




# KASANAG

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The Official Publication of DCCCO Multipurpose Cooperative



## **DCCCO Works of Mercy: A Commitment to Community Support**

*See Page 3*

### **What's Inside**

**DCCCO receives 2 Aurora Awards**  
**Medical Mission**  
**Buglasan: Kaniadto ug Karon**  
**DCCCO Centennial Member**  
**The Belfry**



# DCCCO's Strategic Plan

## vis-à-vis PAR

By Dir. Edilberito B. Euraoba II, BOD Chairperson

On October 26, 2024, the Board of Directors and the Top Management conducted our Annual Operations Plan Evaluation to see what we have done in order to realize our recalibrated Blueprint for the years 2021 to 2025 referred to as the Strategic Plan of the Cooperative.

In that evaluation, we reviewed on the Strategic Objectives and our Strategy Map based on the Organizational Capacity, Internal Business Process, Financial Perspective, and finally, on the aspect of Member-Customer with the end view of uplifting the quality of life of the members and the community.

After a careful deliberation, we come into a conclusion that while we were able to increase our assets to a billionaire status and become successful in some areas like our products, programs, and activities for the members, and support programs to the community, we still fell short on the required standard on Institutional Capital (IC) and on Net Institutional Capital (NIC). IC refers to the Reserve Fund (RF) and Optional Fund (OF) while the NIC refers to the IC and Allowance for Probable Losses on Loans less the Portfolio at Risk (delinquent accounts).

The increasing delinquent accounts lead to increased provision for probable losses on loans which result to decreased undivided net surplus (UNS). Increasing delinquency is brought about by either delayed payments, insufficient payments, or non-payments of some members. The decreased UNS results to decreased amount for Reserve Fund and Optional Fund at the end of the year. In short, the delinquency problem has a major impact to our UNS.

Our Financial Team explained that if we are to attain Operational Safety and Soundness, we must build up our IC and NIC, and there is no other way to do it but to strengthen our collection methods and focus on quality loan releasing.

Today, we are once again called to do our part as member-owner-borrowers. As responsible borrowers, we need to pay our amortizations on time. If financial constraints come our way, we must inform the co-op immediately so that alternative courses of action can be offered by DCCCO. Our timely action then is crucial to our status as borrower and to the results of operation of our co-op.

As we prepare to craft the DCCCO Multipurpose Cooperative Strategic Plan for the next five years (2026-2030), let us be steadfast in our faith to God and remain to be vision-driven. In Proverbs 29:18, it says, "Where there is no vision, the people perish; but he that keepeth the law happy is he."



## Editorial Staff

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Dir. William E. Ablong

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### What are “Works of Mercy?”

Many of us may not be familiar with the term "Works of Mercy." According to traditional definitions, works of mercy encompass charitable actions by which we address the physical and spiritual needs of our neighbors. These are traditionally categorized into two groups: Corporal Works of Mercy and Spiritual Works of Mercy.

Over the years, DCCCO Multipurpose Cooperative has been steadfast in its commitment to performing the Corporal Works of Mercy. These include:

- **Feed the Hungry:** Providing sustenance to those who are in need.
- **Give Drink to the Thirsty:** Offering water or other beverages to those who are thirsty.
- **Clothe the Naked:** Supplying clothing to those who lack it.
- **Shelter the Homeless:** Offering shelter or housing to those without a home.
- **Visit the Sick:** Spending time with those who are ill or incapacitated.
- **Visit the Prisoners:** Visit and offer support to those who are imprisoned.
- **Bury the Dead:** Ensuring a respectful burial for those who have passed away.

This program stands as one of the keystone initiatives of DCCCO in achieving community support and demonstrates our unwavering dedication to serving the most vulnerable sectors of society.

### Our Mission in Action

DCCCO Multipurpose Cooperative has consistently reaffirmed its commitment to these initiatives, recognizing the importance of sustained community engagement and support. Our Works of Mercy Program is designed to reach an ever-expanding most vulnerable group of individuals in need. This commitment extends to all branches of DCCCO, targeting the most vulnerable sectors for care and gift packages.

### Reaching the Marginalized

Our efforts also include support for Persons Deprived of Liberty (PDL) and Mentally Incapacitated Individuals, ensuring they feel a sense of belonging and hope for the future. DCCCO's gift-giving initiatives have touched numerous lives, including those from various organizations:

- **Children and Youth:** Friendship Home, Casa Miani and NOPH Pedia Ward, Youth Home, Casa Esperanza of Angels Foundation Inc.–Tanjay, and Crisis Center in Guihulngan.
- **Persons with Disabilities:** Talay Rehabilitation Center, PWD Month Celebration, and Mentally Incapacitated, in coordination with local health facilities.
- **Women:** Casa Esperanza, Women Inmates at City Jail-Dumaguete, City Jail in Mabinay/Manjuyod, and City Jail in Guihulngan and Canlaon.

### Future Endeavors

Looking ahead, DCCCO Multipurpose Cooperative remains dedicated to continuing its Works of Mercy Program. Future activities are aimed at reaching even more individuals in need, emphasizing our commitment to sustained community support and engagement. By broadening our reach and deepening our impact, we strive to create a more compassionate and supportive community for all.

# DCCCO Works of Mercy: A Commitment to Community Support

By Annamar E. Bacubac, SPM Specialist



# DCCCO reps attend ICA Conference, GA

By Mildredo T. Umbac, Chief Executive Officer

On November 25-30, 2024, DCCCO delegates, in the persons of BOD Chairperson Edilberito B. Euraoba II, CEO Mildredo T. Umbac, and Kiddie Speaker Kendra Faith Ramirez Prestin, attended the International Cooperative Alliance (ICA) Global Conference (GC) and General Assembly (GA) in Bharat Mandapam, New Delhi, India. "Cooperatives Build Prosperity for All" was the theme for the event which was co-hosted by Indian Farmer Fertilizer Cooperative Ltd. (IFFCO) with the support of the wider cooperative movement in India.

The event was a historic one for three important reasons: 1) for the first time in the 130-year ICA history, the GC/GA was held in India, 2) it was also the official launch of the United Nations International Year of Cooperatives 2025, and 3) the Plenary Kiddie Speaker was coming from the Philippines – no other than from DCCCO Multipurpose Cooperative. Kendra Faith Ramirez Prestin, a 10-year-old elementary student and a member of DCCCO Youth Zone Laboratory Cooperative (DYZLC), commanded a standing ovation from the audience after she delivered her 15-minute speech and ably educated them the value of financial literacy among children and youth, the importance of the Aflatoun Program, and the role they play for the future of the cooperative movement.

The ICA-GC 2024 was a memorable event for it provided an opportunity to meet cooperative leaders from around the world, learn from new experiences and best practices, and explore opportunities to shape a cooperative future. The ICA-GC included thematic sessions with high-level speakers from within and outside the cooperative movement delving into different initiatives/programs, approaches, and concerns on **Reaffirming the Cooperative Identity, Enabling Policy and Entrepreneurial Ecosystems, Nurturing Purposeful Leadership, and Building a Sustainable and Cooperative Future.**

Supplemental to the thematic sessions were exhibitions, screenings of important films about cooperatives, activities promoting intergenerational solidarity as well as sectoral events, and events supported by the ICA-EU Financial Framework Partnership on Cooperatives in Development.

