



KASANAG

The Official Publication of DCCCO Multipurpose Cooperative

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New Officers take oath

By Gaspar L. Arbas, Jr., FTM

The new Officers of DCCCO Multipurpose Cooperative took their Oath of Office during a ceremony on April 3, 2023 held at the roof deck of the DCCCO Hotel (opened to business on April 24, 2023), Upper Luke E. Wright St., Dumaguete City. Hon. Sheila Lynn M. Catacutan-Besario administered the oath taking. Hon. Catacutan-Besario is the Presiding Judge of RTC Branch 31 (Family Court Designate), Regional Trial Court of Negros Oriental. She is a licensed Chemist in the Philippines. She graduated with Masters of Law in Biotechnology and Genomics (Class of 2010), Sandra Day O'Connor, College of Law, Arizona State University, Arizona, USA. She took her Post Graduate Diploma in International...

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DCCCO leaders attend NATCCO AGA, congress

By Michael Clark A. Dumat-ol, BM

On May 5-7, 2023, DCCCO leaders attended the NATCCO 46th Annual General Assembly and Leaders' Congress at SMX Convention Center, Bacolod City, Negros Occidental. They were BOD Chairperson Edilberito B. Euraoba II (official delegate) and Accounting Manager Sheree Mae I. Javier (official voting delegate). Also in attendance were CEO Dr. Mildredo T. Umbac, Legal and Compliance Manager Atty. Ronie G. Abrinica, Information System Manager Nashvell E. Ombi-on, and Branch Managers Michael Clark A. Dumat-ol, Kerwin T. Catubig, Marie Keth A. Cabajon, and Marie Q. Pasco.

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DCCCO opens own hotel

By Vhrence Kirby B. Nuñez, MS



At last, the long awaited DCCCO Hotel is now open to serve the members of DCCCO and the community.

On April 22, 2023, its staff, select DCCCO employees, guests and suppliers started the day with a motorcade around the city of Dumaguete to let the people know of the opening. The blessing and inauguration happened in the afternoon.

Most Rev. Julito B. Cortes, D.D., Bishop of Dumaguete and Rev. Fr. Ben Eric C. Lozada concelebrated a Thanksgiving Mass at 2 p.m. Then the cutting of ribbon ceremony followed participated in by DCCCO Founding Member Patria C. Fortich, BOD Chairperson Edilberito B. Euraoba II, BOD Vice-Chairperson Mary Magdalene Z. Villegas, TWG Chairperson Atty. Felix B. Araula II, Treasurer Cristina O. Jumawan, CEO Mildredo T. Umbac, Accounting Manager Sheree Mae I. Javier, and GUJC General Manager Gregorio L. Uymatiao, Jr.

After which, Bishop Cortes conducted the blessing of the ground floor and second floor while Fr. Lozada blessed the third floor, fourth floor, fifth floor and roof deck.

Then the program followed right after the blessing. CEO Umbac welcomed all the guests with a warm opening message remembering the history of how the construction of the hotel became possible. Dumaguete City Mayor Hon. Felipe Antonio B. Remollo, BOD Chairperson Euraoba, BOD Member and TWG Chairperson Atty. Araula, GUJC GM Uymatiao, Treasurer Jumawan (Hotel Committee Chairperson), and BOD Vice-Chairperson Mary Magdalene Z. Villegas (then BOD Chairperson) likewise gave their messages.

In attendance also during the blessing and inauguration ceremonies were DCCCO Founding Member Dr. Sylvia L. Flores, BOD Members William E. Ablong, Atty. May Flor V. Duka, Dr. James Jed R. Rosales, and Dr. Annaliza P. Loquias, the Co-op Secretary, the Audit, the Ethics, and the Education, Training, and Information Committee Officers, Department Managers, and guests from GUJC, the Press, and the Hotel Association of the Philippines.

The hotel officially accepted guests on April 24, 2023.

EDITORIAL

DCCCO Hotel: A Testament of Service

By Dir. Edilberito "Jun" B. Euraoba II, BOD Chairperson

On April 22, 2023, the state-of-the-art DCCCO Hotel located at Luke Wright Street was inaugurated and is now open to the public and to our dear members.

This multi-million hotel according to the observations of some visitors is at par with beautiful hotels in Cebu, some even delightfully exclaimed "morag naa ta sa Amerika" (as if we are in America). It has 54 exclusive guest rooms and prides itself as the first and only hotel in Dumaguete City where its swimming pool is located at the rooftop providing a vantage view of the City's famous Rizal Boulevard and the majestic Mt. Talinis.

Conference rooms, lounge and mouth-watering dishes, including snacks from our local delicacies, are also being provided for our guests.

DCCCO's Chief Executive Officer Dr. Mildredo T. Umbac traced the birthing stage of the hotel construction from the idea of the then DCCCO General Manager Felicidad L. Ruiz to construct a pension house where members of DCCCO from other places may avail of our services.

As the universe collaborated with that dream, during the Masteral Study of now Accounting Manager Sheree Mae I. Javier, a feasibility study for the construction of a budget hotel was proposed and eventually approved by the Board of Directors.

The idea to construct a pension house later grew into a budget hotel and finally into a multi-million DCCCO Hotel because of the desire to serve our members and the community.

It all started as a dream and slowly it was realized under the leadership of our then BOD Chairperson William E.

Ablong with CEO Flordeliz V. Bokingkito, continued by BOD Chairperson Mary Magdalene Z. Villegas and OIC-CEO Sheree Mae I. Javier, and later in its completion stage with me as BOD Chairperson and CEO Mildredo T. Umbac.

In every stage of development, the Technical Working Group led by Director Felix B. Araula II, the Hotel Committee led by former Director now Treasurer Cristina O. Jumawan, Board of Directors, Officers, and Staff supported the hotel construction that took almost five years.

During the blessing and inauguration on April 22, 2023, Most Rev. Julito B. Cortes, D.D., Bishop of Dumaguete, in his homily, reminded the Hotel Management to let our guests experience the love of Christ by providing great Christian service to them.

I echo this reminder to our Management for this Hotel was conceptualized for the purpose of serving our members. Let us always be reminded that the reason of our existence are our members. So everything that we do must redound to their benefits.

This Hotel must be a testament of service to our members where they can celebrate momentous times of their lives with us or celebrate their victories with us and not only for the clout's sake that our generation was able to build a huge building.

Our success will not only be measured by the huge edifice itself but on how much we have served our members.

As Mother Theresa warned, "Unless life is lived for others, it is not worthwhile."



EDITORIAL STAFF

EXECUTIVE EDITORS	Dir. Edilberito B. Euraoba II, DE BOD Chairperson
	Dir. Mary Magdalene Z. Villegas, CPA BOD Vice-Chairperson
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NEWS EDITOR	SMES Albert T. Trumata
LAYOUT ARTIST	MS Vhrence Kirby B. Nuñez
PHOTOJOURNALISTS	PS Gerald M. Dela Cerna MS Vhrence Kirby B. Nuñez

DCCCO participates in “Kahiusa, Kaabag” invitational games

By Vhrence Kirby B. Nuñez, MS

DCCCO participated in the “Kahiusa, Kaabag” invitational ball games sponsored by Perpetual Help Community Cooperative (PHCCI) held at the Incredo-Ball Fitness Center, Daro, Dumaguete City. These were volleyball game for men and women, and basketball game for men.

The volleyball men’s game was played on April 14, 2023. Before the game started, an opening ceremony was held with PHCCI CEO Cliffordson T. Lariosa welcoming all participating players and thanking DCCCO for accepting the invitation. Then, the Oath of Sportsmanship was recited by the

players. The game started at almost 7:00 P.M. The DCCCO Team lost all first three sets of the game giving the PHCCI Team the win.

