



KASANAG

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DCCCO MIGS receive rice for Christmas

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COOPERATIVES: BUILDING THE FUTURE NOW

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

In the recent forums which I attended with some DCCCO representatives in Nepal with the Association of Asian Confederation of Credit Unions (ACCU) and in Manila with the International Cooperative Alliance (ICA) Asia Pacific, there is an emerging observation that some cooperatives are getting richer while their members are getting poorer.

Originally, the cooperative movement had its roots in addressing the problems of chronic rural indebtedness and in the case of Dumaguete Cathedral Credit Cooperative (DCCCO), now DCCCO Multipurpose Cooperative, it was initially organized to combat against the so-called loan sharks that pried upon their helpless victims of the then Dumaguete Cathedral College (DCC), now Colegio de Sta. Catalina de Alejandria (COSCA).

However, observers in the global arena have it that as cooperatives grow leaps and bounds financially, majority of their members are left behind as they are now engrossed on the "Bottom Line Approach" which spells cooperative's success in terms of the Undivided Net Surplus (UNS) or simply called in the business world as "profit".

The "Bottom Line Approach" results to preferably releasing loans only to moneyed co-op members who have the capacity to pay or engaging in corporate profit-driven businesses leaving behind its poor members wallow in abject poverty.

Our beloved cooperative, DCCCO, is not exempted from this global

trend for while we started with only P1,181.50 as capital in 1968, our total assets ballooned to more than P9.194 Billion as of October 31, 2023. In 2023, DCCCO ranked number 5 in terms of assets from among the member-cooperatives of the National Confederation of Cooperatives (NATCCO). While we can safely assume that DCCCO is successful in growing its assets, we can also say that there is still a greater need for us to work harder in "uplifting the quality of life of our members and the community".

Figures from the Philippine Statistics Authority (PSA) showed that in 2021 alone, Negros Oriental registered the highest poverty incidence in Central Visayas with 29.3 percent or simply put, around 29 for every 100 individuals in the province belonged to the poor population whose income were not sufficient to buy their minimum basic food and non-food needs.

In a forum that I attended with Operations Manager Teodomero T. Almada and Accounting Manager Sheree Mae I. Javier, we were reminded that the 2030 Agenda for Sustainable Development Goals adopted by the United Nations in 2015 provided a blueprint for peace and prosperity for people and planet now and in the future. During our plenary session, Mr. Andrew Allimadi of the United Nation's UNDESA said that government alone cannot achieve the goals that it sets but it needs the support of the entire cooperative movement.

Financial cooperatives, like DCCCO, provide access to credit and other financial services particularly to people in the lower



strata of the society who otherwise would remain excluded in the financial system if we leave the work of uplifting their economic status to the commercial banks.

Cooperatives are in the best position to espouse inclusive financial growth which is people-driven and community-centered. Now that our beloved DCCCO is blessed with so much assets, we must use it to fuel social and economic development away from the capitalism model where only a few will benefit and instead, build development that is anchored on cooperative spirit where cooperation is a norm and not an exception.

DCCCO must endeavor to be a potent force in reshaping our future where there is gender equality, inclusive financial growth, and sustainable development that is biased in protecting our environment and where poverty is eliminated. And the best time to build our future is NOW!

DCCCO MIGS receive rice for Christmas



By Vhrence Kirby B. Nuñez, *Marketing Specialist*

Good news to DCCCO members indeed!

For 2023, DCCCO amended its Merry Galo sa DCCCO (Christmas) Promo guidelines. Unlike the previous Christmas promos, qualified members did not make any transaction (deposit or payment) in order to qualify for the Christmas giveaway.

This time, members only needed to be Members in Good Standing (MIGS) as of November 30, 2023. The promo started on December 5 and ended on December 29, 2023. More than 97,000 members from all over the nine DCCCO branches qualified to the promo. They received five kilos of rice.

The Merry Galo Promo is an annual event. Thus, members must maintain their MIGS status. For those who are Non-MIGS, they still have the chance to become MIGS by updating their loan account/s and activating their deposit accounts. Six months after and with monthly payments (loans) and quarterly deposit (the least), they become MIGS.

The Merry Galo sa DCCCO promo aims to express the appreciation of DCCCO to its members' invaluable contribution and loyalty.

Merry Christmas our dear members!



Sibulan Branch Member wins cooking vlog contest

By Vhrence Kirby B. Nuñez, *Marketing Specialist*

DCCCO conducted the 2023 Filipino Dish Cooking Vlog Contest during the celebration of the Cooperative Month in October. The contest was open to all DCCCO members. The contestants recorded themselves, through a vlog, cooking original Filipino dish.

Four branches submitted a total of 10 vlog entries, as follows: 5 from Dumaguete Branch, 3 from Bais Branch, 1 from Guihulungan Branch, and 1 from Sibulan Branch.

DCCCO declared the following as winners:
1st Prize (P8,000.00 cash and giveaways)
Mr. Japhet G. Banagudos (Sibulan Branch)
Entry: Nilabog na Ubod ala Pedro

2nd Prize (P5,000.00 cash and giveaways)
Mr. Joedy Janseen Llera (Bais Branch)
Entry: Putok Batok Bicol Express

3rd Prize (P3,000.00 cash and giveaways)
Ms. Aileen Galido (Dumaguete Branch)
Entry: Ginataang Tilapya

Consolation Prizes (P1,000.00 and giveaways)
Mr. Marvin Romano (Dumaguete Branch)
Ms. Juliet Marie Rempillo (Bais Branch)

Meanwhile, DCCCO giveaways were also given as consolation prize to the five other vloggers who joined the contest.



Rising stars shine in DYZLC singing contest



By Gerimy D. Suarez, *Member Specialist - Bais Branch*

The DCCCO Youth Zone Laboratory Cooperative (DYZLC), Bais Branch, conducted a Sing Look-A-Like competition on November 19, 2023 at the DCCCO Building, National Highway, Talungon, Bais City. The event, which showcased the next generation of singing talents and celebrity look-alikes, proved that the spirit of iconic artists lives on through the voices of the young and aspiring.

The stage was aglow with energy as the talented youth contestants, each a mirror image of their musical idols, took the spotlight. From the catchy beats of pop sensations to the soulful singing of classic rock legends, the competition spanned a wide array of genres, highlighting the diverse musical tastes of the younger generation.

The panel of judges, led by Ms. Dianah Faith G. Capanay, together with Mrs. Hermosila A. Adalid and Ms. Honey Mae R. Grepon, Youth Coordinator, and her team, composed of musical experts and seasoned performers, faced the delightful challenge of evaluating performances that not only exhibited vocal prowess but also the youthful zest and authenticity that set this edition apart.

The 10 aspiring contestants, who are all members of the DYZLC and aged between 7 and 17 years old and who proved that age is no barrier when it comes to paying tribute to the musical greats are, were as follows:

1. Ablir, Krizza-Ann G. - aka "Morissette Amon"
2. Aynera, John Carlo O. - aka "Sanshaï"
3. Cornel, Allen Bernice G. - aka "Lady Gaga"
4. Cornel, Jashper G. - aka "Stephen Sanchez"
5. Flores, John Laurene C. - aka "Michael Pangilinan"
6. Gemira, Alyssa D. - aka "Donna Cruz"
7. Maldo, Shanika Kerstin N. - aka "Moira Dela Torre"
8. Manolo, Chris Lindsay S. - aka "Whitney Houston"
9. Plecer, Athaliah Jane Anthonette B. - aka "Moira Dela Torre"
10. Tosoy, Alven Kirk D. - aka "Bruno Mars"

As the competition unfolded, the audience was treated to a showcase of remarkable talent, with each contestant infusing his/her performances with a unique blend of charisma and youthful dynamism. The singing sensations not only captured the essence of their chosen artists but also brought a fresh and contemporary flair to the stage. The audience, comprised of proud parents,

friends, and music enthusiasts, cheered on the young contestants with unwavering support. The enthusiasm in the venue was visible as the future stars of the music world delivered performances that belied their age, leaving spectators in awe of their vocal maturity and stage presence.

