really desired to become and maintain being Member In Good Standing (MIGS). True enough, I didn't have difficulty in availing of loan

services having a MIGS status. My first loan was for my college graduation celebration wherein I had a lechon de leche. It was then followed by travel-related loan specifically for my pocket money abroad. It was a great opportunity for me having experienced once in a lifetime free travel to a country where COOPERATIVISM started, and that is England in the continent of Europe. I considered it as my second home where my CCF sponsor resides and fostered me during my very fruitful one-month holiday vacation with them. Their kindness and generosity are forever treasured and remembered.

Committee (EleCom) Officers where I served as EleCom Secretary until March 2001, then as EleCom Chairperson for the succeeding two (2) years. After which, the Board has also appointed me as part of the Education Committee (EdCom) and designated as EdCom Secretary. And another two (2) years, thereafter, I joined the Credit Committee (CreCom) by BOD appointment. However, I did not serve the whole term because I was lucky with a grateful heart to be rehired at DCCCO on the 1st of October 2007 as Loans Processor and of course I already underwent the hiring process from taking the exams, both academic and psychological, panel interview and compliance of documentary requirements. Year after year, I was entrusted various positions, to wit:

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MY ARA JOURNEY

by Epifania D. Sonjaco, DE



I would have preferred writing my journey as board secretary instead of writing about my Annual Representative Assembly (ARA) journey. There is nothing better than to write about my roller-coaster ride of being a board secretary for seven years and seven months now. But I guess that would be another topic to write on.

My first ARA experience started in March 2016. I had to wake up early to be able to go to Lamberto L. Macias Sports and Cultural Centre at 6:30 a.m. for the registration. At the time, I did not know yet that officers can be registered ahead the day prior to the ARA. So I lined up obediently for the registration before I can go to my committee desk, the Program and Secretariat Committee, which I had since been the Vice-Chair. A member of the Board chairs the Committee. Weeks prior to the ARA, I ensured that folders containing the ARA files were prepped and completed for the use and reference of the members of the Board during the ARA, which is always held on the second Sunday of March of each year. What is new now is that the secretary does not have to print all the ARA documents for the use of the Board owing to the objective of going paperless and following the trend towards digitalization, the files are saved in a flash drive or in the laptop computers of the Board.

I remember I wrote about the fourth ARA (2017) and the sixth ARA (2019) for Kasanag back then. The fourth ARA's

theme was "Go for Gold, for the Glory of God," while the sixth ARA's theme was "Celebrating the Year of the Youth through Cooperativism", both took place at the Lamberto L. Macias Sports and Cultural Centre. ARA is the largest and most diverse, if not the most expensive, gathering of DCCCO Multipurpose Cooperative, in its yearly calendar. It brings together officers and members who are elected representatives from their respective chapters or branches that is, from the nine branches of DCCCO, viz.: Dumaguete, Bais, Bayawan, Guihulngan, San Carlos, Kabankalan, Siquijor, Sibulan, and Carcar. DCCCO has already expanded and added another branch in Cebu, the DCCCO Carcar Branch. Branch Managers of the nine branches would lead yearly their respective delegations to the ARA meeting. The 8th DCCCO ARA, which was touted as the first-ever Blended Assembly, or a combination of face-to-face and Zoom platform, was held on August 14, 2022, with the theme: "Rising in Solidarity amidst Uncertainty."

The ARA meeting formally opens with a concelebrated Thanksgiving Mass with the Bishop of Dumaguete, the Most Reverend Bishop, Julito B. Cortes, as the main celebrant. At mid-morning, the business meeting will be officially opened and the board would present to the assembly the reports from various committees for consideration and acceptance. Stand-out dancing and singing intermissions are always rendered during the breaks, and members from different branches had the great opportunity to take part in various interesting minor and major raffle draws. Sometimes, the ARA would be graced by political personalities to speak on various topics of local and national concern. Thus far, the guests of honor who had graced the occasion were: Senator Cynthia A. Villar, Cong. Sabiniano S. Canama, Cong. Manuel T. Sagarbarria, and Engr. Doreen C. Ancheta.

