



KASANAG

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DCCCO's ACCESS Accreditation Journey

By Dir. Edilberito B. Euraoba II, BOD Chairperson



About a few years ago, our cooperative started its journey with ACCESS Accreditation. ACCESS stands for A-1 Competitive Choice for Excellence in Service and Soundness designed by the Association of Asian Confederation of Credit Unions (ACCU).

According to ACCU, ACCESS is a tool allowing credit unions and cooperatives to submit themselves into quality assurance which adopts the so-called Balanced Scorecard that comprises 86 measurable indicators on Financial Perspective, Customer Perspective, Internal Business Perspective, and Learning and Growth Perspective.

ACCU intends to certify credit unions achieving standards for the ACCESS Brand with ranking of bronze, silver, gold, or platinum which signifies excellent policies and robust operational standards which will point out to a strong cooperative movement.

ACCESS branding from the layman's point of view will evaluate the existing condition of the co-op against the standards and the identified gaps will be a room for improvement to achieve the desired ranking which is now adopted by some of the billionaire cooperatives in the country and in the international co-op and credit union movement.

On the part of DCCCO, we applied for the ACCESS Brand and initially we were evaluated by NATCCO's Team of evaluators led by Ms. Sharon Marie S. Dy. We were told that based on the audit conducted, our total marks obtained can qualify for Bronze. However, DCCCO was not able to achieve some of the financial indicators. Simply put, we failed in our quest to acquire the ACCESS Brand this year.

To our beloved member-owners, our quest to obtain ACCESS Brand only proves one thing - that the DCCCO leadership keeps on looking for new frontiers to conquer and is not contented with what DCCCO has achieved.

At present, we push ourselves to excel. As Orison Marden pointed out in his book "Self Motivation," he said, "It is the small man who succeeds in his own estimation for really great men never reach their goal for they are constantly pushing their horizon out further getting a broader vision, larger outlook and their ambition grows with their achievement."

Our call for all the staff, officers, and members of DCCCO is to continue pushing further and do what is best for our members as we embrace our true identity as persons with dignity being created in the image and likeness of our God. We must continue to exhibit traits of incorruptibility, as one of our pillars, Ms. Luisa Magbanua, told us to always focus on the general welfare and think and act for what is noble for all and never on our selfish interests.

If we put God first and pursue the welfare of our members, then there is no doubt that one day, the quest for ACCESS Brand will finally become a reality.

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DCCCO turns over bldg. to St. Andrews School

By Annamar E. Bacubac, SPM Specialist



DCCCO Multipurpose Cooperative formally turned over an administration building to St. Andrews School, Inc. in Amlan, Negros Oriental, on August 21, 2024. The building was blessed by Bishop Julito B. Cortes, D.D.

Key figures in attendance included Fr. John Renil Quilope, Diocesan Schools Superintendent; Dir. Edilberito B. Euroaba, Chairperson of DCCCO's Board of Directors; Ms. Mary Magdalene Z. Villegas, Vice-Chairperson; Dr. Mildredo T. Umbac, Chief Executive Officer of DCCCO; and other DCCCO representatives. The faculty, staff, and pupils of the school were also present in the celebration.

The new administration building, valued at 1.8 million pesos, provides a more efficient and comfortable workspace for the school's administrative staff. This donation of DCCCO highlights its commitment to supporting educational institutions and creating a conducive learning environment.

During the event, Bishop Cortes expressed his gratitude for the generous support from DCCCO and added, *"The new administrative building will not only foster faster school transactions but would also boost the morale of the faculty and staff."*

Mr. Euroaba also shared his thoughts, saying, *"Kini nga proyekto nagpamatuod sa dedikasyon sa DCCCO sa pagpalambo sa kalidad sa edukasyon dinhi sa atong komunidad."*

The blessing and inauguration ceremony underscored the strong partnership between DCCCO and the local community. This event showcased the cooperative's dedication to improving educational standards and facilities in the region.

As the ceremony concluded, the faculty and staff of St. Andrews School expressed their heartfelt thanks to DCCCO. One of the teachers remarked, *"Kini nga donasyon usa ka dakong panalangin para sa among eskwelahan. Salamat kaayo sa DCCCO sa ilang walay puas nga suporta."* Indeed, dreams do come true.



DCCCO, DGT Motor Vehicle Inspection Center seal partnership

By Albert T. Trumata, Social Media and Events Specialist

On July 31, 2024, DCCCO Multipurpose Cooperative officially signed a Memorandum of Agreement with DGT Motor Vehicle Inspection Center Inc. (DGT MVICI), a duly established corporation located at Sto. Niño Road, Banilad, Dumaguete City. DGT MVICI has been authorized by the Department of Transportation (DOTr) to operate and conduct emission/smoke testing and a comprehensive 75-point inspection of motor vehicles with two and four wheels, weighing 5,000 kg and below, using high-technology equipment to assess "road worthiness" as a prerequisite for the renewal of registration with the Land Transportation Office (LTO).

This partnership is part of DCCCO's ongoing efforts to provide additional benefits to its diverse member base. Both parties recognize their mutual interest in advocating for road safety and ensuring the well-being of DCCCO members. The agreement includes special pricing, referred to as the "DCCCO Member's Price," for services such as the emission/smoke test and the 75-point inspection. Additionally, DGT MVICI, in cooperation with its third-party provider, 7th Monkey's Document Facilitation Services, will offer "DCCCO Member's Price" on Compulsory Third-Party Liability Insurance (CTPL) and LTO registration processing.

To avail of these services, DCCCO members must present a valid DCCCO Membership ID at the time of their transaction.

Representing DCCCO at the signing was the Chairperson of the Board of Directors, Mr. Edilberito B. Euraoba II, while President and General Manager, Mr. Allan Jay P. Pangan, represented DGT MVICI. Witnesses to the MoA signing included DCCCO Chief Executive Officer, Dr. Mildredo T. Umbac, and DGT MVICI OIC-Operation Manager, Mr. Jhonrey A. Alba.

The agreement took effect on September 5, 2024.



DCCCO rep attends Aflatoun Asia Reg. Mtg.



By Zarah M. Bizon, Membership Services Officer - San Carlos Branch

As the National Confederation of Cooperatives (NATCCO) in the Philippines had the greatest number of children who were reached out to, Aflatoun International and Asia decided to conduct the Asia Regional Meeting in the Philippines, specifically in Cebu, according to Mr. Lucky Lumingkwaw, Manager. Membership Services Officer Zarah M. Bizon of San Carlos Branch attended the said meeting on June 24-28, 2024.

The first day began with the topic on climate change, followed by break-out sessions. Ms. Bizon attended "Capacity Building." In the afternoon, the Aflatoun program for kids aged 6 to 14 was tackled. The panel was composed of representatives from Indonesia, Mongolia, and NATCCO. According to Dr. Neri C. Ojastro, Superintendent of School Divisions from Negros Oriental, the concept of Aflatoun is taught in the Philippine curriculum through the use of entrepreneurship, mathematics, and the integration of the savings principle.

Ms. Lasalette Gumban of NATCCO described how the network uses "kamustahan" to evaluate the problems that cooperatives face and how they carry out their programs. It is a component of NATCCO's education program. Utilizing cooperatives can enhance the way that Aflatoun programs are implemented. A few of them had offered incentives or rewards - similar to "best teachers, schools, and depositors." They are more motivated with this incentive program.

For the session on Youth Committee, the panelists were from the Philippines (NATCCO), Indonesia, and Sri Lanka who shared their youth programs and activities, and best practices.

On the third day, Director of Aflatoun, Ms. Kirsteen Theuns, emphasized the need for group efforts to further youth empowerment and education, especially in light of climate change and sustainable development. She extended a warm invitation to new organizations and partners to get in touch and join the movement. She also discussed the 2022-2026 strategic plans.

During the discussion under the Asia context, the participants were split up into groups. They recognized and emphasized the value of storytelling in advocacy and fundraising. Storytelling is a useful technique for engaging listeners with

emotional resonance, enduring influence, vocal volume, goal-oriented behavior, confidence, and openness as the necessary components.

The participants visited Lamac Multi-purpose Cooperative and enjoyed the field trip. They had the opportunity to listen to the stories shared by the Aflatoun kids from Lamac Elementary School. The participants got to see the offices and had a tour of the operations, which included their resort, production facility, cocoa cultivation, and cow breeding. Through a demonstration by a teacher, they showcased their execution.

On the last day, the participants prepared their follow-up action plan at the national level. This plan will help the network and movement expand while ensuring that the curriculum is delivered effectively. According to the participants from the Philippines, support is crucial to fostering more partnerships and connections (LGU, NGO, Foundation), keeping up and strengthening DepEd advocacy initiatives, and planning for nationwide training programs for supervisors, coordinators, and teachers. The cooperatives and NGOs can form alliances to enhance curricular integration and high-quality delivery. They must also establish communication with the DepEd central office and the Youth Development Division (SPG & SSG for Student Councils), coordinate learning exchanges between Asian partners, and grow the number of master instructors in the Philippines to assist children and young people.