The following night, April 15, 2023, was the schedule for the volleyball women and basketball men games. The DCCCO Team took the win for the volleyball women’s game, winning the first three sets of the game.

Then the basketball game followed with lots of excitement and shout as both teams battled for the lead. At the end, PHCCI took the win having a 4-point lead at the buzzer.



DCCCO signs MOA on reef domes

By Albert T. Trumata, SMES



DCCCO signed a Memorandum of Agreement (MOA) with Kinaiyahan, Inc., BPI Bayan Dumaguete, and Bantayan Fisherfolks Association (BFFA) for the Reef Dome Project and Bantayan Fisherfolks Association Livelihood Program on April 28, 2023 at the DCCCO Hotel, Luke Wright Street. Dumaguete City.

Signatories of the MOA were Dr. Mildredo T. Umbac (DCCCO CEO), Mr. Leodegario P. Rosales

(President of Kinaiyahan, Inc. and Project Coordinator of BPI Bayan Dumaguete), and Mr. Esperato Abode (President of Bantayan Fisherfolks Association). The MOA Signing was witnessed by Mr. Liberato L. Engcoy (Research and Marketing Manager of DCCCO) and Mr. Franz Josef I. Crispo (Representative from BPI Bayan Dumaguete).

The goal of the partnership is to construct more reef domes which will be deployed within the additional three hectares of Marine Protected Area (MPA) in Bantayan, Dumaguete City. DCCCO committed to donating at least 500 reef domes as well as providing people and other logistics during the deployment of reef domes.

DCCCO, Kinaiyahan, BPI Bayan, and BFFA will endeavor to promote Bantayan MPA as a snorkeling and diving destination.

DCCCO leaders attend NATCCO AGA, congress

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This year’s theme was “Seizing New Frontiers in an Integrated Network Towards Resiliency and Sustainability.” Meanwhile, DCCCO was recognized during the assembly and received four awards, as follows:

- Top 1:**
2022 Training and Consultancy Patron
- Top 1:**
2022 Depositors Based on Annual Growth
- Top 2:**
2022 Highest CETF Remitter
- Top 3:**
2022 Depositors Based on Yearend Balance

AM Javier was re-elected as member of the Board of Directors of NATCCO.



DCCCO receives 5 awards from CLIMBS

By ACP May Flor V. Duka, BOD Member

DCCCO Multipurpose Cooperative, through its representatives BOD Member ACP May Flor V. Duka, Finance and Treasury Manager Gaspar L. Arbas, Jr., and Operations Manager Teodomero T. Almada, received the following five major awards from CLIMBS Life and General Insurance Cooperative, namely:

- Top 5 Investor (National Level)
- Top 5 Investor (Visayas)
- Top 5 Cooperative Assurance Center Achiever (Visayas)
- Top 10 Premium Producer (Non-Life, National Level)
- Top 10 Premium Producer (Life and Non-Life, National Level)

during its recently concluded 51st Annual General Assembly (AGA) held in Atrium Limketkai Center, Cagayan de Oro City. With the theme "Sustainability for Planet and People", the AGA, which was conducted on April 26-27, 2023, was attended by hundreds of member-primary cooperatives represented by thousands of delegates.

On April 26, 2023, the Assembly started with an educational forum where different speakers delivered their lecture and shared their experiences and expertise on environment, economics and insurance. Present were the international partners of CLIMBS such as M.K. Balachandran of Ibis Network, Joshua Dean of the University of Chicago, Susanna Berkouwer of the Wharton School of Pennsylvania, and Lieven Keppens of Belgian Raiffesen Foundation.

The cooperative fellowship night was attended by celebrity performers who entertained the delegates with dance and songs. The celebration was characterized with the theme "Rock 60's" which inspired the delegates. The grandiose performances and special numbers paved the way to the giving of awards to all deserving primary cooperatives.

On April 27, 2023, the General Assembly proper was opened with a Thanksgiving Mass and thereafter, the order of business followed. Included in the order of business was the election of officers

particularly for the vacant positions in the Board of Directors, Audit Committee, Election Committee, and the Directors At Large. DCCCO BOD Member and incumbent CLIMBS Director May Flor V. Duka was re-elected as Director for Visayas.

CLIMBS Life and General Insurance Cooperative is a leading life and non-life micro insurance provider in the Philippines licensed by the Cooperative Development Authority (CDA) and the Insurance Commission. Its purpose is to provide insurance protection to the grass roots of the population in the Philippines.



Youth coordinators attend nat'l congress

By Honey Mae R. Grepon, Youth Coordinator



DCCCO Sibulan Branch Membership Services Officer (MSO) Alberto A. Sanchez, Jr., Kabankalan Branch MSO Jason P. Catacutan, Bais Branch MS Gerimy D. Suarez, and Youth Coordinator Honey Mae R. Grepon attended the NATCCO National Youth Congress 2023 - the biggest in-person event of the NATCCO Children and Youth - held on May 2 to 4, 2023 at Sugarland Hotel, Bacolod City, Negros Occidental.

One hundred nine young emerging leaders from 33 cooperatives in the country convened to learn, network, appreciate the value of integration, and exchange ideas about the direction and future of

cooperatives in the country. The congress discussed various topics about empowering the youth to combat disinformation and fake news, and emphasized how important it is to think before clicking to lessen potential risks associated with oversharing personal information online.

The topics provided strategies and tools to equip the youth with critical thinking and digital literacy skills to recognize and respond to disinformation and fake news effectively. The participants were made aware of how to protect their digital footprints.

The Youth Congress also provided an opportunity for DCCCO to showcase the products of its members such as bags, chips, tarts, "cacao tablea", and turmeric Bazaar. These products were made by DCCCO members from Guihulngan, Kabankalan, and Bais Branches. Other activities during the Congress included the battle of wits and intelligence during the

fun-brain educational games, the Quiz Bee Contest, the Extemporaneous Speech Contest, the Youth Debate Contest, an educational tour around remarkable areas in Negros Occidental, and the election of officers.

As a federation of cooperatives in the country, NATCCO shared its achievements with its partners. To name a few, it conducted the NATCCO Online National Youth Congress 2021, created the "For Youth Info" Podcasts, and highlighted the growth of the Aflatoun Program in the country with 415,590 children saving, 2,060 partner schools, 8,283 teachers trained, and 430.2+ Million Pesos amount saved.

Indeed, the Youth Congress was a major learning opportunity for DCCCO as well as for all the other participants. NATCCO CEO Sylvia O. Paraguya declared that NATCCO invests heavily in equipping the young people for leadership and in driving the cooperative sector, and pays great attention to the development of the youth in response to the evolving trends and circumstances.

DCCCO attends PFCCO-Visayas AGA, forum

By Liberato L. Engcoy, RMM

DCCCO representatives Treasurer Cristina O. Jumawan and CEO Mildredo T. Umbac, together with some Department and Branch Managers, attended the 27th Annual General Assembly (AGA) Meeting of the Philippine Federation of Credit Cooperatives (PFCCO) Visayas League held in Kew Hotel, Tagbilaran City, Bohol on April 16, 2023.

This year's theme was "Greener, Inclusive, Resilient Path to COVID-19 Recovery". The assembly started with a Eucharistic Mass presided by Rev. Fr. Jhon Malnes Pacem. Hon. Felimon M. Espares, Coop-NATCCO Partylist Representative, gave the keynote speech. He also gave updates on the latest memorandum circulars and other concerns.

The educational forum followed with the talk about Business Development Services (BDS) Program given by Ms. Ruby D. Salvador of PFCCO National. She then encouraged other primary cooperatives in attendance to enroll in the said program. DCCCO CEO Mildredo T. Umbac also shared the experiences of DCCCO in the BDS Program.