The delegates were also able to see and observe the beauty and vibrancy of India's history, culture and its robust cooperatives through co-op visits and other activities/programs.



# DCCCO relocates Central Arcade Satellite Office; more SOs coming soon

By Albert T. Trumata, Member Relations and Development Officer

**D**umaguete City, Negros Oriental – On Tuesday, October 15, 2024, DCCCO Multipurpose Cooperative celebrated the blessing and inauguration of its newly relocated Locsin Satellite Office in Dumaguete City. Previously known as the Central Arcade Satellite Office, the new office is now located at the corner of Dr. V. Locsin and JP Teves Streets, offering a more accessible and central location. This move reflects DCCCO's continued commitment to enhancing member convenience and providing high-quality service.

The day's events began with a Thanksgiving Mass at 9 a.m., celebrated by Rev. Fr. FN Jun P. Vicoy, Director, Commission on Catechesis, Diocese of Dumaguete. Following the Mass, the Blessing and Inauguration Ceremony took place, highlighted by the ribbon-cutting led by Mr. Edilberto B. Euraoba II, Chairperson of the DCCCO Board of Directors. He was joined by Dr. Mildredo T. Umbac, Chief Executive Officer, and Hon. Felipe Antonio B. Remollo, Mayor of Dumaguete City. Rev. Fr. Vicoy also performed the blessing of the newly relocated office.

In her welcoming remarks, Ms. Marie Q. Pasco, Manager of the Dumaguete Branch, expressed the cooperative's excitement about the relocation, emphasizing the office's more central location and its potential to better serve the community. Both Chairperson Euraoba and Mayor Remollo shared their support for DCCCO's ongoing efforts to expand its services and strengthen its presence within the local community.

As part of its commitment to improving service delivery, DCCCO also announced the upcoming opening of a new satellite office in Daro, Dumaguete City. Furthermore, DCCCO's expansion plans include three more satellite offices in the Visayas: the Oslob Satellite Office under the Sibulan Branch, the Cadiz Satellite Office under the San Carlos Branch, and the Binalbagan Satellite Office under the Kabankalan Branch.

With these expansions, DCCCO reaffirms its dedication to providing exceptional financial and allied services, grounded in Christian values, to improve the quality of life for its members and the communities they serve.





# DCCCO conducts Aflatoun Teachers' Training on Child Social & Financial Education

By Honey Mae R. Grepon, Youth Program Coordinator



To further enhance the implementation of the Aflatoun Program across the five identified partner schools of DCCCO, a comprehensive in-person Aflatoun Teachers' Training on Child Social and Financial Education was successfully conducted on October 19-20, 2024. The event took place at Crescencia C. Magbanua Hall, DCCCO Building, Sta. Rosa St., Poblacion 2, Dumaguete City, Negros Oriental.

DCCCO initiated the said training to achieve the following objectives:

- To define the Aflatoun concept of Child Social & Financial Education with emphasis on a child-centered approach to learning;
- To realize the value of social empowerment and financial literacy for teachers and students;
- To determine the effectiveness of the Teacher's Guide and find natural entries for curriculum integration;
- To inspire teachers in taking charge of their own financial lives;
- To bring learning, renewed commitment, and a fresh start for the schools, and evaluate the effectiveness of the savings process; and
- To provide knowledge of the nature of a cooperative and the products, services, and programs of DCCCO and DYZLC.

A total of 32 participants comprising the school heads, teachers, and faculty members from Colegio de Santa Catalina de Alejandria (COSCA), Hermenegilda F. Gloria Memorial Elementary School, Jantanon National High School, Ramon Teves Pastor Memorial Dumaguete Science High School, and Sumaliring High School actively engaged in the training sessions. They attentively engaged in the lectures, participated in the mock teaching demonstrations, and collaboratively developed action plans to enhance the program's implementation in their respective school.

This training was made possible through the invaluable support of the National Confederation of Cooperatives (NATCCO), the Department of Education Schools Division of Negros Oriental and of Dumaguete City, and COSCA. Their collaboration and commitment were instrumental in ensuring the success of this initiative.

DCCCO is very inspired to conduct more of these trainings in the years to come in order to bring the Aflatoun Program to children who dream for a better world and to the teachers who believe in child empowerment.



# Members avail free medical services

*By Marjorie M. Patajo, RN, Co-op Nurse*

As part of the Co-op Month celebration, DCCCO offered free medical services through the conduct of Medical Mission and Bloodletting activity held on October 26, 2024 at the Crescencia Magbanua Hall, 4th floor, DCCCO Building, Dumaguete City. The free services included medical consultations with medicines and vitamins, eye checkup, blood typing, and fasting/random blood testing. The said activity ran from 8 a.m. until 3 p.m. and was open to all members and non-members, including senior citizens and children.

The target number of clients was achieved with more than 200 patients catered for their individual health need/s. There was a free visual acuity eye checkup which was facilitated by Eyesite Optical Clinic headed by Dr. Kevin Santiago. Free reading eyeglasses were given to patients who were diagnosed with presbyopia or the gradual loss of the eyes' ability to focus on nearby objects.

Blood typing was also offered to those patients who do not know their own blood type and a fasting blood sugar/random blood sugar test was readily available especially for elderly where high sugar or diabetes is common.

The bloodletting activity was equally successful. It was delightful to see a fair number of donors willing to donate blood.

In reality, every day there are patients needing unit/s of blood to survive. Per Red Cross, an estimate of 15 to 20 units a day are released from their office. Some days are even challenging because of out-of-stock units of blood and less available donors going to their office. Hence, the blood donations during the bloodletting activity will go a long way. In fact, a single blood donation can save up to three lives.

There were 32 successful blood donors. All of them received a 5-kilo bag of rice and snacks as simple token for their life-saving act.

The Medical Mission and the Bloodletting activity were a fine illustration of how being compassionate is – feeling or showing sympathy and concern for others.

**1st Prize**



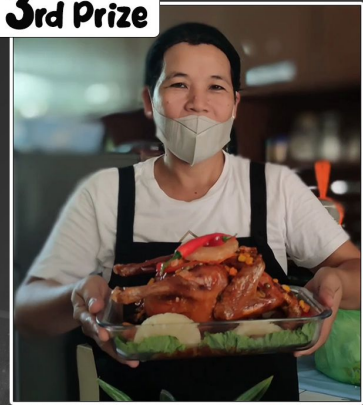
**Bisayang Manok de Sandoloy**  
**Japhet Banagudos**

**2nd Prize**



**Filipino Style Cheese Picadillo**  
**Dawn Zarice Mayumi Mamugay**

**3rd Prize**



**Bisayang Manok w/ Sweet and Spicy Sauce**  
**Sharon L. Garingo**

**Consolation**



**Bistek with Mushroom**  
**Romeo V. Ebgan, Jr.**

**Consolation**



**Pork Sisig**  
**Julius Tubo**

# Sibulan Branch member wins cooking vlog contest

By Vhrence Kirby B. Nuñez, Marketing Specialist

In an exciting showcase of culinary creativity and passion, the DCCCO 2024 Filipino Dish Cooking Vlog Contest recently concluded with remarkable success. This competition brought together 14 talented vloggers, each eager to share his/her love for Filipino food. The contest aimed to not only celebrate Filipino food but also the creativity and skills of the next generation of digital content creators.