Another important feature of the assembly meeting was the holding of elections for the following positions: a) Board of Directors; b) Audit Committee or AC; and c) Election Committee. The elected winning candidates were properly announced and congratulated by the Chair of the Election Committee.

"The present time is characterized by rapid changes, multidimensional

challenges, multiple opportunities and radical values," said Miss Luisa C. Magbanua, former director of the BOD, in 2017. She said that the next 50 years will be exciting and challenging times for DCCCO. Indeed, we already faced and mercifully overcame challenges and two of which were the COVID-19 pandemic in 2020 to date and the devastation that Typhoon Odette wrought in 2021. In the 2022 ARA, the Bishop, Most Rev. Julito B. Cortes, said that in the midst of crisis and temptation, God calls and invites us to reawaken and activate this solidarity in us capable of giving support, love, and hope not only as members, officers, and employees of DCCCO, but as individuals, together with our families and friends. He prayed: "may the intervention of the Holy Spirit encourage us to bring new forms of friendly hospitality, fruitful fraternity, and universal solidarity to society."

I am filled with the sense of deep satisfaction and relief after each ARA concludes. I have the impression that what is important in my life as secretary is this place and moment when the ARA ends successfully. It is always draining after the adjournment of meeting, the photo-ops thereafter, and the after-care that we need to do, keeping all the files and documents and bringing them back to DCCCO office. I would be lucky if I could get a free ride back to the office. Sometimes, in order to rush back to the office and go home immediately after a tiring day, I wouldn't mind taking a pedicab ride rather than wait for a DCCCO vehicle to bring me back to the office. I feel a mixture of emotions consisting mainly of gladness and satisfaction but because of the tough preparations leading to the ARA, not to mention chapter assemblies, there is usually and understandably, a feeling of tiredness sweeping over my mind and body after each ARA experience. When it is time for me to retire, I will remember the ARA with freshness and consider it as one of the best journeys of my life.



DELEGATES ATTEND ACCU FORUM IN THAILAND

by Dir. Cristina O. Jumawan, CPA, MBA



After the outbreak of COVID-19 in March 2020 borders were closed, numerous travel restrictions were implemented, and crowd gatherings were prohibited. But finally, after more than two years of observing the health and safety protocols and being confined within our jurisdiction, we are lucky to have survived and our next step is to RECOVER.

As part of the recovery measures of the cooperative for its members, 4 officers and 4 staffs of DCCCO Multipurpose Cooperative bravely hurdled the crowded airports just to be in Bangkok, Thailand to attend the Asian Confederation of Credit Unions (ACCU) Forum with the Theme: Greener, Inclusive, Resilient Path to COVID-19 Recovery last August 29-September 1, 2022.

The Forum was participated by sixteen (16) countries, namely: Australia, Bangladesh, Indonesia, India, Japan, Lao PDR, South Korea, Malaysia, Nepal, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Timor Leste, and Vietnam. There were all in all Three Hundred Thirty-Five (335) delegates who attended the forum with Philippines as the highest number of delegations of One Hundred Forty-Two (142) in which our very own BOD Member, Cristina O. Jumawan, CPA, MBA, DE was chosen to carry the Philippine and Indonesian Flags.

During the forum, there were seven (7) topics tackled during the plenary, namely:

1. Challenges and Outlook of the Global Cooperative Movement 2030;
2. Outlook of the Asian Credit Union Movement post COVID-19;
3. Credit Union's Financial Stability: Planning for Disruptions and Learning from the Crisis;
4. Leadership Bootcamp – The 11 Essential Changes Every Leader Must Embrace;
5. Digital Transformation Trends Shaping the Vietnamese Financial Cooperatives;
6. Socio-economic Impact of the Cooperative Movement in Thailand and the Challenges of New Social Dynamics; and
7. Proactive Management of the Credit Unions Responding to the Challenges of the New Social Order.

