



KASANAG

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DCCCO Holds Chapter Assemblies

by: Epifania D. Sonjaco

The Board of Directors met DCCCO members for the first time after more than two years of COVID-19 pandemic from 16 October to 20 November 2022 for the 2022-chapter assemblies, as more people got vaccinated and restrictions began to loosen. This year's chapter assemblies were inspired and guided by the DCCCO's 2022 theme: "Rising in Solidarity amidst Uncertainty."

DCCCO's first set and first-ever blended Chapter Assemblies took off on October 16, 2022, with DCCCO San Carlos, Carcar and Kabankalan Branches. These three branches were the first to hold the chapter assemblies thru a combination of online and face-to-face facilitation at their respective venues/locations while at Room 301, 3/f, DCCCO Building, the Board of Directors conducted the meetings via Zoom video conferencing tool. The Dumaguete and Sibulan Branches conducted their chapter assemblies on November 13, 2022 at the Lamberto L. Macias Sports and Cultural Centre (LLMSCC) and Sibulan Gym, via face-to-face and via Zoom, respectively. The next set of chapter assemblies was supposedly held on October 30, 2022 but was reset due to Tropical Storm Paeng that battered Bais, Bayawan, Guihulngan, Siquijor, and other cities in the province of Negros Oriental. Finally, the Coop held its third and last chapter assemblies for Bais, Bayawan, Guihulngan, and Siquijor Branches on November 20, 2022.

The 2022 chapter assemblies gathered all full-fledged regular MIGS or Non-MIGS member-owners to listen to the accomplishment reports of the branches' Education, Training, and Information Committee (ETIC) and Branch Managers (BMs) delivered in pre-recorded videos: BM Kerwin T. Catubig (Dumaguete), BM Liberato L. Engcoy (Bais), BM Noli F. Lerien



(Bayawan), BM Cyrel C. Jorolan (Guihulngan), BM Anakim T. Balbon (San Carlos), BM Clyde C. Adalia (Kabankalan), BM Marie Q. Pasco (Siquijor), OIC-BM Sir Jade A. Ciano (Sibulan), and BM James Patrick B. Morito (Carcar). The assemblies brought together the Board of Directors, Election Committee, ETIC officers of the branches and thousands of members of the following DCCCO branches: Dumaguete, Bais, Bayawan, Guihulngan, San Carlos, Kabankalan, Siquijor, Sibulan, and Carcar. In the assembly's program, Vice-Chairperson of the Board, ACP May Flor V. Duka, delivered her heartfelt welcome remarks in a pre-recorded video. Newly appointed CEO, Dr. Mildredo T. Umbac, introduced the DCCCO Officers and staff of branches. Further, Dir. Edilberito B. Euraoba II, Chairperson of the Board, meaningfully said in his Message: "the pandemic made us learn that we are capable of rising above life's most difficult trials, such as COVID-19, if we are united and have trust and confidence in God."

During these assemblies, the chapter

representative elections were conducted. Those chosen shall serve as representatives to the ARA for two years starting 2023. The next Annual Representative Assembly (ARA) will be held on March 12, 2023.

The chapter assemblies also offered entertainment by featuring some song numbers. Amazing Head Office hosts and equally good singers Honey Mae R. Grepon and Albert T. Trumata did a duet on the love song "The Gift"; selected Head Office staff headed by excellent, effortless dancer, Meca Ella Tinapao of the Operations Manager's Office performed a dance number in a pre-recorded remix dance video, and the program committee showed the fun ARA dance video titled "Better when I'm dancing" led by Gilbert Sedigo, who hosted the ARA event at a very high level. In Dumaguete Branch and Sibulan Branch's chapter assembly, the Head Office featured a Mass Zumba dance as Intermission Number, led by Head Office's Administrative Staff and dancers

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FINDING THE RIGHT CEO

by Dir. Edilberito “Jun” B. Euraoba II

Finding the right Chief Executive Officer (CEO) for the Dumaguete Cathedral Credit Cooperative (DCCCO) is a gargantuan task for the Board of Directors who shall select a leader to take charge in charting the course of this billionaire cooperative in the next years.

The BOD based their decision on different aspects such as job description of the CEO, qualifications, interview, coop experience and personal commitment. Initially, we reviewed the job description of the CEO which is “to oversee the overall operations, to ensure the achievement of goals and objectives of the cooperative, and guarantee the financial stability, safety and soundness commensurate to the best interest of the members, employees, and the cooperative.”

Next, we examined the qualifications of the applicants such as holder of bachelor’s degree in Accountancy or Management Accounting with Master’s in Business Administration (MBA) but preferably a Certified Public Accountant (CPA); other bachelor’s degree with MBA and exceptional records, or Bachelor of Laws with MBA were also considered.

However, choosing the right CEO goes beyond these enumerated qualifications so we prayed hard to find out the “noble intention of the Holy Spirit,” as former BOD Chair Magdalene Villegas puts it. It has been the practice of the Board that when making crucial decisions we always seek for the intercession of the Holy Spirit, and we called upon Him to guide us to reach a decision in accordance with His will.

Series of interviews were conducted with the prospective applicants from among the DCCCO employee-applicants and outside applicants to make sure that we can choose the best CEO. The board of directors were impressed with the potentials, loyalty, and capability of our employee-applicants.

Eventually, the Directors were convinced that best applicants come from our employee-applicants whose experiences were anchored on the cooperative

movement - whose battlecry is “people helping people.”

As we conducted the interview and went through their credentials, the applicants were shortlisted to two strong contenders. As we deliberated on who of the two aspirants would be the next CEO, we paused again, and I led the group in praying to God for guidance.

Every director was given time to air his/her thought on the matter and one of the arguments that to our mind stood out among the rest was the thought that our next CEO should be a risk taker - somebody who can chart the course and inspire his colleagues to rally behind him in the quest of fighting this battle against poverty.

Another thought was that our next CEO must be a trailblazer- somebody who will not be contented with the status quo but will challenge the “plateau attitude” which is the number one problem with big cooperatives that tend to be contented once they are already at the top and no longer strive to conquer greater heights.

Although reservations were aired out by some directors during the discussions, at the end of the deliberations the members of the Board were unanimous in choosing the next CEO in the person of **DR. MILDREDO T. UMBAC**.

Umbac rose from the ranks and carried with him vast knowledge and experience in Community Organizing having worked with the Non-Government Organization (NGO) before he joined DCCCO. He also became the branch manager of DCCCO Guihulngan Branch, Sibulan Branch, and Dumaguete Branch prior to his appointment as Department Manager as MRDRMM.