DCCCO empowers 157 schools thru Brigada Eskwela

By Annamar E. Bacubac, SPM Specialist

DCCCO Multipurpose Cooperative has again shown its commitment to education by supporting 157 schools during the Brigada Eskwela event. This cooperative initiative, spanning across four provinces, namely, Negros Oriental, Negros Occidental, Siquijor, and Cebu, provided essential resources and volunteer support to both public and private schools.

DCCCO's contributions to the Brigada Eskwela included:

- Essential Supplies:** Provided notebooks, pens, cleaning materials, and painting supplies.
- Financial Assistance:** Offered monetary support for maintenance and repair work.
- Volunteer Efforts:** Actively participated in hands-on activities like cleaning, painting, and gardening.

These efforts have significantly improved school facilities, creating a more conducive learning environment for students. DCCCO's involvement has demonstrated the positive impact of partnerships between cooperatives, educational institutions, and local communities.

As the new school year begins, the 157 partner-schools are grateful for DCCCO's support. This initiative has not only prepared schools for academic success but has also fostered a culture of cooperation and community responsibility.





DYZLC Celebrates Milestones: Aflatoun Awarding Highlights

By Honey Mae R. Grepon, Youth Program Coordinator



Graduation and awarding ceremonies mark two of the most important milestones in a student's life. These events serve not only as formal recognitions of academic achievements but also as celebrations of hard work, perseverance, and personal growth. For many, these symbolize the culmination of years of learning and the beginning of new opportunities.

DCCCO has recognized 329 Aflatoun Top Highest Depositors during the graduation rites of its Aflatoun Partner Schools - 93 from Dumaguete Branch, 78 from Bais Branch, 22 from Bayawan Branch, 15 from Guihulngan Branch, 28 from Siquijor Branch, 36 from San Carlos Branch, 32 from Kabankalan Branch, 23 from Sibulan Branch, and two from Carcar Branch. These awardees were honored for their exceptional commitment to saving, consistently maintaining top performance from September 2023 to March 2024, demonstrating both financial discipline and dedication to the Aflatoun Program's values. As a token of appreciation, DCCCO awarded them with certificates and items.

In recognition of outstanding academic achievements, DCCCO awarded a medal and cash incentive to one exceptional student from each Aflatoun partner school, presenting them with the prestigious DCCCO Outstanding Student Award. Across its various branches, DCCCO generously supported a total of 101 students: Dumaguete Branch sponsored 26 awardees, Bais Branch - 25 awardees, Bayawan Branch - four awardees, Guihulngan Branch - three awardees, Siquijor Branch - seven awardees, San Carlos Branch - 11 awardees, Kabankalan Branch - seven awardees, Sibulan Branch - 17 awardees, and Carcar Branch - one awardee. This initiative reflects DCCCO's continued dedication to nurturing academic excellence.

DCCCO is immensely proud of the students' remarkable achievements, as they reflect not only the dedication and hard work of the students themselves but also the collaborative efforts of their families, teachers, and the Aflatoun Program. These accomplishments stand as a testament to the power of education, financial literacy, and the supportive environment fostered by DCCCO, inspiring future generations to aim higher and achieve their fullest potential.

Chapter Assembly Mtgs. commence across branches

By Albert T. Trumata, Social Media and Events Specialist

Dumaguete City, August 26, 2024 - DCCCO Multipurpose Cooperative has commenced the conduct of the annual Chapter Assembly Meeting per branch, providing an opportunity to present the year's highlights, achievements, and updates from the 10th Annual Representative Assembly Meeting. The Chapter Assembly Meeting is an important event for the branch to report on its performance, initiatives, and developments over the past year.

The Carcar Branch led the way with its 3rd Annual Chapter Assembly Meeting conducted on August 25, 2024 held at the Sen. Pres. Marcelo B. Fernan Gym in Carcar City. The assembly focused on presenting key reports, including financial performance, member growth, and the various initiatives carried out to further the cooperative's goals.

Upcoming Chapter Assembly Meetings for other branches are scheduled as follows:

- **September 15, 2024 – Guihulngan Branch**
Venue: Guihulngan City Auditorium
- **September 22, 2024 – Bayawan Branch**
Venue: Bayawan National High School Gym
- **September 29, 2024 – Kabankalan Branch**
Venue: Kabankalan Catholic College Gym
- **October 6, 2024 – Bais Branch**
Venue: Bais City Evacuation Center
- **October 13, 2024 – San Carlos Branch**
Venue: San Carlos City Auditorium
- **October 20, 2024 – Siquijor Branch**
Venue: Siquijor Capital Square
- **November 10, 2024 – Dumaguete Branch**
Venue: Lamberto L. Macias Sports & Cultural Centre
- **November 17, 2024 – Sibulan Branch**
Venue: Lamberto L. Macias Sports & Cultural Centre

Each assembly begins with registration at 6:30 AM, with formal sessions starting at 10:00 a.m. The Board of Directors (BOD) and the Branch Manager deliver reports on financial performance, member growth, and branch-specific accomplishments. The BOD also provides highlights from the 10th Annual Representative Assembly ensuring members are informed about the cooperative's overall direction and future initiatives.

This year's Chapter Assemblies will also include the election of Chapter Representatives who will serve a two-year term and represent their respective chapter at the Annual Representative Assembly.

All members are encouraged to attend their respective Chapter Assembly Meeting to stay updated on DCCCO's ongoing progress and achievements. This event is essential for transparency and accountability, reflecting DCCCO's commitment to providing valuable services to its members and fostering cooperative growth.

Thank you for your continued support to DCCCO Multipurpose Cooperative!



2024 DCCCO Scholar-Graduates



I am thankful to God for giving me the opportunity to be chosen as one of the scholars of DCCCO. I am also grateful to DCCCO for creating this scholarship program because it does not only help the scholars in paying their financial obligations in school, it also gives the scholars a learning experience in working at DCCCO. I also learned how to manage my time for duty and for studies. This scholarship really prepared me for the future.

To my DCCCO Siquijor Branch family and to Ma'am Marie Q. Pasco, I am grateful to all of you for your support and motivation which strengthened me throughout my college journey. Thank you DCCCO Multipurpose Cooperative - the co-op that truly cares. I love DCCCO!

PHOEBE DABE G. ATES, BS in Entrepreneurship

I want to express my heartfelt appreciation about how DCCCO gave me a brighter future and for all the encouragements, motivations, support, help, assistance, kindness, patience, understanding, advice, and guidance, and for always being there for me.

In my four years of experience as a working student, I guess I can say that being happy with a smile is a cure for all of us. As I look ahead in my profession, I pledge to do my best, reflecting the values and skills that DCCCO has instilled in me.

May God bless us all and lead us to the right path. I am so grateful to have DCCCO Multipurpose Cooperative in my life. DCCCO is very special and kind. DCCCO is like a second family to me which I admire and love. Thank you so much!



CHRISTOOPHER L. NABESSES, BSBA - Financial Management



Success in life is not easy to pursue without the help coming from our family, relatives, friends and others. I grew up with various difficulties in life, including financial problems and various challenges.

I thought that I could not finish college as my parents did not have the needed financial resources. But God gave DCCCO as an instrument in helping me achieve my dreams in life. I am so blessed, lucky, and thankful to DCCCO Multipurpose Cooperative for all its support and guidance, especially in financial matters. God knows how blessed and thankful I am for the blessings and opportunities that I have received, especially the blessing of having DCCCO in my life. The degree that I have right now is the fruit of love, compassion, and support from DCCCO.

From the deepest part of my heart, I say, "Thank you so much, DCCCO Multipurpose Cooperative!"

GINO B. TULBO, BSBA - Financial Management

Truly, DCCCO is my partner in sustainable development. I graduated with the degree of Bachelor of Science in Information Technology. With the help of DCCCO, I learned to save money and bought my personal laptop computer which I needed in fulfilling my academic life in college.

Thank you, DCCCO, for always being there to guide me, through the employees who taught always the DCCCO core values which became my personal core values. These values have become my source of strength and have given me hope as I continue my journey with life.



REY M. PALUMAR, BS in Information Technology

DCCCO donates feeding facility

By Annamar E. Bacubac, SPM Specialist



DCCCO Multipurpose Cooperative donated a new feeding facility to Dahile Elementary School in Mabinay, Negros Oriental. Said donation was formalized through a signing of the Memorandum of Agreement (MoA) and ground breaking on August 8, 2024. That day marked a fortunate and memorable event for the recipient school and its community.

