



KASANAG

The Official Publication of DCCCO Multipurpose Cooperative

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DCCCO conducts Chapter Assembly Mtgs.



By Gaspar L. Arbas, Jr., FTM

DCCCO has started the conduct of series of Chapter Assembly Meetings for all its nine branches. First to hold said meeting was San Carlos Branch on September 24, 2023 at the San Carlos City Auditorium.

Discussed during the meeting were the Highlights of the 2023 Annual Representative Assembly Meeting held on March 12, 2023 and the Branch Accomplishment Report. For 2023, there is no election of Chapter Representatives as it was done already in 2022. The term of office of the

Chapter Representatives is two years. Said election will then be done in 2024.

The incoming Chapter Assembly Meetings of the other branches are scheduled as follows:

- Oct. 1, 2023 – Guihulungan Branch
- Oct. 8, 2023 – Siquijor Branch
- Oct. 15, 2023 – Kabankalan Branch
- Oct. 22, 2023 – Bayawan Branch
- Nov. 5, 2023 – Bais Branch
- Nov. 12, 2023 – Dumaguete Branch
- Nov. 19, 2023 – Carcar Branch
- Dec. 17, 2023 – Sibulan Branch



DCCCO acquires ATMs

By Gaspar L. Arbas, Jr., FTM

DCCCO acquired additional three Automated Teller Machines (ATMs) for the following offices:

- Tanjay Satellite Office (under Bais Branch)
- Mabinay Satellite Office (under Bais Branch)
- Valencia Satellite Office (under Dumaguete Branch)

These machines can process Union Bank, GCash, PayMaya, and all Bancnet-issued EMV Cards.

For anytime withdrawal at your own convenience, get your MyPitaka ATM card now.

Visit your branch office now!

New Valencia SO opens



By Vhrence Kirby B. Nunez, MS

The new DCCCO Valencia Satellite Office is located at Hassaram Heights Apartelle Building, Corner Gomez and Luzuriaga Streets, North Poblacion, Valencia, Negros Oriental and is now open to serve members starting July 18, 2023. The new satellite office is under the management of Ms. Marie Q. Pasco, Dumaguete Branch Manager.

The blessing and inauguration ceremony was done on the same day. Rev. Fr. Jerson Jerome N. Cordova officiated the thanksgiving mass and facilitated the blessing of the new satellite office. After which, a short program followed.

The program was hosted by SMES Albert S. Trumata. It started outside the office with heart-pounding beat of drums played by the Banilad Drumbeaters. Right after, the official cutting of ribbon was conducted by Rev. Fr. Cordova, BOD Chairperson Edilberito B. Euraoba II, Dir. Mary Magdalene Z. Villegas, CEO Mildredo T. Umbac, and Mr. Arjan Hassaram, the owner of the building. CEO Umbac welcomed the guests and officers with his warm opening message followed by an inspiring message of BOD Chairperson Euraoba. The guests and officers were also lucky to witness a breath-taking dance performance by an employee and scholars of DCCCO. OM Teodomero T. Almaida closed the program with his acknowledgment.

...continued on Page 4

EDITORIAL

“FAMILY: THE SALT AND THE LIGHT OF THIS WORLD”



By Dir. Edilberito “Jun” B. Euraoba II, BOD Chairperson



Family Life is a topic close to everyone’s heart for it has been said that family is the basic unit of the society and logically, it follows that a cohesive and functional family would translate into a prosperous community and a prosperous country as well.

Stated otherwise, a dysfunctional family would surely result in a problematic community and likewise, a problematic country. Records available from the Philippine Statistics Authority have shown that a disturbing 20% of marriages in the Philippines are broken with 82% of such broken marriages involving children.

In the Book of Joshua 24:15, the writer made a bold declaration that “... as for me and my house, we will serve the Lord.” I believe that this is the call of the times as our society is becoming evil that it has come to the point that facts are easily twisted to suit one’s interest and many of this generation are no longer driven by principles but by self-centered desires and the tremendous love of money and material things.

Sadly, these evils can be traced to lack of teachings and discipline in the family and as Jesus was telling the people to be the salt of the earth and the light of this world, so is the message today with our families.

On this note, our beloved cooperative, DCCCO, is calling all its members, officers, and staff to treat their families well and to let them feel the love and care in their homes to fulfill God’s call to the people that “you are the salt of this earth”.

Let us all be reminded that the ordinary people are the ones who make this world special and not the high and the mighty nor the rich and the powerful.

Ordinary mothers and fathers who raise their children well and become good examples in the community as a good family and even DCCCO employees who treat their co-workers and clients very well are definitely the people who are preserving the good taste of this world and stopping the world from wasting.

Good families are like salt because salt preserves meat and keeps it from going bad and from wasting away, and it makes food tastes extra good. This is similar to what the cooperative believes in that it is the ordinary people helping other ordinary people who can change the taste of the world from bad to good.

Jesus Christ said “You are the light of this world and you cannot hide a city on a hillside.” This means that the lights of the city can always be seen a long way off and you cannot hide a light in a bucket.

As our beloved DCCCO professes to be a Christ-centered cooperative, we should not be afraid to do the things that Jesus wants every man, woman, child, or family to do which is to show others what God looks like through our works by showing love with our families, to people around us or to those who we come in contact with.

By doing these things, we truly can say that **DCCCO Family cares!**

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Artificial Reef Dome Project: A boon for tourism and marine life



By Annamar E. Bacubac, SPMS

Sustainable development practices help countries grow in ways that adapt to the challenges posed by climate change which will in turn help to protect important natural resources for our and the future generations.

Introduced as the Reef Dome Project, DCCCO Multipurpose Cooperative had taken part and collaborated with KINAIYAHAN, Bantayan Fisherfolks Associations, and BPI Bayan-Dumaguete to improve marine life and boost tourism in the seas of Brgy. Bantayan, Dumaguete City.

The Reef Dome Project involved the deployment of artificial coral reef balls made from cement and sand which will act as man-made fish habitat while also helping corals grow and spread into reefs. In total, DCCCO produced 500 out of the 700 plus reef domes deployed to the Bantayan Marine Sanctuary.

The deployment lasted for three days – August 5-6, 2023 and August 12, 2023. The Reef Dome Project will benefit the people of Dumaguete and must be protected and cared for by them.

Also involved in the project were the following organizations: Silliman University-Institute of Environmental and Marine Sciences (SU-IEMS), the People's Development Council, Friends of the Environment in Negros Oriental (FENOR), and other organizations within Negros Oriental which contributed to meet the financial and physical requirements in order to ensure the success of the project.

A couple of years from today, the project is expected to prosper but before that happens, regular monitoring and safeguarding must be done, as emphasized by Mr. Leodegario P. Rosales, BPI Bayan Dumaguete Project Manager.

These and the other environmental projects are part of DCCCO's commitment for sustainable development. DCCCO understands that with collaboration, not the "kanya-kanya" habit, we can do more and provide better services not only to our members but to the community as well.



DCCCO joins Dgte.'s nutrition month culmination

By Vhrence Kirby B. Nuñez, MS

With the saying "Health is Wealth", we celebrated the month of July as the national month for healthy nutrition. This year's theme was **"HEALTHY DIET gawing affordable FOR ALL!"**. The City of Dumaguete culminated the nutrition month celebration at Pantawan 1 and 2, Rizal Boulevard, in the early morning of July 30, 2023. DCCCO joined the culmination activities as represented by the following employees: Arvie Nathaniel V. Aranas, Razzyl Marie L. Banaybanay, Riza A. Bantoto, Shirlin F. Calingacion, Joyce A. Fernandez, Cyra V. Malaga, Vhrence Kirby B. Nuñez, Ara Jane T. Pinili, and Elizabeth S. Teope.

Part of the program was a short nutri-fit walk which was participated in by the different government offices and agencies, Dumaguete barangay councils, cooperatives, banks, and other institutions in the city. It ended at Pantawan 2, the program venue.

Dumaguete City Councilor Bernice Anne A. Elmaco welcomed the participants with her opening message and was followed by the nutri-month Pledge of Commitment led by a staff member from the City Health Office. City Mayor, Hon. Felipe Antonio B. Remollo, gave an inspiring message remembering his childhood memories with the nutrition month celebration. Dr. Maria Sarah B. Talla, City Health Officer, also gave her message.

Members of the Dumaguete City Council who were in attendance were Vice-Mayor Hon. Maria Isabel L. Sagarbarria and Councilor Hon. Maria Marife L. Cordova.

The culmination activity concluded with two sets of zumba exercise.



DCCCO inspires Saceda youth leaders

By Vhrence Kirby B. Nunez, MS

BOD Chairperson Edilberito B. Euraoba II gave an inspirational talk on the role of cooperatives in nation building to the student-leaders of Saceda Youth Lead School from across the country on July 28, 2023 at the Crescencia C. Magbanua Hall, DCCCO Building, Dumaguete City.