Our new CEO is far from being perfect but with the Lord’s guidance we are sure that he can stir DCCCO to greater heights as we continue with our quest to empower our members with Love and Care.

As your BOD Chair, I enjoy every



member, officer, and staff of DCCCO to rally behind our new CEO and to give him our 100% support; for his success will also be the success of our cooperative. Likewise, I enjoin the newly-appointed CEO to do his best to bring DCCCO to greater heights and to put the best interest of the cooperative in every decision that he shall make.

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DCCCO HOLDS COOP MONTH ACTIVITIES

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



Inspired and guided by this year's coop month theme "KooPinas: Nagkakaisang Lakas para sa Makabuluhan at Sama-samang Pag-unlad, DCCCO Multipurpose Cooperative, in partnership with the Philippine Federation of Credit Cooperatives (PFCCO) – Visayas League, commenced the month-long celebration of the Cooperative Month with the hosting of its weekly radio program KASANAG, highlighting the cooperative movement and its milestones over the years.

In line with their gender and development advocacy, DCCCO hosted the following blended symposia/orientations: The Safe Space Act, Mental Health Issues During the Pandemic, and the Anti-Trafficking of Persons Act. The Business Development Services Unit of the Membership Relations and Development Department spearheaded the conduct of the webinars on Business Development and Financial Literacy attended by the micro-small-medium (MSMEs) members from the nine (9) branches of DCCCO Multipurpose Cooperative.

As a salute to all teacher-members, DCCCO drew 100 winners of the "DCCCO: Magtutudlo Ko, Pinangga Ko" raffle promo with considerable cash prizes and enrollment to the Family Medical Insurance Program for a year. On the other hand, DCCCO Youth Zone Laboratory Cooperative launched its Film Making Webinar last October 22, 2022 whose participants were encouraged to participate in the forthcoming film festival – Ekspresyon 2023.

Also highlighted in the celebration was the commemoration of the 17th year and 9th year founding anniversaries of DCCCO Bayawan Branch and San Carlos Branch respectively. It was also in this celebration that the blended 8th Chapter Assemblies of the following DCCCO branches were conducted: Carcar Branch, Kabankalan Branch and San Carlos Branch.

To cap the celebration of the Cooperative Month, DCCCO treated all transacting members in all branches and satellite offices with free snacks and drinks on November 29, 2022.



HINOBA-AN SATELLITE OPENED

by Albert T. Trumata



On November 8, 2022, the 8th Satellite Office of DCCCO Multipurpose Cooperative was opened to serve all the member-owners in Hinoba-an and other nearby areas. The blessing was officiated by Rev. Fr. Jiver Alipoon of St. Michael the Archangel Parish, Hinoba-an, Negros Oriental. The motorcade was also held around the town of Hinoba-an to promote the satellite office to the residents of the said town. Present during the

Inauguration and ribbon-cutting ceremony were DCCCO CEO Dr. Mildredo T. Umbac, Barangay Captain Hon. Letecia Estrao, DCCCO Bayawan Branch Manager Noli F. Lorien, Marayo Bank Inc. Manager Aurora Ramos, and DCCCO BOD Member Dir. Atty. Vivian O. Maquiling. CEO Dr. Mildredo T. Umbac welcomed all the guests, officers, staff, and Board of Directors who witnessed the opening of the Satellite Office. Dir. Atty. Vivian O. Maquiling also expressed her appreciation for the support of the officers and employees in the opening of the 8th Satellite office of DCCCO. The opening of the satellite is a manifestation of the co-op's continuous effort to fulfill its mission: to provide excellent financial and allied services to uplift the quality of life of its members

to uplift the quality of life of its members and the community. This satellite office is the answer to the needs of the member-owners of Hinoba-an and the nearby areas. At DCCCO Multipurpose Cooperative, we ensure that the member-owners' convenience is our utmost priority.



TRIBUTE TO RETIREES

by Dr. Consolacion C. Unabia

Two employees of DCCCO were given a retirement party on December 30, 2022 at the Dumaguete Branch Office. It was attended by the BOD representative, Atty. Vivian Maquiling, along with the Head Office staff, co-retirees and the families of the retirees. Sharing of personal and work experiences with the retirees were given by teary-eyed colleagues and retired employees. The attendees enjoyed the video presentation prepared by the head office staff.

Mary Philip Flores Taring, fondly called Philmar, and Anakim Balbon retired on December 31, 2022 after serving DCCCO for 34 and 20 years respectively.

Taring joined DCCCO on March 16, 1989 as assistant bookkeeper. Prior to her retirement, she was assigned as teller at the Dumaguete Branch, specifically at the satellite office in Valencia, Negros Oriental. Taring hails from Dumaguete but currently residing in Valencia.

Anakin Balbon, on the other hand joined DCCCO on April 3, 2003. He was the loans clerk assigned to the Dumaguete

Branch and later to the Bais Branch. He retired as the branch manager of San Carlos Branch located at San Carlos, Negros Occidental. Anakim is from Manjuyod, Negros Oriental.

In her speech, Taring said that DCCCO is the workplace where she spent learning, re-learning, and sharing her talents. She added that DCCCO has been her first ever and last employer; that DCCCO is not just her employer but her family's partner in celebrating their milestones. She ended her speech with words of gratitude to DCCCO. She promised to remain responsible, trustworthy, and loyal to the cooperative where she spent her productive years.

Anakim also shared his experiences as an employee of the cooperative. He expressed his gratitude to the coop who gave him the job when he needed it years back and for making him what he is today. He hoped that the rest of the employees would follow how Philmar and he showed their loyalty by staying with the coop until retirement day.



GAD SPONSORS LECTURE ON BAWAL BASTOS LAW

by Dir. May Flor V. Duka

Educating the employees and its members has been the thrust of DCCCO GADcom. So on October 13, 2022 at 6:00pm the committee conducted an educational lecture on Safe Spaces Act Republic Act 11313 otherwise known as Bawal Bastos Law.

The lecture was handled by Assistant City Prosecutor Lalaine Eramas-Cimafranca who is a well-known children and women's rights advocate in the City of Dumaguete and in Negros Oriental. As relayed by GAD Com Vice-Chairperson May Flor Duka, ACP Eramas-Cimafranca is magna cum laude graduate of Bachelor of Business Administration, major in Management at Silliman University and a cum laude graduate of Bachelor of Laws from the same university. She had a brief stint as Department head at Negros Oriental State University in the Political Science department and at the same time an instructor. She is a sought after resource speaker on laws involving women and children and was one of those who

helped in crafting the children's code of Dumaguete City. Now assigned in a Family Court, she is considered an expert on the topic along with her experiences and exposure.