The Assembly Meeting proper then ensued. CEO Mildredo T. Umbac was elected to the Board of Directors. In the organizational meeting, Dr. Umbac was elected as Vice-Chairperson. The induction into office of the newly-elected officers was conducted after the Assembly Meeting. Hon. Felimon M. Espares administered the oath taking.



Officers attend Leadership Boot Camp

By Gaspar L. Arbas, Jr., FTM

BOD Chairperson Edilberito B. Euraoba II, CEO Mildredo T. Umbac, Accounting Manager Sheree Mae I. Javier, Finance and Treasury Manager Gaspar L. Arbas, Jr., Legal and Compliance Manager Ronie G. Abrinica, Operations Manager Teodomero T. Almada, and Research and Marketing Manager Liberato L. Engcoy attended the three-day boot camp spearheaded by the Asian Confederation of Credit Unions (ACCU), in partnership with the National Confederation of Cooperatives (NATCCO), held on April 18-20, 2023 at Eugenio Lopez Center, Antipolo, Rizal.

The said boot camp was a 24-hour course on *LEADERSHIFT – Rev Up Leaders Momentum to Bridge the Gap in an Integrated Credit Union Networks*. It was intended for credit union directors and senior management level positions who want to deepen their leadership skills, especially in the areas of problem solving, decision-making, communication, motivation, and team building. It was facilitated by Ms. Elenita V. San Roque, CEO of ACCU, and Ms. Mary Rose L. Gob, Unit Head of NATCCO Knowledge Resource Center.

The first level training was an adaptation of John Maxwell's 11 Leader-SHIFT lessons contextualized in the credit union

environment. The Leader-SHIFTS teach to accelerate leaders' careers by putting their leadership into high gear. The training provided a blueprint for change. The shifts discussed were as follows:

Credit Union/Co-op Leadership

1. The Brand of Cooperative Leaders
2. The Purpose of Cooperative Leadership
3. Integrated Credit Union Network
4. The Board's Most Important Function in the CU/Co-op Network

Leadershifts

5. Soloist to Conductor
6. Goals to Growth
7. Perks to Price
8. Pleasing People to Challenging People
9. Maintaining to Creating
10. Ladder Climbing to Ladder Building
11. Directing to Connecting
12. Team Uniformity to Team Diversity
13. Positional Authority to Moral Authority
14. Trained Leaders to Transformational Leaders
15. Career to Calling

The sessions were delivered in flexible and cutting-edge approach to leadership development and delivered the highest quality, independent and interactive learning environment. Great leadership development enables credit unions to:

- ☑ **Unlock potential**
- ☑ **Push boundaries**
- ☑ **Build and sustain agile financial services that build people's lives**
- ☑ **Stand out from competitors**
- ☑ **Attract and retain skilled, high performing people.**



Fr. Lozada facilitates recollection

By Albert T. Trumata, SMES

On April 1, 2023, Rev. Fr. Ben Eric C. Lozada, Academic Dean of St. Joseph Seminary, Agan-an, Sibulan, Negros Oriental, facilitated the annual recollection for the Officers (BOD and Committees) and Head Office staff, headed by BOD Chairperson Edilberito B. Euraoba II and CEO Dr. Mildredo T. Umbac, respectively, held at 5:30 p.m. to 7:30 p.m. at the Crescencia Magbanua Hall, DCCCO Building, Sta. Rosa St., Dumaguete City.

The recollection began with a video presentation of a song called "Blessing" written by Laura Story which emphasized the abundant grace of Jesus Christ. Then the attendees were divided into groups and given an opportunity to share significant life experiences that impacted their understanding of God. The sharing session aimed to promote trust among

team members, allowing them to gain insight into each other's lives and faith journeys. It also emphasized the need to take a pause and reflect on whether one's actions magnify and glorify the Lord in his/her daily life.

The said recollection was in preparation for the Holy Week celebration with the call to humility and repentance.

Meanwhile, the Branches conducted their recollections, as follows:

Dumaguete Branch - with Fr. Ben Eric C. Lozada (April 2)

Bais Branch - with Fr. Hendrix C. Alar (April 30)

Bayawan Branch - with Fr. Gonzalo J. Omison (March 24)

Guihulngan Branch - with Fr. Royce G. Trinidad (March 29)

Siquijor Branch - with Fr. Leonardo L. Tan (April 5)

San Carlos Branch (Officers, Staff, and Area Coordinators) - with Fr. Ryan Christopher C. Lumangyao (March 5)

San Carlos Branch (Seniors' and Women's Groups) - with Fr. Ryan Christopher C. Lumangyao (March 18)

Kabankalan Branch - with Bro. Bobby Custodio, Jr. (April 3)

Sibulan Branch - with Fr. Ben Eric C. Lozada (April 2)

Carcar Branch - with Fr. Ike Abastillas (April 2)



GAD Comm. spearheads HIV/AIDS Awareness Day

By Maria Mayonessa D. Galera, HRO

"Prevention and Care Responsibility We Share" was the theme of the HIV/AIDS Awareness Day held on May 13, 2023 at 1:30 p.m. – 3:00 p.m. at the Crescencia Magbanua Hall, DCCCO Building, Dumaguete City. The activity was spearheaded by DCCCO's Gender and Development (GAD) Committee headed by Chairperson Director Dr. James Jed R. Rosales. Other Committee Officers are Vice-Chairperson Dir. ACP May Flor V. Duka, GAD Focal Person Atty. Ronie G. Abrinica, Human Resource Manager Andrian S. Flores, and Human Resource Officer Maria Mayonessa D. Galera.

It was also actively participated by the different branches led by their GAD Focal Persons, as follows: Mona Lisa M. Nemenzo (Dumaguete), Jordan C. Pancho (Bais), Ramon E. Esparcia, Jr. (Bayawan), Roque E. Baricar (Guihulngan), Vivilou L. Espinosa (Siquijor), Roar B. Bello (San Carlos),

Jason P. Catacutan (Kabankalan), Jessrel J. Gargar (Sibulan), Patricio S. Segismar (Carcar), and Arvie Nathaniel V. Aranas (Head Office).

The activity was also streamed live on Facebook. Dr. Agnes Lorraine M. Evasan, an Internist specializing in Infectious Diseases and connected with NOPH, Silliman Medical Center, Holy Child Hospital, and ACE Dumaguete Doctors, shared her expertise and knowledge on HIV/AIDS to the various participants from Piapi High School, Silliman University, Manhattan Suites Inn, SPI Global, Inspiro Relia, Inc., St. Paul University Dumaguete, Foundation University, PFCCO-Visayas, SPI Tech, Colegio de Santa Catalina de Alejandria, Negros Oriental State University, and some DCCCO members. DCCCO Scholars Julien Angel R. Suelto and Junavee F. Sedillo entertained the audience with a song number.

The HIV (human immunodeficiency virus) which can lead to AIDS (acquired immunodeficiency syndrome) continues to be one of the most serious global health challenges, infecting millions of people. With this in mind, the DCCCO GAD Committee and focal persons took part in the spread of prevention and awareness to reduce stigma and empower communities. They believe that by working together in solidarity, a healthier and safer world for all is built no matter the gender and socioeconomic class.



Southern Negros Fish Right Program culminates

By Richie V. Ordoñez, BDSO

The Southern Negros Fish Right Program (SN FR Program) has come to its fruition as it held its culmination activity last May 4, 2023 at the Silliman Hall, Silliman University, Dumaguete City, Negros Oriental. Present during the activity were the USAID Environment Office Director, Mr. Roger Ryders, and the Silliman University President, Dr. Betty C. McCann. During the event, Mr. Ryders witnessed the symbolic handover of the Southern Negros Compendium to Negros Oriental and to Negros Occidental, through the Office of the Governor of the two provinces, and gave a meaningful message of support.