The Saceda Youth Lead School, with the aim of inspiring the future, is now celebrating its 25th year anniversary with the theme "25 Years in Empowering Leaders Who Shape the Future".

The Saceda Youth Lead was established with the aim to empower students and teachers to become most effective citizens by providing them opportunities in leadership, international exchange, and education. It celebrated its 25th Edition of the National Summer Leadership Camp with the theme "Re-uniting the Youth and Teachers for a Better and Safer Philippines".



New Valencia SO opens

Continued from Page 1

BOD Members Dr. James Jed R. Rosales and Mr. William E. Ablong, AdM Engr. Harry S. Rodwell, Jr., FTM Gaspar L. Arbas, Jr., ISM Nashvell E. Ombi-on, LCM Atty. Ronie G. Abrinica, RMM Liberato L. Engcoy, Co-op Secretary Epifania D. Sonjaco, Dumaguete Branch MSO Venus A. Moreno, FLMS Christian Rey C. Yecpot, scholars Shena T. Genobiagon and Laila Marie C. Catacutan, and of course, our Valencia Satellite Office Staff, IHT Jinky T. Olasiman and LPS Grace D. Bacunawa, also graced the opening and blessing.

The Valencia Satellite Office is serving members from Tuesdays to Saturdays, 8:00 A.M. to 12:00 NN and 1:00 P.M. to 4:00 P.M. It accepts deposits, loan payments, withdrawals, memberships, and loans processing transactions.

DYZLC Bayawan Branch co-convenes Kampo Kinaiya 2023



By Athens Deru C. Mortillero, DYZLC BOD Member

Empowering youth leaders and organizations, the City Government of Bayawan invited youth leaders of different organizations in Bayawan City to convene and together organized and managed the conduct of Kampo Kinaiya 2023 – the 16th Character First! Bayawanihan Youth Camp.

Ms. Princess Jane S. Abequibel, DYZLC Board Secretary and Bayawan Branch Treasurer, took the lead by proactively representing the DCCCO Youth Zone Laboratory Cooperative and joined the pre-camp Leadership and Facilitation Training held last June 8-9, 2023, and eventually mobilized DYZLC Bayawan Branch to co-convene with other youth organizations the preparation and conduct of the Kampo Kinaiya 2023 – a celebration of learning experience and DCCCO Youth Zone Laboratory Cooperative network expansion.

On July 27, 2023, a significant event unfolded as Kampo Kinaiya officially opened participated in by 177 youth delegates coming from 17 different youth organizations of Bayawan City. As its co-convening youth organization, DYZLC Bayawan Branch mobilized seven brave campers among its members to bring about the DYZLC journey in solidarity with other youth leaders namely Ms. Mae Therese C. Cabije, Director and Bayawan Branch President; Mr. Athens Deru C. Mortillero, Director and Branch Secretary; Ms. Princess Jane S. Abequibel, Board Secretary and Branch Treasurer; Ms. Celestine Tyarra C. Mortillero, Mr. Ronzel B. Tiampong, Ms. Juvy Ann M. Leyble, Mr. John Carl S. Silva, and Mr. Doncor Griffin I. Cabante, Branch members.

As an interactive four-day youth encampment, DYZLC Bayawan Branch took advantage of the leadership and character building, and learn more about various youth advocacies along with various talks on Sustainable Development Goals (SDGs) clustered into Youth Empowerment, Youth and Peace and Order, Youth and Environment, Youth and Health, and Youth Governance.

As a sought-after youth annual event in Bayawan City, the Kampo Kinaiya is rich in opportunities for human, social, societal, political, ecological, cultural, and spiritual development activities that DYZLC has to enjoy the learning experience, networking with other youth leaders and organizations as it carries the promotion of DYZLC and youth zone lab co-op culture.

Truly, the first attempt of DYZLC Bayawan Branch to join as a co-convening youth organization of Bayawan City's Character First! Bayawanihan was enriching for the DYZLC leaders and its joining members as we bring DCCCO Youth Zone Laboratory Cooperative to the community and network of major youth organizations in Bayawan City.



Teachers: Our Aflatoun Champions!



By Honey Mae R. Grepon, Youth Program Coordinator

Teachers play a major role in spreading the Aflatoun Program in the Philippines. Tracing back to the time when the Aflatoun was founded in India by Jeroo Billimoria, the social education curriculum materialized because of the important contribution of the teachers.

On July 17-18, 2023, DCCCO Youth Zone Laboratory Cooperative (DYZLC) conducted an Online Aflatoun Teachers' Training on Child Social and Financial Education. This is a program of DCCCO Multipurpose Cooperative and the NATCCO Network in partnership with the Department of Education. A total of 100 participants comprising teachers, school heads, and faculties from 29 partner schools successfully completed the two-day training.

Even though it was conducted virtually, DCCCO's very own Certified Aflatoun Program Educators namely Ms. Annamar E. Bacubac, Ms. Honey Mae R. Grepon, Atty. Ronie G. Abrinica, and Dr. Annaliza P. Loquias, together with the active facilitator Member Relations and Development Officer Mr. Gerald C. Grancapal, did their very best to channel the Aflatoun concept, emphasized the five core elements, inspired teachers in taking charge of their financial lives, documented the evaluation and suggestions of the teachers to improve the implementation of the Aflatoun, and evaluated the effectiveness of the Teacher's Guide through the mock teaching.

The participants gleefully participated in the various games and energizers where they won cash prizes and Aflatoun dolls. One of the highlights of the training was the Mock Teaching that aimed to assess the applicability of the Aflatoun integration in related subject areas. Ms. Cheryl D. Duterte of Malaga Elementary School, Ms. Beverly P. Gonzalez of Greenville Elementary School, Ms. Cherry Mae L. Pain of Junob National High School, Ms. Maria Fe O. Sarausad of Liburon National High School, Ms. Carla Mae T. De Castro of Tubigon High School, and Ms. Maricar M. Ontoy of Tag-ibo Elementary School effectively delivered their lessons integrating the Aflatoun concept.

The training ended with hopes in their hearts that the Aflatoun Program would help more children become socially and financially empowered.



DCCCO awards Aflatoun members, outstanding students

By Honey Mae R. Grepon, Youth Program Coordinator

"Finally!", "Thank you, Lord", "This is for you, Ma and Pa". These are just some of the words that you can hear from students when graduation day or recognition day comes. It is because after a long battle against assignments, activities, and examinations, the end of the school year finally comes.

During this day full of excitement and positivity, DCCCO also extended its blessings to recognize the efforts and dedication of its Aflatoun members and provided incentives for the academic excellence of outstanding students of its Aflatoun partner schools.

Aflatoun bags and certificates were given to Aflatoun members who were enrolled in the school with an Aflatoun Program Memorandum of Agreement (MOA) with DCCCO. A screening was conducted to identify the top five highest depositor-awardees. Across the 101 partner schools of DCCCO, there emerged 272 top depositor-awardees. Moreover, DCCCO also sponsored a special award to one outstanding student per school, whether a member or not. After careful deliberation by its partner schools, 83 students received the DCCCO Outstanding Student Award with medals and cash incentives.

DCCCO is joyful for the success and achievements of the students, parents, and schools. DCCCO hopes that beyond all these achievements and awards, it has fulfilled its mission of uplifting the quality of life of its members and the community.



Facilitators undergo transformative training



By Gerald C. Grancapal, MRDO

"In a world of constant change, the pursuit of knowledge must be unending to stay ahead of the curve." - Denis Waitley

In the heart of DCCCO Multipurpose Cooperative lies a deep-rooted belief in the power of education, training, and information. In a resolute commitment to the 5th Cooperative Principle, "Education, training, and information", DCCCO had taken a significant stride towards empowering its workforce. With the aim of fostering a knowledgeable and skilled team, the Cooperative, in collaboration with its dedicated Education, Training, and Information Committee (ETICom) Officers, conducted a transformative Facilitators Training Program last June 4, 2023 and July 09, 2023 at the Crescencia C. Magbanua Hall, DCCCO Building, Sta. Rosa St., Dumaguete City.

This program stood as a testament to DCCCO's dedication to the continuous growth and development of its employees, while delivering exceptional service to its valued member-owners.

The primary objective of the Facilitators Training Program was to equip all staff with comprehensive knowledge about DCCCO's intricacies. By doing so, DCCCO ensures that its employees are well-prepared to conduct Pre-Membership Education Seminars (PMES) in their respective branch, ready to share valuable insights with potential members.

A deep understanding of DCCCO's values, principles, and benefits is crucial in cultivating a sense of trust and credibility among new members. By investing in its employees' knowledge, DCCCO is building a foundation of informed choices that will lead to lasting and fruitful relationships with new members.