ACP Eramas-Cimafranca talked about this new law which took effect on August 3, 2019. The newly enforced law now covers sexual harassment both in physical and online spaces and not just by persons in authority. The old law on sexual harassment covers only acts in the workplace by a superior or in educational/training institutions where there is an element of control and superiority.

During her lecture, she pointed out specific acts under the Bawal Bastos Law such as catcalling (sipol), name calling, derogatory remarks that have tendency to offend like-bakla, tomboy, pangit, etc., staring or gazing at another which makes the other person uncomfortable, unwanted and or persistent invitation with sexual innuendos, persistent telling of sexual jokes, brushing of

shoulders or arms and the other person felt offended, and giving statement that has made invasion on a personal space or threaten the person's sense of personal safety. These do not include online harassment which include cyber stalking and posting lies about the victim. She made mention of the different forms of sexual harassments which may be written contact, verbal contact, physical contact, and visual contact.

To impress upon the target audience who are employees of DCCCO in general, she maintained that those who get harassed are those who are less powerful, those who are young and new. She informed the audience that violations warrant penalties such as fine and imprisonment which are categorized to first, second, and third offense. As stated under the law, it is the primary duty of local government units to enforce the provisions of this gender-based streets and public spaces sexual harassment.

MENTAL HEALTH ISSUES DURING THE PANDEMIC

by Dir. May Flor V. Duka

On October 22, 2022, the Gender and Development committee sponsored a talk on the rising problem on mental health. It was attended by representatives from the nine (9) branches of DCCCO.

GAD Chairperson Dr. James Jed Rosales introduced Dr. Stephanie Eloisa D. Miaco, the resource speaker. Dr. Miaco graduated at the Western Visayas School of Medicine, and currently the assistant professor in the College of Medicine at Silliman University. She is also trained in psychiatry and behavioral medicine at UP PGH; active in social media, and an advocate on mental health.

During her talk, she discussed the difference between clinical psychology and psychiatry by stating that the former is focused on thoughts/feelings and general mental health, and one must finish a degree in psychology while the latter is more focused on people with more severe disorder that may require treatment and only doctors of medicine could handle them. She narrated how corona virus/ covid-19 started here in December of 2019. It had indirect and direct effects. It resulted to work problem, stresses, worries and anxieties. People were

having sleep problems, difficulty in concentration, fear and worry about health, financial stability, and loss of support services. It led to increase of medications for anti-depressant and anxiety. However, access to mental health assistance was reduced during that period while the need increased.

For the audience to understand these things, Dr. Miaco discussed in detail the physical symptoms of depression and anxiety. Some of these are dizziness, fast heartbeat, sweating, aches and pain without cause. On the other hand, mental symptoms result to feeling of hopelessness, loss of interests for pleasurable activities and hobbies, and excessive worrying. She explained that anxiety disorder manifests its symptoms every day and becomes constant for a long period of time while in comparison simple anxiety is only temporary and does not affect the normal life of a person. She explained that depression, on the other hand, is categorized by persistent feeling of sadness, recurrent thoughts of death and suicide, fatigue, trouble sleeping and appetite problem and for some irritable and pessimism.

She pointed out that coping depression varies

from person to person. It can be positive and maladaptive. Participants were asked how they coped with depression. They gave positive responses like faith in God and getting vaccination. Dr. Miaco asserted that if we avoid problem, it will make the problem harder and would prolong the distress. Some suggestions she gave to cope with depression are psychological and biological like taking care of one's health, maintaining social connections, and taking a break. She recommended keeping a routine, spending time outside and reaching out for help when necessary. During the question-and-answer portion, she strongly encouraged that if they feel depressed, they should talk with someone like friends, family, doctors, and psychologist. Seeing a psychiatrist is a must once there is already self-harm like cutting of wrists, and or other acts of suicide attempts.

The talk was concluded with the audience feeling satisfied with the lecture and thankful of the activity.

DYZLC OFFICERS ATTEND ENTREP TRAINING

by Nella Ibarra



DCCCO Multipurpose Cooperative values the importance of the Youth in the Cooperative since they are our leaders in the making; that is why it strives to make these young ones get involved and educated.

In partnership with NATCCO, a two-day Youth Entrepreneurship Training took place at Summit Galleria, Cebu City last November 7-8, 2022. This training was organized by NATCCO and was participated by thirty-one (31) youth leaders and staff from the different cooperatives in Luzon, Visayas and

Mindanao who shared their time, knowledge, and resources to make this training a successful one. DCCCO was represented by the DYZLC Officers namely, BOD Vice Chairperson Jasmin E. Suerte, Audit Committee Vice Chairperson, Mejah Grace A. Butalon, and membership staff specialist of Bayawan Branch Gracell G. Banogon. NATCCO Youth BOD Representative, Mr. Ernie John Cajes in his welcome remarks said, "For the youth that moves forward and goes together with a clear goal in mind and proper guidance from the guardians in our community, the opportunities are boundless.

This training sought to develop the entrepreneurial mindset of young leaders by starting with the deepening of their understanding of themselves, acknowledging their potentials, and overcoming their weaknesses to see greater opportunities to lead a life of creativity, and to be able to inspire and help others through entrepreneurship. With the advent of technology, these

young entrepreneurs were also taught how to maximize their knowledge on technological trends to be able to adapt and utilize technology to its full extent and expand their business opportunities.

The topics were presented in an interesting and relatable way. After all, learning is supposed to be fun! Product presentations were conducted to apply what they have learned in the training. It was such a great learning experience for these young leaders. The representatives from DCCCO are very grateful of the opportunity to experience and acquire valuable knowledge from this training and are looking forward to echoing the training to the rest of the DYZLC members.

The speakers believe that with the help and guidance of the Mother Co-ops, these young leaders/entrepreneurs will soar to greater heights.

DCCCO SUPPORTS LIVELIHOOD PROGRAMS

by Mona Liza M. Nemenzo



DCCCO, in its desire to live up to its vision-mission to uplift the quality of life and to empower its members, has supported the skills/livelihood programs for the different sectors of the cooperative.