After careful evaluation by the panel of judges, the following winners were announced:

**1st Prize:**

Japhet Banagudos – Bisayang Manok de Sandoloy

**2nd Prize:**

Dawn Zarice Mayumi Mamugay – Filipino Style Chinese Picadillo

**3rd Prize:**

Sharon L. Garingo – Bisayang Manok with Sweet and Spicy Sauce

**Consolation Prizes:**

Romeo V. Ebgan, Jr. – Bistek with Mushroom

Julius Tubo – Pork Sisig

Throughout the competition, the vloggers demonstrated an outstanding level of creativity, technical skill, and an understanding of the deep cultural roots of Filipino food. The contest also highlighted the growing trend of food vloggers who are using platforms like YouTube, Facebook, and Instagram to share the beauty and vibrancy of Filipino culture.

Congratulations to all the winners and participants of this year's vlog contest! Looking forward to more culinary content and celebrations in the future.



# DCCCO receives Excellence awards

By Ian Clark T. Vincoy, CAC Officer



The Cooperative Assurance Centers (CAC) have become a pillar of strength for cooperatives. Throughout the years, the CACs have stood firm in strengthening bonds between their members by serving variety of financial services and offering insurance that is customized to each member's needs. The CAC Summit is an opportunity for CACs in cooperatives around the Philippines to gather and reflect on how respective CACs have become. It also fosters collaboration and sharing of insights to further improve the partnership between CLIMBS Life and General Insurance Cooperative and its member-cooperatives.

CLIMBS Life and General Insurance Cooperative held its 52<sup>nd</sup> Annual General Assembly at the Marriott Hotel, Fourth District, 2 Resorts Drive Pasay City, Manila, 1309 Metro Manila on April 25-26, 2024. Part of the event was the 2024 CAC Summit with the theme "Creating Business Opportunities for Cooperatives." DCCCO was represented by Mr. Ian Clark T. Vincoy, CAC Officer, and Atty. May Flor V. Duka, member of the Board of Directors.

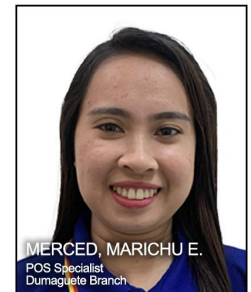
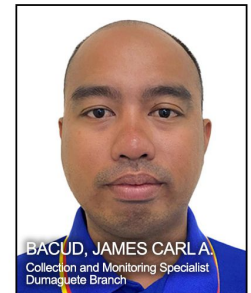
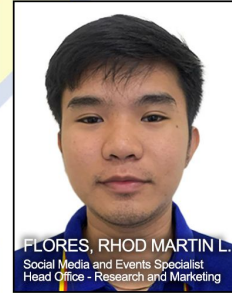
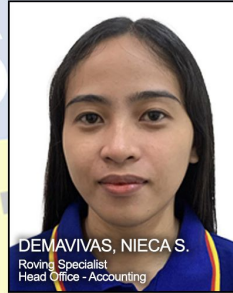
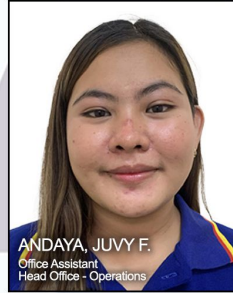
During the awards ceremony, DCCCO was recognized with the following awards:

- Top Premium Producer (Consolidated, Regional Level)
- Top 10 Premium Producer (Consolidated, National Level)
- Top 10 Premium Producer (Nonlife, National Level)
- Increase in Premium 5 million up (Nonlife)
- Champion for Climate Action with the citation "In acknowledgement of the cooperative's commitment to climate action initiatives and in gratitude for availing the Weather Protect Insurance" with global partners InsuResilience Solutions Fund, Frankfurt School, Alliance Bioversity & CIAT and ibisa
- Cooperative Sustainability Award with the citation "In recognition of your significant contribution to enhancing and future-proofing the organization's resilience and sustainability, benefiting the cooperative movement and communities"
- CAC Achiever Award

Receiving these awards is not only a testament to our dedication but also a reminder of the incredible support we have had from our members, CEO Mildredo T. Umbac, and the whole DCCCO family. As we look forward to the future, DCCCO remains committed to maintaining the high standards that have earned us this recognition and achieving even greater heights.

Congratulations to everyone involved in making this achievement possible, especially to all the branch managers and employees, and DCCCO's CAC employees. To our valued members, we extend our sincere gratitude and appreciation of the trust you have placed on us.

# 2024 Hired



# Employees



**POLIO, MA. ELENA L.**  
Office Assistant - Records Custodian  
Dumaguete Branch



**RADOC, MARIE FRANCE M.**  
Office Assistant - Finance  
Dumaguete Branch



**SAN JUAN, JOHN BERT A.**  
Credit/Background Investigator  
Dumaguete Branch



**SAYRE, CHRISTINE ROSE G.**  
Loans Processing Specialist  
Dumaguete Branch



**TAPIZ, ANGELICA T.**  
Office Assistant - Loans Monitoring  
Dumaguete Branch



**CADAYDAY, MARYNELL R.**  
Teller  
Bais Branch



**ORTEGA, MEREGEN L.**  
Records Custodian  
Bais Branch



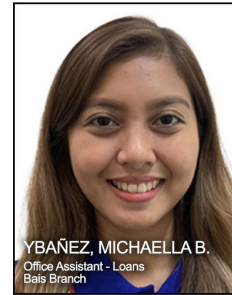
**SINGCO, CLIFFORD T.**  
Office Assistant  
Bais Branch



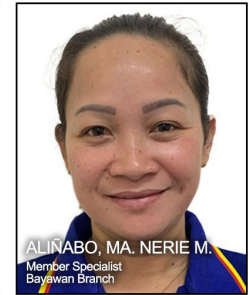
**TAGHAP, CHARESH MAE D.**  
Teller  
Bais Branch



**TAJADA, JEFF-REY A.**  
Collection and Monitoring Specialist  
Bais Branch



**YBAÑEZ, MICHAELLA B.**  
Office Assistant - Loans  
Bais Branch



**ALINABO, MA. NERIE M.**  
Member Specialist  
Bayawan Branch



**MEÑOZA, LOUELYN V.**  
Accounting Officer  
Bayawan Branch



**INDINO, JAY MARIE G.**  
Bookkeeper  
Guihulngan Branch



**NABESES, CHRISTOOPHER L.**  
Teller  
Guihulngan Branch



**PACUNLA, MANILYN M.**  
Records Custodian  
Guihulngan Branch



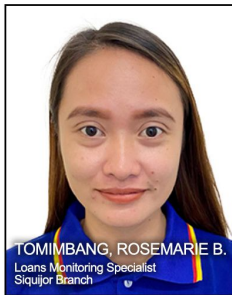
**TULBO, GINO B.**  
Member Specialist  
Guihulngan Branch



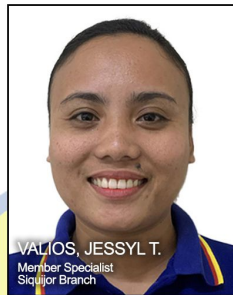
**FORMENTERA, FEL JUSTIN A.**  
Credit/Background Investigator  
Siquijor Branch