Moreover, the training program delved into the rich history and strategic plans of the cooperative. Participants were encouraged to explore the cooperative's journey, milestones, and challenges, fostering a deep sense of pride and belonging among the staff. Understanding the cooperative's past strengthens the collective commitment to preserve its legacy while charting a course towards a promising future.

Aligned with DCCCO's strategic vision, the Facilitators Training Program ensured that every employee is equipped to contribute effectively to the cooperative's development and success. This unity of purpose resonates throughout the organization, creating a

harmonious work environment dedicated to delivering unparalleled service to members.

The training program went beyond the conventional approach, actively engaging participants in workshops designed to unleash their creativity and innovative potential. By collaborating on how to conduct trainings for member-owners, employees honed their skills and gained fresh perspectives. This emphasis on collaborative learning fosters an environment where ideas are nurtured and transformed into effective practices.

For DCCCO Multipurpose Cooperative, the essence of providing efficient and effective service to members lies in the empowerment of its employees. The cooperative firmly believes that a highly-equipped workforce is the key to addressing the concerns and needs of its cherished member-owners. The Facilitators Training Program serves as a testament to this enduring belief.

To conclude the entire activity, DCCCO Multipurpose Cooperative's Facilitators Training Program exemplifies its unwavering dedication to education, training, and information. By nurturing a knowledgeable and skilled workforce, the cooperative stands ready to embrace new challenges and seize opportunities for growth. As it continues to empower its employees, DCCCO renews its commitment to providing excellence in service and making a positive impact on the lives of its members and the community it serves.



Pinoy Tayo!

Wika ng Kapayapaan at Katarungan: Pagdiriwang ng DCCCO sa Buwan ng Wika 2023



By Sheena Pearl G. Rodeo, RDS

Sa pagpasok ng Buwan ng Wika ngayong 2023, ang DCCCO Multipurpose Cooperative ay nakiisa sa masiglang pagdiriwang na may temang "Filipino at Mga Katutubong Wika: Wika ng Kapayapaan, Seguridad, at Inklusibong Pagpapatupad ng Katarungang Panlipunan". Layunin nitong bigyan ng pansin ang tamang paggamit ng wika, partikular ang Filipino at mga katutubong wika, at ang pagtutok sa halaga ng kapayapaan, seguridad, at katarungan sa ating lipunan. Ang temang ito ay inilabas ng Komisyon sa Wikang Pilipino (KWF), Kapasiyahan ng Kalupunan Blg. 06-02 Serye 2023.

Sa ilalim ng temang ito, binigyang diin ng DCCCO ang papel ng wika bilang isang makapangyarihang instrumento sa pagsulong ng pagkakaisa at malalimang pang-unawa sa iba't ibang sektor ng lipunan. Ipinapaalala rin nito na ang wika ay hindi lamang simpleng komunikasyon kundi isang bahagi ng kultura at pagkakakilanlan ng bansa.

Sa pamamagitan ng pagkakaisa ng mga mamamayan, institusyon, at organisasyon sa pagdiriwang ng Buwan ng Wika na may temang ito, nabigyan tayo ng pagkakataon na pag-usapan at gunitain ang kasaysayan, kultura, at kahalagahan ng ating mga wika. Ang DCCCO ay naglakip ng mensahe ng pag-asa na ang pagmamalasakit sa mga wika ng Pilipinas ay may malalim na kaugnayan sa pagpapalaganap ng kapayapaan, seguridad, at inklusibong katarungan. Sa ganitong paraan, nagiging bahagi tayo ng paghubog ng isang mas maunlad at nagkakaisang lipunan para sa kasalukuyan at hinaharap.

Sa pagdiriwang ng Buwan ng Wika, binigyan natin ng halaga ang pagsasalaysay ng ating mga damdamin at kaisipan gamit ang wika na ating kinagisnan. Ipinakita nito ang ugnayan ng wika sa mga konsepto ng kapayapaan at seguridad, hindi lamang sa pagpipigil ng alitan at gulo, kung hindi pati na rin sa pagsulong ng mga hakbang na nagdudulot ng katarungan at kapayapaan. Ang kaalaman sa mga katutubong wika ay nagbibigay daan para mas mahusay na maipahayag ang mga pangangailangan at mga pag-aalala, na siyang nagiging pundasyon ng mas malalim na pag-uugnayan at pagtutulungan ng iba't ibang sektor ng lipunan.

Sa pagkikilala at pagpapahalaga natin sa mga wika ng ating mga katutubo at sa pagtutulungan natin upang isulong ang kapayapaan, seguridad, at inklusibong katarungan, mas higit nating napalalakas ang pundasyon ng isang mas maunlad at nagkakaisang lipunan para sa mga susunod na henerasyon.

Sa pangkalahatan, ang pagdiriwang ng Buwan ng Wika ay naglayong palaganapin ang diwa ng pagmamahal sa mga wika at kultura ng Pilipinas. Sa pamamagitan ng temang ito, nagbigay inspirasyon ang DCCCO sa kaniyang mga miyembro at kawani na maging masigasig na tagapagtaguyod ng kapayapaan, seguridad, at katarungan sa bawat aspeto ng kanilang buhay.



Ni Ret. Prosecutor Juditho J. Agan

BALIK PANLANTAW SA USA KA PANGULO SA HUNTA DIREKTIBA

Gawas kun tan-awon gyud ang mga rekord, dili na naku mahinumduman ang tukma nga mga katuigan sa akong pagka Pangulo sa Hunta Direktiba sa DCCCO. Ang ako lang mahinumduman nga batan-on pa ako niadtong mga tuiga.

Sa unang termino, akong mahinumduman nga nagkasabut ang tibuok Hunta Direktiba nga kinahanglang mahimo nga usa ka bilyonaryo nga kooperatiba ang Dumaguete Cathedral Credit Cooperative. Ug aron gayud magkaihusa ang panlantaw sa tanang sakup sa Hunta Direktiba, kaming tanan nitambong og usa ka "Directors Competency Course" didto sa Thailand diin usa sa resulta mao ang pagmugna namo sa usa ka Manwal para sa DCCCO.

Ug ang nahulma nga "VISION" kun PANLANTAW nga nahipatik sa maong DCCCO Manwal nagkanayon: "DCCCO: A Tower of Excellence in Financial Services".

Gawas sa "Directors Competency Course" didto sa Thailand, daghan pang mga pagtuon nga gitambongan sa mga sakup sa Hunta Direktiba sa DCCCO nga gidumala sa Cooperative Development Authority. Tungod niini, nagkahugpong gayud ang mga hunahuna sa tanang mga sakup aron makab-ot ang panlantaw "A Tower of Excellence in Financial Services". Inabagan sa mga makugihon ug mga maalamon nga mga kawani, nitubo gayud ang DCCCO. Ginamit ang atong kaugalingon nga mga edipisyo, natukod ang mga sangang buhatan didto sa Bayawan, Guihulngan ug Bais.

Wala akoy mahinumduman nga mga kalisud sa akong pagka Pangulo sa DCCCO. Lisud pa gani ang akong trabaho kaniadto sa kagamhanan isip "Provincial Prosecutor" sa Probinsya sa Negros Oriental. Apan sa DCCCO, tungod sa panaghiusa sa tanang mga hingtungdan, hapsay ra ang dagan sa tanang mga kaakuhan. Ug tungod niini, sayon ra ang pagkahimo sa DCCCO nga usa ka "community cooperative."

Labaw sa tanan, nahimo gayud ang DCCCO nga bilyonaryong kooperatiba.

My CUDCC Experience

By Mary Magdalene Z. Villegas, BOD Vice-Chairperson

I had successfully completed and fulfilled the requirements in terms of attendance and participation in the Credit Union Directors' Competency Course (CUDCC) on September 30, 2016 at Tejero Highland Resort and Adventure Park, Valencia, Negros Oriental. This training was conducted by the Philippine Federation of Credit Cooperatives-Visayas (PFCCO-Visayas) and which lasted for three days, from September 28–30, 2016.

When I was informed that as a Director I was required to attend the CUDCC, I was initially skeptical if there really was new learning for me in this course which I was compelled to attend. On top of the trainings mandated in R.A. 9520, I have had undergone many trainings when I was member and chairperson of the Audit Committee for about 12 years since 2002. At the back of my mind I asked myself, "What else would I have to learn in this course?"

On the first day of the training, I was inspired to learn that CUDCC is part of the Strategic Plan of the Association of Asian Confederation of Credit Unions (ACCU) which is directly linked to the Changing Leadership Competency Strategy for effective development of directors. The program, which was developed by ACCU, aims to ensure that the Board of Directors is competent in carrying out its responsibilities. When Directors are equipped with the needed knowledge and skills, they will understand better their roles and are able to develop a productive relationship with management and other officers to effectively serve the cooperative.