The DCCCO women officers and some women members from Balugo, Sibulan had their Skills Training on Soapmaking last October 9, 2022, at Marilou P. Diputado's Residence in Balugo, Sibulan, Negros Oriental. The trainer, Riza B. Unto, taught the participants on how to make bath soap, dishwashing liquid, and powder detergent

was ready for harvesting and the other two soaps had to undergo a curing period.

The participants expressed that they want to start a business and decided to buy the powder detergent finished product. They were able to raise an amount of P1,015.00 for their initial capital. Marilou P. Diputado was the in-charge for the harvesting and packing of the soaps left for curing. They also decided to sell those left soaps for additional capital.

They had high hopes that the DCCCO family would support their business venture by patronizing their products. With DCCCO, their dream business will be realized.

Another livelihood activity worth mentioning is that of the PWD sector. As an update, the DCCCO PWD group has been in their candle business for several years now. But due to limited capital, the production is only scheduled every October where there is demand for All Saint's Day and All Soul's Day in November. For this year, the production was temporarily held at the residence of barangay councilor Joel Sidro not at the

DCCCO Motorpool to minimize transportation expense of the candlemakers. They were able to produce 5,000 pieces of stick candles at P2.00 each, 90 glass candles at P45.00 each, and 143 glass candles at P35.00 each.

The regular buyers of the stick candles are the Brgy. Banilad officials and residents, DCCCO staff, DCCCO Officers and DCCCO Board of Directors. The glass candles are purchased by the DCCCO Dumaguete Branch Office and DCCCO Head Office. Just last year, the DCCCO Hotel ordered and purchased 108 short glass candles at P 40.00 each. Despite the limited capital, the said small business still exists up to now because of the group members' unity, dedication, cooperation, determination, and perseverance.

To the supportive and would be buyers, thank you very much. May you continue to value the effort of our PWD members by way of buying their product. God bless us all!

BATANG CALABNUGAN ORPHANAGE VISITED

by Dir. James Jed R. Rosales



In cooperation with the one-month national celebration on Children's Welfare, DCCCO GAD visited the Batang Calabnugan Orphanage on November 30, 2022, which was the last day of the celebration.

Batang Calabugan Orphanage is located at Calabnugan, Sibulan, Negros Oriental. It is managed by the couple Francesco and Flora since 2005. This non-government residential facility is an all-girl refuge for the physically and sexually abused, abandoned, orphaned children and those coming from families with difficult situations. At present there are 23 children under the care of the couple, two social workers and volunteers.

GAD Com visit was headed by Dir. Dr. James

Jed R. Rosales, GAD chairperson who also initiated this activity to close the celebration. Others who went there were HRM Andrian Flores, Dr. Consolacion Unabia, GAD Focal Persons Mrs. Mona Liza Nemenzo from the Dumaguete Branch and Jezreel Gargar from Sibulan Branch, and Mr. Renato Patrocino, head office staff.

Although the weather was not cooperative, the visit was successful. The children enjoyed the food and games prepared for them. There was a warm and welcoming atmosphere in the place.

In addition, last November 8, Atty. Douglas Baldado conducted a radio talk on Republic Act No. 9344 : An act establishing a comprehensive juvenile justice and welfare system, creating the Juvenile Justice and Welfare Council under the Department of Justice, appropriating funds therefore and for other purposes via our Saturday Kasanag Radio Program.

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themselves, Johnny Boy E. Elma, and Renato P. Patrocino. Having 5,513 people all dancing together at the chapter assembly at LLMSCC was without doubt a highlight of the event.

The most exciting highlight of this year's chapter assemblies was the raffling off of quite a lot of exciting minor and major prizes, such as the 754 sacks of rice, in 10, 25, and 50 kgs., HP Ink Tank 115 Printers, Computer Sets, ACER Laptops; one Sala Set, one KDK Stand Fan, and one Samsung Refrigerator (for Dumaguete Branch only); and Honda Click 125 Motorcycles as the major price (1) for each branch and two (2) Motorcycles for Dumaguete Branch because it has the largest membership.

For news and updates on next year's ARA event and chapter assemblies, check out the DCCCO Multipurpose Cooperative Facebook Page.

GAD INITIATES MAINSTREAMING TO NEGROS ORIENTAL COOPS

by Dr. Consolacion C. Unabia

After DCCCO was chosen as presenter among cooperatives in Visayas on best practices of coops in resiliency in the new normal through GAD mainstreaming in the "4th National Summit on Gender and Development (GAD) in Cooperatives held on September 4, 2021, and inspired by GAD LAKBAY ARAL to St. Martin Coop in Bulacan who sponsored a get-together of GAD on coops in their area, GAD Com decided to initiate and cascade its best practices to other cooperatives in Negros Oriental thru its 4th DCCCO GAD Summit held on December 17, 2022 at 9 am. The venue was at the 4th floor of DCCCO building, Sta. Rosa St., Dumaguete City.

The summit was attended by delegates from LIBUNACO of Bunga, Dauin, Negros Oriental, MADABAYACO in Anhawan, Dauin, Negros Oriental; First Consolidated Cooperative (FCCT) in Guihulungan; LIBUNA coop, Dauin; DBOMAC in Dumaguete City, MASCOFARCO, in Dauin, SONAMCO in Siaton, PFCCO, and DCCCO represented by the area coordinators and women sectors.

GAD Chairperson Dr. James Jed Rosales gave his opening message then Dr. Consolacion Unabia presented the GAD journey and mainstreaming of DCCCO. She started her sharing by asking the participants about their level of awareness about GAD, the

status of their GAD, and when these cooperatives started with their mainstreaming.

The sharing began with the history of GAD in DCCCO. She commenced by stating the bases for its creation which is the provision in the Philippine Constitution, the Magna Carta of Women, CDA Memorandum Circular 2012-22 entitled Mainstreaming GAD in Cooperatives, and finally the Board Resolutions 474 and 475 expressing the coop's commitment to gender mainstreaming. Its commitment started when they attended national summits and as expected, GAD was received with reluctance by the then incumbent Board of Directors. When some of the board of directors attended another summit for exposure, the board finally agreed to include GAD in the organizational structure. In its attempt to start mainstreaming there were series of trainings attended by the committee to gather experiences from other cooperatives whose GAD were already fully established. After capacitating some of the officers and employees, they proceeded to train others. This then led to series of lectures on Gender Sensitivity, Men talking to Men, and Men as Gender Advocates training. Dr. Unabia encouraged the participants to start doing these and challenging them to convince their board of directors to adopt it.