The new feeding facility, valued at PHP400,000.00, is set to be completed by October 2024 and will accommodate 50 students at a time. This initiative aims to provide a conducive environment for the students to receive nutritious meals, significantly enhancing their overall well-being and academic performance.

During the ceremony, Mr. Jeffrey Alpanta Jaravelo, Principal of Dahile Elementary School, expressed his profound gratitude in a heartfelt message: *"Before the all-day-long engagement concludes, let us pause briefly to reflect on what has transpired during this remarkable and overwhelming experience. As we embark on a new chapter of our journey, one of our long-engaged partners, DCCCO Multipurpose Cooperative, has extended its full support again to Dahile Elementary School.*

To DCCCO Multipurpose Cooperative, you are the instrument of God's grace and mercy, bestowed upon you for your unwavering commitment and dedication in helping your fellowmen as a manifestation of social responsibility. Our words are not enough to express our wholehearted gratitude, but our actions will speak louder than words. To DCCCO Multipurpose Cooperative, your kindness will magnify and spread to all mankind, showing how you put your trust and confidence in us without asking for any favor. Your support brings hope for the betterment of our school children and personnel. This Dining Ranch project is a legacy that tightly binds your generous organization and our school community.

To the rest of the stakeholders who witnessed the affair, including our Mayor, Hon. Ernie Uy, and company, our barangay officials headed by Hon. Zuñega, the PTA officers represented by Mrs. Renelyn Emperado, and all who graced the successful celebration, mabuhay tayong lahat!"

Also present at the event were Dir. Edilberito B. Euraoba II, Chairperson of DCCCO's Board of Directors; Dr. Mildredo T. Umbac, Chief Executive Officer of DCCCO; and other DCCCO staff.

The establishment of this feeding facility underscores the strong partnership between DCCCO Multipurpose Cooperative and the local community, highlighting the cooperative's dedication to improving educational facilities and promoting the well-being of students. This project not only provides immediate benefits but also serves as a lasting testament to the power of collaboration and community support.

As construction progresses, the Dahile Elementary School community eagerly anticipates the completion of the feeding facility, which promises to make a significant difference in the lives of its students.

DCCCO: Empowering Financial Wellness

By Gerald C. Grancapal, Member Relations and Development Officer

Have you ever wondered why, despite attending various trainings, orientations, and discussions about financial wellness, so few of us have substantial savings and many still struggle with financial problems? I know that the answers running through your mind are "gamay ang sweldo," "mahal ang palaliton," and many more. But guess what? We will never achieve true financial wellness if we do not change our mindset and behavior.

Be aware that in today's fast-paced world, financial stability is more than just a goal – it is a necessity. For many of us, managing money can often feel overwhelming, with unexpected expenses and the challenges of saving for the future constantly looming. But what if we tell you that achieving financial wellness is not only possible but can also be a rewarding journey? And the best part? You do not have to navigate it alone. As a member of DCCCO Multipurpose Cooperative, you have a dedicated partner by your side, ready to support you every step of the way.

But wait, what is financial wellness? Financial wellness goes beyond simply having enough money to pay your bills. It is about having a healthy relationship with your finances, feeling confident in your ability to meet your current and future financial obligations, and knowing that you can handle life's uncertainties. Whether it is saving for your children's education, planning for retirement, or simply building an emergency fund, financial wellness encompasses all aspects of managing your money effectively.

The Role of DCCCO in Your Financial Journey

At DCCCO, we understand that every member's financial situation is unique. That is why we are committed to providing personalized financial solutions designed to meet your specific needs. From savings programs and investment opportunities to loan products that help you achieve your dreams, DCCCO offers a wide range of services to ensure that your financial goals are within reach.

Our cooperative is not just about offering products and services. It is about building a community where members support one another in their financial journeys. As part of the DCCCO family, you are not just another account number – you are a valued partner. Our team is always here to provide guidance, answer your questions, and help you make informed financial decisions.

Here are some Practical Steps Toward Financial Wellness:

Build an Emergency Fund. Life is unpredictable and having an emergency fund can provide peace of mind during unexpected situations. Start by setting aside a small portion of your income each month. Even a small amount can grow over time, providing a safety net for you and your family.

Save for the Future. Whether it is for your children's education, a dream house, or retirement, saving consistently is key. DCCCO offers various savings accounts and investment products that cater to your long-term goals, helping you secure your future with confidence.

Empowering Member-Owners: Strategies for Reducing Delinquency

By Richelyn V. Rellosa, Loans Monitoring Specialist

As member-owners of DCCCO, reducing delinquency is crucial for the sustainability and success of the cooperative. Delinquency occurs when members fail to meet their financial obligations or responsibilities, which can cause strain on the overall functioning of the institution. This can lead to financial instability, lack of resources, and ultimately hinder the ability to achieve common goals and objectives.

There are several ways in which member-owners can work together to reduce delinquency within our cooperative. One key approach is promoting a culture of accountability and responsibility among all member-owners. By setting clear expectations and guidelines regarding financial obligations, and ensuring that all member-owners understand and commit to meeting these responsibilities, delinquency can be minimized. DCCCO sends regular communication and reminders about payment deadlines to member-owners to reinforce this culture of accountability.

DCCCO is also there to support its member-owners in times of financial difficulty. It offers flexible payment options to assist members facing financial challenges.

The co-op also offers loan restructuring. It involves renegotiating the terms of a loan agreement in order to make the loan amortization more manageable for the borrower. This can include an extension of the loan term or a reduction in the loan amount. With this, member-owners who became delinquent can become Members in Good Standing (MIGS) again if they can pay on time

for six consecutive months. By fostering a sense of community and solidarity, member-owners are more likely to feel supported and motivated to meet their obligations.

Additionally, DCCCO adopts a transparent and efficient system for addressing delinquency issues. It sets clear procedures for handling overdue payments, including communication protocols, escalation steps, and dispute resolution mechanisms to ensure that delinquency is addressed promptly and fairly. Members with delinquent accounts receive reminders and notices either through phone call or home follow-up. If they do not take actions in settling their accounts, their accounts may either be forwarded to the mediation-conciliation or paralegal section. They are advised to visit the office or talk with the Collection and Monitoring Division staff as soon as possible so that they can still have more settlement options like updating loan, restructuring, full payment, or reloan.

In conclusion, reducing delinquency is not only the concern of DCCCO. It is also a concern of the member-borrowers, as delinquency affects the whole organization of which they are a part of. The problem of DCCCO on delinquency is a problem of the whole membership as well. Thus, the problem requires a collective effort from member-owners to promote accountability and concern for the co-op, support each other, and implement effective strategies. By working together towards this common goal, member-owners can strengthen DCCCO Multipurpose Cooperative, foster trust and cooperation among members, and ultimately achieve long-term success and sustainability.

Manage Debt Wisely. If you have loans or credit card debts, focus on managing them wisely. Prioritize paying off high-interest debts first and consider consolidating your loans with DCCCO to simplify payments and potentially lower your interest rates.

And Seek Financial Advice. Do not hesitate to reach out to our financial advisors at DCCCO. We are here to help you create a financial plan that aligns with your goals and provides a clear path to achieving them.

Financial wellness is a journey, and like any journey, it is easier and more enjoyable when you have a reliable partner by your side. DCCCO is more than just a cooperative – it is your financial partner for life. At DCCCO, we are here to support you through every stage of your financial journey, offering the tools, resources, and advice you need to succeed.

As a member of DCCCO, you can take comfort in knowing that you are part of a community that cares about your financial well-being. Together, we can achieve financial wellness and build a secure future for ourselves and our families. Remember, with DCCCO by your side, you are and will never be alone in this journey. Let us walk this path to financial wellness together!

Mr. Gerald C. Grancapal, Member Relations and Development Officer of DCCCO, completed the Training of Trainers on Financial Wellness for Members conducted by the National Confederation of Cooperatives (NATCCO) in Quezon City, Philippines on June 19-21, 2024.



Environmental Protection and Preservation Advocacy: DCCCO's approach to Sustainable Development

By Vhrence Kirby B. Nuñez, Marketing Specialist

DCCCO has been steadfast in its commitment to environmental preservation and protection, embracing initiatives that directly align with the Sustainable Development Goals (SDGs). Climate Action (SDG13), Life on Land (SDG15), Clean Water and Sanitation (SDG6), and Life below Water (SDG14) are some SDGs that the cooperative has been actively engaged in achieving that safeguard nature while empowering local communities.

The cooperative's environmental advocacy is rooted in its mission to foster sustainable development within its community. It also believes that sustainable development goes hand in hand with environmental preservation. The approach focuses on embedding eco-friendly practices into its business operations, educating its members, and engaging in projects that protect and conserve natural resources.