The program consisted of the following 10 modules:

1. Credit Unions in the Marketplace
2. Board Duties and Responsibilities
3. Strategic Planning
4. Marketing Credit Union Services
5. Financial Management and Analysis
6. Human Resource Management
7. Legislative Compliance and Board's Responsibilities
8. Credit Management
9. Good Cooperative Governance
10. Board Assessment and Development

Module 1 - This module aims to develop in the Board of Directors a broader sense and awareness of marketplace perspectives and develop its sense of vision for institutional stability, competitiveness and strategic positioning of cooperatives. The Board has to keep in mind that a "Safe and Sound Credit Union" is the road map for the future that will keep the cooperative responsive to evolving customer needs, competitive pressures, new technologies, new market opportunities, and growing opportunities.

Module 2 - This module aims to provide Directors with a clear understanding of their duties and responsibilities to enrich their contribution to the credit union. This includes dissecting the Directors' five basic functions which are (1) As Prime Decision Center, (2) Advisory Function, (3) Trustee Function, (4) Perpetuating Function, and (5) Symbolic Function.

Module 3 - This module aims to provide Directors with the knowledge and skills to plan, and to develop and monitor a dynamic Strategic Plan based on strategic thinking. This will make Directors appreciate the importance and benefits of strategic planning in relation to the Board of Director's role in the strategic management process. The Board has to critically appraise the strategic action plans before their ultimate approval and in the process, assess the strategic leadership skills of the CEO.

Module 4 - This module provides Directors with an understanding of the processes and strategies in meeting members' needs by offering quality products and services. The range of products and services shall be based on members' needs, offering them solutions to their actual financial problems, not presumed needs.

Module 5 - This module aims to provide Directors with basic knowledge and skills in financial management plus the ability to analyze the financial position and operational performance needed for quality monitoring and planning.

Module 6 - This module provides Directors with knowledge on human resource management aimed at getting the best people, training them, and providing mechanisms to ensure they maintain productive relationships with their credit union.

Module 7 - This module aims to provide Directors with knowledge of the legal requirements that exist in their country and their respective legal responsibilities and to be able to recognize the common offenses that Directors commit and the legal impediments.

Module 8 - This module aims to provide Directors with the basic knowledge and skills of innovative credit management practices in the cooperative, particularly on capacity-based lending, with emphasis on lending risks and its implications.

Module 9 - This module aims to provide Directors with basic knowledge on the concepts, framework, principles and their responsibility in ensuring good governance in the credit union. The governance framework should ensure the strategic guidance of the cooperative, the effective monitoring of management by the Board, and the Board's accountability to the cooperative and its members.

Module 10 - This module provides understanding of the importance of Board evaluation and development, the responsibility for personal development and the development of the Board as a group. The Board has to recognize the development needs and plan for appropriate development programs based on these needs.

Of the many topics discussed in this training, the topic that had captured most my attention and interest was the subject on "Good Cooperative Governance" in Module 9. I have come to understand why integrity, competence and commitment of a Director can contribute to good governance. Without a strong sense of integrity, Directors have the potential to exploit and abuse their power for personal gain. Competence requires Directors to have the knowledge, skills and experience to understand cooperative operations and be able to come up with responsible decisions and policies. Commitment compels Directors to devote the time necessary to fulfill their duties, be able to work with other members of the Board to create a single, well-functioning cooperative.

Directors are not absolutely required to be expert in everything but they must exert every effort to acquire the basic knowledge and skills necessary to improve performance as officers since Directors are expected to act based on a fully informed basis, in good faith, with due diligence and care, and in the best interest of the cooperative and its members.

There were many other insights and learnings I gained in my attendance to this three-day training. Each module offered something new that made me realize that a cooperative is not just all about money. With the many learnings I got from this course, I can say that my initial doubt had been proven wrong.

My impression is that CUDCC is a course worth taking by all Directors. Whether the Director is new or veteran, this course will enrich his/her knowledge and skills for a more improved performance in his/her commitment to serve the cooperative – DCCCO!





My CUCCC Experience

By Andrian S. Flores, HRM

In my earlier years as a Branch Manager of DCCCO, I had the chance to attend the Credit Union CEO's Competency Course (CUCCC). It was conducted by the Philippine Federation of Credit Cooperatives (PFCCO) on September 27-29, 2018.

CUCCC is the 6th business solution of the Association of Asian Confederation of Credit Unions (ACCU) for the Chief Executive Officer (CEO) of primary cooperatives. It aims to provide effective CEO development through competency enhancements in managing cooperative affairs and to develop effective management terms and collaboration with the Board of Directors.

My learnings from the entire training course helped me in my journey with DCCCO as the Branch Manager of Siquijor Branch, then later in Guihulungan Branch. It unleashed my following capabilities:

1. It helped me to have a broader understanding of the roles of the CEO and my role as a Branch Manager in the fulfillment of the real mission of DCCCO.
2. It developed my awareness of the importance of placing DCCCO in a competitive position in the market. It helped me strive to spread the message to the community about how DCCCO transforms lives through its meaningful financial and allied services for its members and the community.
3. It helped me develop a comprehensive strategic and operational business plan for the branch and monitor the same in collaboration with my branch staff.
4. It broadened my understanding of the processes and the formulation of strategies for solving the members' financial needs and for other interventions.
5. It helped me to formulate a relationship management strategy for members that is pegged at creating a meaningful connection with members and turning them into reliable, lifelong partners of DCCCO.
6. It gave me a clearer understanding of the sources of risk in cooperative operations and helped develop

my skills in designing risk management programs for branch operations.

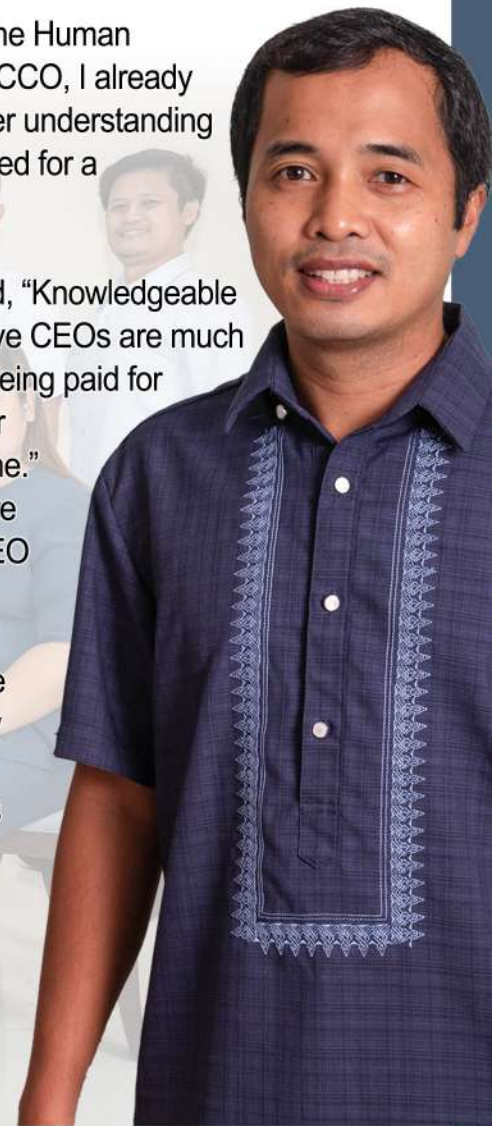
7. It helped reinforce my technical skills in financial management and the ability to analyze the branch's financial position through the PEARLS performance indicators. It helped me develop a proactive strategy for achieving our overall financial goals.

8. It provided me with the basic knowledge of the concepts, framework, principles, and management responsibility in ensuring good governance in cooperatives.

9. It also provided me with knowledge of the existing legal requirements and the responsibilities of management.

With my appointment as the Human Resource Manager of DCCCO, I already have a broader and deeper understanding of the competencies needed for a management position.

Peter F. Drucker once said, "Knowledgeable CEOs are plentiful; effective CEOs are much rarer. But CEOs are not being paid for knowing. They are paid for getting the right things done." It is my challenge to ensure that our Managers and CEO will have the needed competencies for their respective positions where they can do things right by maintaining a productive relationship with members and maintaining the significance of DCCCO to the community as their lifelong partner towards their socio-economic upliftment.



COOP LAMP Batch 15: A Journey of Cooperative Leadership and Management

By Liberato L. Engcoy, RMM

In a world where adaptability and visionary leadership are essential for the success of cooperative ventures, COOP LAMP (Cooperative Leadership and Management Program) Batch 15 emerged as a beacon of hope. Over the course of 13 days, starting on May 18, 2023, the program orchestrated a transformative journey for its participants, equipping them with indispensable skills and knowledge to navigate the complexities of cooperative leadership and management. Facilitated by the esteemed Knowledge Resource Center (KRC) of the National Confederation of Cooperatives (NATCCO) Network, this comprehensive initiative became a pivotal moment for aspiring cooperative managers.