These topics opened our eyes that as a cooperative, we have a great mission for our members. That despite the complexities left about by COVID-19 in the lives of our members, cooperatives should stand for long-term growth because Coops are government partners in terms of economic recovery, sustainability and uplifting the lives of the people through cooperation not competition. We need to plan for whatever

disruptions might come along the way and we should learn from the crisis so that our cooperative will achieve financial stability. Not only that, we also need to capacitate our leaders and allow them to discover their personal leadership strengths and weaknesses, transitioning to new leadership perspectives, and inspiring leaders to leave a legacy for the next generation.

On the other hand, we are challenged to transform and adopt the digital means in delivering convenient and value adding services for our members without discounting the socio-economic impact of our products and services of the cooperative.

Other than the plenary sessions, we also had series of breakout sessions which was categorized as: (1) Members; (2) Institution; and (3) Innovation.

MEMBERS

1. Has the Pandemic Fueled Focus on Financial Wellness of Members?
2. Financial Inclusion: Are Credit Unions Continuing True to Its Mission?
3. Creating a Climate Culture: Cultivating Environment Awareness Among Credit Union Members

INSTITUTION

1. Lending: Investing on Members to Build their Wealth
2. Lessons Learnt from the COVID-19 Pandemic from a Financial Stability Perspective
3. Thailand and Nepal Experience: Regulatory Governance for Development and Growth

INNOVATION

1. How is Digital Financial Services in Credit Unions Picked up During the Pandemic (Kaya Payment Platform)
2. Digital Transformation: The Present and the Future Roadmap of Credit Unions Networks
3. Promoting Entrepreneurial and Innovative SMEs Towards a More Responsible and Inclusive Finance.

These breakout sessions were sharing of various experiences of selected notable credit unions which the delegates can benchmark on. In fact, we are one of the chosen coops to moderate in one of the sessions in the person of our very own Coop Secretary Epifania D. Sonjaco, DE.

However, the ACCU Forum in Bangkok, Thailand was not only confined in the four walls of the Ambassador Hotel, rather the delegates had experienced Cultural Immersion and we visited the following historical sites: Ayutthaya Historical Park and Summer Palace of Bang Pa In which ended with a river cruise experience at the Chaophya River with a very romantic and sumptuous dinner.

On our last day, the delegates were divided into four groups to visit four (4) credit unions in the Petchaburi Province, namely: (1) Credit Union Ban Nong Krathum Pattana, (2) Nong Kanang Credit Union, (3) Credit Union Ruam Nam Jai Ta Yang, and (4) Credit Union Ban Song Ltd. The delegates travelled almost three (3) hours just to arrive at the respective assigned credit unions but the long travel has reaped a worthwhile and meaningful experience, for the credit unions in Thailand have one thing in common, and that is, their existence is not only to grow financially but also they are for the welfare and for the uplifting of the lives of their members. Their products and services are suited to the needs of their members.

As we realized the importance of cooperatives for our members and as we understood our role as cooperators, we were rewarded by the organizers with the 360 degrees view of Bangkok, Thailand at the Baiyoke Sky Restaurant and of course, a very sumptuous dinner.

And finally, as we step out the soil of Bangkok, Thailand, we the delegates of the ACCU Forum 2022 had brought with us our mission and that is "Economic Inclusion and Poverty Alleviation of our members for the cooperatives can make big difference by helping in alleviating the economic condition of our people especially those who are challenged economically.



Page 07 continuation...