The winners were Ms. Krizza-Ann G. Ablir (aka Morissette Amon) as champion, Mr. John Laurence C. Flores (aka Michael Pangilinan) as first runner-up, and Mr. Jashper G. Cornel (aka Stephen Sanchez) as second runner-up.

The DYZLC Bais Branch: Sing Look-A-Like 2023 was not just a competition; it was a celebration of the next wave of musical talent. As the curtain fell on this unforgettable event, it left an indelible mark on the hearts of all those who witnessed the youthful enthusiasm, artistic expression, and timeless magic of celebrity look-alikes.

The event was spearheaded by DCCCO Bais Branch Membership Services Division, led by Membership Services Officer Jordan C. Pancho, and the members of the Board of Directors of the DYZLC.



DCCCO participates in Buglasan Festival 2023



By Albert T. Trumata, *Social Media and Events Specialist*

Negros Oriental, October 23, 2023 – DCCCO Multipurpose Cooperative added vibrant colors to the recent Buglasan Festival 2023, making it an event to remember for everyone in Negros Oriental. From October 14 to 22, locals and visitors alike gathered to celebrate the rich heritage of the province under the theme "Negros Oriental: Garbo Sa Kabisay-an."

DCCCO proudly joined the festivities as a corporate sponsor, contributing to the festival's success. The cooperative was not just a sponsor as it had a special spotlight on the co-op's offerings, especially the DCCCO Hotel, at its corporate booth display. Throughout the week-long celebration, curious attendees got to learn about the cooperative's various products and services and were offered a Pre-Membership Education Seminar with exciting giveaways making the event both informative and engaging.

The Buglasan Festival, a feast of culture and traditions, became even more vibrant with DCCCO's active involvement. The cooperative's support helped create a lively atmosphere, showcasing the best of Negros Oriental. Families, friends, and tourists gathered, enjoying the cultural performances, delightful local cuisine, and the warm atmosphere of community togetherness.

"The Buglasan Festival 2023 Directorate extends our heartfelt gratitude to you and your esteemed company for being one of our sponsors, contributing significantly to the resounding success of our weeklong celebration," expressed the festival organizers.

DCCCO's dedication to making the Buglasan Festival 2023 unforgettable underscored its commitment to the local community. By being a part of this joyous event, DCCCO not only promoted its services but also became an integral part of the cultural tapestry of Negros Oriental, leaving a positive mark on everyone who attended.



Call to Climate Action: Environment Random Acts of Kindness Campaign 2023



By Honey Mae R. Grepon, *Youth Program Coordinator*

"Environment is no one's property to destroy; it's everyone's responsibility to protect." –Mohith Agadi

DCCCO Youth Zone Laboratory Cooperative (DYZLC) launched its Environment Random Acts of Campaign 2023 on November 11, 2023, via Facebook Live on the authorized Facebook Pages of DCCCO and DYZLC. This annual campaign advocates to call into action the young members of the laboratory cooperative to help reduce waste, recycle, and maintain the cleanliness, and orderliness of the community and greenery of the environment. Participants can choose from the three categories, namely: Segregate, Recycle, and Proper Waste Disposal Campaign; Community Clean-up Campaign; and Backyard Gardening Campaign.

The campaign ran for three weeks from November 20, 2023 to December 12, 2023, and participants were required to submit video and photo documentation per week. These were posted on DYZLC's Facebook Page.

Participants were rewarded for their efforts, dedication, good contribution to their environment, and influence on other youth. They received rewards and certificates of recognition during the 5th Anniversary and Christmas Celebration of DCCCO Youth Zone Laboratory Cooperative on December 16, 2023.



DCCCO turns over DOLE-DILP projects to beneficiaries



By Richie V. Ordoñez, *Business Development Services Officer*

On March 1st this year, the Business Development Services (BDS) Program of DCCCO conducted a Project Proposal Writeshop which was facilitated by the Department of Labor and Employment (DOLE) at the Crescencia Magbanua Hall, 4th Floor, DCCCO Building, Sta. Rosa Street, Dumaguete City. Twenty-eight individuals representing different organizations from the different municipalities such as Siaton, Zamboanguita, Dauin, Ayungon, La Libertad, and Guihulgan attended the said activity, and diligently and committedly drafted their project proposals. The purpose of the activity was to increase the participants' knowledge and skills in drafting a project proposal.

On June 12, during the celebration of the 125th Philippine Independence Day at Robinsons Mall, Dumaguete City, DOLE, through its DOLE Integrated Livelihood Programs (DILP), granted P6,661,290.00 to DCCCO for the associations' livelihood projects. Among the sectors included were the following:

1. Banban Women's Association - Hog Fattening and Marketing
2. Andulay Fishermen Association - Glass Bottom FRP Boat
3. Nagpantao Farmers Association - Post Coffee Harvest Equipment
4. Triple "M" Association - Egg Layer Production
5. Pangca Farmers Association - Biomass Shredder
6. Bugsay South Poblacion - Fishing Supply and Paddle Boat
7. Bugsay North Poblacion - Encircling Gill Nets
8. Bugsay Cantupa - Marketing and Retailing of Rice, Corn and Feeds
9. Solonggon Manghulyawon Farmers Irrigators Association, Inc. - Provision of Rice Thresher and Farm Equipment
10. Mapalasan Farmers Association - Biomass Shredder
11. Kinayan Fishermen's Association - KIFA Egg Laying Machine
12. Nagkahiusang Gagmay'ng Mangingisda sa Zamboanguita Association - Micro-Ice Plant Set-up
13. Banilad Manguilawod Fisherfolks Association - Egg Machine Expansion

Through the BDS Program of DCCCO, we were able to assist the 13 associations in the implementation of their respective projects particularly in the procurement and acquisition of materials and equipment both within and outside their area. The BDS Specialists really made

special efforts to follow and comply with the requirements for the transactions to be completed within a given time. All these were done with the hope that the projects can make a difference in the lives of DCCCO members and non-members.

On August 28, DOLE started to conduct inspections of the projects implemented. This was also followed by a ceremonial turnover to formally hand over the projects to the communities and impart in them the importance of cooperation among members and with partners to ensure success and sustainability.



GAD: Advancing to a gender-responsive world

By Maria Mayonessa D. Galera, *Human Resource Officer*

Low women's empowerment, gender disparities, sexual violence, and exploitation are commonplace in many parts of the world, the United Nation's lead agencies published. These are all harmful to overall human progress.

Hence, it created the Sustainable Development Goals (SDG) 5. SDG 5 is a nation's strong commitment to gender equality focused on pursuing the main goal of real and sustained gender equality in all aspects of women and girls' lives which includes (1) ending gender disparities, (2) eliminating violence against women and girls' lives, (3) eliminating early and forced marriage, and (4) securing equal participation and opportunities.

Given that the Philippines, along with other countries, is actively initiating interventions to promote gender equality, the DCCCO GAD Committee organized a GAD Summit on November 18, 2023 held at the Crescencia Magbanua Hall, DCCCO Building, Sta. Rosa Street, Dumaguete City. Various cooperatives participated and showed video presentations of their best programs highlighting their GAD mainstreaming initiatives.

DCCCO GADCom is committed to sustaining and building a society in which women and men enjoy equal opportunities, rights and obligations in all spheres of life.