The program encompassed 10 enriching modules, carefully designed to cater to the diverse aspects of cooperative leadership and management. Participants surfaced into a blend of Zoom sessions and face-to-face interactions in Cebu City and Antipolo City, setting the stage for a dynamic and immersive learning experience.

The initial three modules delivered via Zoom Meetings provided an intensive introduction to the world of cooperativism and leadership. Engaging in interactive sessions, participants explored the fundamentals of cooperatives and embraced various leadership styles. They were empowered to discern the external forces that impact cooperative operations, fostering strategic adaptability to succeed amid changing circumstances.

Stepping into Cebu City, modules four to seven took participants deeper into the core components of cooperative management. Armed with face-to-face sessions, they explored into the intricacies of internal environment assessment, fine-tuning their skills in cooperative finance and human resources management. Moreover, they gained invaluable insights into cooperative marketing strategies, ensuring that their cooperative's products and services would resonate with their target audience effectively.

The final phase of the program, conducted in Antipolo City, enriched participants with modules eight to 10. Here, they

embraced the art of strategy formulation and evaluation, recognizing these tools as indispensable for fostering cooperative growth and sustainability. Empowered with an in-depth understanding of organizational diagnosis, design, and development, the participants honed their abilities to lead their cooperatives toward a path of success.

The pinnacle of the program laid the profound exploration of "Learning to be and Self-Mastery." Each participant emerged not only as a competent leader but also as an individual with profound self-awareness and a commitment to continuous growth. The transformative journey reached its peak, ensuring these aspiring leaders are ready to embrace the challenges of the cooperative world with confidence and resilience.

As the program concluded on July 7, 2023, participants returned to their respective communities as Certified Cooperative Managers (CCM). Armed with a comprehensive skill set and fresh perspectives, they now stand at the vanguard of cooperative leadership in various regions, including Luzon, Visayas, and Mindanao. Notable achievers from DCCCO Multipurpose Cooperative, namely Member Relations and Development/Research and Marketing Manager Liberato L. Engcoy, Accounting Manager Sheree Mae I. Javier, and Information System Manager Nashvell E. Ombi-on, exemplify the fruits of the program. They are now equipped to steer DCCCO towards a brighter future.

The success of COOP LAMP Batch 15 would not have been possible without the unwavering support of the KRC NATCCO Network Team, led by the indomitable Ms. Mary Rose L. Gob with Ms. Marichelle R. Candado, Mr. William G. Cariño, and Ms. Christeta S. Viesca. Their dedication to empowering cooperative leaders played a vital role in shaping the program's transformative impact.

In this rapidly evolving world, the significance of effective leadership and management in cooperative endeavors cannot be overstated. Thanks to COOP LAMP Batch 15, the cooperative movement embraces a new generation of empowered and visionary leaders, prepared to lead their cooperatives towards extraordinary heights. Congratulations to all the successful participants and a heartfelt appreciation to the Chief Executive Officer of NATCCO Network, Ms. Sylvia O. Paraguya, for gracing the culmination of this extraordinary journey. Together, these leaders will shape a brighter future for cooperatives, setting a course for prosperity and collective growth.



Liberato L. Engcoy Sheree Mae I. Javier Nashvell E. Ombi-on

Management Training Program: Learning to lead the cooperative way

By Josie Jane M. Jumud, OIC-Bais BM

“You don’t have to know everything; you just need to be teachable.” - Dr. Troy Hall

For a period of three months from May 18 to August 18, 2023, I, together with Guihulngan Branch OIC-BM Michael Clark A. Dumat-ol, underwent this training program formulated by DCCCO which is designed to enhance the skills and capabilities of newly-appointed branch managers to effectively manage people and resources, make sound decisions, and achieve organizational targets.

The training covered a range of topics such as leadership and management development, communication skills, case studies, problem solving/analysis, teamwork, and discussions on the different co-op policies and procedures to enable us to be familiar and knowledgeable with these.

This program is important for those in management like me who aspires to become a better manager. With the lectures and workshops presented in every session, I learned a lot of valuable skills and knowledge that will help me succeed as a manager and as a leader. This learning experience equipped me with the necessary tools to excel in my professional journey. By embracing continuous learning and adopting challenges, I know that I can be at my full potential and can contribute significantly to DCCCO's success.

Furthermore, this training program helped me understand better the DCCCO operations as a whole and its significance, not only to the people we are managing but most especially, to its member-owners - the very reason of its existence.

*Thank you DCCCO management for giving me the opportunity to be part of this training program.
God bless us all!*



KOOP KAPATID PROGRAM: EMPOWERING SMALL BROTHER CO-OPS

By Liberato L. Engcoy, RMM

Cooperation among cooperatives drives collective growth and DCCCO is leading the way with the inspiring Koop Kapatid Program (KKP). This initiative uplifts small brother cooperatives, fostering collaboration, financial integrity, and strong internal controls. As part of the DCCCO Education Committee, I witnessed the program's transformative impact on three cooperatives in Dauin, Negros Oriental. These interventions, focusing on internal control principles, occurred on August 12, 2023, leaving a lasting mark.

DCCCO's KKP provides support to small cooperatives. It goes beyond cooperation and building partnerships for sustainable growth. By sharing knowledge and nurturing collaboration, the program empowers these community-based organizations to thrive in a dynamic economic environment.

The activity started amidst the tranquil hills of Barangay Anhawan, where the officers of Marait Daus Bay-ang Anhawan Agriculture Cooperative (MADABAYACO) learned the importance of internal control measures. The journey then continued with Lihok Bunga Neighborhood Agriculture Cooperative (LIBUNACOO) in Bunga and concluded in Baslay with Baslay Highland Agriculture Cooperative (BASHACO). Here, discussions enriched the cooperative's understanding of internal controls, becoming champions of the environment.

Leading this journey was Ms. Mary Magdalene Z. Villegas, Vice Chairperson of DCCCO's Board of Directors, alongside a dynamic team. Together, they orchestrated enlightening discussions that shaped these cooperatives' paths.

The sessions highlighted fundamental internal control principles, as follows:

Responsibility/Authority - Defining roles and accountability within the cooperative structure.

Segregation of Duties - Preventing conflicts by dividing tasks, ensuring transparency in cash handling and bookkeeping.

Documentation Procedures - Maintaining transparent record-keeping practices.

Physical Controls - Safeguarding assets from unauthorized use.

Independent Verification/Audit - Regular assessments for accurate processes.

Human Resource Controls - Balancing power through validation and checks.

Internal control mechanisms protect against misuse of assets, preserving a cooperative's ethical foundation. Strong internal controls are important for cooperative success. These enable reliable financial reporting, informed decision-making, and policy compliance. In their absence, the cooperative's ethical and financial health is at risk. For cash transactions, strict protocols govern official receipt issuance and cash disbursements. Transparency is ensured through meticulous record-keeping, secured petty cash funds, and check disbursements. Roles in purchases and inventories are carefully divided to prevent conflicts. Regular inventories maintain accuracy and accountability.

The journey of internal controls within cooperatives is transformative. The KKP establishes a dynamic cooperative ecosystem, where collaboration and strong internal controls thrive harmoniously. This dynamic synergy serves as a driving force, propelling small brother cooperatives toward a path of sustainable and lasting success. Despite the challenges that lie ahead, DCCCO remains firm in its commitment to guide these small brother cooperatives on their mission.



**DCCCO Valencia Satellite Office
Blessing and Inauguration**

July 2023



Captured



Artificial Reef Domes Deployment

August 2023



BOD, CEO, and Managers' Team Building

July 2023



COOPERATIVES AND THEIR
ROLE IN NATION BUILDING

SACEDA Youth Leaders' Visit July 2023

Moments

Awarding of Aflatoun Members and Outstanding Students

July 2023

President
Senior Paper Associate Editor
in Chief (English)
Sci Hi Banda de Marcha Majorette
Bais City Multimedia Team in CVIRAA

2023 REGIONAL FESTIVAL OF TALENTS

OFFICER
WINNING Champion (Division)
Science Scite
Writing (School)

Inter-School Sports
Inter-School Physical Education

Facilitators' Training Program July 2023

DCCCO brings team together



By Epifania D. Sonjaco, Co-op Secretary

On July 2, 2023, after months of waiting for the co-op team building, the Board and the Management were able to pull off a feat by having an activity-based, communication-based, and value-based team building at the mountain destination called Camp Bucad, lovingly dubbed as Happy Souls' Haven, in Brgy. Cambucad, Valencia, Negros Oriental. The site will get you see clearly the mountains of Valencia, the surrounding forests, lush greenery, mountain ridges, and thriving trees. Alongside the property runs a river that provides you a calming effect while you revel in the camp's stunning mountain landscape.