COO Cardenas encouraged the delegates to also sponsor a GAD congress in order to promote camaraderie among cooperatives. This will also help other cooperatives to achieve the importance of gender and development in promoting the quality of lives of the members. BOD Chairperson Villegas took advantage of the lakbay-aral to verify and ask about the governance and delinquency management of St. Martin Coop through their representatives. They admitted that their coop also suffered the onslaught of the pandemic. Based on the tour of their office and meet up with their officers, it was observed that everyone embodies a cheerful attitude. The coop is very vigilant in managing the defaults in payment of loans that it is a rare instance for them to refer a delinquent member for mediation. They have best practices in so far as delinquency management is concerned and in the area of Human resource management which inspired then board members and HRM to report it to the board for possible policy making and introduction of their scheme.

The Lakbay-Aral was indeed a success and hopefully the DCCCO representatives would be able to share their learnings to the employees and other committee officers.

Page 11 continuation...

Head, Loans Processor, Head, Loans Monitoring Section, Research & Development Assistant, Planning & Development Assistant, Planning & Development Officer for eight (8) years and currently the Member Relations & Development Officer.

There were times that things didn't work out for me as planned, it means that may be, I am re-directed towards something better based on His plans. And that is such a comforting thought. Last year, it was an opportune time and another thing to be grateful for, was the very rare opportunity being conferred as Certified Development Educator (DE) by the Association of Asian Confederation of Credit Unions (ACCU) after completing the one (1) week rigorous, yet very challenging training course through virtual means. It was participated in by different coop leaders and management staff across Asian countries. I considered the DE as the BEST training I had from among the multiple seminars/trainings I have participated in ever since.

This year marks a milestone in my employment journey with DCCCO as one of the Service Loyalty Awardees for fifteen (15) years of service, of which I give back the glory to God who gives me the inner strength to endure and persevere all the challenges that have come my way and by His grace I was able to overcome them. My beloved DCCCO, the Board of Directors and Management Staff, I cannot thank you enough for everything you have done for me. My grateful heart remains...

In closing, may I share this favorite verse of mine, excerpts from Proverbs 3:5-6, "Always trust in the Lord with all your heart and lean not on your own understanding. In all your ways acknowledge Him and He will make your path straight."

GRATEFUL SCHOLARS

"I owe you a debt of gratitude because you contributed to the completion of my degree. Thank you. Thank you so much, DCCCO. Forever grateful and proud DCCCO scholar."



LEAH D. ALATON
BS in Education
COSCA

"I want to express my deepest gratitude for all the wonderful things DCCCO has given to me. I encourage you to never give up on your dreams because as the saying goes, "If you really want something bad enough, nothing is impossible to achieve."



Rinnie J. Ragudo
BS in Education
NORSU

"To DCCCO Multipurpose Cooperative, I am sincerely honored to be selected as one of your scholars. Your scholarship program has opened many doors of opportunities for me to have a brighter future. Continue helping other people and always be a blessing to everyone. Above all, I thank God for everything. He is the source of what I have today and for the blessings that are yet to come. Thank you so much and more power DCCCO!"

"I really appreciate your assistance and cannot express my gratitude enough. I am grateful from the bottom of my heart. Thank you for the SCHOLARSHIP! It means the world to me. Your generosity will help me achieve my goals."



Mariel B. Pantajo
BS in Education
COSCA

"I am incredibly honored and grateful to have had the chance to be one of the scholars of DCCCO MULTIPURPOSE COOPERATIVE. I hope one day I will be able to help students fulfill their dreams just as you have helped me fulfill mine."



Kathleen Jean T. Infante
BS in Accountancy
NORSU

Mary Claire M. Salceda
BSBA
Financial Management
COSCA



"Being selected as one of the scholars of DCCCO is a great privilege and a dream come true. The years that I have been serving the cooperative means a lot to me and it will be forever cherished. Thank you DCCCO for helping and nurturing me to grow as a person and to be responsible in many ways."



Maryjean J. Taqui-ang
BSBA
Financial Mangement
COSCA

"Thank you for transforming countless lives, including ours. You have been a great blessing to me and to my family the minute you accepted my application for your scholarship program. You have given me wings to fly and chase my dreams. Thank you so much DCCCO! Spread your wings even wider to reach people from all corners of the world."