Asian Credit Union Youth Summit 2023

Youth Voices, Collective Impact: Charting the Path to Credit Union Transformations

By Honey Mae R. Grepon, Youth Program Coordinator



“The youth ensure the generational renewal of membership in the credit union. They are the cooperative’s future leaders. They have a greater capacity for innovation and entrepreneurship, and are inclined to work with new technologies or a higher level of education.” These were the things presented to us during the first session of the Asian Credit Union Youth Summit 2023 at The Pantip Hotel Ladprao, Bangkok, Thailand. Upon hearing these words, I became sentimental because the summit was a testament that the Association of Asian Confederation of Credit Unions (ACCU) believes in the capacity, potential, and relevance of the youth in the credit union.

Today, it is quite hard to attract the youth to join the credit union and thus, the credit union/co-op must create initiatives to attract and engage them. ACCU formed the Asian Credit Union Network of Emerging Leaders (ACUNEL) as a strategy to connect, inspire, advocate, and grow well-rounded leaders who will internalize and demonstrate the value proposition of credit unions in bringing positive change in people’s lives (Youth Summit 2023 Concept, 2023). The Asian Credit Union Youth Summit conducted last October 29 to November 3, 2023 was the first summit of ACUNEL. It was organized to empower youth voices, promote collective impact, chart the path to credit union transformation, foster networking and collaboration, and celebrate International Youth Day.

As the Youth Program Coordinator of DCCCO Multipurpose Cooperative who oversees the overall operations and management of DCCCO Youth Zone Laboratory Cooperative, I was very fortunate to be given the chance to participate in the Youth Summit – from expressing my expectations, hosting, facilitating games, delivering my thoughts and experiences as a member, scholarship grant recipient, and staff of my beloved DCCCO. I was able to collaborate also with my co-participants from Nepal, Indonesia, Thailand, Taiwan, Philippines, Mongolia,

Sri Lanka, Russia, and Vietnam through brainstorming, socialization, and group presentations.

The summit tackled the following sessions and facilitated the following field visits:

- Session 1 - Issues and Challenges of Youth Involvement in Credit Unions
 - Session 2 - Communicating the Vision of Integrated and Sustainable Credit Union Networks in Asia
 - Session 3 - Bridging Generational Divides: Leaderships to Facilitate Intergenerational Collaboration
 - Session 4 - Recognizing the Credit Unions' Potential to Achieving Sustainable Development Goals with Focus on SDG 13 Climate Action
 - Session 5 - Youth Engagement in Decision Making
 - Session 6 - Social Entrepreneurship and Innovation: Business Development for Youth Social Enterprise
 - Session 7 - Digital Engagement and Technology: Harnessing the Power of Technology and Digital Platforms to Engage and Mobilize Youth
 - Session 8 - Promote Youth Financial Wellness and Empowerment
 - Session 9 - Action Plan – Develop a Youth-Centric Strategy: Craft a Comprehensive Strategy on How Credit Unions Can Better Service and Engage Young Members
- Field Visit: Nongkhanang Cooperative Limited at Phetchaburi, Thailand
 - Field Visit: ACCU Office
 - Field Visit: The Federation of Savings and Credit Cooperatives of Thailand Limited

The sessions were meticulously but passionately discussed by ACCU’s Chief Executive Officer, Ms. Elenita V. San Roque; Chief Technical Officer, Mr. Ranjith Hettiarachchi; Manager of Member Service, Mr. Kamon Kiattisirikumpon; and Manager of

Training Development Services, Ms. Maribel Isidro including the ACUNEL's AdHoc Committee, namely: PFCCO-Visayas' Marketing and Training Officer, Mr. Gilbert M. Sedigo; ACCU's Secretary of Programme, Ms. Kunkanya Sramanee; NATCCO's Training Officer, Ms. Eniko Jaimee Morado, and PUSKOPCUINA Information Technology Manager Tony. The teachings were so great and transformative that I have come to appreciate the significance of the credit union to the world and have come to love my cooperative more. The sessions pushed me further to enhance my skill set, apply my learnings to my work, and help institute and solidify the ground of ACUNEL in the Philippines.

Our group was also exposed to the operations of Nongkhanang Cooperative Limited through a tour of its premises, interaction with its members, and outdoor learning activities with their eco garden. Its General Manager, Ms. Chanunploy Chareonchotvorakul, shared that the co-op has been operating for 42 years and its members are mostly farmers and laborers

comprising 80% of its membership. They dedicate themselves to building their members' wealth which brought the establishment of CU Mart, café, fitness center, and other small businesses which are owned and managed by their members through financial and technical help from the cooperative.

The Cooperative Museum inside the Federation of Savings and Credit Cooperatives of Thailand Limited (FSCT) also journeyed us from the birth of the cooperative movement to the latest developments. The FSCT provided us with information about its operations.

I am very grateful beyond words to the Philippine Federation of Credit Cooperatives – Visayas and DCCCO Multipurpose Cooperative for this opportunity they have given me. With the grace of the Lord, I hope to fulfill my personal commitment of bringing my learnings to help my cooperative, my federations, and other cooperatives in the Philippines; to guide and develop the members of DYZLC because they are the next-in-line, and to participate in a global youth network through the ACUNEL.





Pinoy Tayo!

Ni Sheena Pearl G. Rodeo, *Research and Development Specialist*

Sa taong 2023, ipinagdiwang ang Undas sa Pilipinas bilang pagkakataon para magbigay-pugay at mag-alala sa mga yumaong mahal sa buhay. Ang Undas o Araw ng mga Patay at Todos los Santos ay isang tradisyonal na okasyon kung saan ang mga Pilipino ay tutungo sa sementeryo upang dalawin at alalahanin ang kanilang pumanaw na mga mahal sa buhay. Sa pamamagitan ng pagdadala ng bulaklak, kandila, at iba pang alay, ipinapakita ng mga tao ang kanilang pagmamahal at paggalang sa mga namayapa.

May malalim na ugnayan ang kasaysayan ng Undas sa Kristiyanong tradisyon sa Pilipinas at ang salitang "undas" ay nagmula sa Espanyol na

paniniwala sa buhay pagkatapos ng kamatayan at ang patuloy na koneksyon natin sa ating mga yumaong mahal sa buhay.

Ang DCCCO Multipurpose Cooperative (DCCCO) bilang isang kooperatiba ay nakikiisa sa tradisyon ng Undas sa pamamagitan ng pagbibigay ng pribilehiyo sa kanyang mga empleyado na maipagdiwang ang Todos los Santos at Undas kasama ang kanilang mga pamilya. Binibigyan ng DCCCO ang kanyang mga empleyado ng espesyal na oras na magpahinga at mag-alala sa kanilang mga yumao, at kinakansela ang mga aktibidad ng kooperatiba upang bigyang daan ang pagdiriwang na ito.

Sa pamamagitan ng Undas, ang DCCCO ay nagpapakita ng pagpapahalaga sa kahalagahan ng pamilya at mga tradisyong Pilipino. Ipinapakita ng kooperatiba ang kanyang suporta sa mga empleyado na

Undas 2023: Isang Pambansang Pagtitipon ng Paghilom at Pag-alala sa mga Yumaong Mahal sa Buhay

salitang "honras" na nangangahulugang "honor." Ang Undas ay ipinagdiriwang tuwing ika-una at ikalawa ng Nobyembre kada taon. Ang unang araw, tinatawag na Araw ng mga Santo o Todos los Santos, ay para sa mga banal na kaluluwa ng mga santo habang ang ikalawang araw, kilala bilang Araw ng mga Patay o Todos los Muertos, ay nagbibigay-pugay sa mga kaluluwa ng mga yumao.