Through reforestation efforts, tree planting and growing activities, we combat deforestation, soil erosion and support biodiversity. This initiative not only contributes to carbon segregation (SDG13) but also protects habitats vital to wildlife, aligning with SDG15. Additionally, we partner with local schools, LGUs, and communities to raise awareness about the importance of conservation and integrating environmental education.

Clean water access (SDG6) has been another cornerstone of the Cooperative's advocacy. We are currently working closely with stakeholders to rehabilitate watersheds and protect freshwater sources from pollution. Our community-driven projects focus on reducing contamination from agricultural issues and promoting sustainable water usage practices.

We believe that long-term success in environmental protection requires collective action. With the help and collaboration between members, local authorities, and environmental organizations, our cooperative is creating sustainable change.

Together, we continue to advocate for a future where environmental preservation is at the heart and soul of social and economic development.



Journeying together in faith: The Synodal Mission of the Church

By William E. Ablong, BOD Member

(Published at Metro Post & Bohol Times / July 7, 2024)

The mission of the Church requires the entire People of God to journey together, with each member playing a crucial role, united in purpose. Throughout the Gospels, Jesus reaches out to all, not only saving individuals but gathering them as one people under His guidance as the Shepherd of the entire flock (cf. John 10:16). The ministry of Jesus shows us that no one is excluded from God's plan of salvation.

The Roman Catholic Church advocates for a synodal Church that moves forward in communion, pursuing a common mission through the participation of every member. In a synodal Church, we listen to each other and to the signs of the times to discern what God is saying to us.

Pope Francis characterizes the two interrelated goals of this process of listening and discernment: "to listen to God, so that with Him we may hear the cry of His people; to listen to His people until we are in harmony with the will to which God calls us."

Discernment is a grace from God but requires our human involvement through simple practices: praying, reflecting, paying attention to our inner dispositions, and engaging in authentic, meaningful, and welcoming conversations. Discernment involves reflection, engaging both the heart and mind in making decisions that seek and find the will of God.

In a synodal style, listening is the method, discernment is the aim, and participation is the path. We listen together to the Word of God in Scripture and the living Tradition of the Church. We listen to one another, especially to those at the margins, discern the signs of the times, and participate together in the Church's mission in the world.

Synodality entails receptivity to change, formation, and ongoing learning. Our church community must form people to be more capable of "walking together," listening to one another, participating in mission, and making decisions through the discernment of what the Holy Spirit is saying through our whole community.

The term "Synod on Synodality" reflects the Church's mission of journeying together. Derived from two Greek words, *syn* (together) and *hodos* (road or way), it refers to a religious assembly. Historically, synod assemblies have been held since the mid-second century, typically every three or four years, lasting for one month.

A synod is a gathering of the People of God, journeying together in the presence of the Holy Spirit to discuss the Church's direction.

Synodality means listening and walking together, at the service of the Church's mission, with all members participating. It involves accepting change and continuous learning.

Bishop Julito B. Cortes of the Diocese of Dumaguete led the launching of the Synod on Synodality at the Cathedral of St. Catherine of Alexandria on Oct. 18, 2021, joining a simultaneous global launch. Bishop Cortes described the process as a "people-listened to" approach, where concerns, experiences, and suggestions were gathered for four months, culminating in a final document submitted to the Catholic Bishops Conference of the Philippines. He emphasized the importance of listening to the people to ensure that pastoral plans consider their actual experiences.

The Diocese of Dumaguete, under Bishop Cortes, aligns with the Universal Church headed by Pope Francis in transforming parishes into synodal churches through the Basic Ecclesial Communities.

During the Vicarial Fiesta of the Vicariate of St. Peter on June 29, 2024, Rev. Msgr. Glenn Corsiga, Vicar-General of the Diocese of Dumaguete, emphasized that BEC fulfills the synodal church's mission: "If you're lost, someone will search for you. If you have been found, you're encouraged to return to the right path. With the synodal church, nobody is left behind; everyone journeys together."

Rev. Msgr. Robert Bongoyan, parish priest of the Dumaguete Cathedral, and Vicar Forane of the Vicariate of St. Peter, explained that the synodal church is not confined to the righteous alone but is open to all, especially those who have turned away. It is a church of mercy, forgiveness, and compassion.

The Dumaguete Cathedral developed BECs within the parish, initiating various synodal activities such as Regular Area Masses, Kumpisalan ng Bayan, Kasalan ng Bayan, Pre-Jordan Seminar, Binyagan ng Bayan, Weekly Biblia-Ambit of BEC Parish Formation Team, Weekly Biblia-Ambit (Tulda Level), BEC Parish Formation Team regular meeting with Holy Hour, Update and Refresher Seminar on BEC The Dumaguete Way, Massive Orientation Seminars (First Wave of Evangelization), BEC First Wave of Evangelization for Lay Apostles and Lay Ministers, Third Wave of Evangelization (Zone level), Feeding Program, Building Temporary Shelters for the Poorest of the Poor, Launching, Blessing, and Turn-Over of BEC Panginabuhian sa Igsoong Binunyan Project, Huni ug Pag-alagad in cooperation with the Couples for Christ Family Ministries, BLD, CWL, Lay Apostles Ministry, and other church organizations (singing contests/ catechesis/feeding programs), and Parish BEC Day. These efforts aim to foster a synodal culture of participation and discernment.

In partnership with DCCCO Multipurpose Cooperative, financial literacy and pre-membership education seminars were conducted, demonstrating a commitment to the economic empowerment of BEC members.

In essence, the Church's mission, rooted in synodality, calls us to walk together in faith, discern God's will, and engage in the shared journey of salvation.

Remembering Fr. Truno's life of service and compassion

By William E. Ablong, BOD Member

(Published at Metro Post & Bohol Times / April 21, 2024)

The sudden passing of Very Reverend Father Geremvit Inoferio Truno, aged 58, Rector of Saint Joseph Seminary College, has deeply saddened many. He departed on April 13, 2024, at 5:17 PM in Coron District Hospital, Coron Busuanga, succumbing to cardiac arrest resulting from myocardial infarction. He was enjoying a break in Coron with the Seminary Fathers, faculty, and staff following the conclusion of the school year activities.

Truly, his departure is a significant loss to the priesthood, to us all, to the Diocese of Dumaguete, and DCCCO Multipurpose Cooperative.

Fr. Gerry's journey in the priesthood, which would have marked its 32nd anniversary on May 26, 2024, began on May 26, 1992, when he was ordained.

As Ecclesiastes 3:2 reminds us, "There is a time to be born and a time to die." Death comes to each of us, regardless of age or circumstance. Some depart this world swiftly, while others endure prolonged suffering. Truly, only God knows the hour of our passing.

Describing him as a holy man, Reverend Father Gonzalo Omison, Chancellor of the Diocese of Dumaguete, reflected on Fr. Gerry's gentle and compassionate nature during his homily at the Bishop's Residence in Bagacay, a day after Fr. Gerry's passing.

Fr. Truno's aspirations were fulfilled when he became a priest, as shared by DCCCO BOD Vice-Chairperson Mary Magdalene Villegas, VP for Finance at COSCA.

My last encounter with Fr. Truno was during the Kumpisalan ng Bayan at the Cathedral Church on March 14, 2024, amid the Lenten season. My wife and I found solace in his counsel during confession. His wisdom and attentive ear left a lasting impression on us.

During his tenure as Ethics Committee Chairperson from 2012 to 2022, Fr. Truno diligently served DCCCO Multipurpose Cooperative. His dedication extended to advocating for scholarships for academically gifted seminarians, ensuring their pursuit of the priesthood was financially supported by DCCCO.

As mentioned in Proverbs 11:14, "Where there is no guidance, a people fall, but in an abundance of counselors there is safety." Fr. Truno's leadership in presenting the Code of Governance to the Representative Assembly in 2016 underscored his commitment to accountability and ethical conduct within the cooperative.

Fr. Gerry's interventions with cooperative employees, such as Bernard John Warren Unabia and Ronald Piñero, exemplified his pastoral care beyond the confines of the church.

Known for his simplicity, Fr. Gerry's modest attire and demeanor endeared him to many, as recalled by Mrs. Epifania Dante-Sonjaco, BOD Secretary. His ready smile, lightheartedness and humor brought joy to those around him, creating cherished memories during travels and seminars.

In his homily during the Requiem Mass, Fr. Eric Lozada reflected on Fr. Gerry's profound impact as an exemplar of priesthood and ministry. Indeed, his legacy serves as a guiding light for all who knew him, embodying the virtues of compassion, humility, and service.

As we bid farewell to Fr. Gerry, may we find solace in Psalm 23:4, "Even though I walk through the valley of the shadow of death, I will fear no evil, for you are with me; your rod and your staff, they comfort me."



My After-COVID ACCU Experiences in Thailand and Nepal

By Dir. Edilberito B. Euraoba II, BOD Chairperson



My personal sharing of the Association of Asian Confederation of Credit Unions (ACCU) Forum experience is of two parts - one is in Bangkok, Thailand in 2022 and the other is in Kathmandu, Nepal in 2023.