**GONZAGA, NIÑA MAE P.**  
Loans Processing Specialist  
Siquijor Branch



**TOMIMBANG, ROSEMARY B.**  
Loans Monitoring Specialist  
Siquijor Branch



**VALIOS, JESSYL T.**  
Member Specialist  
Siquijor Branch



**DAVID, MARIEL LOVE S.**  
Bookkeeper  
San Carlos Branch



**ENRIQUEZ, LIEZEL M.**  
Teller  
San Carlos Branch



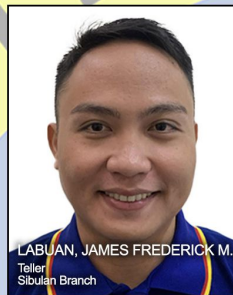
**LEAL, ANA MARIE B.**  
Loans Processing Specialist  
San Carlos Branch



**GUILHON, MAIREN FAITH A.**  
Teller  
Kabankalan Branch



**MONREAL, VANESSA L.**  
Loans Processing Specialist  
Kabankalan Branch



**LABUAN, JAMES FREDERICK M.**  
Teller  
Sibulan Branch



**ORACOY, CRIZA MAE P.**  
POS Specialist  
Sibulan Branch



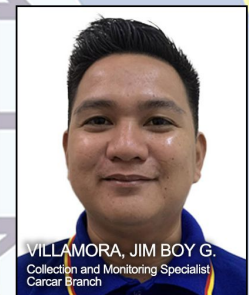
**PABOL, EUGENE S.**  
Collection and Monitoring Specialist  
Sibulan Branch



**PALUMAR, REY M.**  
Office Assistant  
Sibulan Branch



**NADELA, MIRASOL S.**  
Loans Processing Specialist  
Carcar Branch



**VILLAMORA, JIM BOY G.**  
Collection and Monitoring Specialist  
Carcar Branch



## 2 DCCCO leaders recognized by Pope Francis

By Albert T. Trumata, Member Relations and Development Officer

Two esteemed leaders of DCCCO received recognition from the Holy Father, Pope Francis, in a solemn investiture and conferral rite at the St. Catherine of Alexandria Cathedral Parish on Dec. 11, 2024. Archbishop Charles Brown, apostolic nuncio to the Philippines, presided over the Mass and the investiture of the **Dame of Saint Sylvester to former BOD Chairperson and now Vice-Chairperson Mary Magdalene Villegas**, and the **Knight of Pope St. Sylvester to long-time BOD Chairperson and currently BOD member William Ablong**.

Brown said that "their conferral links them to the Holy Father in a very close way," noting that they take an oath of faithfulness and fidelity to the Holy See.

Bishop Julito Cortes of the Diocese of Dumaguete described the awardees as "close collaborators" of the local church in its various activities over the years.



Photo by Erick Gonzales



Photo by Erick Gonzales

**Mary Magdalene Z. Villegas** is a highly respected certified public accountant and former municipal accountant of the municipality of Sibulan. She has consistently demonstrated generosity and dedication in providing her expertise to design and implement effective accounting systems for numerous Diocesan offices and parishes. Her contributions extend to the Finance Board, Diocesan Schools, St. Joseph Seminary College, Our Mother of Perpetual Help Redemptorist Parish, St. Augustine of Hippo Parish, Sto. Rosario Parish in Cebu, Fr. Jacques de Boccard Foundation, Seminary Burse, and the Commission on Health. Despite her demanding schedule, she remains committed to serving the Lord as lector at the Carmelite Monastery, and actively supports the external affairs of the nuns there.

**William E. Ablong** has demonstrated unwavering dedication and service to the Diocese of Dumaguete, working closely with Bishop Julito Cortes, as well as the late Archbishop Angel Lagdameo, and Archbishop John Du. A steadfast defender of the Church's teachings on faith, morals, and life issues, Ablong has led campaigns against the Reproductive Health, Divorce, and Death Penalty Bills, and presented petitions to both the House of Representatives and the Senate. His advocacy also extends to environmental protection, particularly opposing harmful reclamation projects and destructive mining practices.

He has long been the president of the Diocesan Council of the Laity, and a member of the Circle of Discernment. He also served as president of the Diocesan Organization of Renewal Movements & Communities for 12 years, and as a member of the Diocesan Electoral Board during the 2010, 2013, and 2016 elections. For 15 years now, he serves as president of the Parish Pastoral Council at St. Catherine of Alexandria Cathedral Parish. He established the Dumaguete Cathedral Parish Pre-Cana Team, and with his wife Yolly, they served as resource speakers for 14 years until 2022. He also developed and implemented Pre-Cana modules now used by other parishes.

As former Dumaguete Vice mayor, City administrator, and City agriculturist, he worked for a Christ-centered politics. He initiated daily morning prayers and First Friday masses at City Hall. He also created a Committee on Family Life, and passed several pro-poor and pro-environment City ordinances.

Dir. Ablong contributes regularly to the Dumaguete Metro Post and Bohol Times as a columnist, defending the interests of the Catholic Church. His passion for social media evangelization can be observed through his daily posts and video reflections of the gospel.

With this recognition, Dame Mary Magdalene Z. Villegas and Sir William E. Ablong continue to inspire others to serve the community with faith and commitment, embodying the Catholic Church's teachings in their work. Their achievements reflect DCCCO's enduring dedication to integrating Christian values in every aspect of service to the community.

# DCCCO receives 2 Aurora Awards

By Cherry May Hyacinth A. Diputado, Sibulan Branch Manager

On the night of October 5, 2024, the 1st NATCCO Aurora Awards and Gala Night paved the way in honoring the cooperatives that championed in their respective fields of accomplishments. The coveted awards were divided into two categories, namely, financial and non-financial. DCCCO Multipurpose Cooperative proudly garnered distinguished honor by receiving two awards: **Resiliency Fund Key Contributor** and **Administrative Efficiency**. For many years, the existence of the cooperative movement in the community has been an undeniable factor in the improvement of the many lives that it has reached, being true to its commitment in becoming pillars of hope and beacons of positive change.

The very highlight that moved everyone during the celebration was the statement of Asec. Luz H. Yringco, Board Member III, Cooperative Development Authority, who told the leaders, *“Most people would not choose to work in cooperatives. But why are you in cooperatives? Because you were chosen no less than by God Himself to help people whom He loves so much . . . the poor. Your impact on the lives of others determines the significance of the lives you live. You are the champions of the movement, the leaders that the future generation will look up to!”*

The message resonated amongst the participants. All throughout the event, it was very evident that each felt the lifetime mission of being in service to the poor. Beneath the elegance and grandeur of the night, it was still the selfless service for the betterment of all which remained as the core message and legacy that each invited leader brings through and through.

National Confederation of Cooperatives (NATCCO) is the biggest federation of co-ops in the Philippines in terms of geographical reach, membership, financial capacity, and array of services. As of December 31, 2023, it now reaches 7,606,858 individual members coming from 957 co-ops and NGOs. It has 2,299 offices located all over the country with 207 employees. The consolidated assets of all its members amounted to P368 billion.