Ang Undas ay mahalaga sa kultura ng Pilipinas dahil ito ay panahon ng pagtitipon ng mga pamilya at pagpapahalaga sa mga tradisyong panrelihiyon. Ito rin ay pagkakataon para sa pahinga mula sa araw-araw na gawain at pagbibigay halaga sa alaala ng ating mga mahal sa buhay. Sa pamamagitan ng Undas, ipinapahayag nating mga Pilipino ang ating

magkaroon ng mahalagang pagkakataon na magbahagi ng espesyal na sandali kasama ang kanilang namayapa na mga mahal sa buhay.

Sa kabuuan, ang Undas ay isang makahulugang pagdiriwang na nagpapakita ng malalim na pagmamahal at paggalang nating mga Pilipino sa ating mga yumao. Ito ay naglalayong bigyang-pugay at alalahanin ang mga minamahal na hindi na natin kasama sa buhay na ito ngunit nananatili pa rin sa ating mga puso at alaala. Sa pamamagitan ng Undas, patuloy na namamalagi ang diwa ng pagkakaisa, pagpapahalaga sa mga tradisyon, at pag-aalaga sa pamilya ayon sa kulturang Pilipino.



Threads of Devotion: Exploring the Spiritual Tapestry of St. Catherine of Alexandria

By Gerald C. Grancapal, *Member Relations and Development Officer*

In the heart of Christian hagiography, the luminous figure of St. Catherine of Alexandria emerges as a beacon of faith, wisdom, and unwavering courage. Her captivating story, interwoven with threads of mysticism and martyrdom, has inspired believers for centuries. As we delve into the rich tapestry of her history, we uncover the enduring legacy she left on Christian tradition.

According to the popular tradition, Catherine was born of a patrician family of Alexandria and from childhood, had devoted herself to study. Through her reading, she had learned much of Christianity and had been converted by a vision of Our Lady and the Holy Child. When Emperor Maxentius began his persecution, Catherine, then a beautiful young girl, went to him and rebuked him boldly for his cruelty. Rather than order her execution, Maxentius summoned 50 orators and philosophers to debate her. However, Catherine was moved by the power of the Holy Spirit and spoke eloquently in defense of her faith. Her words were so moving that several of the pagans converted to Christianity and were immediately executed. Unable to defeat her rhetorically or to intimidate her into giving up her belief, the emperor ordered her to be tortured and imprisoned

Catherine was arrested and scourged. Despite the torture, she did not abandon her faith. Word of her arrest and the power of her faith quickly spread and over 200 people visited her. According to some legends, the emperor's own wife, Valeria Maximilla, was converted by Catherine. The emperor eventually executed his own wife over her conversion. However, this is not mentioned in the historical record and may be a legend. It is believed that Maximilla was alive and with her husband at the Battle of the Milvian Bridge in 312, seven years after the death of Catherine.

Following her imprisonment, Maxentius made a final attempt to persuade the beautiful Catherine to abandon her faith by proposing marriage to her. This would have made her a powerful empress. Catherine refused, saying she was married to Jesus Christ and that her virginity was dedicated to him. The emperor angrily ordered her to be executed on a breaking wheel. The breaking wheel is an ancient form of torture where a person's limbs are threaded among the spokes and their bones are shattered by an executioner with a heavy rod. It is a brutal punishment that results in a slow and painful death, normally reserved for the worst criminals.

When Catherine was presented before the wheel, she touched it and a miracle occurred that caused the wheel to shatter. Unable to torture her to death, the emperor simply ordered her beheaded. The modern Catherine-wheel, from which sparks fly off in all directions, took its name from the saint's wheel of martyrdom. The text of the story of this illustrious saint states that her body was carried by angels to Mount Sinai, where a church and a monastery were

afterwards built in her honor. This legend was, however, unknown to the earliest pilgrims to the mountain. In 527, the Emperor Justinian built a fortified monastery for hermits in that region, and two or three centuries later, the story of St. Catherine and the angels began to be circulated. (<https://stca.org/patron-saint-st-catherine-alexandria>)

Today, in the embrace of devout hearts and the resonance of sacred traditions, many cities, municipalities and provinces in the Philippines delve into the festivities that honor this revered saint. These festivities uncover the profound journey transcending time and the enduring legacy of a remarkable woman, weaving together spiritually the communities. The city of Dumaguete of the Province of Negros Oriental is one of the many cities that has a long-standing tradition of honoring St. Catherine of Alexandria – a Catholic saint who is celebrated for her courage and commitment to faith.

But are you wondering why St. Catherine of Alexandria became the Patron Saint of Dumaguete City?

St. Catherine of Alexandria became the patron saint of Dumaguete City because the first stone church built in the city in 1754-1756 was dedicated to her. The church was built by the Augustinian Recollect friar, Fr. Jose Fernandez de Septien, and was originally known as the Church of St. Catherine of Alexandria. It was later renamed the Dumaguete Cathedral in 1955 when the Diocese of Dumaguete was established.

The choice of St. Catherine of Alexandria as the patron saint of Dumaguete City is likely due to her reputation as a learned and intelligent woman. She was also known for her courage and conviction in her faith, even in the face of death. These qualities are admired by the people of Dumaguete, who are known not only for their gentle and peaceful nature but also for their strong sense of community and resilience.

In addition, St. Catherine of Alexandria is also the patron saint of students and educators. This is fitting for a city like Dumaguete, which is home to several universities and colleges. The city is also known for its high literacy rate and its commitment to education.

The people of Dumaguete City have a deep devotion to St. Catherine of Alexandria. They celebrate her feast day every November 25 with a grand fiesta that includes procession, Holy Mass, and other festivities. St. Catherine of Alexandria is also a popular figure in Dumaguete's art and culture. Her image can be found in many churches, schools, and other public places in the city.

As Dumaguete City honors St. Catherine of Alexandria once again, the radiant thread that connects history, faith, and community spirit becomes more pronounced. In the dance of lights, the echoes of prayers, and the intellectual pursuits that define the celebration, Dumaguete City stands as a living testament to the enduring legacy of a saint whose story has become inseparable from the city's own narrative — a celebration that transcends time and weaves together the rich tapestry of Dumaguete City's cultural heritage.

P.S. St. Catherine of Alexandria is also the patron saint of DCCCO Multipurpose Cooperative.