She went on to discuss about the basic concept of GAD. There are five concepts of gender mainstreaming, and these are as follows: 1. Gender sensitive language 2. Gender specific data collection and analysis 3. Equal access to and utilization of services 4. Women and men involvement in decision making, and 5. Integration of equal treatment into steering processes. CDA also mandates that cooperatives use the rapid assessment tool to evaluate their performance anchored on four perspectives: people, policy, program, and enabling mechanism.

Thereafter, the speaker shared to the attendees the experiences of DCCCO in mainstreaming GAD like conducting lectures and symposia on gender-related laws such as Magna Carta of Women, Solo Parent Act, Violation Against Women and Children Act and producing information materials on these laws. She further introduced the officers who became part of DCCCO GAD journey. The participants lamented that while they wanted to mainstream GAD, there is no allotted budget for these activities. In response, the speaker engaged them to inform and encouraged their board as to the importance of GAD and its compliance. In conclusion, DCCCO GAD promised to assist them in their respective journey.

DCCCO SECTORAL GROUPS ATTEND CYBERCRIME SEMINAR

by Mona Lisa M. Nemenzo

A Cybercrime Awareness seminar was conducted for the Men's sector on November 19, 2022 at the DCCCO Main Building, Sta. Rosa Street, Dumaguete City. The resource speaker was PLT. Remy Q. Calubing from Anti-Cybercrime Group in Agan-an, Sibulan, Negros Oriental. He shared about the different cybercrime issues and concerns and the applicable laws. It was an informative activity. The DCCCO Men's Group attendees learned something which they could also share to their friends and families.

Another scheduled cybercrime awareness seminar for the Senior Citizens was held on December 9, 2022. It was held at the office of the Senior Citizens Affair (OSCA) in Daro, Dumaguete City. There were 77 senior citizens who attended the said activity, 13 males and 64 females.

In the morning, The Resource Speaker Hope Lesh Callojellas from

Anti-Cybercrime group discussed the different issues and concerns related to cybercrime. One of the interesting topics was the online dating. It was mentioned that most of the victims were senior citizens. A senior citizen from the participants shared her experience. A scammer promised her to send a huge amount of money. She was thankful that she shared it to her family, and they were able to detect that it was a scam.

Another senior citizen participant admitted that she had an online dating app created by her neighbor. Many individuals from the said app were sending personal messages. She was thankful also that she attended the said seminar. She would no longer be persuaded by online dating app friends' sweet and promising messages by deleting the said app. It was indeed an important seminar for everybody. May the

Anti-cybercrime group continue to educate more people to stop the cybercrime cases specially in Negros Oriental.

The activity ended with a Christmas fellowship lunch where they could bond with their co-members. Parlor games were played which they really enjoyed.

Other activities conducted were the men, women and farmers sectoral groups Christmas Party which were held on December 10, 12 & 18, 2022 respectively. Christmas giveaways were also distributed to all the attendees just like the senior citizens and PWD sectors. From the sectoral groups, they expressed their gratitude to DCCCO for the love and care showed to them in various ways.