In Bangkok Thailand, August 29, 2022 at about 4:30 in the morning:

Upon arriving in Bangkok, Thailand, we rested and the following day, to honor God, I woke up early in the morning. In front of me were several huge buildings, notably the NOBLE building and it was about twice the Ambassador building that I occupied with my roommate, Dir. Lowell Andaya.

As I gazed at the tall buildings with vegetation at the roof-deck, I silently told myself, "Wow, so beautiful." And as I listened to the soft calming music, I closed my eyes and knelt down before a holy God.

As I closed my eyes, the view of the enormous buildings was imprinted in my mind but as the Holy Spirit came, the view of the worldly buildings started to evaporate and eventually, it was all gone.

Slowly, I saw a very huge God before me just like what I have seen in the drawing of Jesus - a bearded man with a calm and lovable smiling face. The experience was so vivid. He was stretching his hands, reaching out to me and I stretched my arm, too, from the swivel chair that I used to support myself while kneeling.

As I stretched out my hand holding His hand I started crying, crying my deeper emotions, pouring out my struggles, my doubts, and contemplating on His goodness, I asked Him, "Lord, who am I? Why are you giving me this honor to lead your Cooperative?" (I was just elected as Chairperson of the Board of Directors of DCCCO).

I said, "Lord I am but a child. I do not know how to do it but please send me for I am ready. Please guide me and I will follow. Please use me for your purpose for I am willing. Change my heart, guard my lips and may the people see your goodness through me."

These were my thoughts as I cried and poured out myself to Him for more than an hour of kneeling and tears were flowing uncontrollably. While praying, I noticed that Atty. Andaya already woke up but it did not stop me from communicating with Jesus as I kept on crying - no words, only tears for another half an hour.

At about 5:30 in the morning, I opened my eyes with very painful knees. But I felt so happy as I prepared a hot drink for me and Atty. Lowell and while ironing our "Barong Tagalog," I told him about my experience.

His reply was, "When you are sincere to your feelings to glorify the Lord, He will come and you will be favored by God."

We discussed so many things but he was reminding me to remain humble and not to be swayed by people who will try to intimidate and even insult me for there is no other person who knows myself better but me.

Sharing his experience as a litigation lawyer for decades, he recalled that if some people would try to insult him in court, he just stayed calm and even pitted the opposing counsel as clearly the utterances were coming from a "sick mind."

He cautioned me to know when to speak and when not to speak, and also to learn from a proverb that "the heavier the head of rice, the deeper it bows." Lastly, he reminded me to detach myself from power for it is a lot easier for one to bend backward or sideward if one positions oneself away from power.

As we joined the session for the day, one sharing that struck me was made by Advocate Anjali Gopal Patil of India on Business Development Service (BDS) that transformed the lives of the disadvantaged.

Through their intervention, persons with different abilities and the marginalized women regained their rightful status in the community and rediscovered their self-worth.

As we also visited Petchaburi Province, I noticed that the people there were engaged in medium to big production of bananas, guavas, and some cows which were raised in not less than 20 heads.

Now, let me share my experience in Kathmandu, Nepal on September 14-16, 2023.

There were more than 600 participants coming from different Asian countries and about 200 participants were from the Philippines.

On the part of DCCCO, the delegation was composed of Dir. May Flor Duka, Treasurer Cristina Jumawan, CEO Mildredo Umbac, Cash Officer Manolito Amarante, and myself. The three-day forum was hosted by the Nepal Federation of Savings and Credit Cooperative Unions Ltd. (NEFSCUN) and focused on building Purpose, People, and Passion.

Here, the Purpose of the cooperative was revisited as it is our mission to uplift the member's lives and to provide affordable financial services and products. So with People, cooperatives are directed to be member-driven institutions. Finally, the third key element in building momentum for the cooperative is Passion.

Among the many sharing and experiences that we had was that of Father Freddy Taruk from Jakarta, Indonesia where they worked for the marginalized sector. Their intervention ranges from investments and training in agriculture and business to building homes and schools. In general, their advocacy focused mainly for fair and just systems to allow the vulnerable people to escape from the tyranny of poverty.

The movement started when Father Taruk was a young priest assigned in a remote area where because of abject poverty at one time, a mother brought two children to his convent and asked the priest to take care of the young children or they will die for lack of food.

Recognizing the great misery and poverty, he then started a cooperative movement that will soon become a billionaire cooperative helping so many poor people in Indonesia.

Having been recognized in Asia as one of the best cooperatives, Father Taruk has this to say, "Take care of your people and money will follow. But if you take care of your money first, the people will desert (abandon) you."

Father Taruk finds strong purpose in his life by helping the poor people empower themselves as he himself was exposed to cooperative works by his parents who were also helping a cooperative in their locality.

DCCCO hosts National Disability Rights Day Talk Show: Promoting Inclusion and Celebrating Abilities

By Albert T. Trumata, Social Media and Events Specialist

In a heartfelt celebration of **National Disability Rights Day**, DCCCO Multipurpose Cooperative held a significant talk show with the theme "Promoting Inclusion: Celebrating Abilities and Advocating Access." This event took place on July 27, 2024 at the Mother Marcella Foret Hall, DCCCO Building in Dumaguete City and simultaneously broadcast through Facebook live and aired in Kasanag radio program, aimed at enhancing awareness of the rights of persons with disabilities (PWDs) and promoting a more inclusive community.

Ms. Marie Keth A. Cabajon, Membership and Community Development Manager, introduced the event's distinguished guests.

Dr. Mildredo T. Umbac, CEO, welcomed the participants, emphasizing the cooperative's dedication to upholding and understanding the rights of persons with disabilities.

Ms. Marecon C. Vorbeck, PWD Focal Person of CSWDO, and Atty. Lalaine Eramos-Cimafranca, Gender and Development (GAD) Committee Vice-Chairperson, led the discussions by focusing on the observance of National Disability Rights Day and the collective effort needed to foster inclusivity and equitable access for all.

A special intermission performance was beautifully delivered by PWD participants, showcasing their talents and highlighting the day's theme of celebrating abilities. The event featured an engaging question-and-answer session, allowing for an exchange of ideas and concerns, and reinforcing the community's support for PWD initiatives.

Dr. Annaliza P. Loquias, GAD Chairperson, offered acknowledgments to conclude the event. A photo opportunity and a closing prayer capped off the day, reinforcing the sense of community and shared commitment to inclusivity.

The talk show was adeptly moderated by Mr. Cesar T. Tinay and Ms. Cabajon. Through this initiative, DCCCO continues to demonstrate its commitment to building a compassionate and inclusive environment, advocating for the rights and well-being of persons with disabilities.



The 2024 Global Co-operative Executive Masterclass – A Study from the Birthplace of Co-operation

By Atty. May Flor V. Duka, BOD Member

“Education is not the filling of a pail, but the lighting of a fire.” These are the words of William Butler Yeats which best describe my study tour as one of the official delegates in Cohort 4 of the Global Co-operative Executive Masterclass.

Representing DCCCO and CLIMBS Life and General Insurance Cooperative, I, together with almost 30 participants from different cooperatives in the Philippines, attended a series of classes and immersion activities in Manchester, Liverpool, and London, United Kingdom. I was having goosebumps when we visited Rochdale Pioneers Museum where the Co-operative Heritage Trust Manager delivered the history of United Kingdom (UK) Co-operative movement on the same room where the pioneers met and started cooperativism.

A tour on massive structures, establishments, and buildings owned and built by co-operative leaders as early as 1800s left the participants in awe because they practically covered a whole block named as Angel Square which is also called as cooperative quarter. We witnessed how cooperatives were able to build these structures which are monuments of the strength and influence of cooperatives in nation building. An example of that is Holyoake House which was built through donations coming from nearly 800

co-op societies all throughout the world and which was opened in 1911. It was the new headquarters of the co-operative union (now Co-ops UK). Within this area is the statue of the founder of cooperative movement, Robert Owen.

The highlights of the masterclass were those classes we participated in Liverpool Hope Business School. The classes focused on exploring and sharing cooperative knowledge and leadership skills. Constant collaboration among different cooperatives promoted benchmarking and support in the betterment of each participating cooperative.

The masterclass is very effective in empowering co-op leaders in a global setting because it impresses upon the participants the lowly beginnings of cooperatives which were able to succeed despite the odds. It evokes love for cooperativism and desire to be more of service. This experiential learning is capable of lighting the fire of commitment of every participant which we felt.

The Masterclass was sponsored by UK Cooperative College, Cooperative College of the Philippines, CLIMBS Life and General Insurance Cooperative, and National Federation of Cooperative Primaries in the Philippines (NAFeCoop).