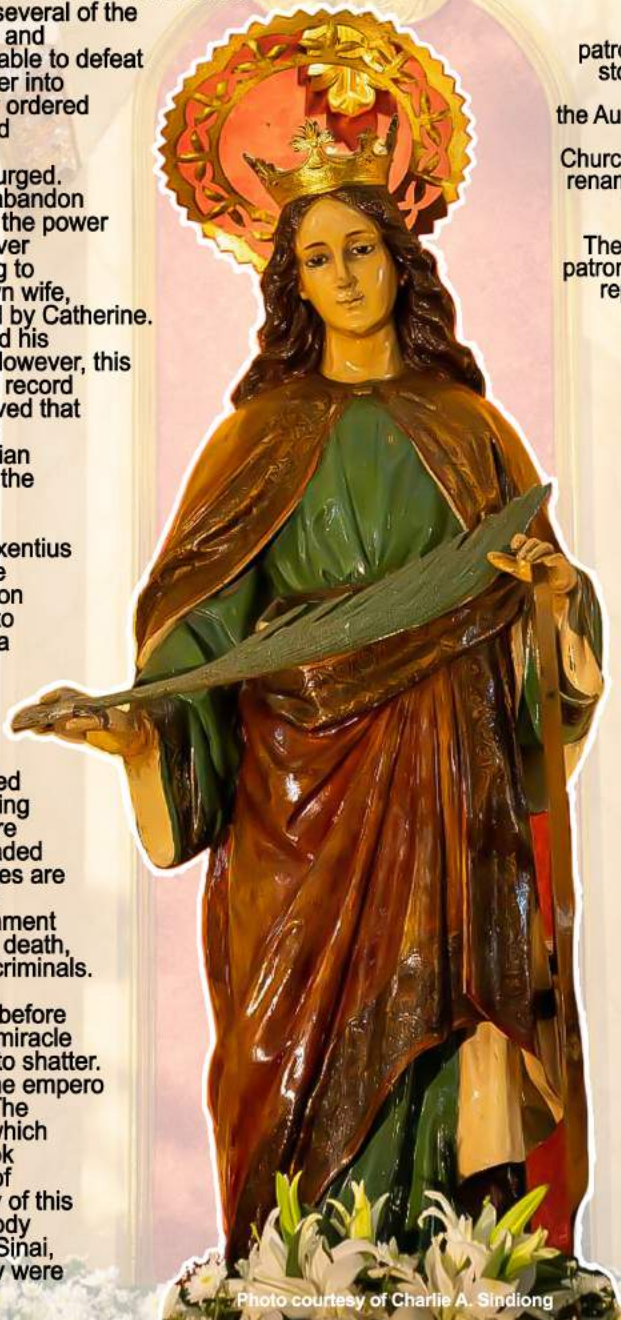


Photo courtesy of Charlie A. Sindiong

2023 NEW



ARANAS, ARVIE NATHANIEL V.
Office Assistant - Legal & Compliance
HEAD OFFICE



BADON, DESIREE JANE V.
Audit Specialist
HEAD OFFICE



BALDADO, MARISSA A.
Paralegal Specialist
HEAD OFFICE



BANAYBANAY, RAZZY L. MARIE L.
Compensation and Benefits Specialist
HEAD OFFICE



BERUECO, ARNIE S.
Audit IT Specialist
HEAD OFFICE



PINILL, ARA JANE T.
Audit Specialist
HEAD OFFICE



TABORADA, MARJON L.
Driver/Mechanic
HEAD OFFICE



TAN, JULIE MARIE
Roving Specialist
HEAD OFFICE



TANARA, NORSHIELA J.
Office Assistant - Finance and Treasury
HEAD OFFICE



TIMOGUING, GRACE JOY P.
Cooperative Assurance Specialist
HEAD OFFICE



TUBONGBANUA, GLENT JADE T.
Collection and Monitoring Specialist
DUMAGUETE BRANCH



ABORDO, IVY C.
Teller
BAIS BRANCH



AMANTILLO, PRINCESS A.
Office Assistant - Membership
BAIS BRANCH



CABUG, MARYCRIS E.
Loans Processing Specialist
BAIS BRANCH



LIBATON, MARY MAE M.
Accounting Officer
BAIS BRANCH



BUCAD, FRENCH PAUL B.
Collection and Monitoring Specialist
BAYAWAN BRANCH



DEJUCOS, STEPHANIE P.
Loans Processing Specialist
BAYAWAN BRANCH



GOMEZ, KEYTH ANGELOU P.
Teller
BAYAWAN BRANCH



LASTIMOSO, JONATHAN A.
Credit/Background Investigator
BAYAWAN BRANCH



LISONDRA, LEMAR P.
Accounting Officer
BAYAWAN BRANCH



ORIC, JOHN MICHAEL M.
Point of Sale Specialist
SIQUIJOR BRANCH



ALOB, JOHN BRUCE R.
Collection and Monitoring Specialist
SAN CARLOS BRANCH



ORIT, APRIL ROSE V.
Loans Processing Specialist
SAN CARLOS BRANCH



PONCE, JEEROLD O.
Collection and Monitoring Specialist
SAN CARLOS BRANCH



CABALLEDA, DAISY MAE M.
Accounting Officer
KABANKALAN BRANCH



OBINA, HOPE M.
Point of Sale Specialist
KABANKALAN BRANCH

EMPLOYEES



BULING, JEANETTE P.
Secretary to the CEO
HEAD OFFICE



EPAN, CARLITO A.
General Services Technician
HEAD OFFICE



LUCENDO, EDWIN P.
Driver/Mechanic
HEAD OFFICE



PEBIDA, EDEN MARK A.
Roving Specialist
HEAD OFFICE



PESIGAN, CIARALIE M.
Compensation and Benefits Specialist
HEAD OFFICE



TIRAMBULO, MARNIE FE S.
Audit Specialist
HEAD OFFICE



ABORDO, HEXELLE VO S.
Point of Sale Specialist
DUMAGUETE BRANCH



ALCANCIA, KEVIN C.
Collection and Monitoring Specialist
DUMAGUETE BRANCH



ENOT, ROGELYN C.
Office Assistant - Finance
DUMAGUETE BRANCH



MORADOS, CHERRY ANN S.
Office Assistant - Finance
DUMAGUETE BRANCH



MARIMAT, MISAE L. S.
Collection and Monitoring Specialist
BAIS BRANCH



MORANO, EDGARDO T.
BDS Specialist
BAIS BRANCH



PILA, PABLO L.
BDS Specialist
BAIS BRANCH



PIQUE, RENE C.
Loans Processing Specialist
BAIS BRANCH



ARGURSAL, LITO M.
Collection and Monitoring Specialist
BAYAWAN BRANCH



OMBOY, APRIL KATE R.
Teller
BAYAWAN BRANCH



ALANGLAN, DYNNVEIRR O.
Credit Background Investigator
GUIHULNGAN BRANCH



LENTORIO, JINELYN D.
Teller
GUIHULNGAN BRANCH



LICANDA, LORENZO D.
Collection and Monitoring Specialist
GUIHULNGAN BRANCH



CALUNSAG, ANGELINE ROSE B.
Loans Processing Specialist
SQUIJOR BRANCH



VILLALUA, JAME SKYL B.
Collection and Monitoring Specialist
SAN CARLOS BRANCH



ABINDAN, CARLA MAE T.
Member Specialist
KABANKALAN BRANCH



BANGA, HERNANE M.
Collection and Monitoring Specialist
KABANKALAN BRANCH



GARRIDO, CHAD KENNETH G.
Collection and Monitoring Specialist
SIBULAN BRANCH



NAVARRO, CATHERINE M.
Bookkeeper
SIBULAN BRANCH



Ang Pasko mao ang atong pagsaulog sa pagkatawo sa atong Manunubos nga mao si Kristo atong Ginoo. Sa ato pa, kun mangutana kita kun kanus-a ang Pasko, ang hustong tubag niana mao ang Disyembre 25 kada tuig nga maoy gitamud sa atong Simbahang Katoliko nga adlawng natawhan sa atong Manunubos. Ang Disyembre 25 mao ang adlaw nga natawhan sa atong Ginoong Hesukristo kay mao man kini ang ikasiyam ka bulan human si San Gabriel Arkanghel mipahibalo sa Mahal nga Birhen Maria nga siya manamkon sa lalang sa Espiritu Santo sa Manunubos sa kalibutan nga mao ang atong Ginoong Hesukristo. Ang pagpahibalo gisaulog usab sa atong Simbahang Katoliko matag Marso 25 kada tuig. Nagpakatawo ang atong Ginoong Hesukristo tungod sa dakung gugma sa Dios alang sa katawhan nga nagkinahanglan og kaluwasan gikan sa sala. Ang mensahe diay sa Pasko mao ang dakung gugma sa Dios alang sa tanang katawhan. Mao nga adunay usa ka paskohanong awit nga naga-ingon sa usa ka linya niini nga nagkanayon “Ug ang kahulogan sa Pasko mao ang paghinigugmaay.”