Bais Branch Sea Grass Planting
October 2022

Captured

Chapter Assemblies
October - November 2022

Christmas
20 December

BDS Trainings
October 2022

Mandatory S
2022
November



Social Enterprise Workshop
October 2022

Moments



DYZLC Entrep Training
November 2022



Activities
November 2022



Merry Galo Promo
December 2022

Staff Trainings
November 2022

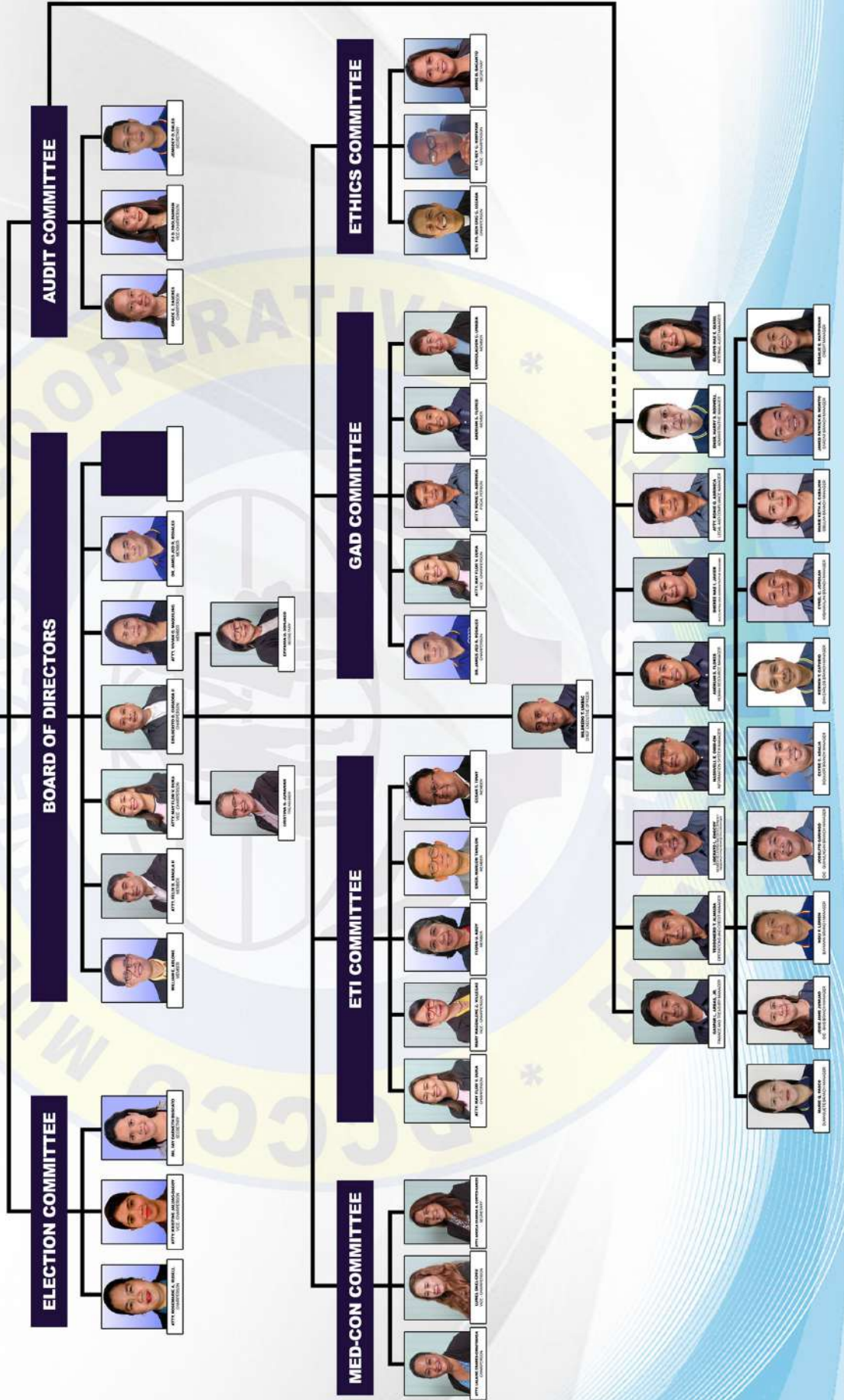




DCCCO Multipurpose Cooperative

ORGANIZATIONAL STRUCTURE

REPRESENTATIVE ASSEMBLY



SOCIAL ENTERPRISE DEVELOPMENT WORKSHOP

by Mary Magdalene Z. Villegas, CPA



The training was participated in by various NGO's, PO's, cooperatives, informal sectors, and associations. Discussed during the training was on determining the gaps and problems encountered while establishing their businesses and the common causes of failure in running social enterprises. Participants' ideas, thoughts, and opinions were collaborated to come up with a more concrete way of preventing the failure of social enterprises.

DCCCO Multipurpose Cooperative sent a representative to attend the two-day training conducted by the Philippine Partnership for the Development of Human Resources in Rural Areas (PhilDHRRA) in partnership with St. Catherine Family Helper Project, Inc. The topic was "Social Enterprise Development Workshop" with its Resource Speaker, Mr. Danilo A. Songco, Adjunct Faculty on Social Enterprise at Asian Institute of Management. The seminar was conducted on October 13-14, 2022.

Moreover, various techniques and processes were introduced, and the participants were able to capture the whole concept of social enterprise, and they were up for the challenge of transforming their organizations to become more profitable to address the needs of members and/or beneficiaries. Social Enterprises may fail in doing something ambitious, but they succeed in doing something important.

PWD CELEBRATES INTERNATIONAL DAY

by Mona Lisa M. Nemenzo

The PWD International Day Celebration and Christmas Party was conducted in collaboration with Banilad LGU of Dumaguete and DSWD of Dumaguete City. It was held on December 3, 2022, at NCCP Retreat House, DYSR, Banilad, Dumaguete City.

In the morning, the group had a lecture on Building Personal Resilience with the Resource Speaker Zacarias C. Mansing who is also a person with disability. He emphasized that despite their disabilities, they can still do productive things and live a stress-free life. Each one should claim that he /she is blessed by counting what he/she has and not counting what he / she doesn't have; let go off the negatives and learn to adjust, accept, connect, and cooperate with other people. After the lecture, educational games followed.

The activity wound up with a Christmas party. They had fellowship lunch, parlor games and distribution of giveaways.

RELIEF ASSISTANCE FOR VICTIMS OF TYPHOON PAENG

by Nella R. Ibarra

On 29 October 2022, Tropical Storm Nalgae, locally known as Paeng, hit the Philippines and brought with it heavy rains and flooded some parts in Sta. Catalina. Around 35 DCCCO members were affected.

DCCCO Multipurpose Cooperative through its Bayawan Branch immediately distributed relief goods which consisted of rice, canned goods and noodles to the affected members at the Municipality of Sta. Catalina. Financial Assistance were also released to selected members which amounted to PHP 18,000.

Truly, DCCCO Cares!



MANDATORY SOFT SKILLS TRAINING CONDUCTED

by Hisovi Kristine Alonzo



DCCCO Multipurpose Cooperative provides opportunities for the staff to hone their skills both for professional and personal advancement. The Mandatory Soft Skills Training was conducted last November 7-10, and 14-17, 2022 to ensure continuous education and training for our employees. The training was an avenue for our staff to understand better their roles in the cooperative and to improve themselves holistically. Topics discussed were the following:

• Session 1 Fundamentals of

Cooperatives Fundamentals and Cooperative Principles (CEO Mildredo T. Umbac)

• Session 2 Cooperative and DCCCO History (CEO Mildredo T. Umbac)

• Session 3 Personality Development (TM Gaspar L. Arbas, Jr., BM Kerwin T. Catubig and Ms. Mae Fatima Velasco)

• Session 4 Brand Manual (Ms. Annamar T. Eparwa and Mr. Vhrence Kirby B. Nuñez)

• Session 5 Mental Health (Ms. Marjorie M. Patajo)

• Session 6 Financial Literacy (HRM Andrian S. Flores)

• Session 7 Human Resource Manual (HRM Andrian S. Flores and Mr. Michael Clark A. Dumat-ol)

• Session 8 Code of Ethics (HRM Andrian S. Flores and Mr. Don Alver V. Alabat)

• Session 9 VMG Strategic Road Map (HRM Andrian S. Flores)

• Session 10 Gender Sensitivity Orientation (Dr. Consolacion C. Unabia)

• Session 11 Data Privacy (Atty. Ronie G. Abrinica)

The knowledge and expertise shared by the facilitators will surely help our staff in their fields. The various learnings and shared experiences would be of great help for our employees to improve themselves as they go back to their respective branches and operations. The training was also an opportunity for them to meet and bond with other employees from other branches and form new friendship. DCCCO will continue giving trainings like this to develop the skills of our staff. This will also in turn help them be of better service to our member-owners.



MERRY GALO SA DCCCO: A MERRY CHRISTMAS PROMO

by Vhrence Kirby B. Nuñez



Gift-giving is one of the most practiced and most looked forward traditions among Filipinos during Christmas. Despite the hassles and financial drain this entails, Filipinos go on a shopping spree in a bid to surprise and show their appreciation to a loved one. And there's no other entity in our place that I know better to care for others other than our beloved DCCCO Multipurpose Cooperative.

COMPASSION, one of the coop's core values, is manifested during the Christmas season. Thus, the 2nd Merry

Galo Promo was launched again to all members who had transactions during the promo period. A member received either Christmas grocery packs or a 5-kg. sack of rice. Both items were worth almost Php300.00 each. The promo period was from December 15 to December 29, 2022.

One can feel the excitement in all of the DCCCO offices as transacting member fall in line to claim their Merry Galo item. Though many may say it was too hot or too crowded to transact, still, members were more than happy to fall in line and patiently wait for their turn to transact – loan payments or share capital deposits, with no minimum amount. Members were told not to worry because during the promo period, operating hours were extended, and supplies were abundant because DCCCO made sure everybody would receive.