Norshiela J. Tanara
BSBA
Financial Management
NORSU

"I would like to express my gratitude for the help of DCCCO Multipurpose Cooperative through its SCHOLARSHIP PROGRAM. I can say that after working as a scholar for four years, I've developed my personal capacity on working under pressure as well as gained the necessary knowledge that the Cooperative shares. Thank you once again and God Bless."



Joseph T. Hamaybay
Bayawan Branch
Scholar

"Thank you so much, DCCCO! I will never be afraid to light up others' lives because this is what DCCCO has taught me. DCCCO will always be in my heart. I hope God will bless DCCCO and its members today and for years to come."



Lie Ann Joy G. Bangcal
BSBA
HR Development Mgt.
NORSU

"I am grateful for the life that God gave me and the opportunity DCCCO has given me. Thank you for this Scholarship program, I wouldn't be successful like what I have today if not for your generous support."



Edfil Kane O. Oyangorin
Guihulngan Branch

"Thank you for this once in a lifetime opportunity, for all the guidance and support of my DCCCO Family, and to all the people of this cooperative. It's an honor to be a part of this growing family. Thank you and God bless."



Adriano Jr. E. Amaro
Guihulngan Branch
Scholar

DCCCO WELCOMES NEW EMPLOYEES



Benedian, Ben Joseph C.
Paralegal Specialist
HEAD OFFICE



Calum, Felix R.
Messenger
HEAD OFFICE



Dacula, Chandro Mark M.
Audit Specialist
HEAD OFFICE



Orillano, Rina Nova B.
Secretary to the CEO
HEAD OFFICE



Vincoy, Ian Clark T.
CAC Specialist
HEAD OFFICE



Cadiz, Jenrose T.
Bookkeeper
BAIS BRANCH



Luz, Florame A.
Office Assistant
BAIS BRANCH



Retada, Mica C.
Office Assistant
BAIS BRANCH



Almaquin, Eda E.
Loans Monitoring Specialist
BAYAWAN BRANCH



Baron, Jaime A.
Collector
BAYAWAN BRANCH



Cagaitan, John Luther V.
Credit/Background Investigator
GUIHULNGAN BRANCH



Cobero, John O.
Collector
GUIHULNGAN BRANCH



Espaguera, Dicklou T.
Point of Sale Specialist
GUIHULNGAN BRANCH



Salomon, Chiara Monique T.
Loans Processing Specialist
GUIHULNGAN BRANCH



Tuanda, Jimcel E.
Loans Processing Specialist
GUIHULNGAN BRANCH



Caballes, Brix B.
Office Assistant
SIQUIJOR BRANCH



Balinas, Lloyd S.
Bookkeeper
KABANKALAN BRANCH



Esparcia, Miels Q.
Loans Processing Specialist
CARCAR BRANCH



Gabejan, Jhune Lorenze
Point of Sale Specialist
CARCAR BRANCH



Sasan, Mary Jane E.
Member Specialist
CARCAR BRANCH

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You can also click the invite link provided in the description.

GOOD NEWS TO ALL DCCCO MEMBERS!

You can now avail **BIG DISCOUNTS** at NOHHSCo for the following procedures:

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ULTRASOUND

30% Discount
for Senior Citizen DCCCO Members
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for Non-Senior Citizen DCCCO Members

For inquiries, you may call or visit NOHHSCo at (035) 531-2463
Uymatiao Bldg., Sta. Rosa St., Dumaguete City



DCCCO Multipurpose Cooperative

HINOBA-AN SATELLITE OFFICE
Gatusiao St., Poblacion, Hinoba-an, Negros Occidental

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ATTENTION ALL DCCCO MEMBERS

FOR YOUR CONVENIENCE AND SAFETY, YOU MAY PAY/DEPOSIT THROUGH THE FOLLOWING OUTLETS/FACILITIES/PLATFORMS:



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