Ang Pasko Karon ug Kagahapon

Usa ra diay ka adlaw ang Pasko – Disyembre 25 ra. Apan, tungod sa kabalaan sa maong adlaw, ato kining gisaulog sa daghang mga adlaw. Sa miaging mga katuigan, ang huyohoy sa Pasko magsugod na sa bulan sa Septiyembre. Niining mga adlaw, magsugod na kita og kadungog sa mga paskohanong awit. Daghan na ang magkiblat-kiblat nga mga suga sa mga kabalayan. Makita na nato sa mga panimalay ang mga “Christmas Trees” nga kasagaran ginama ginamit ang lawiswis sa kawayan. Ug samtang maglakat ang panahon padulong sa bulan sa Disyembre, mosamut ang atong pagsinati sa espiritu sa kasaulogan sa Pasko. Maghinamhinam ang katawhan nga motambong sa siyam ka kadlawon nga “Misa Aguinaldo” o “Misa de Gallo.” Sulod niining mga panahona, sanag ang mga panagway sa mga katawhan – daw sa puno sa kalipay ang mga tawo. Unya, sulod usab sa maong panahon, ang pagka-manggihatagon molambo sulod sa kasingkasing sa mga tawo. Ang mga ninong ug ninang naa gayoy inamdang nga mga regalo alang sa ilang mga inanak. Ang mga silingan nga kasagaran mga kadugo ra pud hinuon maghinatagay sa usag-usa, ilabi na sa ilang mga sud-an kada adlaw.

Didto sa amo sa Probinsya sa Siquijor, ang mga tawo, ilabi na ang mga kabataan, mohalad og mga paskohanong awit sa mga kabalayan ug sila makadawat og pinaskohan, kasagaran salapi. Diri sa Dakbayan sa Dumaguete dunay mga tawo, nga kasagaran mga bata usab, mosuroy sa mga kabalayan ug mangayo og katahuran pinaagi sa pag-ingon “Maayong Pasko” ug sila tagaan na og pinaskuhan bisan dili moawit. Ako usab namatikdan dinhi sa Dakbayan sa Dumaguete nga dunay mga kaigsoonan gikan sa kabukiran sa Negros Oriental nga magdala og mga salag-on o mga frutas ug ila kining pabayloan og mga sinina. Niining mga panahona, ang simple apan makahuloganon nga pagsaulog sa Panahon sa Pasko madayag pinaagi sa paghinatagay. Ug tungod niini, ang maong panahon maghulagway og usa ka panahon sa kalipay ug paghinigugmaay. Apan, sukad sa pandemya sa COVID-19 nga atong giagian, bisan hangtud karong tuiga, daw hanap pa ang hulagway sa Pasko nga akong napatik sa unahan.

Ang kamatuoran mao nga ang Pasko karon ug kagahapon walay kalainan tungod kay mao man lang sa gihapon ang atong gisaulog: ang pagkatawo sa atong Manunubos, ang Ginoong Hesukristo. Apan, atong mamatikdan nga daghan na ang kalainan sa Pasko karon ug kagahapon tungod sa atong mga pamaagi sa pagsaulog niini. Gani, sa akong pagsulat niining maong panghunahuna, talitapos na ang bulan sa Nobyembre, apan dili pa nato kaayo masinati ang espiritu sa Pasko. Ang mga paskohanong awit talagsa pa nato madungog sa mga radyo ug telebisyon. Ang mga suga sa Pasko nga magkiblat-kiblat, dyutay pa kaayo ang atong makita. Mura ba og wala na tay kaikag nga mosaulog sa Pasko. Nawala sa atong mga kasingkasing ug

hunahuna ang kamatuoran nga ang Pasko usa ka dakung kasaulogan kay kini mao man ang sinugdanan sa atong kaluwasan. Maayo na lang gani kay ang atong boulevard sa Dumaguete nga gitawag og “pantawan” puno sa mga hayag ug nindot nga mga suga. Apan, dili kini paskohanong hulagway kay gipasiga man sa tibuok tuig.

Busa, atong pamalandungan og maayo ang matuod nga kahulogan sa Pasko sa atong kinabuhi aron ang matag kasaulogan sa Pasko mapuno sa gihapon sa kalipay ug kabalaan ug paghinigugmaay.



DCCCO's Works of Mercy: Spreading Blessings and Hope

By Albert T. Trumata, *Social Media and Events Specialist*



In a tradition of compassion and generosity, DCCCO Multipurpose Cooperative conducts annually its Works of Mercy Program, a heartwarming initiative to share blessings with the community. This profound journey of mercy and kindness has become a beacon of hope for many, demonstrating DCCCO's unwavering commitment to making a positive impact on the lives of those in need in order to uplift the quality of life of its members and the community.

Dumaguete Branch: On October 27 and 28, the branch representatives embarked on a mission of care by visiting the Talay Behavioral Care Center and the Bureau of Jail Management and Penology. They brought not just food but also smiles, offering gift items to uplift the spirits of those they encountered.

Siquijor Branch: On September 3, the branch staff, alongside the dedicated area coordinators, reached out to Persons Deprived of Liberty (PDL) and identified families, providing essential commodities. Their visit was not just about giving but about showing empathy and understanding to those facing challenging circumstances.

Guihulngan Branch: The branch staff made a meaningful impact by visiting the Child and Youth Crisis Center and the Canlaon City Jail on October 12-13. Their presence brought comfort and reassurance, emphasizing the cooperative's belief in community support and care.

Kabankalan Branch: On October 19, the branch staff extended their heartfelt support to the Anawim Foundation for DEAF, Inc. in Kabankalan City. Their visit was a testament to DCCCO's inclusive spirit, embracing and empowering all community members.

Bais Branch: Echoing DCCCO's dedication, the branch representatives reached out to the Bais City Jail and Manjuyod Jail, spreading hope and compassion. Their visit brought a ray of light into the lives of those within the prison walls, emphasizing the power of kindness in even the most challenging situations.

Community Safety Initiatives: DCCCO's care extended beyond direct interactions. The cooperative also donated traffic signages to partner organizations and institutions, emphasizing the importance of community safety and fostering responsible road behavior.

In every visit, donation, and shared moment, DCCCO's works of mercy initiative continues to touch hearts and make a real difference. The co-op's acts of kindness echo a profound message: that unity, compassion, and empathy can truly transform lives. Through these heartfelt efforts, DCCCO reaffirms its commitment to creating a better, more inclusive world for all.



EMPOWERING COMMUNITIES:

DCCCO 2023 Social Services and Community Development Program



By Annamar E. Bacubac, *Social Performance Management Specialist*

In the heart of community-driven change, the DCCCO Multipurpose Cooperative (DCCCO) Social Services and Community Development Program stands as a beacon of hope, resilience, and transformation. This innovative program, launched with a commitment to foster sustainable development, is making profound strides in addressing the diverse needs of the communities it serves. From healthcare initiatives to educational empowerment, the DCCCO program is weaving a tapestry of positive change, one community at a time.

Education for Empowerment

Education lies at the core of the DCCCO program, aiming to break the cycle of poverty through the Adopt-a-School and Brigada Eskwela Programs. These programs aim to assist and support the needs of the schools for the quality and better education of marginalized students through the construction of classrooms, comfort rooms, school stages, the provision of classroom equipment, and other financial assistance supporting the school's activities. With an estimated budget of P2.2 Million for 2023, DCCCO is completing 70% of its overall program relating to education.



Environmental Sustainability

DCCCO embraces the profound significance of environmental stewardship as a cornerstone for the enduring well-being of our community. Through a multifaceted approach encompassing tree cultivation, mangrove and coral planting, waste management initiatives, and the innovative deployment of artificial coral domes, the cooperative program is dedicated to cultivating eco-conscious communities. Beyond the tangible benefits of preserving our natural surroundings, this initiative seeks to instill a culture of shared responsibility and care among community members. By fostering a deep connection with our environment, we aim not only to protect our precious ecosystems but also to nurture a collective ethos of mindfulness and sustainability for generations to come.