"Maayo na kayo ning lima ka kilong bugas sir kay makakaon nami!"

"Lami lution ning spaghetihon sir, pang noche Buena!"

"Buotan kaayo ang DCCCO sir ky nanghatag jud pinaskuhan."

These were some of the statements heard from the members who were happy to participate and transact during the Merry Galo promo period. One can hear in those words the happiness they felt upon receiving the gift.

'Tis really the season to be jolly, because at DCCCO, We Care!



CHRISTMAS AND ALL ITS COLORS

by Honey Mae R. Grepon



We celebrate Christmas in different themes, colors, and styles. We celebrate it with glee and gladness in our hearts for we know that the true meaning of Christmas goes beyond parties, games, and promos; it is to honor the birth of our Savior Jesus Christ.

A winter wonderland-themed Christmas celebration was held last December 11, 2022, at the 4th Floor of

DCCCO Building. This celebration was attended by DCCCO's Board of Directors, Committee Officers, Head Office Staff, and DCCCO Hotel Staff. CEO Mildredo T. Umbac warmly welcomed the attendees followed by a touching message from BOD Chairperson, Edilberito B. Euraoba II.

One of the highlights of the celebration was the Christmas Tiktok Contest where the employees showcased their various talents from dancing and acting to lip singing. A search for the best-dressed male and female employees and officers was held. The best dressed male and female employee award went to FT Manager Gaspar Arbas, Jr and Ms. Honey Mae Grepon. For the officers, Treas.

Cristina Jumawan and Dir. Edilberito Euraoba II bagged the awards. Door prizes were raffled followed by mass dancing and socials.

Another celebration was held on December 23, 2022 at Courtyard, Talay, Dumaguete City. This was a pastel-themed Christmas party organized by the Head Office Trust Fund Officers. Employees voluntarily contributed to have a night of mingling and thanksgiving. There were talent presentations from the newly hired employees, and various games were played that were very challenging and amusing were played. Attendees went home with gifts, immeasurable happiness, and a positive outlook for the new year.

THOUGHTS ON CHRISTMAS DAY

by Gerald C. Grancapal

Christmas Day, a twinkling sound for everybody. It brings goosebumps to everyone that stirs the excitement to celebrate the most special occasion in the world. For some, it is a time to reminisce all the good memories experienced the whole year, a day to give thanks and commemorate the birth of our Savior, and for some it is just an ordinary day to continually fight the challenges of life. This year's Christmas Day 2022 is one of the biggest occasions to be considered after the restrictions brought by the pandemic two years ago. People have learned to appreciate and give value to things specially to spend Christmas Day with their families. But what does Christmas really mean to some? Here are some of the reflections coming from our DCCCO family.

"Christmas is about being grateful of God's blessings and sharing them to your family, friends, co-workers, and the less fortunate." – Marjorie Patajo, Company Nurse

"One of the greatest gifts in my life is my employment to DCCCO. I am ever grateful to have

DCCCO in my life. Thank you DCCCO for the blessings received and may the holiday season end the present year on a cheerful note and make way for a fresh and bright New Year. Merry Christmas and Happy New Year." – Dennis Ogue

"Celebrating my first Christmas with DCCCO was splendid. Being part of this family is overwhelming but having to work with a team that helps me grow as a better individual is fulfilling. I Hope to celebrate more special events with my new family and add up new memories, new lessons, and new opportunities in the future. Thank you and have a Merry Christmas. "Christmas magic is silent. You don't hear it – you feel it, you know it, you believe it. Jesus is the gift that perfectly fits the size of every heart. It's not what's under the Christmas Tree that matters but who's around it." – Robert Romano, Hotel HR Supervisor

"May this Christmas bring only joy and happiness to everyone's family. The gift of love and peace. May all these be yours this Christmas. Merry Christmas" – Mae Kayla Delos Santos, Scholar

"Every holiday brings us closer to the people around us but there's something extra special about Christmas that leaves a glowing effect on our lives.

Spreading cheer with Christmas gifts is only one part of the season. Another important component is sharing words of adoration and affection with those who have touched our lives. Christmas cards provide the opportunity to reach out those you might not have spoken to in a while. Now, count your blessings and share the Christmas spirit. Peace, good will, and happiness for us at Christmas and always." – Shena Genobiagon, DCCCO Scholar

Regardless of how you define Christmas, let us always remember that the true spirit of Christmas lies within our heart. Let us become the reason of someone's smile as we continue to live the life God has blessed us. Together, let's create a difference. Have a bountiful New Year ahead!

BRINGING EVERYONE CLOSER TOWARDS INNOVATIVE AND CREATIVE TOMORROW

by Honey Mae R. Grepon

DCCCO Youth Zone Laboratory Cooperative (DYZLC) celebrated its 4th Founding Anniversary on December 18, 2022. This year's theme was "Bringing Everyone Closer towards Innovative and Creative Tomorrow". The celebration was both an Anniversary and Christmas Celebration wherein the program was held on December 17, 2022 through a Facebook Live on the Authorized Facebook Pages of DCCCO Youth Zone Laboratory Cooperative and DCCCO Multipurpose Cooperative. This was hosted by the Youth Program Coordinator Honey Mae R. Grepon and Social Media/Events Specialist Albert T. Trumata. The viewers were warmly welcomed by the Member Relations and Development/Research and Marketing Manager Liberato L. Engcoy. The program was successfully closed with an acknowledgment from the Chairperson of the DYZLC Board of Directors Marianne Barachielle S. Alabado. There were talent presentations from the DYZLC Officers, virtual games and trivia for the live viewers. A heartfelt message about "The Meaning of Christmas" was delivered by

the Keynote Speaker Fr. Alfredo H. Bonocan Jr.