Buwan ng Nutrisyon: Pagbibigay Halaga sa Kalusugan ng Bawat Isa

Ni Sheena Pearl G. Rodeo, Research and Development Specialist

Tuwing buwan ng Hulyo, ipinagdiriwang natin ang Buwan ng Nutrisyon - isang panahon na ginugulog hindi lamang sa pagbibigay-kaalaman kundi sa pagpapalaganap ng tamang gawi sa pagkain. Ngayong 2024, ang tema na **"Sa PPA: Sama-sama sa Nutrisyong Sapat Para sa Lahat"** ay isang makabuluhang paalala sa ating lahat ng kahalagahan ng wastong pagkain. Ang PPA, o Philippine Plan of Action for Nutrition, ay isang komprehensibong plano ng pamahalaan upang tugunan ang mga suliranin sa nutrisyon sa bansa. Ang tema ngayong taon ay nagbibigay-diin sa sama-samang pagkilos ng bawat komunidad upang isulong ang sapat na nutrisyon para sa lahat.

Pero higit pa sa pagbibigay kaalaman, layunin din ng kampanya na hikayatin tayong baguhin ang ating kaugalian sa pagkain at kalusugan—dahil ang balanseng diyeta ay pundasyon ng isang masigla at produktibong pamumuhay. Ngunit ang mahalagang tanong: Nasusunod ba talaga natin ang tamang nutrisyon?

Ang Hamon ng Modernong Panahon sa Tamang Nutrisyon

Mula noong bata tayo, lagi nating naririnig sa paaralan ang tungkol sa **Go, Grow, at Glow foods**. Alam natin na ang "Go foods" ay nagbibigay ng enerhiya, ang "Grow foods" ay nagpapalakas at nagpapabilis ng paglaki, at ang "Glow foods" ay nagpapaganda ng ating kalusugan at balat. Subalit, tila ba ang mga simpleng aral na ito ay madalas nakakalimutan na matapos ang klase. Tuwing Buwan ng Nutrisyon lamang ito natutukan, ngunit hindi na nasusunod sa pang-araw-araw na pamumuhay.

Sa panahon ng modernisasyon, tila naging malaking hamon ang pagkakaroon ng balanseng diyeta. Bagaman marami ang mas nagiging health-conscious, dahil sa pag-usbong ng mga "fitness culture," "health apps," at mga "wellness influencers," marami pa rin ang nahihirapan na panatilihin ang tamang nutrisyon. Ang dahilan? Pagod sa trabaho, kakulangan ng oras, at siyempre, ang pagiging praktikal ng mga "instant food."

Instant Food, Instant Life

Sa bilis ng buhay ngayon, dumarami ang bilang ng mga taong umaasa na lamang sa "fast food" at mga "instant meals." Lalo itong pinalala ng dumaraming mga "delivery apps" tulad ng FoodPanda at GrabFood, kung saan sa isang "click" lang, nasa harap mo na ang pagkain. Kahit alam ng karamihan na hindi ito maganda sa kalusugan, patuloy pa rin ang pag-order dahil bukod sa mabilis at masarap, abot-kaya pa.

Pero ang kapalit ng kaginhawahan na ito ay problema sa kalusugan. Sa halip na pumili ng sariwang prutas at gulay, mas pinipili ng marami ang mga pagkaing mababa sa sustansya ngunit mataas sa taba, asukal, at "sodium." Kaya ang tanong, "Paano nga ba makakamit ang balanseng diyeta kung ganito ang uso?"

"Accessibility" at "Affordability:" Ang Laban ng Iba't Ibang Komunidad

Hindi lamang oras at "convenience" ang nagiging hadlang sa tamang pagkain. Para sa marami, isang malaking hamon din ang presyo at "accessibility." Sa ilang komunidad, lalong-lalo na sa mga "urban" na lugar, limitado ang supply ng sariwang prutas, gulay, at mga masustansyang pagkain. Mas abot-kaya at madaling mahanap ang mga "processed food" kaysa sa mga sariwang produkto. Samantala, sa mga lugar na maraming "fast food options," bihira ang mga pamilihan na nagbebenta ng sariwa at masustansiyang pagkain sa abot-kayang presyo.

Ang mataas na presyo ng kame, sariwang isda, at "organic produce" ay isang malaking balakid din para sa mga pamilyang may limitadong budget. Mas madalas, bumabaling ang mga ito sa murang pagkain tulad ng "noodles" at "canned goods," kahit na mababa ang "nutritional value" ng mga ito. Dahil dito, mas maraming Pilipino ang napipilitang kumain ng mga pagkaing mataas sa "calories" pero mababa sa nutrisyon.

"Wellness Trends:" Uso Pero Balanse Ba?

Kasabay ng paglaganap ng "delivery apps," dumarami rin ang mga "wellness trends" na naglalayong isulong ang "healthy living." Ang mga diyeta tulad ng "low-carb," "intermittent fasting," "veganism," at "gluten-free meals" ay patok na patok sa "social media." Gayunpaman, hindi lahat ng mga ito ay "sustainable" o angkop sa pangmatagalang kalusugan.

Ang tunay na hamon ay ang makahanap ng isang diyeta na hindi lamang sumusunod sa uso kundi totoong nagbibigay ng tamang nutrisyon at balanse. Hindi sapat na sumunod sa "trending diets" - dapat ay malaman kung paano makakamit ang isang praktikal at sustenableng paraan ng pagkain para sa araw-araw.

Pagkakalito sa Konsepto ng Balanseng Diyeta

Kahit na maraming impormasyon sa "internet," marami pa rin ang nalilito tungkol sa tamang nutrisyon. Maraming maling konsepto tungkol sa taba, asukal, at "carbohydrates," kaya't hindi malinaw sa iba kung ano ba talaga ang dapat kainin. Ang iba ay sumusunod sa "low-fat diets" ngunit hindi napapansin na nagkukulang sila sa mahalagang sustansya tulad ng "essential fatty acids."

Dahil dito, mahalagang bahagi ng Buwan ng Nutrisyon ang pagpapalaganap ng tamang edukasyon hindi lamang sa mga bata, kundi pati na rin sa mga magulang at iba pang miyembro ng komunidad—lalo na sa mga nagtatrabaho sa opisina. Dahil sa abalang pamumuhay at madalas na pagdepende sa mabilisang pagkain, sila ang higit na nangangailangan ng paalala tungkol sa kahalagahan ng balanseng diyeta. Dapat ituro ang tamang balanse ng pagkain upang masiguro na kahit abala sa trabaho, nakakakuha pa rin sila ng sapat na nutrisyon para sa kanilang kalusugan at kalakasan.

Kung babalikan natin ang mga simpleng aral mula sa paaralan tungkol sa **Go, Grow, at Glow foods**, makikita natin na ito ay mahalaga pa rin sa ngayon. Hindi lang ito para sa mga bata—ito ay para sa lahat ng edad. Ang pagbibigay ng halaga sa tamang pagkain ay makakatulong upang mapanatili ang ating kalusugan sa gitna ng mabilis na takbo ng modernong pamumuhay.

Sa huli, ang pagsunod sa balanseng diyeta ay hindi lamang tungkol sa pagpili ng masarap at masustansiyang pagkain. Ito rin ay tungkol sa pagkakaroon ng disiplina sa sarili at pagpapahalaga sa kalusugan. Sa dami ng tukso tulad ng samgyupsal, ramen, at "unli rice," madali tayong makalimot sa masustansiya at tamang pagkain. Bagama't masarap, ang mga ito ay may pangmatagalang epekto sa ating kalusugan. Kaya't mahalaga na gawing balanse ang ating pagkain at piliin ang mga nagbibigay ng tamang nutrisyon dahil sa bawat kagat, kalusugan ang nakataya.



I LOVE THE DCCCO KASANAG FAMILY

By Gaspar L. Arbas, Jr., Finance and Treasury Manager

DCCCO's Journey to ACCESS Brand: A Commitment to Excellence

By Gerald C. Grancapal, Member Relations and Development Officer



At DCCCO, our mission has always been clear: to provide our members with excellent financial and allied services, and to continuously strive for excellence in everything we do. As part of this commitment, we took on the challenge of undergoing the A-1 Competitive Choice for Excellence in Service and Soundness (ACCESS) Audit - a rigorous process designed to ensure that cooperatives, like DCCCO, remain efficient, effective, and trustworthy partners for our members. But does ACCESS Audit matter?

The ACCESS Audit is more than just a routine check-up. It is a comprehensive evaluation that measures how well a cooperative is performing across several key areas, including financial health, service delivery, governance, and social responsibility. For our members, this audit is a guarantee that DCCCO is not just meeting the minimum standards but is actively striving to exceed them. It is about ensuring that every peso you invest with us is managed wisely, every service we provide is delivered with care, and every decision we make is in the best interest of our members and the cooperative as a whole.