# BDS Program 2024: A Year of Achievements

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

From May 16 to 18, 2024, DCCCO was honored to participate in the educational forum of the Philippine Federation of Credit Cooperatives (PFCCO) held at the Marco Plaza in Cebu City. This forum brought together cooperatives from across the country, offering a platform for knowledge sharing, collaboration, and collective growth.

As part of the program, Dr. Mildredo T. Umbac, CEO of DCCCO, served as one of the plenary resource speakers and delivered a compelling talk on “Cooperatives as an Engine of Community Development with Business Support.” In his talk, Dr. Umbac emphasized the potential of cooperatives to act as a foundational support system for their members, especially those involved in business ventures. The presentation concluded with a brief yet impactful video documentation showcasing the Business Development Services (BDS) program of DCCCO, particularly on how it is being implemented across the three branches.

The response was overwhelmingly positive. Beyond raising awareness about the existence and impact of the BDS program, Dr. Umbac's talk inspired many cooperatives to consider implementing similar support systems for their members. The forum also allowed DCCCO to showcase the products of the members and share insights into the successful strategies and outcomes of the BDS program.

## Significant Milestones for BDS

August 27, 2024 marked two major milestones for DCCCO's BDS initiatives.

### Product Display Launch at DCCCO Hotel

The day began with a ceremonial contract signing at DCCCO HOTEL which officially opened its doors to BDS members. The agreement provided a dedicated product display space within the hotel premises, enabling members to reach a broader audience and boost their market exposure. Key participants in this initiative included Mr. Raymond Georpe of Lynsi Food Products, Spouses Alan and Liezl Corsame of Anzil's Fruit Wine Manufacturing, and Ms. Evelyn White of Lyn White's Cakes and Pastries. Each of these members showcased unique and exquisite products that highlighted the diversity and creativity within the cooperative.

### BDS Benchmarking

Later that afternoon, the BDS team had the honor of being invited as key persons in the BDS Benchmarking Session hosted by PFCCO Southern Luzon Region League for the different cooperatives from Southern Luzon. The team presented updates on the BDS implementation in the three DCCCO Branches, highlighting both challenges and achievements.

DCCCO shared that for the 2nd and 3rd quarter of 2023, the program supported 64 entrepreneur members and 16 associations, with total loan releases amounting to P21.9 million and total savings deposits reaching P1.4 million. By the 1st and 2nd quarter of 2024, the program has expanded its reach, supporting 108 entrepreneur members and 16 associations, with total loan releases amounting to P21.3 million and total savings deposits reaching P1.4 million.

The session created a valuable platform for cooperatives from Southern Luzon to gain firsthand insights into DCCCO's BDS practices. The session encouraged a rich exchange of ideas and experiences, where the team shared best practices and engaged in area visits, allowing the visiting cooperatives to connect directly with some DCCCO members and witness their entrepreneurial journeys.

On the following day, the benchmarking initiative was concretized with area visits. The group departed Dumaguete City at around 6 a.m. and undertook a lengthy journey. Their first stop was at the Guihulngan Branch, where they connected with Ms. Ligaya Arculo and her team, who presented their native product line and how they were made. Next, they visited the residence of Ms. Mary Jane Reyes of Bais Branch located in Bulwang, Mabinay, who demonstrated the unique craft and health benefits of her turmeric tea. For the final stop, we arrived at around 7 p.m. back in Dumaguete City where we visited the residences of Mr. Raymond Georpe of Lynsi Food Products and Spouses Alan and Liezl Corsame of Anzil's Fruit Wine Manufacturing.

These visits not only enhanced product promotion but also resulted in positive sales and valuable feedback from the visiting cooperatives. Despite the long hours of travel, the visiting cooperatives deeply appreciated the opportunity to engage directly with their peers, gain exposure to different locally-made products, and receive firsthand insights into the impact of cooperative support on member businesses. The event highlighted the power of collaboration and mutual learning in driving cooperative success.

## Building Cooperative Success through Community and Collaboration

Through these engagements, DCCCO demonstrated its commitment to member support, community-driven development, and the power of cooperative collaboration. DCCCO's proactive approach in showcasing and expanding the BDS program underscores its dedication to the financial and personal growth of its members, creating a blueprint for cooperatives nationwide to follow.

# DCCCO's Community Development Program: A Comprehensive Support Across Sectors

By Annamar E. Bacubac, SPM Specialist

DCCCO Multipurpose Cooperative has once again demonstrated its unwavering commitment to community development through a series of impactful projects and initiatives. Under its Community Development Program, the cooperative has allocated substantial resources to infrastructure development, environmental protection, peace and order, health and sanitation, community sponsorships, and community relief. These efforts are aimed at enhancing the quality of life for residents across multiple provinces and fostering sustainable growth and development.

### Infrastructure Development

Significant investments have been made to improve educational and communal facilities. The construction of a school stage in Bais City West Elementary School at a cost of PHP245,000 and an administrative building for St. Andrews School, amounting to PHP1,800,000.00, are prime examples. Additionally, a new classroom for Malusay Elementary School was built for PHP1,700,000.00 and a dining ranch/feeding center at Dahile Elementary School was constructed at a cost of PHP400,000.00.

The cooperative also invested PHP500,000.00 in watershed development project at Maningcao, Sibulan, Negros Oriental, and PHP180,000.00 in the provision and installation of a drip irrigation system for the farm school at Cang-alwang National High School. Moreover, the renovation of comfort rooms, with a budget of PHP40,000.00 at Junob National High School, ensures better sanitation facilities. The cooperative also supported religious infrastructure with donations of PHP200,000.00 each for the construction of Divine Mercy Parish and Kabankalan Cathedral.

### Environmental Protection and Conservation

The cooperative's commitment to environmental sustainability is reflected in its PHP1,419,000.00 allocation for tree growing, mangrove planting, and coral planting activities. These initiatives aim to enhance biodiversity and protect marine ecosystems. The deployment of eco-coral domes which serves as artificial corals for marine lives in Bais are also part of this program. Continuous monitoring and the employment of caretakers for these adopted sites ensure the longevity and effectiveness of these efforts.

### Peace and Order

In support of peace and order, the cooperative has provided PHP150,000.00 worth of protective garments to barangay tanods/officials and traffic management officers across DCCCO branches. This initiative is aimed at ensuring the safety and security of community members and local law enforcement personnel.

### Health and Sanitation

The health and well-being of the community are top priorities for DCCCO. The cooperative has allocated PHP1,903,000.00 in total for its supplemental feeding programs and medical missions across all branches. Additionally, the cooperative continues to support the feeding program activity of the Diocese of Dumaguete to address malnutrition and hunger among vulnerable populations.

### Community Sponsorships

DCCCO continues to support the community through sponsorships and donations such as religious activities, school sponsorships, and donations for city and nationwide activities. These efforts ensure that schools have the necessary resources to provide quality education and foster a supportive learning environment.

### Relief Assistance to the Community

The cooperative has also set aside amounts for relief assistance to the community, addressing immediate needs in times of crisis. Moreover, PHP776,000.00 was allocated to works of mercy, underscoring the cooperative's dedication to humanitarian efforts and support for the less fortunate.