Before the Anniversary Celebration, a DYZLC Jingle Contest, Aflatoun Poster-Making Contest, DYZLC Aflatoun Back to School Raffle Promo and Environment Random Acts of Kindness (E-RAK) Campaign were launched and started. For the DYZLC Jingle Contest, Red Glenn C. Tulang of Dumaguete Branch and Jireh Armiana V. Francisco of Sibulan Branch got the prize by delivering a very wonderful Jingle entitled "Panglantaw". For the Aflatoun Poster-Making Contest, Jhon Ryzinz M. Cancio and Ivan Grace C. Lazaga, both from Bais Branch, landed 1st and 2nd Place, respectively. Furthermore, through the DYZLC Aflatoun Back to School Raffle Promo, ninety-nine (99) children successfully became new members of the Aflatoun Program. The member-recruiters were given the chance to participate in the raffle wherein DCCCO gave awesome prizes such as Printer, Cellphones, Water Bottles, Prepaid WIFI Modems and School Supplies. Lastly, the winners of the 3-week Environment Random Acts of Kindness (E-RAK) Campaign were proclaimed. For the Segregate, Recycle

and Proper Waste Disposal Campaign Category, Rhyza M. Cabanes of San Carlos Branch got the 1st Place. For the Community Clean-up Campaign Category, Charryze Jane P. Oco got the 1st Place and for the Backyard Gardening Campaign Category, Kaitlin Faith C. Julaton of San Carlos Branch got the 1st Place.

Across all DCCCO branches, 1,200 members availed of the "Pinaskuhan sa DYZLC". The children received these little gifts in return for their deposit/payment transactions with DYZLC. Furthermore, selected participants who attended the previous Financial Literacy Webinars were rewarded with tokens and certificates of appreciation for being good and consistent savers from July to November 2022.

Indeed, 2022 is a great milestone for DYZLC. A milestone in showcasing the talents and skills of the children, rewarding them, and encouraging financial literacy to bring them closer towards innovative and creative tomorrow.

BUSINESS DEVELOPMENT SERVICES

by Richie V. Ordonez

"Tell me and I forget, teach me and I remember. Involve me and I learn." -Benjamin Franklin

Last October 11, 2022, DCCCO Business Development Programs extended its arm to the Potato Systems Research and Potato Training Center in Barangay Pula, Canlaon City, Negros Oriental and conducted BDS training to the farmers of the said barangay. The main goal is to help them determine their community resources that will help them develop and maximize their livelihood which is one of DCCCO's goal to live its mission of uplifting the lives of its members and the community.



BAIS BRANCH CONDUCTS SEAGRASS PLANTING

by Josie Jane Jumud

In collaboration with the LGU's effort to protect and to sustainably manage the coastal ecosystem, and to raise awareness and appreciation of all marine habitats including the seagrass, DCCCO Bais employees and officers at Tagaytay Seagrass Reserve Area, Barangay Okiot, Bais City planted two thousand six hundred (2,600) seedlings of sea grass on October 16, 2022.

The group departed at 6:00 o'clock in the morning heading to Canibol port and a pump boat directed them to the area. The said activity took them almost three (3) hours to finish, and although it was a little bit exhausting, the feeling was overwhelming that they were helping one of the most important ecosystems in the planet to generate and provide shelters to fishes and other endangered species in the sea.

"Seagrasses don't receive much attention, but they are one of the most productive ecosystem types on Earth. They also have an incredible ability that helps fight climate change – a huge capacity for carbon absorption. Seagrasses act as a dense sediment trap, capturing carbon and storing it, eventually depositing it onto the seafloor."

DCCCO WELCOMES NEW EMPLOYEES



AQUINO, LYKA LHE M.
Loans Processing Specialist
DUMAGUETE BRANCH



AVILA, JHONA M.
POS Specialist
KABANKALAN BRANCH



BACANG, FRANCISCO FELIPE S.
Remedial Officer
HEAD OFFICE



BAGSICAN JR., ASTERIO A.
Inventory Specialist
HEAD OFFICE



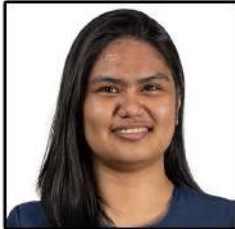
BAYUTAS, JULIE ANN L.
Member Specialist
SAN CARLOS BRANCH



CADAYONA, JESTYONY A.
Records Custodian
BAYAWAN BRANCH



CALAURIAN, MARIANNE P.
POS Specialist
SIBULAN BRANCH



CENA, ANIKA NASTASSIA M.
Audit Specialist
HEAD OFFICE



CRUZADO, JULYMAE B.
Loans Processing Specialist
GUIHULNGAN OFFICE



DIAZ, ROGELYN C.
Loans Processing Specialist
BAIS BRANCH



EDEZA, ABIGAIL A.
POS Specialist
DUMAGUETE BRANCH



ESPINOSA, CARMEN C.
Member Specialist
DUMAGUETE BRANCH



FAVOR, RIA JANE
Accounting Officer
HEAD OFFICE



FERNANDEZ, VINJIE T.
Loans Processing Specialist
CARCAR BRANCH



FERNANDEZ, JOYCE A.
Office Assistant
DUMAGUETE BRANCH



GARGAR, JESSREL J.
Loans Processing Specialist
SIBULAN BRANCH



GRAFIA, CATHERINE S.
Records Custodian
DUMAGUETE BRANCH



HABEL, MARIE FE
Compensation and Benefit Specialist
HEAD OFFICE



HANGKA, MARY GRACE C.
Records Custodian
HEAD OFFICE



MOLENO, GREG CYRILL M.
Collector
BAYAWAN BRANCH



NAVILLA, POI JAY T.
Loans Processing Specialist
CARCAR BRANCH



ORIL, JINKY C.
Accounting Officer
GUIHULNGAN BRANCH



ORTIZ, LEAH I.
ADR Coordinator
HEAD OFFICE



PIÑERO, KARL JEFFREY T.
Collector
DUMAGUETE BRANCH



QUINICOT, MARIA THERESA C.
Office Assistant
DUMAGUETE BRANCH



RODEO, SHEENA PEARL G.
Research and Development Specialist
HEAD OFFICE



SALAZAR, GLYZEL B.
Loans Processing Specialist
BAYAWAN BRANCH



SALMA, VALZ DEMREEVE P.
Paralegal Specialist
HEAD OFFICE



SOLAMILLO, CRIZ V.
Audit Specialist
HEAD OFFICE



TEOPE, ELIZABETH S.
Member Specialist
DUMAGUETE BRANCH



TEORIMA, FRALEN T.
Loans Processing Specialist
KABANKALAN BRANCH



TINAMBACAN JR., ERNESTO C.
Collector
DUMAGUETE BRANCH



TINAPAO, MECA ELLA R.
Office Assistant
HEAD OFFICE



TUBIO, HAZEL JOLIZA N.
Recruitment Specialist
HEAD OFFICE



VERA CRUZ, DANICA CHRISTILLE M.
Roving Specialist
HEAD OFFICE



VILLANUEVA, KARL RYAN M.
Network and Hardware Specialist
HEAD OFFICE



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