In addition, the activity also provided opportunities for partner agencies, both private and government, to engage with one another and to showcase their products and services.

The SN FR Program started in the year 2019 wherein DCCCO played an important role in its implementation, particularly in enrolling fisherfolks to become members of DCCCO Multipurpose Cooperative with the sole purpose of inculcating in them the value of savings and thrift. DCCCO conducted Pre-Membership Education Seminar and financial literacy to the six local government units of the Southern Negros which opened a wider opportunity for the fisherfolk communities to connect with DCCCO as partner for growth and development, particularly in the financial aspect.

DCCCO is ever grateful to the SN FR Program for the opportunity given to be one of the catalysts in making a difference in the lives of these communities by caring for biodiversity through the right way to fish or the FISH RIGHT.



New Officers take oath

Continued from Page 1

Humanitarian Law in Nalsar University of Law, India in 2007 (ICRC Scholarship).

The new Officers, elected by the Representative Assembly and appointed by the Board of Directors, are as follows:

ELECTED:

Board of Directors

Ms. Mary Magdalene Z. Villegas (Vice-Chairperson)
Dr. James Jed R. Rosales (Member)
Dr. Annaliza P. Loquias (Member)

Audit Committee

Atty. Ivy Cara V. Sangangbayan (Secretary)

Election Committee

Atty. Douglas J. Baldado, Jr. (Vice-Chairperson)

APPOINTED:

Education, Training, and Information Committee

Ms. Mary Magdalene Z. Villegas (Chairperson)
Dr. Annaliza P. Loquias (Vice-Chairperson)
Ms. Flora U. Aboy (Member)
Mr. Charlemagne M. Calunsag (Member)
Mr. Cesar T. Tinay (Secretary)
Mr. Liberato L. Engcoy (Member)

Ethics Committee

Rev. Fr. Ben Eric C. Lozada (Chairperson)
Atty. Rey C. Himpayan (Vice-Chairperson)
Ms. Annie B. Bacanto (Secretary)

Gender and Development Committee

Dr. James Jed R. Rosales (Chairperson)
ACP May Flor V. Duka (Vice-Chairperson)
Atty. Ronie G. Abrinica (GAD Focal Person)
Mr. Andrian S. Flores (Member)
Ms. Maria Mayonessa D. Galera (Secretary)

Mediation and Conciliation Committee

Mr. Jemsdey O. Dales (Chairperson)
Atty. Gary Guido Q. Tabios (Vice-Chairperson)
Ms. Fay Garneth L. Buscato (Secretary)

On the other hand, the incumbent Officers are as follows:

Board of Directors

Mr. Edilberito B. Euraoba II (Chairperson)
Mr. William E. Ablong (Member)
ACP May Flor V. Duka (Member)
Atty. Felix B. Araula II (Member)

Audit Committee

Ms. Grace E. Caseres (Chairperson)
Ms. PJ O. Paglinawan-Manos (Vice-Chairperson)

Election Committee

Atty. Rosemarie A. Rusell (Chairperson)
Atty. Kristine Jaluag-Dagoy (Secretary)

The appointive Officers hold a term of office of one year.



DCCC

ORGANIZATIONAL

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CHAIRPERSON



ATTY. DOUGLAS J. BALDADO, JR.
VICE-CHAIRPERSON



ATTY. KRISTINE JALUAG-DAGOY
SECRETARY

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MEMBER



ATTY. FELIX B. ARAULA II
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MARY MAGDALENE Z. VILLEGAS
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MEDIATION AND CONCILIATION COMMITTEE



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FAY GARNETH L. BUSCATO
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ANNALIZA F. LOQUIAS, ED.D.
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MEMBER



CHARLEMAGNE M. CALUNSAG
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CESAR T. TINAY, JD
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OPERATIONS MANAGER



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Multipurpose Cooperative

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CREDIT MANAGER



AR. GERLIE DONIE P. DAYANAN
FACILITIES MANAGER



MAE FATIMA G. VELASCO
HOTEL MANAGER



**DCCCO Hotel
Blessing and Inauguration**
April 2023



Captured



Oath Taking of Officers
April 2023



Pahalipay ni Nanay/Tatay
May and June 2023



NATCCO Youth Congress
May 2023



**NATCCO
YOUTH
CONGRESS
2023**
NATCCO Youth LEADS:
Seizing New Frontiers to Learn, Embrace, and Adapt to Digital Society



Recollection 2023

April 2023

Moments

MOA Signing with BFFA, BPI Bayan, and Kinaiyahan

April 2023

Promo

PHCCI "Kahiusa, Kaabag" Invitational Games

April 2023

Rest & Recreation: A Way to Recalibrate Work-Life Balance

By Fe Pajunar-Ortega, MRDO

"Taking a break can lead to breakthroughs." As employees, we always look forward to spending summer time with our respective DCCCO Branch/Head Office family in our desired vacation destinations every year. It is an opportunity to loosen up some time and take a break to re-calibrate towards achieving a work-life balance, through good bonding and team-building activities among officemates. It is expected that after being rested, relaxed and recharged, work productivity and positive outlook in life shall be enhanced.

Indeed, we are always grateful to our beloved DCCCO Multipurpose Cooperative, an employer that cares for its employees to unwind from normal work, through the implementation of the Annual Summer Outing Activity/Employee Development Program. DCCCO recognizes the significance of rest for physical and mental health of its employees and ensures that they engage in recreational activities to maintain a healthy work-life balance.

Here are the impressions from the Head Office and the different Branches with captured moments for this year's R & R in various tourist destinations where a great summer fun took place and wonderful memories created for a lifetime to be cherished:

Head Office - Group A R&R

The group had chosen Dapitan City in Mindanao which included visits to historical sites like Rizal Park and Shrine which showcase the beauty of Philippine History. We also visited Dakak Park and Beach Resort, and Gloria's Fantasy World. This activity fostered camaraderie, teamwork, and healthy living among the employees. Aside from providing entertainment, our trip to Mindanao provided us an opportunity to learn from each other. DCCCO Multipurpose Cooperative values each member of the team and this is evident in its concern for its employees' well-being. Sa DCCCO Multipurpose Cooperative, We Care!

Head Office - Group B R&R

The group opted for Bohol which is one of the most visited destinations in Central Visayas. The island province offers breathtaking spots for history buffs, beach lovers and adrenaline junkies. Some of them expressed their feelings and shared their experiences:

"I love Bohol. Every time I visit the beautiful place, it offers new fascinating attractions like the amazing newly-built "Mirror of the World" (with on-going development). However, the best activity which gave the greatest happiness was the Loboc River Cruise in Tagbilaran, Bohol. It never goes out of style. It was super relaxing and enjoyable. I love to keep going back with my own family, hopefully." - Fe P. Ortega
"#SarapStayCation @ Modala Beach Resort" - Clifton
"Sulit wander lust" - Arvie
"Catchy creature comfort" - Mayonessa
"Basta DCCCO, So Sulit! Worth it!" - Richie
"Stunningly beautiful" - Ellen

"A QUICK MEMORY LANE"

By Floramae A. Luz, Bais Branch

"Rest and Recreation is the time you spend relaxing, when you are not working". This activity serves as a reward to the employees to be able to take a break from work and to refresh their strengths and spirits. On April 21 to 23, 2023, DCCCO-Bais Branch employees had their first day, where they had their fun-filled team-building activity organized by their Trust Fund Officers. The activity did not just build stronger connection among the staff but also refreshed their knowledge about the cooperative. That evening, everyone enjoyed chilling out at the shore under the dazzling stars while being serenaded with a beautiful music by a live band.