Holistic Health and Nutrition Initiatives

DCCCO recognizes the foundational importance of health in community development. Through partnerships with local healthcare providers such as the Negros Oriental Hospital and Health Services Cooperative (NOHHSco), which provides discounted laboratory service to DCCCO members and Generika Drugstore (selected branches), which provides discounted prices on medicines.

Programs like medical missions, bloodletting, and awareness campaigns play a crucial role in directly



bringing medical professionals to the community, which fosters a proactive approach to the well-being of the needy.

Meanwhile, in order to address proper nutrition, DCCCO has partnered with a number of different schools for the feeding program, aiding undernourished pupils in achieving the necessary nutrition for proper growth and development.

Beyond schools, DCCCO also supports nutrition-related activities initiated by churches. In fact, the cooperative has long been a supporter of the feeding program for street children and others, initiated by the Diocese of Dumaguete.

Fostering Growth of Small Cooperatives

Beyond the financial realm, DCCCO recognizes the importance of knowledge sharing and mentorship through the Koop Kapatid Program (KKP). KKP is a program in which big cooperatives like DCCCO assist small and developing cooperatives with financial and technical aspects.

Small cooperatives often lack the experience and expertise needed to navigate operations landscapes. DCCCO addresses this gap by facilitating mentorship programs, workshops, and seminars where experienced professionals share insights and best practices. This collaborative approach not only imparts valuable knowledge but also fosters a sense of community among cooperatives. DCCCO has been assisting three cooperatives in Dauin namely BASHACO, LIBUNACOOOP, and MADABAYACO.



Brightening Paths, Ensuring Safety

In an inspiring collaboration aimed at fostering peace and order in the locality, DCCCO initiated multiple partnerships at different barangays, municipalities, and cities through the donations of traffic signages and the provision of protective garments which amounted to P400,000 for the year 2023.

Recognizing the importance of well-maintained and clearly marked roads, the traffic signage donation program seeks to address the critical need for proper signage that guides and informs drivers, ultimately reducing the risk of accidents. Additionally, the donation of protective garments underscores a commitment to safeguarding those who work tirelessly to keep our roads safe such as traffic enforcers and barangay tanod personnel. This effort of DCCCO not only promotes a shared responsibility for public safety but also highlights the power of collective action in creating positive and lasting change in our communities.



Empowering Women and Youth

DCCCO has made it clear that fostering gender equality and empowering the youth are not just initiatives but pillars upon which a brighter future is built. With a steadfast commitment to social responsibility, DCCCO has established itself as a beacon of hope and change.

At the heart of DCCCO's mission lies the cooperative's Works of Mercy Program, a dynamic initiative that allocates funds every year to various orphanages and institutions, which amounted to P770,000 for 2023. This program is a testament to the organization's unwavering dedication to making a tangible difference in the lives of those in need.



Weaving a Tapestry of Compassion

In the intricate fabric of our communities, threads of compassion and solidarity bind us together. In times of need, it is these threads that form the backbone of support, providing comfort and assistance to those facing challenges. Among the countless organizations dedicated to fostering this spirit of community care, DCCCO Community Donations and Relief Assistance stand out as a shining example. Let us delve into the heartwarming initiatives undertaken by the cooperative, weaving a tapestry of hope and resilience.



A Lifeline for Many

At the core of DCCCO's efforts lies the belief that a small act of kindness can create ripples of change. The cooperative has spearheaded numerous community donation drives, mobilizing resources to provide essentials for families in need especially during typhoons, earthquakes, pandemic, and others. From monetary amounts, food, and clothing to educational supplies, the donations have been a lifeline for many, offering a helping hand during their darkest hours.



The Human Touch: Volunteers at the Heart of DCCCO

Behind every successful initiative is a team of dedicated individuals, and DCCCO is no exception. Its members, officers, and employees are the heartbeat of the cooperative, selflessly contributing their time, skills, resources, and passion to make a positive impact. The human touch they bring to DCCCO's projects is invaluable, creating a sense of unity and shared purpose that resonates throughout the community.

DCCCO Multipurpose Cooperative is sowing the seeds of lasting change and community-driven initiatives in shaping a brighter, more resilient future for all!





DCCCO Hotel

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

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

hotel@dccco.coop

DCCCO Hotel



INCLUSIONS

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

** Breakfast Buffet also accepts walk-ins*



Pre-Membership Education Seminar (PMES) Schedule

Dumaguete Branch

- Monday - 6:00 pm
- Wednesday - 8:00 am
- Saturday - 8:00 am
- Every 2nd Sunday - 8:00 am

Bais Branch

- Tuesday to Saturday - 8:00 am

Bayawan Branch

- Saturday - 8:00 am
- Every 1st and 3rd Thursday - 7:00 pm

Guihulngan Branch

- Wednesday - 8:00 am
- Saturday - 8:00 am

Siquijor Branch

- Saturday - 8:00 am & 2:00 pm

San Carlos Branch

- Tuesday - 6:00 pm
- Saturday - 8:00 am & 2:00 pm

Kabankalan Branch

- Wednesday - 5:00 pm
- Saturday - 8:00 am

Sibulan Branch

- Saturday - 8:00 am
- Every 2nd Sunday - 1:30 pm
- Every Last Wednesday - 6:00 pm

Carcar Branch

- Wednesday - 4:00 pm
- Thursday - 4:00 pm
- Saturday - 8:00 am

Siaton Satellite Office

- Every 2nd & 4th Saturday - 8:00 am

Valencia Satellite Office

- Saturday - 8:00 am

Tanjay Satellite Office

- Thursday - 2:00 pm
- Saturday - 9:00 am

Mabinay Satellite Office

- Wednesday - 2:00 pm
- Saturday - 9:00 am

Hinoba-an Satellite Office

- Every 1st & 3rd Saturday - 9:00 am
- Every 2nd & 4th Wednesday - 6:00 pm

Canlaon Satellite Office

- Saturday - 8:00 am

Lazi Satellite Office

- Saturday - 9:00 am

MEMBER



Linbert D. Canoy

Public School Teacher
DCCCO San Carlos Branch Member

"Kaniadto, dako ang akong utang sa mga private lending firms. Naa pa pud interest nga manganak ug laing interest. So nalubong jud ko sa utang.

Sigon hisgot sa mga kaila, akong nabalitaan nga ang DCCCO adunay maayong tumong para sa kauswagan sa kinabuhi sa iyang mga miyembro. So wala ko naglangan, niapil ko ug Pre-Membership Education Seminar ug diha nagpa-miyembro ko sa DCCCO atong Abril 16, 2018. Pagka-member nako sa DCCCO, ako dayung gipalukat ang akong mga utang sa mga private lendings. Inabagan sa pag-ampo, disiplina ug financial planning, nakahinay-hinay ko bayad sa akong utang.

Niining tuiga, nakahuna-huna ko magtukod ug gamay nga negosyo. Nagbuhat ko plano para sa maong negosyo – ang crispy chicken with rice. Pagka Hunyo, ni loan ko sa DCCCO ug Php70,000.00 nga maoy gipuhunan sa maong negosyo. Sa pagkakaran, naghinay-hinay na'g lambo ug nakatabang na pinansyal sa akong pamilya, nakadungag pud ko ug 3 ka vendo piso wifi machine. Dako akong kalipay sa dakong tabang sa DCCCO.

Niadtong September karong tuiga, nagpahigayun ang DCCCO San Carlos Branch sa iyang ika-siyam nga tinuig panagtigum ug ako pa gayud ang nakadaug sa grand prize nga Honda Beat.