Embarking on the ACCESS Audit was a bold move for DCCCO, but it was one we knew was necessary to uphold our values and mission. The audit required us to take a deep look into our operations, identify areas for improvement, and implement changes that would enhance our overall efficiency and effectiveness.

The first area we focused on was our financial structure making sure of DCCCO's financial soundness. By assessing our capital adequacy, loan portfolio quality, and earnings performance, we made sure that our cooperative's finances are not just stable, but robust enough to support growth and provide for future generations of members.

Second, we took a closer look at how we deliver services to our members to ensure service efficiency. This involved evaluating the accessibility, quality, and range of services we offer. As a result, we have made several improvements to ensure that our members can access the support they need quickly and easily, whether it is through more streamlined processes or expanded service options.

Third, at DCCCO, transparency and accountability are cornerstones of our governance. The ACCESS accreditation pushed us to refine our governance practices even further, ensuring that our members have a voice in decision-making processes and that our leadership remains responsive to their needs.

And fourth, we ensure that we fulfill our social responsibility. We believe that a cooperative is more than just a financial institution - it is a community that cares for its members and the community. Through the audit, we strengthened our commitment to social responsibility by launching new initiatives that benefit not just our members but the broader community as well.

The journey of the ACCESS accreditation was not just about meeting standards. It was about setting a foundation for continuous improvement. We understand that the world is constantly changing and so are the needs of our members. By embracing the challenges of the accreditation, we have positioned DCCCO to be more adaptable, resilient, and ready to face the future with confidence.

For you, our valued members, the accreditation represents a promise - a promise that DCCCO is dedicated to serving you better every day. It is about ensuring that the cooperative you have chosen to be a part of is financially sound, governed with integrity, and committed to providing top-notch services that meet your needs. It is also about transparency - knowing that every decision we make is backed by thorough evaluation and in the best interest of our cooperative community.

As we continue on this journey of excellence, we want you to know that DCCCO is and will always be your trusted partner. The ACCESS accreditation is just one of many steps we are taking to ensure that our cooperative remains a strong and reliable ally in your financial journey. Together, we are building a brighter, more secure future for all members. And we are proud to have you with us every step of the way.

Thank you for your continued trust and support as we work towards making DCCCO the best it can be - for you and for future generations!



Ang mga katuigan nga tanan alang sa DCCCO

Ang mga umaabut nga mga katuigan alang sa DCCCO, kun sa Eningles pa, "is beyond the horizon." Ato kining masabtan ug maaninaw sa mga panghitabo sukad pa sa iyang sinugdanan. Kada semana nagkadugang ang mga sakup ug tag-iyá sa DCCCO. Ug kining maong kaugmaran wala gayoy pagkupas hangtud karon. Kun ato kining gam-an og linya sa iyang pagtulbong, tingali molapaw na kini sa langit, kanang langit nga atong matan-aw sa itaas. Salamat sa Dios niining tanan.

Ang nindot handurawon mao nga halos tanang mga sakup ug tag-iyá, kun dili tanan gayud, malipayon sa ilang kasinatian sa mga programa ug pag-alagad sa DCCCO. Sa dugay nang panahon sa akong pagka sakup ug tag-iyá ug isip kaniadto opisyal sa DCCCO, wala akoy namatikdan nga mga kagubot nga nahitabo nga may kalabutan sa pagpangalagad sa DCCCO. Kun adunay dili masabtan dayon nga mga programa, matin-aw lang usab kini sa hustong pagpasabut sa "management staff" ug mga opisyales. Mao kini usa sa mga hinungdan nganong sa kanunay, nagdugang ang mga sakup ug tag-iyá sa DCCCO kay mangdani man ang mga nahaunang mga sakup ug tag-iyá tungod sa ilang kalipay ug katagbawan sa pagpangalagad sa DCCCO.

Kining paghatag og kalipay ug katagbawan sa mga sakup ug tag-iyá sa DCCCO usa ka dakung hagit nga kanunay gayud nga pagatutukan ug atimanon. Isip sugyot sa usa ka kanhi opisyal, mas maayo nga adunay komitiba nga tahasan, o kaha tukuron, kansang unang buluhaton mao ang paggama og pakisusi kun unsay naandang gidugayon sa usa ka sakup ug tag-iyá sa iyang paghulat sa mga opisina sa DCCCO aron maalagaran sa iyang tuyo. Mas maayo pud nga adunay pakisusi unsay gidugayon ang usa ka sakup ug tag-iyá gikan nga siya naatiman sa atong "staff" hangtud nga mahuman ang iyang tuyo. Buhaton kini aron makapangita kanunay og mga pamaagi aron dili malangan ang atong mga sakup ug tag-iyá sa ilang pagpundo sa atong opisina, kay bilihon man kaayo ang ilang oras alang sa uban pa nilang mga buluhaton. Segurado ako nga daku gayud ang ilang kalipay ug katagbawan kun madali pagkahuman ang ilang mga katuyoan. Hinuon, adunay pila ka lugas nga dili magdali kay magpabugnaw sa sulod, ilabina panahon sa tag-init.

Usa sa makapadali sa atong pagpangalagad mao ang paggamit sa mga kahimanan nga dagku og kapasidad ug paspas. Mao nga usa kini sa atong pagasusihon. Ang atong mga kagamitan nga maoy atong gamiton sa dali nga pagtubag sa mga katuyoan sa mga sakup ug tag-iyá, kanunay natong tan-awon kay basin aduna nay bag-o nga mga kagamitan nga mas dagku ang kapasidad ug paspas usab. Ug aron mapuslan lang gihapon ang mga gamit nga gipang-ilisan, ato kining ipagamit sa atong mga sangang buhatan nga gamay pa ang mga sakup ug tag-iyá o kaha bag-o pang natukod. Mohisgot unta ko kabahin niining bag-ong nitumaw karon sa teknolohiya nga gitawag og "artificial intelligence," apan wala pa akoy igong kahibalo kabahin niini.

Wala akoy mabasihan nga pagtuon. Apan, sa akong hunahuna, ang pagtukod og mga sangang buhatan sa mga lugar nga aduna pay mga tawong madani aron pag-apil sa kooperatiba, maayo usab nga kanunayng pagatun-an. Ang mga sangang buhatan makatabang og daku, una sa tanan, sa pagpauswag sa ekonomiya sa lugar ug ingon man usab sa mga katawhan. Makatagkatag usab ang mga sakup ug tag-iyá sa DCCCO. Sa ingong paagi, dili na kinahanglan nga mobiyahi pa og layo ang mga katawhan aron makaapil sa kooperatiba. Kun adunay mga kalihukan nga angay nilang apilan, o kaha aduna silay mga katuyoan sa kooperatiba, sayon ra usab kini alang kanila. Dili na sila makagasto og dagku kay anaa man lang sa ilang duol ang buhatan sa kooperatiba. Niining dapita, angay pagasusihon ang gitawag og "capital expense" sa pagtukod og mga sangang buhatan aron kini matandi sa "expected income" unya. Kabahin hinuon niini, atong hinumduman nga ang pagtukod og negosyo sama sa pagtanum og liso diin ang bunga anha pa maani human makalabay ang iyang gitakdang panahon. Ang importante kaayo mao nga kini maalimahan og maayo sa mga opisyales, inabagan sa "management staff." Kinahanglan usab ang kooperasyon sa tanang mga sakup ug mga tag-iyá.

Ako usab nga awhagon ang tanang mga sakup ug tag-iyá sa DCCCO nga magpakabana gayud alang sa kalamboan sa atong kooperatiba. Dili kita magduhaduha sa pagtunol sa atong mga bulawanong sugyot nga sa atong pagtoo makahatag og kalamboan sa atong kooperatiba. Ibutang nato ang atong mga sugyot sa atong mga "suggestion boxes" nga anaa sa atong mga buhatan. Katong mga buhatan nga wala pa makabutang og "suggestion box," akong isugyot nga magbutang gayud niini. Sa maong paagi, atong mapadayag ang atong paghigugma sa atong kooperatiba.

MABUHAY ANG DCCCO!

A TRIBUTE TO MSGR. RODOLFO "RUDY" VILLANUEVA

By Ret. Prosecutor Juditho J. Agan



That was quite a long time already that I last met the late Msgr. Rudy Villanueva before he passed away at age 83 on May 23, 2024. Indeed, the last time I met him was when I requested him to compose a tune to what we now call as our "DCCCO Hymn."

When I went to San Carlos Seminary College in Mabolo, Cebu City where he was a formator to request him to compose a tune to our "DCCCO Hymn," he was at the seminary rectory and when I told him my purpose in seeing him, he did not hesitate to accept my request, on condition that it would be our current bishop who will sing the hymn. And he himself made the arrangements with Bishop Lito, who was not yet bishop at that time. He gave me a few weeks to come back in order to pick up his composition. Indeed, he did not only put a tune to my composition of what would be the "DCCCO Hymn," he also introduced corrections to the lines of my composition in order to fit to the rhythm of the music. And so, we now have our "DCCCO Hymn." Thanks to the late Msgr. Rudy Villanueva.