On the second day, they visited "The Ruins" in Talisay and "Magikland" in Silay. "The Ruins" reconnected the staff with the nature while appreciating the lovely pre-historic structure. On the other hand, "Magikland" awakens the inner child of each staff making them enjoy each ride. "Magikland" witnessed everyone's laughter seeing the scared faces of their colleagues during extreme rides and also the cries of some famous seafood restaurant in the city. They ended the day with a dinner in the

They visited Campuestohan Highland Resort on the third day, savored the nice scenery and cozy weather to roam around, and had fun taking pictures of many unique life-sized cartoon and movie characters which are spread throughout the resort. Some staff also enjoyed swimming in the artificial wave pool and made good memories while taking videos dancing to their favorite Tiktok music. It clearly drew a smile to those people who were watching them while making fun times with their colleagues. They ended the day by happily traveling together way back home.

Kabankalan Branch R&R

The entire Kabankalan Branch family had a wonderful time during the three-day rest and recreation activity. It created a strong bond among the staff which made us realize that working in DCCCO is not just about meeting deadlines and targets but also striving to have work-life balance for us to have a happier and lesser stressed workforce. We are grateful enough to DCCCO for this opportunity which we look forward to every year.



Carcar Branch R&R

By Ophelia Greta A. Alcesto

As a new employee of Carcar Branch, I enjoyed and was satisfied with this activity provided by DCCCO. I saw the joy on our faces as if we were back to our childhood years because we were given two days to rest and bond with each other in the world of animals. We were all really amazed because we were able to see the different animals up close which we only saw on tv. We are also grateful that we experienced good accommodation in our hotel and tasted the delicious food in all the places we visited.

GUTHULGAN BRANCH R&R

By Krisna M. Zafra

Why is it important to allow yourself to rest? Because rest is vital for a better mental health, increased memory and concentration, improved mood and a better metabolism. Since most of the DCCCO employees are always caught on an ongoing stress due to various targets and in the grind of work, also mixed with family responsibilities, the Management is indeed keeping an eye on it, in order to have a balance between life and work. That is why the Cooperative is having the annual rest and recreation to be participated by all of the employees. Meanwhile, we are always grateful for the reward given to us in the form of relaxation. In addition to this, even if we were able to bond with our colleagues for only a day, the memories could last for a lifetime. The trip was not without hassles and unexpected turns like hotel accommodation. But despite of all these, we can say that the 2023 Rest and Recreation activity was enjoyable and a success.

Dumaguete Branch Getaway

By Venus A. Moreno

Being a part of the DCCCO Community, I am very much grateful for the many opportunities offered and one of that is the yearly "Rest and Recreational Activity". Thru it, I found myself a well-balanced environment which is worth satisfying for personal and professional life. I was able to rediscover others' strengths and capabilities. Sharing of life experiences outside and inside the office truly inspires me as I am also able to learn from them.

It was a great pause on my end. Till the next getaway!

Siquijor Branch R&R

Our R&R in Siquijor was complete because of 'The Rounds' - visiting Churches sa Isla del Fuego. We prayed for His everlasting guidance towards One Bond, One Family, One DCCCO. Thanks to Him and to DCCCO!

SIBULAN BRANCH R&R

By Roselinda B. Anfone

First of all, I would like to thank DCCCO Multipurpose Cooperative for this opportunity in allowing its employees to have the yearly rest and recreation activity where everyone can get to know more about each other and make more memories.

A fun and exciting journey - that's what my thoughts are with the RnR. It was my first time and I enjoyed it a lot. We went to Kusunata which is an overlooking restaurant serving Samgyupsal. Everyone helped and cooperated in doing the assigned tasks as part of our team-building activity.

The next day, we traveled to Bacolod and checked in at Acacia Hotel where we got to enjoy its Wave Pool. We also roamed around SM Bacolod and went to The Ruins then Magikland. Yes, the travel was a bit exhausting but it was WORTH IT! A fun-filled adventure awaits in every destination we went to. After an energy-draining day, we filled our stomach at Romantik Baboy.

On the last day, before we headed back to our homes, we again filled our stomachs with mouthwatering food at Vikings in SM Bacolod. The food there was really delectable but what I really love in Vikings was their lamb meat!!! That was my first time to try it and I just can't forget each piece that melted into my mouth as I savor its tenderness.

We really had a great time in our RnR 2023 and we are looking forward for next year's activity which could contribute positively to each employee at DCCCO. It was a tiring travel yet pleasant, enjoyable, and a relaxing adventure! A van with karaoke of course made a big difference on the travel.

Bayawan Branch R&R

By Gracell G. Banogon

The officers, employees, and their families had their R and R at the famous Lakawon Island in Cadiz City, the Campuestohan Highland Resort in Talisay City, and the Ruins and Magikland in Silay City. We took awesome pictures on the beautiful sceneries with our beautiful and handsome colleagues, laughed together, and enjoyed eating delicious food. We enjoyed a magical afternoon in Magikland despite the blazing heat of the sun. We were brought back to our childhood days when all we thought about was having fun and momentarily forgot the cares of the world. We bravely rode on those death-defying rides where we shouted our lungs out and just laughed hard despite of our fears. It was really fun and exciting! Despite the full-packed itinerary, we were able to bond and enjoy every single moment of it.

Our hearts are filled with so much joy and gratitude to DCCCO Multipurpose Cooperative for giving us this opportunity every year, to take a rest from our usual day-to-day activities/work and just enjoy every moment with our colleagues and their families. It is truly an experience we will cherish and treasure. Thank you DCCCO!

"Lagaw Lagaw sa Sipalay!"

By Claire Anne B. Fernandez, San Carlos Branch

DCCCO San Carlos Branch family took a break from work and went for Staff Development and Team Building Activity in Sipalay City, Negros Occidental. It is a laid-back city with easy access to its beaches, hidden caves and islets above blue green ocean. Definitely, a worth-to-visit City despite the long drive that it took us to get there.

Thank you very much DCCCO for the opportunity to explore Sipalay and be amazed by its lavished natural resources!



May is the month for mothers; Me as a mom during the pandemic

By Epitania D. Sonjaco, Co-op Secretary



I was fortunate to have been invited to speak to around 600 co-parents at St. Louis School of Don Bosco during its Parenting Symposium on March 25, 2023 by the Guidance Counselling Office and deliver my testimony on overcoming parenting challenges faced during the pandemic.

When my son was in Grade 8 in 2020, he did not tell me that he wanted to attend online classes so I picked printed modules. Little did I know that he did not want it at all. One big challenge to me at the time was that my gadgets were broken and had to

be fixed. My desktop personal computer also needed upgrading so that I opted for printed modules for my son. I did not have the resources needed and I was not prepared either to deal with the pandemic and its impact to me and my child. One day, I received a message from his adviser saying that my son did not answer nor submit any of his subjects' printed modules. I realized I was also struggling on my own during the pandemic that I did not mind about my son and his school needs. I panicked and jolted into action. I sat down with him and talked about it; hired tutors and asked my niece and nephews, all Don Bosco graduates, to help us and catch up with the learning modules, tasks, exams, worksheets, etc., before us. I decided to upgrade my computer to give him the PC speed and stability experience he needed. Thanks to DCCCO and EG Computer Solutions for the big help. I attended to him and to his lessons, his needs; I supervised, and monitored him from then on, with a lot of success.

In Grade 9, there was not much of adjustments anymore as he was like too experienced already to handle his online classes and requirements. I was the happiest person and mom when that happened.