The first team building the co-op had in recent years was in 2021 where there was a lone game-activity held for BOD and Management, which proved to be fun nonetheless for all participants. Prior to the activity, the Board and Management met for a dialogue. The same group gathered in 2022 but settled for a somber lecture. It is worthy of note that sometime in 2016 or 2017, the Board and Committee Officers bonded together for a team building facilitated by the same great Dr. Glenn Glarino.

Setting expectations

The first question raised in the team building was, "What are the expectations of the team?" Dir. William Ablong said that he would expect a more cohesive and stronger relationship between the Board and the CEO; between the CEO and the Branch Managers. Dir. Maggie Villegas said that whatever comments or statements said in the activity ought to be taken constructively by the team. Dir. James Rosales added that he would expect a healthy working relationship after the activity. CEO Mel Umbac expected many things to be cleared up and explained in the team building while OM Teody Almada wished that we resolve disagreements and respect each other at work as we take care of our relationship with God. BM Kerwin Catubig (San Carlos), meanwhile, hoped for improved working relations and deep understanding of each other. BM Josie Jane Jumoad (Bais) looked forward to achieve building strong relationships and trust with each other.

Bringing the team together

Dr. Glenn G. Glarino, Dean of the School of Arts and Sciences of the University of San Carlos, chose the right activities for everyone to bond as a team, to feel more connected and collaborate effectively. The activities ranged from grouping together by naming things, pets, etc., pairing of pictures, blindfold, the unusual pipe-egg relay to puzzle activity, to reciting/recalling titles of old, classic, and not so classic Tagalog movies and eventually changing the last word of the movie title to uproarious "itlog" (egg), and lastly, you are to rank the characters of the "crocodile story" from 1 to 5, 1 being the worst and 5 being the least worst. The activities vary from being mind-boggling, hilarious, quite difficult, and to some participants, will make you unscrupulous and behave unfairly and dishonestly just to win and get what you want.

Building Trust

Trusting your fellow workers results in effective teamwork. Trust makes you rely on each other, share ideas, and work together towards a common purpose of serving the cooperative. Building trust takes time and effort, but team-building activities such as this, promote transparency, cooperation, build confidence, and sow mutual respect. Bringing teams together encourage members to share opinions and trust what one can do for the team by means of one's talent, skills, and abilities in the team building exercises.

Each activity the team participated ended with meeting as a group for the members to draw insights from it and share with the team. In these brainstorming sessions and sharing of insights, Dr. Glarino encouraged the teams to be open and honest, and contribute as much as they can. It was a gathering that welcomed one's thoughts, ideas, and feedback, and valued different perspectives from each participant.

Closing the team building session

Dr. Glarino's closing activity was to let the participants wash the foot of their fellow managers, the CEO, and the BOD. It somehow gave the team the opportunity to embrace humility and reflect on the day's events. The activity was followed by handshakes meant to foster better alignment and communication, and wine drinking while wishing the best for DCCCO and fellow participants, signifying the completion and success of the activity.

Following are the results of the written interview I couldn't pass up a chance with after the team building with one member of the Board of Directors, one member of the Management Committee, and one Branch Manager. Here are the highlights of the interview.

Interview with Dir. William E. Ablong, member, Board of Directors

What was his most significant moment during the team building activity? According to Dir. William E. Ablong, the most significant moment in the team building was "when participants met and greeted each other and talked to each other like equals." He was sure that the activity achieved its aim to enhance communication among the participants. The participants were able "to see and connect with each other in a different light and in a different setting," he said. He was hopeful that the team building will strengthen collaboration, avoid internal conflict, and that team members will embrace each other's strengths and weaknesses in the future.

How did the team building impact him as member of the Board? Knowing each other better through the different team building exercises will prompt him to become a more responsive director, a receptive policy-maker, a strategic planner, and a cooperative direction setter.

How did it work for him? *To Dir. Ablong, "the activity is very effective, extremely relevant, and very much appreciated as it has hit the nail right on its head." This is what the growing DCCCO needs to be able to achieve its vision, mission, and core values, said he.*

What are the lessons he learned from the team building? *Dir. Ablong cited trust as a key component of any successful team. Teamwork and clear communication between employees and leaders increase productivity. The activity, to him, has fostered effective communication and deepened their trust in one another. These are good marks of productive teamwork and successful team.*

How is he different as a person after the team building? *Dir. Ablong felt more motivated to continue contributing what God has lent him – his knowledge, talents, and skills – to become more useful to DCCCO. He is more driven now to face his responsibilities and attend to them with much vigor and strength, and with more resolve in meeting the many challenges of being a DCCCO leader.*

Interview with MRD/RMM Liberato L. Engcoy, MBA, DE, Department Manager

What was his most significant moment during the team building activity? *To Mr. Engcoy, he found the foot washing exercise as the most significant moment at the team building. To him, it was both enjoyable and emotionally stirring to witness Board members, his fellow managers, and other officers humbly kneeling down and participating in this act. An act which mirrored Jesus washing the feet of His apostles, exemplifying the qualities of a servant leader.*

How did the team building impact him as department manager? *The activity served RMM Engcoy as an inspiration to him as department manager (DM) as he witnessed firsthand the servant-heartedness of DCCCO leaders.*

What are the lessons he learned from the team building? *To him as a team member, he should continuously enhance his leadership skills to effectively support the co-op operations. This motivates him as department manager to broaden the scope of his service to embody the entire cooperative and not than just one co-op branch. While he previously focused primarily on overseeing the branch's financial and non-financial performance in relation to targets as a branch manager, his current role as DM involves analyzing data related to product mix, members' needs and benefits, and overall member satisfaction. He now begins to envision the future of the cooperative and its members, and set about making it a reality. Serving the co-op's members and improving their lives had always been an integral part of his personal philosophy.*

How is he different as a person after the team building? *You will get to read and analyze a story about a woman who had to make a difficult decision for her life. You will choose and rank the characters of the story from the worst person to the better, if not the best, character of the story. You will find it difficult to choose and rank them. It is where values embedded in the participant set in as a person and as a worker, he concluded.*

Interview with BM Josie Jane M. Jumud, Bais Branch Manager

What was her most significant moment during the team building

activity? *To her the most significant moments in the team building were the first two activities, the blindfolding activity and the egg relay, without breaking the egg.*

How did it impact to her as a manager? *It was her first time to be with the group, and she definitely enjoyed the activity. As a manager, team building improves DCCCO team dynamics, enhances her leadership skills, helps her improve in terms of problem solving and decision making. It also encourages better communication and collaboration with the management team as well as the BOD.*

How did it work for her? *Team building activities truly help build strong relationships and also increase collaboration with the team. That was what she experienced in the team building. Being new in the position, she needs to be acquainted with the management team and establish a good relationship with them. This was made possible through the team building. In the activities, it was evident that effective teamwork and better communication can make you achieve your goal. Being a manager, she feels motivated to do her job if she knows that the team she is working with is always there to support her in times of challenges and need.*

What are the lessons she learned from the team building? *Teamwork is very important in achieving organizational goals and objectives. Each member of the team should understand the strategies and objectives to be able to work towards the same direction that is aligned with the vision and mission of the cooperative.*

Why did she decide to be a manager? *She decided to be a manager because she has been with DCCCO for over 15 years. She rose from the ranks, starting with the Loans Division as Loans Processing Assistant, Teller, and then as Membership Services Officer (MSO). She wanted to bring her career to the next level in terms of professional growth and advancement. She also wanted to experience how it is to lead an entire branch, to be an inspiration to her co-employees, and how it will impact her as a person.*

How is she different as a person after the team building? *She could understand herself and her co-workers better and create a more open communication. It also helped her develop confidence, increase her self-esteem. When she also became a manager, she became a more responsible person being able to consciously make decisions for the branch and its operations. With the trainings provided by DCCCO, she feels she became skilled, experienced, resilient, and flexible.*



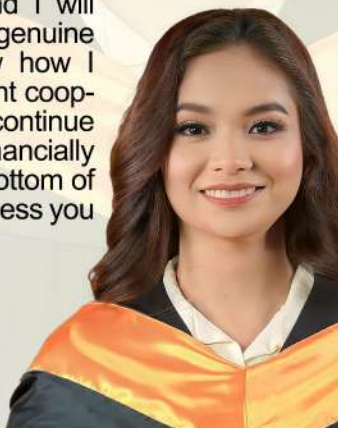
THE GRADUATES

CARLA MAE T. ABINDAN

BSBA Major in Marketing Management
Kabankalan Branch

“A dream doesn't become reality through magic; it takes sweat, determination and hard work.” - Colin Powell

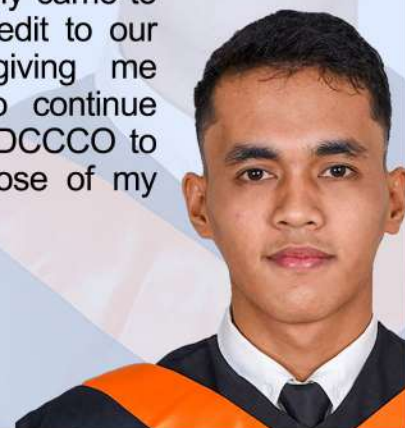
As a working scholar of DCCCO, I want to say thank you for trusting and believing in me. Since I came from a broken family and was not financially stable, DCCCO help me to achieve my goals in life. I just wanted to let you know how much I appreciate the positive impact you have had on my life. Words are not enough to say how thankful I am for this opportunity you have given me and I will never forget this. Thank you for your genuine support and I honestly don't know how I could have done it without this brilliant cooperative. I hope that DCCCO will continue helping those who are struggling financially and have the potentials. From the bottom of my heart, I thank you and may God bless you my DCCCO Family!