Daghan kaayong salamat, DCCCO!"

Elenita S. Bajar

Vegetable Market Vendor
DCCCO San Carlos Branch Member



"Simple lang ang among tumong sa kinabuhi – makakaon ug saktong katulo sa isa ka adlaw, diha ra mi kutob. Karon, pegado na ang negosyo, pegado ang buhay. Maglibog mi asa mangita i-kapital. Mahurot baya para konsumo, labi na naay mga personal nga mga kinahanglan.

Pasalamat ko ug dako nga niabot ang DCCCO diri sa San Carlos. Akong magulang una nagpa-miyembro dayun ni advise siya nga magpa-miyembro sad mi. Sukad na member mi sa DCCCO, nakapang-loan mi 'nya nakatabang sya sa development sa among kinabuhi. Before nga wala pa ko sa DCCCO, among balay sauna kay guba-guba 'nya dako kayo ug alayuhon. Pagka-miyembro namo sa DCCCO, nakasugod mi patukod sa among balay bag-o. DCCCO na ang partner nako, sa akong negosyo ug sa akong pagpatiwas sa akong balay.

Dako kaayo ko pasalamat sa DCCCO. Unsay nakita ninyo nga na achieve nako karon, tungod ni sa DCCCO.



Homer Vicente M. Gonzales, Jr.

Owner of Insikwate Café
DCCCO San Carlos Branch Member

"I am a DCCCO member since 2013. I decided to be a member of DCCCO to save money and to avail of its loan programs with minimal interest rates.

I have invested my loan proceeds into farming with my farm-to-table and innovative products - cacao tablea, tablea brownies, sukang pastilan, sweet chili sauce from sukang pastilan. Honestly, DCCCO helped my business a lot, participating in Tabo sa DCCCO initiatives that gave me lots of customers from Negros Oriental. They also have the Business Development Services that support member's businesses. Also, when DCCCO San Carlos Branch has activities, they make me one of their exhibitors and we also provide them food catering services.

From the bottom of our hearts, we really thank DCCCO. It really changed our lives and our financial status right now, making use of the cooperative's loan programs wisely.

Thank you, DCCCO!"

TESTIMONIALS



Mr. Ranil and Mrs. Maila Villagantol
Gasoline Business Owners
DCCCO Carcar Branch Member

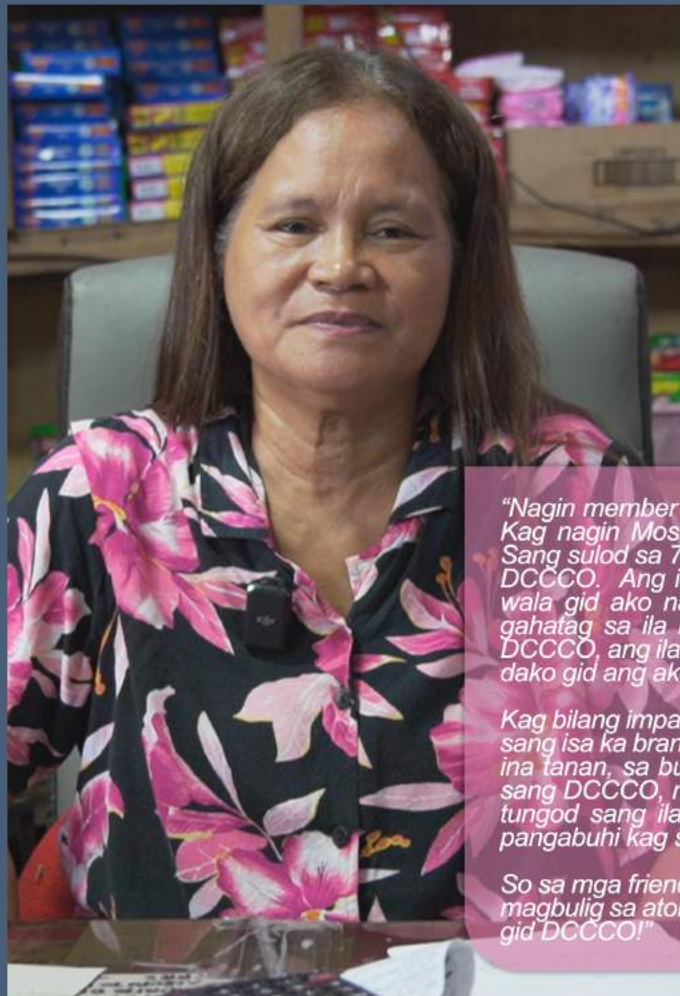


"It was 2018 when we knew about DCCCO through Ma'am Weng Patenio. Then it was Sir Libby who visited our school and introduced us DCCCO. We went through Guihulingan Branch for membership then transferred to Carcar Branch when it opened in 2019. We approached Sir Pat and asked him if we could avail of a large amount of loan to finance a business that we would like to start. He was very convincing and easy to understand and we were convinced to avail of a loan using our land as collateral. At the time, our livestock business did not click, expenses were high and no revenues were generated. That's why we decided to enter into a gasoline refueling business because it was one of the time's growth-potential type business.

Here we are now, still going through with the business. We even processed loan renewals to put up other branches, with lots we purchased using the said loan. My wife had to resign as a public school teacher to help manage the business. We also availed of the Car Financing Loan and availed 1 Toyota Hilux Conquest which is a big help.

What we are today is because of DCCCO. It was also because of how nice they were in their approach. We didn't feel any doubt joining the cooperative. You can never have regrets in DCCCO.

We are very grateful to DCCCO! Thank you very much. You are the reason for what we have accomplished today!"



Darcy G. Tolog
Sari-sari Store/Piggery Business Owner
DCCCO Kabankalan Branch Member

"Nagin member ako sang DCCCO Kabankalan Branch sa sulod na sa 7 years. Kag nagin Most Outstanding Platinum Member Awardee ako sang DCCCO. Sang sulod sa 7 years, nakita ko gid na madamo gid ang ginbulig sa akon sang DCCCO. Ang isa sang pinaka-bulig nila sakon mao ang financial assistance, wala gid ako na budlayan sa negosyo ko tungod nga ang DCCCO ara gid gahatag sa ila bulig sa mga member. Kag isa pa nga nanamian ko gid sa DCCCO, ang ila sin inga mga staff ka very approachable gid. So bilang member, dako gid ang ako pasalamat sa DCCCO.

Kag bilang impact sini sakon nga pag negosyo kag pangabuhi, nakadugang ako sang isa ka branch - ang akon na store, kag naka-extend sakon na baboyan. So ina tanan, sa bulig gid sang DCCCO. Kag ang isa pa gid nga na bulig sakon sang DCCCO, mao ang Car Financing Loan, diin nakakuha ako sang salakyan tungod sang ila nga bulig. So kadako jud sa ginbulig sa DCCCO sa akon pangabuhi kag sakon nga pag-negosyo.

So sa mga friends nga gusto dira magsulod sa DCCCO, willing gid ang DCCCO magbulig sa aton. Come kag magsulod gid kay sila magabulig sa aton. Salamat gid DCCCO!"

Business Development Services

LYNSI BANANA CHIPS

By Raymond O. Georpe
DCCCO Village, Banilad, Dumaguete City
0935-103-9446



0935-103-9446

PILAR'S HOMEMADE BAYE-BAYE

By Hermila S. Abing
Villareal, Bayawan City
0926-205-2704



ANZIL'S FRUIT WINE

By Liezl I. Corsame
Mangnao, Dumaguete City
0965-204-4697





"Merry Christmas & a Prosperous 2024"

Greetings from DCCCO and the KASANAG Editorial Staff



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