I remember when I confronted my son about it, I was very careful and did not scold him, blame him nor criticize him. Instead, I tried to be more understanding and encouraging. I made sure that he knew that I was there for him and even if I wanted him to do right and do well next time, I assured him of my love and support no matter what.

There are many parenting styles; we can be uninvolved at times, and be authoritative and yet permissive. I want to say that I was first uninvolved. But I am authoritative, too, and permissive, at times. There is no such thing, though, as perfect parenting and we do not fit into just one parenting style. What is more important is we try to be a good parent as we can be.

Finding Peace and Purpose in a Busy World (History of Recollection)

By Gerald C. Grancapal, MRDO

In our fast-paced world, it is easy to get caught up in the hustle and bustle of daily life. From the demands of work to the distractions of technology, it can be challenging to find time for reflection and introspection. Yet, for many people, taking a pause to reconnect with their spiritual beliefs is essential for personal and professional growth.

Whether it is through prayer, meditation, or quiet contemplation, religious recollection offers a chance to step back from the noise of everyday life and reconnect with one's faith.

Recollections have been a part of various religious traditions for centuries. The term "recollection" refers to a practice of taking time for introspection and reflection on one's spiritual life. It is a form of retreat where individuals or groups can step away from their everyday lives to focus on their relationship with God.

In the Catholic tradition, recollections have been used for spiritual renewal and growth for many years. St. Ignatius of

Loyola, the founder of the Society of Jesus (Jesuits), developed a method of recollection known as the Spiritual Exercises in the 16th century. These exercises were designed to help individuals deepen their relationship with God through prayer, meditation, and reflection.

During the 19th and 20th centuries, various religious communities began organizing retreats and recollections for laypeople, not just for those in religious life. These retreats were often led by priests, nuns, or other spiritual leaders and offered a time for attendees to reflect on their faith and deepen their relationship with God.

Today, religious recollections are still a common practice in many religious communities. They can be offered as day-long events or as longer retreats. Recollections can provide individuals with an opportunity to step away from the busyness of everyday life and focus on their spiritual wellbeing, allowing for

deeper connection with God and a renewed sense of purpose in their faith journey.

(Sources:

1. <https://www.ewtn.com/catholicism/library/transformation-in-christ-recollection-and-contemplation-9858>,
2. <https://catholicstrength.com/tag/recollection-in-the-spiritual-life-is-a-great-necessity/>,
3. St. JoseMARialnstitute, and
4. JesuitResources)

With these, DCCCO Multipurpose Cooperative believes in the importance of recollection and recognizes that recollection activities play a vital role by providing employees with opportunities for spiritual growth and reflection that can foster a sense of belongingness and trust among employees which will lead to improved teamwork and communication. These will also help employees prioritize their spiritual and personal wellbeing alongside their work commitments which can lead to increased job satisfaction and a greater sense of work-life balance.

And finally, recollection emphasizes the values of honesty, integrity, and compassion.

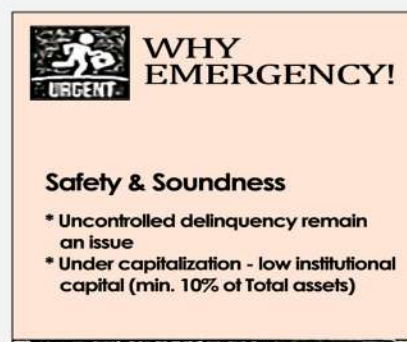
Building transformational leaders

By Epifania D. Sonjaco, Co-op Secretary

How do we build transformational leaders? Will addressing internal challenges in the co-ops help build transformational leaders? During the last quarter of 2022, I was able to participate in a two-day Training of Trainers on Transformative Leadership via Zoom, introducing us to several levels of leadership and internal challenges faced by credit unions. There were five areas mentioned:

1. Mission Drift – DCCCO's mission is to promote Christian values and provide excellent financial and allied services to uplift the quality of life of its members and the community. Are the decisions of the Board aligned with this mission? Are the actions of employees directed towards achieving the DCCCO mission? Note that the success of the cooperative is measured through the number of lives it has touched and improved through the products and services it provides.

2. Safety and Soundness of Credit Unions – credit unions or cooperatives serve the middle class and lower middle class population, said the facilitator, Ms. Mary Rose L. Gob. The savings of this population are definitely hard-earned money intended for their future. Co-ops are responsible for safeguarding these hard-earned savings. How do co-ops/credit unions protect their savings? One is ensuring that the loans extended to members create wealth for other members and these loans are paid and recovered, and risks are managed. Another is to curb delinquency, if not, eliminate it and raise the institutional capital.



WHY EMERGENCY!

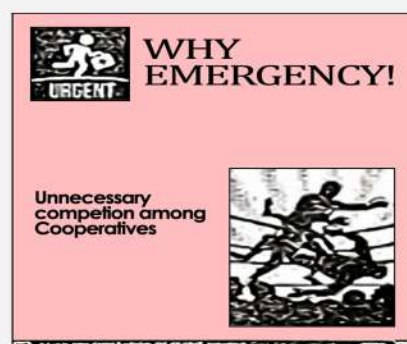
Safety & Soundness

- * Uncontrolled delinquency remain an issue
- * Under capitalization - low institutional capital (min. 10% of Total assets)

3. Members' lifetime value – this area refers to the value given by the co-ops to their members. That co-ops must know and familiarize their members, and enter into their financial lives. Co-ops must introduce and develop products that meet the financial needs of their members. Careful study and consideration must be given to this aspect of the lives of members.

4. Competition among Cooperatives – cooperatives must cooperate and not compete to further their objectives. However, there are several instances that credit unions/co-ops compete with each other. This is even happening to our local co-ops in the city. Examples given in the training and are also true in so many cooperatives and credit unions:

- Overlapping membership in primary credit unions/co-ops
- Overlapping area of operation in primary credit unions/co-ops
- Having many federations offering the same services to credit unions/co-ops
- Overlapping membership of credit unions/co-ops in several federations



WHY EMERGENCY!

Unnecessary competition among Cooperatives

5. Governance – examples given in the training handouts were nepotism, abuse of power by using the name of the credit union/cooperative for personal benefit, misappropriation of credit union funds, etc. Another example could be joining other cooperatives and federations as an officer and making representations in these co-ops/federations in an official capacity even in the absence of authority, hiring unqualified friends and relatives in the co-ops, among others.



WHY EMERGENCY!

Governance:
Integrity, Competence,
Accountability, Fairness

Overcoming these internal challenges is the very reason why co-ops or credit unions and federations should work together for the good of all.

Outgoing ETICom Officers honored

By Fe P. Ortega, MRDO

DCCCO honored its former Officers from the Education, Training, and Information Committee (ETICom) through an **Appreciation Gathering** on the 20th of May, 2023 at the Sala de Marcela, DCCCO Hotel, Upper Luke Wright St., Dumaguete City.

There was an outpouring of messages from the ETICom Officers, Board of Directors Chairperson Edilberito B. Euraoba II, Vice-Chairperson Mary Magdalene Z. Villegas, and Dir. Annaliza P. Loquias, as well as from CEO Dr. Mildredo T. Umbac. The event was also graced by the presence of incumbent ETICom Officers Ms. Flora U. Aboy, Mr. Charlemagne M. Calunsag, and RMM Liberato L. Engcoy, Bayawan BM Noli F. Lerien and Guihulungan OIC-BM Michael Clark A. Dumat-ol. The outgoing ETICom Officers are Atty. Vivian O. Maquiling of Dumaguete Branch, Mr. Cecil John G. Vergara of Bais Branch, Mr. Raymund L. Cabije and Mr. Ritchie M. Mortillero of Bayawan Branch, Mr. Juliano C. Montero and Mr. Randy

Brando C. Woo of Guihulungan Branch, Ms. Elizabeth C. Bucol of Siquijor Branch, Ms. Easter C. Palopalo of Sibulan Branch, and Ms. Rowena P. Atienza and Mr. Randy R. Dinsay of Carcar Branch.