CARL VINCENT B. ALAYON

BS in Civil Engineering
Dumaguete Branch

No words could ever explain my overwhelming gratitude to DCCCO for aiding me in the financial aspect of fulfilling my dream. A degree is a major milestone for anyone, and it is a goal that DCCCO helped me reach. My journey to this goal was long, with many obstacles and detours, but after countless challenges, including a global pandemic, it finally came to an end. Everything I credit to our Heavenly Father for giving me strength and wisdom to continue every day and for using DCCCO to fulfill my dreams and those of my fellow scholars.



PRINCESS A. AMANTILLO

BSBA Major in Financial Management
Bais Branch

DCCCO Multipurpose Cooperative is not just a cooperative that lifts every life of its valued members but a cooperative that becomes a helping hand for those students who have big dreams. I, myself, am a living evidence of how DCCCO turned my manifestation into reality combined with perseverance and hard work. I was one of those blessed individuals who was given the opportunity to be one of its recipients and part of this growing cooperative.

It is my deepest appreciation to DCCCO for the financial support and spiritual values it had extended to me during my journey. This Cooperative shaped me to become the best version of myself and plays a very big factor in all the success I've achieved. At last, I am loud and proud to say SCHOLAR NG KOOPERATIBA – DCCCO, a cooperative that truly cares!



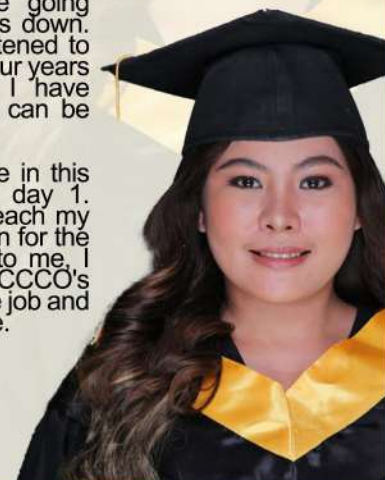
JUVY F. ANDAYA

BS in Computer Science
Dumaguete Branch

First of all, I would like to send my gratitude to all the staff/employees and to our very kind CEO. When I started my journey as a scholar here in DCCCO, I faced a lot of struggles. Fortunately, my family and friends were there to support my studies together with my responsibilities in DCCCO as a scholar. I am very much thankful for this opportunity that was given to me. Without this program, I would not have finished my studies since we are less fortunate financially.

Also, I would like to send my gratitude to my co-scholars who always kept me going toward my dreams whenever I was down. They always motivated me and listened to my struggles and problems. After four years of being a scholar at DCCCO, I have learned a lot from the staff which can be used for my future jobs.

I am very thankful to all the people in this company for accepting me since day 1. They trusted me and helped me reach my dream to finish my studies. In return for the kindness that DCCCO has given to me, I would like to be part as one of DCCCO's staff someday so I can have a stable job and I can share my skills and knowledge.





(DCCCO SCHOLARS)

MAYLYN A. BESARIO

BSBA major in Human Resource Development Management
Guihulngan Branch

I am thankful and forever grateful for the opportunity to be one of the recipients of the DCCCO scholarship program. It was a big financial support to me. I am sincerely appreciative of your generosity in funding my college education.

I completed this degree at Saint Francis College-Guihulngan and words are not enough to express my heartfelt gratitude. Once more, I want to thank you for supporting positivity and giving selflessly to people's education, both for myself and others.

Thank you and God bless!!



LYNETTE A. CATUBIG

BS in Office Administration
Dumaguete Branch

I appreciate your kindness so much and feel privileged to have been selected for your scholarship program. I shall remember your help for the rest of my life. Because of DCCCO, my life has been successful up till I got my degree. I'm lost for words other than to say thanks. As it has always been my goal to provide a better life for my family, without your assistance, it would have been more difficult for me to fulfill my dreams. Continue to assist and improve the future of several students who have the same high ambitions as you did with us. God bless you always and more strength to DCCCO!



QUEENIE E. DESPUES

BSBA Major in Human Resource Development Management
Bayawan Branch

I express my deepest gratitude for the invaluable support DCCCO provided me throughout my journey as a working scholar pursuing a degree in Business Administration. It is with immense joy and gratitude that I announce my successful completion of the program, and I owe a significant portion of this achievement to its unwavering assistance. When I first embarked on this educational endeavor, I was filled with ambition and determination but also faced financial constraints. However, thanks to DCCCO's generosity and belief in my potential, my dreams became a reality.

The guidance and mentorship I received from DCCCO have been instrumental in shaping my personal and professional growth. The sense of belongingness and camaraderie I experienced within DCCCO cannot be overstated. The encouragement of my fellow working scholars, as well as the cooperative's dedicated staff, created a nurturing environment that fostered my academic success. The friendships and connections I made will be cherished for a lifetime. I recognize that this achievement would not have been possible without their support. DCCCO's commitment to empowering individuals through education is truly remarkable and I am forever grateful for the life-changing opportunities it has provided me.

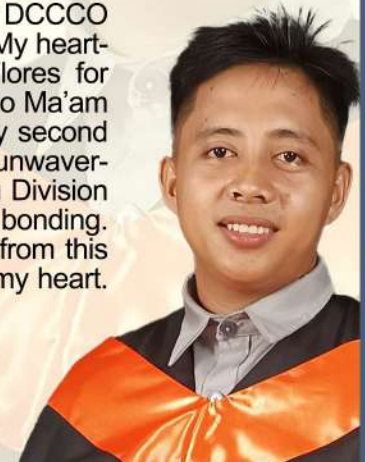
Once again, from the depths of my heart, thank you DCCCO, for believing in me, investing in my education, and helping me shape a brighter future. I am humbled and honored to be a part of the DCCCO family!



JHONKEN K. GARILLO

BS in Entrepreneurship
Siquijor Branch

It has been a privilege to be chosen as a working scholar of DCCCO Multipurpose Cooperative—Siquijor Branch with the leadership of former BM Andrian S. Flores way back in 2018. Through this scholarship program, I was able to enroll and finish the degree of Bachelor of Science in Entrepreneurship at Carmelite College Siquijor, Inc. My fight against all odds, hardships, and sleepless nights had been bearable because of prayers and the support of the people around me, especially my DCCCO Multipurpose Cooperative family. My heartfelt gratitude to Sir Andrian S. Flores for giving me this kind of opportunity, to Ma'am Marie Q. Pasco who had been my second mother, to Sir Clyde Adalia for his unwavering support, and to the Accounting Division for the advice, listening ears and bonding. All my learnings and experiences from this organization will surely be kept in my heart. Indeed, to God be all the glory!



THE GRADUATES

SHENA T. GENOBIAGON

BSBA Major in Human Resource Development Management
Dumaguete Branch

My family belongs in the low class of the economic strata. We belong in a low-class family. My father died when I was five years old and my mother solely worked as a vendor at school. My family faced many difficulties but we never gave up because we are aware of the sacrifices made by our mother in raising us to have a decent heart and respect for others.

I had nothing other than my family before I ever entered DCCCO Multipurpose Cooperative. Receiving this scholarship has not only relieved a significant financial burden but has also provided me with an invaluable opportunity to pursue my academic aspirations without excessive worry about funding. Your belief in my potential and your generous support have given me the motivation and encouragement to continue striving for excellence in my studies.

I am sincerely grateful for the trust that DCCCO had placed in me. It had also instilled in me the sense of responsibility and purpose. I am honored to have been a recipient of the scholarship program and will always cherish this incredible opportunity. I hope that one day, I can pay it forward and make a difference in the lives of aspiring students, just as DCCCO had done for me. Thank you so much, DCCCO, for making this achievement possible!