Msgr. Rudy was our Music and English Professor when I was studying at Seminario Mayor de San Carlos in Mabolo, Cebu City where I was graduated with a degree in Bachelor of Arts, major in Philosophy. We had a seminary choir under his baton popularly known as "Schola Cantorum," which, if translated means "School of Singers." He was proficient, in fact, splendid, in playing the piano. Every day, we held our music class during which he taught us beautiful songs. He taught us religious songs, love songs, pop songs, and Visayan songs. Then, every now and then, we hold a concert. I remember some concerts we performed at the Immaculada Concepcion School for girls and Sacred Heart School for boys in Cebu City. In our choir, I was assigned in the Second Tenor. After I left the seminary in 1973, I heard that "Schola Cantorum" was invited to perform in Manila. "Schola Cantorum" became popular because of Msgr. Rudy who acquired fame in Music, especially due to his incomparable skill in playing the piano. As a Music Professor, he was responsible in developing the singing talent of our current Bishop in the Diocese of Dumaguete, Bishop Julito B. Cortes.

He was also a composer of songs, especially religious songs used in the celebration of the Holy Sacrifice of the Mass, not only in the Archdiocese of Cebu, but also in many parts of the Visayas and Mindanao. Many of the religious songs we sing during the Holy Mass were composed by Msgr. Rudy Villanueva.

Personally, I am very thankful to Msgr. Rudy Villanueva for having been our English Professor. I remember in our subject of Essay Writing, in our final examinations, the comment he wrote on my notebook for my essay [I think it was a short story I wrote] was "Now, you know how to write." I was mused and thankful, but not really very happy because his comment could have a double-bladed meaning, as it could also mean that I did not know how to write before. But, if I learned how to write, it was precisely because of him. He was an effective teacher.

Thank you, Msgr. Rudy. May you now be happy with our Creator in Heaven.

Business Development Services Testimonials



"Usa ko's na member ni DCCCO og nagsugod ko sa 2022. Nagsugod nami'g weaving mga 1 year pa akong anak manggalama na-dyud mi hantod nga nahimo na namo nga namalit-palit mi'g gamay. Dayon, mao na ni na business namo gamay hantod karon. So mga 20 years na. Kulang dyud among puhunan para materyales or sa uban pang mga palitonon para maka weave mi. Mao nang nagpa member ug nakapanghulam ko sa DCCCO, usa sa hinongdan."

LIGAYA S. ARCULO
Owner of Arculo Native Products

"Pag naa ra ko sa DCCCO, diha gud nako makita nga wa gyud ko magmahay. Kanang goods gyud kaayo. Kanang gipahimutang gyud ka niya ba. Alalayan ka gikan sa financial. Dili lang kay hatag ang financial ninyo, kun dili, gi provide gud nimo, tudluan pa-gyud ka. Gihatag gud niya ang the best para di gyud ka magmahay ba nga the time nga gipahulaman niya og kwarta."

IAN JUNE C. TAMPOY
Rice Peddler



"Na thankful gud kaayo me sa DCCCO sa mga intervention on what we have started. We understand naman na it's a process, little by little, ma-a-achieve natin. So, thankful lang kami. At the same time, nga we look forward pud nga maging stronger pa ang relationship nato, sa inyoha pod sa DCCCO."

VICTORIA E. DEMONTEVERDE, EdD
PSRTC President, Sweet Potato Producers

"Kinahanglan gyud siya ug bulig nga mutabang kay kulang gyud mi sa pinansyal. Kining sa among pagpanguma, natabangan mi. Imbes gamay ra to among gi-uma sauna, ni dako-dako na kay sa pinansyal naka DCCCO mi. Sa akong side, ang DCCCO dako man siya nga natabang sa mga membro. Unya I hope nga madugangan pa gud na siya dili lang kay karon, ug sa umalabot pa'ng mga henerasyon. I'm very thankful sa DCCCO because ang pareha nako nga simple nga tawo, nahataga'g opportunity nga makapanag-iya sa akoang negosyo. Nag start mi og banana chips atong 2019. Una, nagpasalamat ko kay na-imbitar ko sa BDS Program. Dako kaayo siya og tabang sa ako-a nga part because naa man silay mga opportunity nga madugangan ang imong kahibalo especially sa kanang bookkeeping, kanang pag processing sa mga license at the same time, matabangan pud mi nga ma promote ang amo-ang product."

RODULFO M. DULLA
President, PPVFA Vegetable Farmers



"Karon sad nga na-a nako's DCCCO, nakasamot og exposure ang akong product kay tungod aning unang pag-uban nako sa ilahang Tabo sa DCCCO dire sa parke. Atong dapita, didto na gasugod-sugod ang exposure na gud pud nako sa DCCCO ug sa uban. Sila pud nitabang nako nga naa diay tay product nga wine nga member sa DCCCO ang tag-iya. Hantod ni-abot sa Silliman na exhibit namo, daghan ng niabot hantod sa Guihulangan. Salamat kaayo sa DCCCO, na explore namo ang amo-ang product ug usab sa mga seminar nga ilang gihatag namo kabahin sa business plan - usa sa kaayohan nga makat-unan nako part sa akong business. Hangtod karon, ang DCCCO gapaluyo siya sa amo-a. Nag assist pud sila og unsay ilang mahimo. So, dako kaayo kog pasalamat sa DCCCO kay hantod karon, ni-a ra gihapon."

ALLAN B. CORSAME AND LIEZL I. CORSAME
Owner and Maker of Anzil's Fruit Wine

"Niduol ko sa DCCCO. Ug walay panumili, ang DCCCO nihatag kanamo ug higayon para mapahulaman kami sa amo-ang capital para sa negosyo. Unsa ragod ang amo-ang gamay'ng tindahan. Pero naningkamot mi. Nagtrabaho ug ma-ayo ug gi-ampingan nga makabayad mi sa DCCCO hantod nga naa mi mga demand sa mga customers nga magpaluto ug mga sud-an. Bisag unsang sud-an, giluto nako depende sa unsay ganahan sa customer. So, hantod nga ni-abot sa akong huna-huna nga since ang mga manok demand man kaayo, naghuna-huna ko og lechon manok. So again, si DCCCO nag-andam usab napod og pahulam kanamo para sa maong additional capital sa lechon manok ug machine."

ELVIRA S. NAZARENO
Owns an Eatery and Motorparts Shop



"Sauna, lisod dyud kaayo. Ang DCCCO is nakatabang gyud nako sa time nga naay mga assembly meeting - magpa-display man pod sila sa ako-a didto, mga tabo-tabo. Mao na s'yang nakatabang gyud ang DCCCO. Kato nga time nga intervention sa DCCCO, nagdugang og kahibalo sa ako-a og unsaon pag process ug pagpalakaw sa negosyo. Katong nakaapil ko sa tabo, dako-dako pod to og halin."

MARY JANE C. REYES
Dulaw and Salabat Products Seller

"Sa akong pinaka negosyo na gud karon sukad pag pandemic is ang BALUT. Kay ang balut og kaning salted egg, mao ra na'y among gisaligan ug ang pamuhi og mga baboy. Naka-loan ko nga gibutang nako sa balay kay among balay sauna gamay raman gyud. Unya karon, amo ng gipadako-dakoan. Dayon, naka loan pod ko ni DCCCO. Among gipalit ug gamay nga sakyanan. Naa pod koy financing nga nakuha sa DCCCO - duha na ka motor. Ikatulo, ako-ang anak na'y akong gipa-utang, gikan sa puhunan ni DCCCO. Akong na attendan na training katong ga BDS first batch. Katong kabahin sa accounting, kanang sa recordings, wala baya ko ana ay basta kay maka ginansya ko. Kadto naghunahuna na ko nga "ah ingon-ani-on diay." So dapat magsugod ko, magsulat gyud diay ko. I-record gyud diay nako kay bintaha gyud diay tong naka record. Si DCCCO, dako man gyud siya'g tabang dili kay nako lang. Daghan ng mga tawo nga nausob ang panginabuhi tungod ni DCCCO."

LECILDA P. INDONILLA
Balut and Salted Egg Wholesaler



BDS Products

Lyn Whites Cakes and Pastries



Raymond O. Georpe
0963-323-3371

MJ Reyes Turmeric Tea



Mary Jane C. Reyes
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Anzil's FruitWine Manufacturing



Allan B. Corsame
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Hooked by the Gees



Hannah Fe Marie P. Garrucha
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Canlaon Potatoes and Flowers Co.



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Ligaya Native Products



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