More than the certificate of appreciation and the token which the outgoing ETICom Officers received, the feeling of being valued and greatly appreciated for their invaluable contributions to our beloved DCCCO really matters the most to them. Indeed, everyone was thankful, blessed, and grateful to our supportive Board of Directors, CEO, Committee Officers, Management, Staff, and everyone.

Various talents were also generously shared to give color and entertainment to the group. The powerful voices of Ms. Jeremae M. Barrera and Mr. Albert T. Trumata, as well as the energetic dancing moves of our scholars, Ms.

Shena T. Genobiagon and Ms. Leila Marie C. Catacutan, made the hall alive, with the group joining in the mass dance.

A sumptuous dinner was served for all with happy hearts.

“Thank you, our dear Officers! TO GOD BE ALL THE GLORY!”



What The Daily 8-to-5 Work Taught Me

By Franciss Nikole A. Elli, Office Intern



Student internships are usually a seemingly rite of passage for graduating students – either for the best or worst. Regardless, my experience at the DCCCO Head Office is something worth sharing.

In my case, I was tasked to render 300 hours in the cooperative and in most of these hours, I immersed myself in the hustle and culture of my first-ever physical internship.

For almost three months in total, my frequent trips were usually to the Accounting and Human Resource Departments. The requisition and liquidation forms were all too familiar for me. I have also somehow befriended some employees, especially when papers and documents have to be signed by the Chief Executive Officer. As the lone intern sitting on the desk between the CEO's and the Secretary's, it was not difficult to spot me.

And while it may be easy to dismiss these interactions, what one may miss is how I have grown passionate about the causes that the cooperative champions.

Besides the day-to-day bustle, hearing about the projects that the cooperative is yet to embark in championing its members and the community, is something to look forward to. During the short and sweet stay at the organization - observing activities, employees,

and the work culture, I realized that the cooperative stands firm because of the people who rally behind its causes.

This has enabled me to appreciate the value of an organization's workforce. How DCCCO's employees remain committed to the cooperative's causes remains a mystery to me. Because truth be told, staying committed to the causes of the cooperative is no easy task. It is a tireless decision to choose one's principles over external factors.

At the end of it all, my short internship stint taught me that one's career is a choice and a decision one has to live by every day. The going may be tough. Days may easily turn into years. In between these, one has to make necessary choices to stay or not. But hopefully, the cooperative remains as more graduates, in my opinion, choose a path that still rally the causes it stands for.

My Law School Journey: From Breakdowns to Breakthroughs

By Atty. Ivy Cara V. Sangangbayan, Audit Committee Secretary

“Be strong and courageous. Do not be afraid; do not be discouraged, for the Lord your God will be with you wherever you go.” - Joshua 1:9

This verse has been my refuge and I have been repeating this in my head as I took the actual Bar Examinations in November 2022. This reminded me that I am never alone in this battle because God has been with me, is with me, and will always be with me all throughout the process.

Back in 2018, I have finally decided to enroll in Law school. Being a lawyer was not my childhood dream and it made me realize that it's not all the time that we know what we want to pursue at the onset. Sometimes, God reveals His plans for us in His own perfect time. I developed my interest in law back in 2016 when I was reviewing for my CPA Board Exams in Manila where I stayed in a dormitory together with the bar takers. You might think that making the decision of pursuing law came easy for me, but it did not. At first, both of my parents were against it but I was fortunate enough to be able to persuade them about my intent to become a lawyer. And by then, that dream which bloomed late for me, became my goal. My parents have been very supportive of me since then and they have been my support system since day one giving me overflowing love, support, understanding, and patience. They have all witnessed my sacrifices, successes, breakdowns, and victories.

More often than not, life puts us in various situations which allow us to realize and discover ourselves. I have always reminded myself of this saying that originated from a Chinese proverb, “A journey to a thousand miles begins with a single step.” And that first step for me was taking the Philippine Law School Admission Test. Once I knew that I wanted to pursue my further studies in law, I took that step despite the doubts and uncertainties that I had back then. And I am surprised at how a single step can make all the difference. I am beyond grateful that I have pursued the things that I know will bring joy to my life and pursued a career that will give me a sense of purpose.

The journey to achieving our dreams will never come easy. There will always be sacrifices. The fact that I was working full-time while taking up law, I have encountered a lot of obstacles, humps, and impediments along the way. When these things happen, I always look back to the purpose of why I started in the first place. That served as my fuel to continue moving forward. Undeniably, there were times when everything seemed exhausting because of the tons of readings that I had to do. I had always asked myself every single semester in Law school whether or not this is what I really wanted. I, too, have had my own set of breakdowns where I felt demotivated, discouraged, anxious, and felt like giving up but I kept on pushing forward because I knew that these were all part of the process that I had to go through. Experiencing these things along the way was inevitable, however, what's important was to not dwell on them and keep

on going. After all, these experiences might have tested my limits but they definitely made me stronger. How passionate you are about your chosen career and how bad you really want to pursue it will ultimately determine how limitless you can be. I kept on reminding myself this: “The only limitations are those you set upon yourself.” These were the words that I have inculcated in my mind every time I am faced with major decisions in my life. This basically tells me that I am capable of anything; that we are capable of anything we can think of.

Balancing work and law school was definitely challenging for me. One of my memorable moments as a working student was when I had to report for work in Manila then I had to take a 4 A.M. flight back to Dumaguete to catch my exam. So, I had to be at the airport at 12 midnight to make sure I won't miss my 7 A.M. exam in Environmental Law. It was crazy, right? But that was just one of the many things that I had to deal with during my law school days as a working student.

Allow me to share the advice previously given to us by one of our professors in the College of Law during our graduation dinner. His words have been my guiding torch during my review. He said that “Focus, Determination and Faith” will help us pass the bar examinations. And I added “Discipline.” I added discipline because I know that it takes a lot of self-discipline to pursue a career which is considered as the road less traveled. Discipline is all about consistency. Then, Focus: It also takes a lot of focus considering the nuisances surrounding us. We should not be distracted by the things, especially the negative ones around us. Determination is the “Why”: Why are we pursuing this? Why do you want to become successful? It all boils down to your purpose which gives you the determination you need. And last but not the least, Faith: Faith can move mountains. The dreams you thought were unreachable can seem like a step away because of one's faith. We cannot win a battle alone. We need to source our strength from God. That is why, we have to fervently pray to Him, trust Him and take that leap of faith. Passing the Bar Examination might be difficult but it is not impossible.

On another note, I also believe that if you do something, give it your best and put your whole heart and soul into it. No matter what happens, you know you have done your best and there will be no regrets since you gave it your all. And that was exactly what I did in Law school! I used my four years in law school as my training ground to help me build that strong foundation that would ultimately help me prepare for the actual bar examinations.

We all know that the future is unknown and there are lots of uncertainties no matter how much we have prepared for it. That is why it is vital for us to know the things which are within our control and those which are not. We have to focus our energy on the things within our control and that is where we should do our best. And for the things which are beyond our



control, that is where we lift everything to God and keep the faith. And speaking of faith, I promised to utilize this experience as a testimony to God's goodness and how He has fulfilled His promises in my life. I have prayed the Holy Rosary of the Blessed Virgin Mary, Chaplet of the Divine Mercy, Novena to St. Jude Thaddeus, Prayer to St. Joseph of Cupertino, and Psalm 91 during my review and miracles happened. If I were to name this chapter of my life, I would name it as “From Breakdowns to Breakthroughs.”