DCCCO Multipurpose Cooperative's comprehensive approach to community development through its varied programs and significant financial allocations showcases its dedication to improving the lives of its members and the broader community. By addressing critical areas such as education, environment, health, and infrastructure, DCCCO is paving the way for sustainable development and a brighter future for all.

For more information about DCCCO Multipurpose Cooperative's Community Development Program and upcoming initiatives, you may visit our official website: [www.dccco.coop](http://www.dccco.coop) and Facebook page: DCCCO Multipurpose Cooperative.





Photo by Ging Dela Cerna

# BUGLASAN: KANIADTO UG KARON



Ang pulong BUGLASAN kinutlo gikan sa pulong BUGLAS nga maoy ngalan kaniadto sa Probinsya sa Negros Oriental. Maayo kaayo nga pagkamugna ang pulong Buglasan kay haum kaayo kini sa mga kalihukan nga ginahimo sulod sa mga adlaw diin kini gisaulog. Niining panahuna mag-abut ang mga katawhan sa Negros Oriental diha sa usa ka dapit nga mao ang atubangan sa Provincial Capitol. Sa paglabay sa mga katuigan, daghan nang mga turista ang magbalikbalik sa Dakbayan sa Dumaguete aron sa paglantaw sa maanindot nga mga talan-awon nga makita atubangan sa Kapitolyo sa Negros Oriental. Dunay gikan sa mga laing probinsya sa nasud ug bisan gani gawas sa nasud.

Lahi sa kaniadto, murag gubot ang pahimutang sa Buglasan Festival karon. Dili kaayo makadani nga suroyan. Hinuon, daghan man gihapon ang manuroy. Kaniadto, daghang mga musika nga atong madungog libut sa Buglasan "area." Naay nagkalainlaing mga banda ug mga mag-aawit gikan sa nagkalainlaing lugar sa nasud ang mopasundayag matag karon ug unya. Murag mas nindot pud ang mga pabuto kaniadto. Hinuon, para sa mga lig-on pa ug tuhod ug maayo pa og panan-aw, makalingaw ra man gyud mosuroy sa Buglasan "area" karon tungod kay kausa ra man sa usa ka tuig ang kasaulogan niini. Kinahanglan lang magbantay ta nga dili mapandol. Heheh.

Ako usab namatikdan nga ang Buglasan Festival karon murag naay politikanhong kolor. Kaniadto, makita nato ang panaghiusa sa mga kagamhanang lokal diha sa ilang pagsalmut sa kasaulogan. Moapil ang mga dakbayan ug mga kalungsoran tungod kay kini tinuig man nga kasaulogan. Murag wala nila tan-awa kun unsa ang ilang mga partido sa politika. Wala nila hunahunaa kun pareha ba sila og Partido sa Gobernador sa Probinsya. Kun dili ako masayup, diha hinuon to'y usa ka lungsod nga wala gyud mag-apil-apil sa kasaulogan sa Buglasan. Ngano dagway to. Pero, murag dili politika ang rason. Karon, ang mga kagamhanang lokal sa probinsya nga dili kauban sa Partido sa Gobernador dili moapil sa kasaulogan sa Buglasan.

Tungod sa mga pagsaulog sa Buglasan Festival, atong makita karon ang Sidlakang Negros Village diha sa Barangay Piapi, Dumaguete City tupad sa Hall of Justice. Kaniadto, duna silay mga balay nga ginama sa mga dakbayan ug kalungsoran diin ilang gipasundayag ang mga produkto gikan sa ilang dapit. Karon hinuon, wala na matagad ang mga balay. Nangaguba na. Ang nahibilin mao na lang ang Tourist Information Center. Kaniadto, dihay mga kasaulogan sa Buglasan Festival nga gihimo diha sa Sidlakang Negros Village.

VIVA BUGLASAN SA NEGROS ORIENTAL!

## "Saan nga ba nagmula ang Simbang Gabi?"

Ni Peter John J. Onggay, Social Media and Events Specialist

Likas sa ating mga Pilipino ang pagpapahalaga sa pananampalataya lalo na sa darating na Pasko. Sa katunayan, halos 80% ng populasyon ng Pilipinas ay Romano Katoliko. Dahil dito, hindi na nakapagtataka na sa pagsisimula pa lamang ng buwan ng Setyembre, para sa tinatawag nating "Ber Months," nagiging kaugalian na nating maglagay ng mga palamuti sa ating mga tahanan at batin ang isa't isa ng "Maligayang Pasko."

Pagsapit ng Disyembre, karaniwan nang binibigyang-diin ang tradisyong pagpunta sa Simbahan upang kompletuhin ang siyam na Misa, na ayon sa paniniwala ng marami, ay magdudulot ng katuparan sa kanilang mga kahilingan kung makukompleto ito.

Ngunit, ano nga ba ang Simbang Gabi at ano ang kasaysayan nito?

Nagsimula bilang relihiyosong tradisyong ng mga Pilipino ang "Simbang Gabi" o "Misa de Gallo" noong bandang 1660, sa mga unang taon ng Kristiyanismo sa Pilipinas. Ang mga misyonaryong prayle ang gumawa ng siyam na araw na Misa upang salubungin ang kapanganakan ni Kristo. Ang mga Misang ito ay ginaganap tuwing madaling araw, karaniwang bandang alas kwatro ng umaga, kung kailan ang mga tilaok ng manok ang nag-aanunsyo ng panibagong araw.

Ang salitang "gallo" ay mula sa salitang Espanyol na nangangahulugang tandang o manok. Kaya sa unang tilaok ng manok sa madaling araw, gigising ang buong pamilya at maglalakad (o sasakay ng balsa na hinihila ng kalabaw) patungo sa pinakamalapit na simbahan upang magsimba. Pagsapit ng ikalima ng umaga, pagkatapos ng Misa, ang mga kalalakihan ay tutungo na sa kanilang bukirin.

Ang desisyon ng mga prayle na gawin ang misa nang maaga ay sa kadahilananang karamihan sa mga Pilipino ay magsasaka at sila ay gumigising ng madaling araw upang magtrabaho sa bukirin. Gusto ng mga prayle na maitatak sa puso't isipan ng mga dating pagano ang kahulugan ng relihiyong Katoliko at maipagpatuloy ang pagpapalaganap ng Banal na Salita ng Diyos sa pamamagitan ng pagsama sa tradisyong ng mga Pilipino at ang pangangailangan sa pagsamba.

Sa ganitong paraan naging tradisyong ng mga Pilipino ang Simbang Gabi ("Simba" ay nangangahulugang Misa at "Gabi" ay nangangahulugang gabi o hapon) o Misa de Gallo. Isa itong relihiyosong tradisyong na ginagawa tuwing kapakuhan na ipinasa mula magulang papunta sa anak at patuloy na ininasagawa ng mga Pilipino, mula noon hanggang ngayon.

Nang ito ay dinala ng mga Pilipinong imigrante sa Estados Unidos, ang tradisyong misa sa madaling araw ay nabago dahil hindi praktikal ang pagdiriwang tuwing madaling araw dulot ng malamig na panahon ng Disyembre, kaya naman ginaganap ito sa gabi sa mga lokal na parokya. Bagama't nagbago ang oras ng selebrasyon, nananatili pa rin ang diwa nito.