Achieving the goal of passing the Bar Examinations, I know that it does not just end there. Rather, another chapter unfolds. Allow me to share this impactful message during our Oath Taking by Chief Justice Alexander Gesmundo: “To be a lawyer is nothing less than to be a disciple of justice. Being a lawyer transcends titles and accolades; at its core, it demands a steadfast commitment to serve others.” And yes, this does not apply only to the law profession but to other professions as well. I hope our genuine purpose in the pursuit of our dreams is the commitment to serve others. The path that each one of us should take should be the path that would also give us fulfillment and a sense of purpose which would positively impact other people. May all our Breakdowns turn into Breakthroughs!

TRIVIA (A WALK DOWN MEMORY LANE)

Did you know that the Past Chairpersons of the Board of Directors of DCCCO were as follows?



RODRIGO TRASMONTE
(1968-1969)



MAJ. THADEU A. BOLODO SR.
(1970-1976, 1981-1987, 1989)



EMILIANO A. ONOON
(1977-1980)



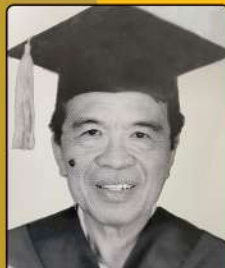
CARMEN I. GLORIA
(1991-1995)



CRESCENCIA C. MAGBANUA
(1988, 1990, 1996-1999)



DR. SYLVIA L. FLORES
(2000-2002, 2009)



FISCAL JUDITHO J. AGAN
(2003-2009)



WILLIAM E. ABLONG
(2010-2020)



MARY MAGDALENE Z. VILLEGAS
(2020-2022)

Did you know that the Past General Managers/Chief Executive Officers of DCCCO were as follows?



FELICIDAD L. RUIZ
(1976-2011)



FLORDELIZ V. BOKINKITO
(2011-2022)

THE INCUMBENTS



EDILBERITO B. EURAOBA II
Chairperson, Board of Directors
Aug. 14, 2022 to present



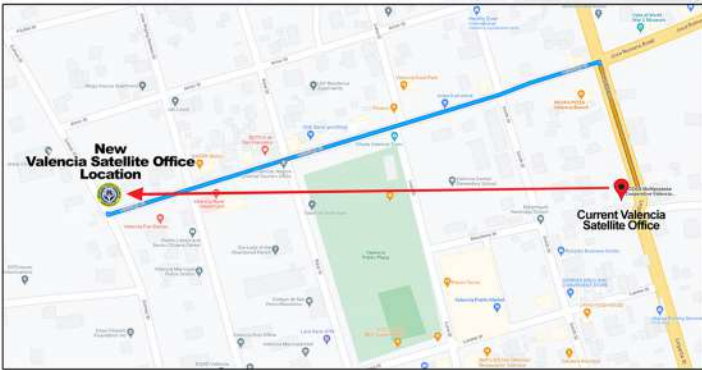
MILDREDO T. UMBAC, DM-HRM
Chief Executive Officer
Oct. 1, 2022 to present



NOTICE OF TRANSFER

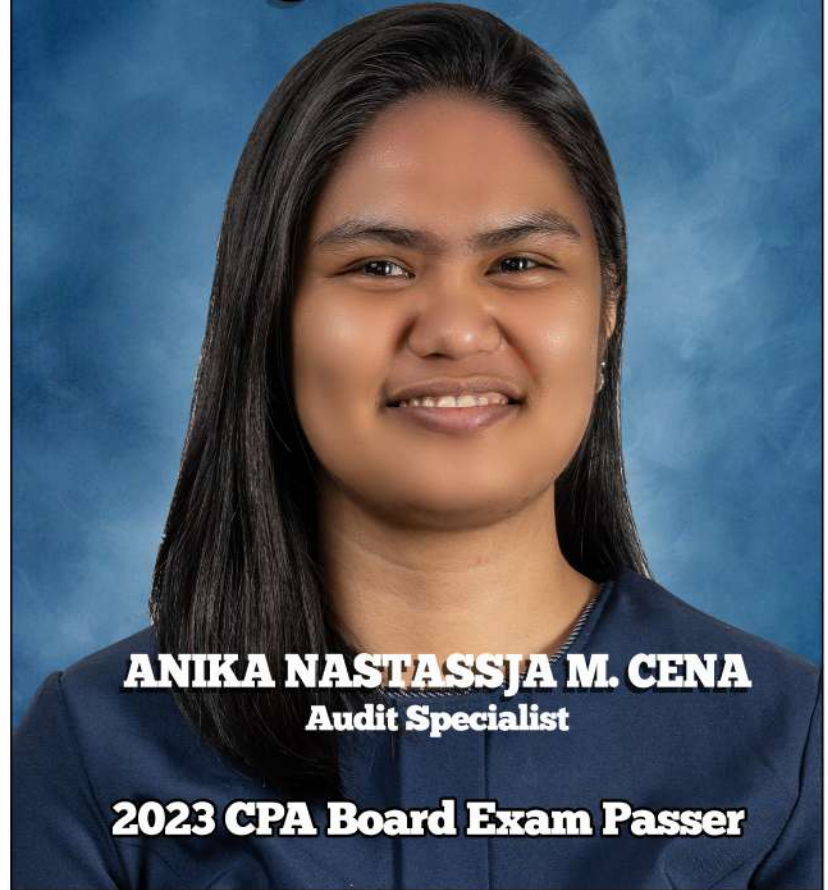
TO OUR VALUED MEMBERS, PATRONS, AND PARTNERS:

DCCCO Valencia Satellite Office will SOON transfer to Hassaram Heights Apartelle Building located at **Corner Gomez and Luzuriaga Sts., Poblacion, Valencia, Negros Oriental** as shown below:



Please be guided. Thank you.

Congratulations!



ANIKA NASTASSJA M. CENA
Audit Specialist

2023 CPA Board Exam Passer

Pahalipay ni Nanay/TATAY

May 13 and June 17, 2023

These promos are a tribute to all DCCCO fathers and mothers and to give importance to the role of men and women in the Cooperative Movement.

Mechanics:

- ✔ These promos are good on **May 13, 2023 and June 17, 2023** for the following transactions:
 - Loan payment of at least Five Hundred Pesos (P500.00)
 - Share Capital Deposit of at least One Thousand Pesos (P1,000.00)
 - Time Deposit Placement of at least Five Thousand Pesos (P5,000.00)
- ✔ Members who made any or a combination of the above mentioned transactions shall present their Official Receipt (OR) to the Member Specialist in exchange for a "Pahalipay ni Nanay/Tatay" gift item.
- ✔ Members who made non-cash payments or transfer of savings deposit to loan payment, share capital or time deposit, shall get a duplicate copy of the journal voucher from the Accounting Division and present this copy to the Member Specialist in exchange for a "Pahalipay ni Nanay/Tatay" gift item.
- ✔ The member shall acknowledge receipt of the same in the logbook.
- ✔ Officers, employees and their immediate family members cannot join the promo.
- ✔ This transaction is on a **first-come, first-served basis** depending on the availability of gift items per branch/satellite office.

These promos are a tribute to all DCCCO mothers and fathers done every year on a Saturday before the actual day of celebration.

Mother's Day is on the second Sunday of May while Father's Day is on the third Sunday of June.

GOOD NEWS TO ALL DCCCO MEMBERS!

Loan Proceeds Mo, i-GCash Mo!

You can now opt to credit your loan proceeds to your fully-verified GCash Account.



TRY IT NOW!



DCCCO

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- Bath and Personal Care Amenities
- Swimming Pool Access

** Breakfast Buffet also accepts walk-ins*