Dito sa Pilipinas, ang Simbang Gabi ay higit pa sa isang tradisyong—ito ay isang mahalagang bahagi ng pananampalataya at kultura ng mga Pilipino. Isa itong pagkakataon upang magkaisa ang bawat isa sa diwa ng panalangin, pasasalamat, at paghahanda para sa kapanganakan ni Hesus. Tunay na ang Simbang Gabi ay isang espesyal na pagdiriwang na nag-uugnay sa atin sa Diyos at sa ating pamilya at kapwa. Ikaw? Handa ka na ba sa darating na Pasko?



# DCCCO: A Key Partner

By Peter John J. Onggay, Social Media & Events Specialist

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Dumaguete City | October 18-27, 2024. The Buglasan Festival 2024 was nothing short of a spectacular celebration of culture, community, and creativity in Negros Oriental. Known as the "Festival of Festivals" in the province, this year's Buglasan had the theme **"Celebrating dedicated public servants, a resilient and supportive constituency, and the harvest of progress through destination stewardship."** It brought together local communities, businesses, and organizations to showcase the rich traditions and vibrant spirit that define Negros Oriental. Among this year's standout participants was DCCCO Multipurpose Cooperative, which not only joined the festivities with an interactive booth but also proudly served as one of the major sponsors, marking its continued commitment to the growth and unity of the region.

The origin of the name "Buglasan Festival" which celebrates the natural beauty and the people of Negros Oriental is from the pre-Hispanic name of the island, "Buglas" or "Buglas Insulis," which refers to the tall "marsh grass" that once thrived abundantly in the area. According to <https://www.festivalscape.com/>, Buglasan Festival started in 1981 and was originally established to select representatives for the Philippine Folk Arts Festival. According to a 1999 news report, it had been on hiatus for ten years, prompting the provincial government of Negros Oriental to decide on its revival. In earlier years, the annual festival was held in January to coincide with the founding anniversary of the province on New Year's Day. It was later moved to September and, since 2002, has been celebrated in October. While the festival is being held in the province's capital city, Dumaguete City holds its own celebration, the Sandurot Festival, each September.

This year's Buglasan Festival was a true representation of how the most prestigious festival in the province should be celebrated. From the iconic booths representing each town and city of Negros Oriental, highlighting their unique charm, to the various activities which were actively participated in and celebrated.

DCCCO's sponsorship played a vital role in supporting the weeklong celebration. As a major sponsor, DCCCO, along with its allied service – the DCCCO HOTEL – set up an engaging booth that became an attraction at the festival. This booth provided locals and visitors an opportunity to explore the cooperative's wide range of products and services, including a one-on-one Pre-Membership Education Seminar (PMES).

DCCCO booth staff enthusiastically answered questions and promoted financial literacy, guiding visitors through DCCCO's various offerings, such as its well-known financial assistance packages. The booth truly embodied DCCCO's commitment to empowering the community with knowledge and accessible financial solutions.

In addition to its booth and sponsorship, DCCCO also played a special role in the highly anticipated Miss Negros Oriental 2024 pageant. This year, DCCCO proudly presented the DCCCO Choice Award, an honor bestowed upon the contestant who best embodied the values of leadership, community involvement, and positive influence. The recipient of this award not only showcased beauty and poise but also demonstrated a commitment to making a positive impact in the community—qualities that resonate deeply with DCCCO's mission. And she was Miss Guihulngan. She entered the competition's Top 5 and was crowned Miss Negros Oriental 2024 4th Runner Up.

DCCCO's presence at the Buglasan Festival emphasized its commitment to empowering the community, providing secure and accessible financial solutions that align with the cooperative's mission of inclusivity, stability, and growth while celebrating the rich culture and festivity of Negros Oriental. DCCCO's participation left a lasting impression on attendees and reaffirmed its commitment to supporting Negros Oriental's people, culture, and progress. Through its booth, sponsorship, and the DCCCO Choice Award, the cooperative played a significant role in this year's festivities, embodying its mission to foster financial inclusion, celebrate local culture, and inspire positive change.



# THE BELFRY

By William E. Ablong, BOD Member

The centuries-old watchtower-belfry of Dumaguete City in Negros Oriental is undergoing a significant restoration and site improvement project, moving forward as planned. The project, which kicked off in September, is about 11% complete and is set for full completion in the next six months.

Msgr. Julius Perpetuo Heruela, the head of the Diocese of Dumaguete's Commission on Church Cultural Heritage, shared in an interview that the restoration is backed by a generous allocation of P9 million from the National Museum of the Philippines (NMP). This funding covers both the restoration of the belfry and the development of the surrounding site, ensuring that the cultural landmark is preserved for future generations.

Originally constructed in the early 1800s, the watchtower of the St. Catherine of Alexandria Parish was built to safeguard the church from marauding invaders. In 1867, two additional tiers were added, transforming the tower into a campanario, or bell tower, for the church. Thanks to its historical significance, the belfry is one of the oldest on Negros Island and was declared an Important Cultural Property by the NMP.

As part of the ongoing restoration, work is currently focused on the exterior of the tower. The NMP-Dumaguete team has been busy setting up scaffolding, restoring limestone slabs, clearing overgrown vegetation, and removing black deposits that have marred the structure's appearance.

Architect Glenn Enrique Balangig emphasized that materials used for the restoration will closely match the original, ensuring the tower's authenticity.

The next phase of the project will see the removal of the attached public toilets and grotto, clearing the way for further structural restoration. However, some adjustments may be required due to nearby city-owned property, including a water tank, which could affect the site development plan.

Looking ahead, Msgr. Heruela assured that the Diocese of Dumaguete and the city government are committed to the long-term maintenance of the belfry once the restoration is completed. The collaboration between these two entities will help ensure that this iconic heritage structure remains a symbol of Dumaguete's rich cultural history for generations to come.

## A tangible link to the past

The restoration of the Dumaguete City Belfry is not merely an act of preserving brick and stone; it is a profound gesture of honoring history, culture, and identity. This centuries-old watchtower-belfry stands as a tangible link to the past—a silent witness to the rise and fall of eras, the changing tides of civilization, and the resilience of a community.

Its restoration is an acknowledgment of the invaluable lessons it imparts and a promise to future generations that the past, though frail and weathered by time, is worth preserving.

For the people of Dumaguete, this belfry is far more than a relic. It is a symbol of their heritage, a landmark that connects them to their ancestors who once watched over the church and city from its heights. Built to guard against marauders, the tower has been a constant presence through the evolution of Dumaguete from a small, quiet town to the vibrant city it is today. It embodies the spirit of resilience, both in its structure and in the community it serves.

Restoring the belfry is, therefore, a way of reclaiming that spirit—reaffirming that the values of history, culture, and shared memory can withstand the test of time.

Historical sites like the Dumaguete Belfry offer more than just a glimpse into the past; they provide a sense of continuity and place. In an ever-changing world, where modernity often threatens to overshadow tradition, these monuments serve as anchors that remind us of who we are and where we come from. They tell stories of our collective struggles, triumphs, and growth, all of which shape the identity of a community. The preservation of such a structure ensures that future generations will not be severed from their cultural roots. By restoring the Dumaguete Belfry, we ensure that its history continues to speak, its stories continue to be told, and its legacy endures.

Moreover, the restoration of the Dumaguete Belfry carries with it a broader cultural and national significance. Recognized by the National Museum of the Philippines as an Important Cultural Property, the belfry's preservation is a reminder of the enduring influence of Spanish colonialism on Philippine architecture and heritage. The tower is a testament to the architectural ingenuity of the past, and its continued preservation highlights the importance of safeguarding our diverse historical



In doing so, the restoration project contributes not only to local pride but to the country's broader cultural narrative, reinforcing the need to protect and cherish our shared heritage.

Beyond its historical and cultural importance, the restoration of the belfry has the power to inspire reflection. In a time when many of our cities and towns face rapid urbanization and modernization, the effort to restore and protect a historical site like the Dumaguete Belfry invites us to pause and reconsider what truly matters.

The preservation of our past offers a form of resistance to the fleeting nature of contemporary life, where buildings and structures are often designed for convenience or profit rather than to tell a story or hold meaning. By prioritizing the restoration of historical sites, we are reminded of the value of heritage that is not measured in utility, but in its ability to connect us to something greater than ourselves.

When the project is complete, the belfry will not only stand as a beacon of Dumaguete's rich heritage but will also serve as an enduring reminder that the past, though distant, has an enduring place in our present and future.

By breathing new life into this historic tower, we ensure that it will continue to watch over Dumaguete for generations to come, standing tall as a symbol of resilience, heritage, and the unbroken thread of time.

# DCCCO Centennial Member: The Remarkable Journey of Ms. Luisa Magbanua

By Sheena Pearl G. Rodeo, Research and Development Specialist



**M**s. Luisa Consolacion "Soling" C. Magbanua has been a dedicated member of DCCCO since October 1968—an impressive 56 years of service. This year, as she celebrates her centennial birthday, she stands as a living testament to resilience, leadership, and unwavering commitment.

A former BOD member and committee officer, Ms. Magbanua played a pivotal role in shaping the cooperative we proudly know today. Her sharp mind and vivid recollection of DCCCO's transformative journey inspire members and leaders alike. Her story reflects not only her personal dedication but also the cooperative's steadfast commitment to its core values. She firmly believes that DCCCO must remain Christ-centered and person-oriented—principles deeply embedded in its Vision, Mission, Goals, and Core Values.

## A Journey of Service and Growth

Ms. Magbanua's journey began as an invitation from Mother Marcella Foret, one of DCCCO's prime movers. Then a teacher at St. Paul University Dumaguete, Ms. Magbanua accepted the call to join the cooperative with enthusiasm.

"Joining DCCCO felt natural," she recalls. "We were learning and growing together, and there was joy in contributing to something meaningful." Starting as a volunteer, she was driven by the cooperative's vision to uplift lives. She emphasizes that a discerning co-op is an answer to the need of members, not a trend-follower or setter.

"We gave our time and talents not for money but for the joy of helping others," she explains. For her, DCCCO represents more than an organization; it is the mission to improve the quality of life for its members, particularly the disadvantaged.

## Overcoming Challenges and Building Foundations

The cooperative's early years were not without challenges. Defining its mission and philosophy was a crucial task. "Some viewed the cooperative as purely economic," Ms. Magbanua shares. "But we believed it was about total human development—integrity, justice, and dignity."

Education became their primary tool for change. Through pre-membership seminars and personal connections, they built trust and inspired self-reliance among members. "It was about fostering a mindset of cooperation, not dependency—nurturing individuals who are self-reliant, cooperative, dignified, trusting, and trustworthy—those who embody being *makadiyos*, *makatao*, and *makabayan*," she says.

Volunteers, including Ms. Magbanua, united to build the first DCCCO office, contributing resources, labor, and food. This spirit of collaboration laid the groundwork for the cooperative's success.

## Pioneering Milestones

One achievement of DCCCO that Ms. Magbanua is proud of is its victory in securing tax-exempt status for cooperatives. "When the BIR imposed taxes, DCCCO stood its ground, asserting that

*cooperatives are tax-exempt by nature and purpose. We fought for our rights and won at the Supreme Court. It was a victory not just for DCCCO but for cooperatives nationwide," she states.*

DCCCO's growth is a testament to its values. From its humble beginnings, it expanded through the collective commitment of its members, emphasizing education, a shared vision, and a people-centered approach.

## A Vision for the Future

Ms. Magbanua's vision for DCCCO is rooted in service and dignity. She envisions initiatives like a "barrio-to-barrio" approach to further empower communities. "Money is important, but it's a means to an end. Our ultimate goal is to uplift individuals, families, and communities leading to eternal life."

To young leaders, she offers timeless advice: "Stay true to the mission. Stand for integrity, justice, and Filipino moral values. A cooperative is an expression of love for God and neighbor."

## The Joy of Service

Reflecting on her century-long journey, Ms. Magbanua attributes her fulfillment to the joy of serving others. "The psychic income—the joy and self-fulfillment—made every effort worthwhile," she shares.

As DCCCO continues to grow, she hopes it will remain a beacon of dignity, integrity, and community development, helping its members achieve true financial and personal freedom. "Let's ensure no member is left behind," she says. "The cooperative is not just about money; it's about building better lives."

With a heart full of gratitude and a legacy of service, Ms. Luisa Consolacion "Soling" C. Magbanua's story stands as a powerful testament to the transformative impact of service, vision, and community.



# 2024 KASANAG Issues at a Glance

**KASANAG**  
KASANAG Series No. 2024-01 | January - March 2024  
The Official Publication of DCCCO Multipurpose Cooperative

**DCCCO celebrates 56<sup>th</sup> Founding Anniversary**  
See Page 4

**What's Inside**  
10<sup>th</sup> Annual Representative Assembly  
Opening of Ayungon Satellite Office  
Sinuling Celebration  
Holy Week Celebration  
DYZLC Activities

KASANAG Series No. 2024-01

**KASANAG**  
KASANAG Series No. 2024-02 | April - June 2024  
The Official Publication of DCCCO Multipurpose Cooperative

**DCCCO HOTEL**

**turns 1**  
See Page 3

**What's Inside**  
Charting New Horizons  
New Officers take oath  
DCCCO receives awards  
School and sectoral donations  
Fr. Gerry Truno's Journey

KASANAG Series No. 2024-02

**KASANAG**  
KASANAG Series No. 2024-03 | July - September 2024  
The Official Publication of DCCCO Multipurpose Cooperative

**DCCCO empowers 157 schools thru Brigada Eskwela**  
See Page 6

**What's Inside**  
Chapter Assembly Meetings  
Journey to ACCESS Brand  
Buwang ng Naisayon  
Scholar-Graduates  
Delinquency Reduction

KASANAG Series No. 2024-03

**KASANAG**  
KASANAG Series No. 2024-04 | October - December 2024  
The Official Publication of DCCCO Multipurpose Cooperative

**DCCCO Works of Mercy: A Commitment to Community Support**  
See Page 3

**What's Inside**  
DCCCO receives 2 Aurora Awards  
Medical Mission  
Buglasan: Kaniadto ug Karon  
DCCCO Centennial Member  
The Belfry

KASANAG Series No. 2024-04

**Merry Christmas**  
*and*  
**Happy New Year!**

Greetings from DCCCO and the KASANAG Editorial Staff