JOSELITO G. JAVIER

BS in Civil Engineering
Dumaguete Branch

Thank you very much DCCCO for the incredible support and guidance you provided throughout my journey towards graduating from college. Your unwavering assistance had played a significant role in shaping my future, and I am truly grateful for your presence in my life. I have personally witnessed the extraordinary impact this organization has on students' lives as a beneficiary of the scholarship program.

I am also grateful for the various enrichment activities and workshops organized by DCCCO. From career development seminars to leadership training, these initiatives had equipped me with essential skills and knowledge to thrive in my academic and professional endeavors.

In addition, DCCCO Multipurpose Cooperative helps its students develop a strong feeling of community. I have had the chance to meet and become friends with other beneficiaries through frequent get-togethers and activities, forming a strong network that goes beyond the academia. This sense of community had been crucial to my academic career since it served as a constant reminder that I am a part of a wider family that is invested in my success.

Thank you DCCCO! It has been a life-changing opportunity for me.

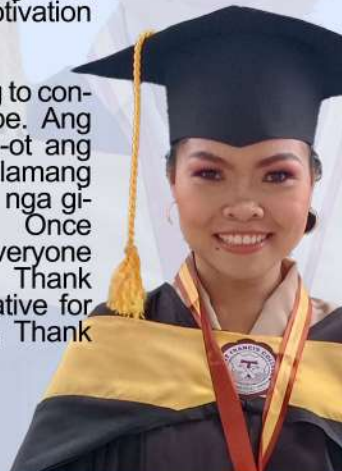


JINELYN D. LENTORIO

BSBA major in Financial Management
Guihulngan Branch

Sauna, nakaingon ko nga dili na ko makapadayon og eskwela. Tungod sa kawalad-on, nawad-an ko'g paglaum nga makabaton og maayong kaugma-on. Pero maayo kaayo ang Ginoo kay gigiyahan ko niya padulong sa DCCCO. First, I would like to thank God for He made DCCCO as instrument of my success. Even though I am not yet totally successful since I am still looking for a job, however, I am grateful to DCCCO because I've finished my studies in college. Being a working scholar was very challenging but I considered this challenge as my motivation in order to reach my dreams.

So, for those students who are willing to continue their studies, never lose hope. Ang kawalad-on dili babag para makab-ot ang maayong damlag, mamahimo lamang kining babag kung ang oportunidad nga gihatag dili hatagan og pagtagad. Once again, I express my gratitude to everyone who had been a part of this journey. Thank you DCCCO Multipurpose Cooperative for the blessings you've shared to us. Thank you and God bless!



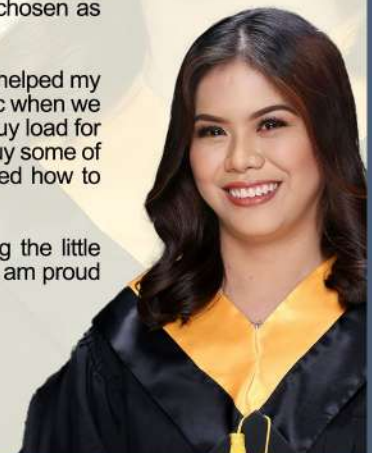
MARIE FRANCE MACOLBACOL

BSBA Major in Financial Management
Dumaguete Branch

DCCCO helped a little girl (me) who dreamt of wearing a gown (toga) and graduating from college. I come from a poor family. My parents were both unemployed. When I finished senior high school, I didn't know if I could study in college because, at that time, my eldest sister was a second-year college student and my parents didn't have jobs. At that time, my mother told me that DCCCO offered scholarships. So, hindi na ako nagpatumpik-tumpik pa. I and my tita went to DCCCO to ask the requirements for scholarship. I only had a week to process all the requirements, and three days before the deadline, I submitted all the requirements. One month later, I received a text message from DCCCO stating the time and date of the interview. Luckily, I was chosen as one of the five new scholars.

I'm so grateful to DCCCO because it truly helped my college life, especially during the pandemic when we had virtual/online learning. It helped me buy load for my online classes and it also helped me buy some of my needs. Aside from these, I also learned how to deal and mingle with people.

Thank you so much, DCCCO, for making the little girl's dream come true to wear the toga! I am proud to have been a DCCCO scholar!





(DCCCO SCHOLARS)

LOUELYN V. MEÑOZA

BS in Accountancy
Dumaguete Branch

DCCCO had played a huge part in my life. Words would not be enough to express how thankful I am as a scholar. Undoubtedly, DCCCO had really helped me with my finances during college. But on top of that, DCCCO molded me into who I am today through the learnings and experiences I had. Honestly, I couldn't even imagine the person I would be had I not been a scholar. The values that it instilled in me have greatly contributed to my growth.

Being a DCCCO scholar was both a privilege and a responsibility. I got to experience what it's like to work while studying. Opportunities like this would not be possible if not because of DCCCO. Surely, there are a lot of times when I thought of giving up because of academic pressures. But DCCCO had been my safe haven and consolation whenever I thought I couldn't make it. Every time I went to the office, I was reminded of my goals and why I should carry on with them. Looking back, I was just a dreamer. But now that I finished my degree, I believe I'm a step closer to achieving my dreams. I can testify that DCCCO is truly a life saver and a life changer. Daghang salamat, DCCCO!

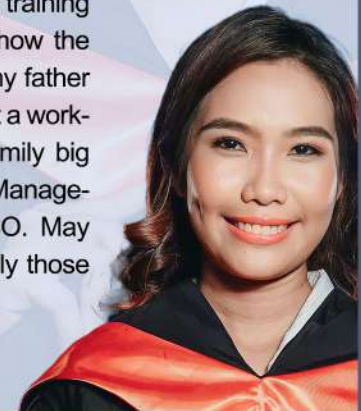


MARY ALEZANDRA A. SALIH

BS Tourism Management
San Carlos Branch

I remember way back in 2019, how eager and confident I was to enter my dream school, to take my dream course, but too disappointed when things turned upside down. I didn't pass the interview. I panicked as I didn't have any backup plan as going to a private school would be so expensive. As I was losing hope, that's when God made His way to help me.

DCCCO Multipurpose Cooperative helped me finance my studies and had been my training ground for four years. I remember how the Co-op also gave financial aid when my father got sick, and even before I was still not a working scholar, the Co-op helped my family big time. I am beyond thankful to the Management and the people behind DCCCO. May you continue helping people especially those who are in need. Godspeed!



CINDY O. SILORIO

BS in Education
Dumaguete Branch

Honestly, I didn't expect that I would be accepted as one of the scholars because there were so many applicants at that time. But God was good. He gave me the opportunity by making DCCCO the instrument that helped me survive my college years. I can remember in my interview that one of the panel interviewers asked me what would I do if ever I would not be accepted as scholar. Of course, I emotionally answered. I said that I would still continue to enroll in college, whatever it would take, even if I would sell something to my classmates, just like what I did in my elementary days until senior high school - I sold candies and "bihon", respectively, to my classmates, with my teachers supporting my small business by also buying.

I am forever grateful to DCCCO for helping me financially even if I studied at a free university. There were projects and things which I needed to buy and thanks to DCCCO because I managed to have those things without asking from my parents. It made my heart happy when I bought something for school purposes without asking from my parents for a penny, even though I knew that if I told them that I needed something for school, they would give it. I knew that we didn't have much money for our everyday expenses that's why it was so good a feeling to provide for my own and not be a burden for them. DCCCO served as the training ground that molded us to be ready to face the real world of the workplace. DCCCO helped us become familiar with work and in dealing with different personalities. It trained us to manage our time by balancing study and work because we needed to work 40 hours a month in order to have our allowance.

I am also thankful to the people inside DCCCO. I will forever miss the happy moments with them, the advice, the fun, the food, and the friendship. Also, I am thankful to my co-scholars for always lending a hand whenever I needed help, especially in financial matters. Truly, DCCCO is a family where its members care for one another!

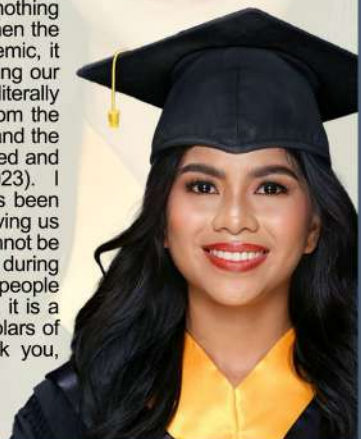


ANGELICA T. TAPIZ

BSBA Major in Financial Management
Dumaguete Branch

DCCCO has always been a good cooperative towards its members and community. As part of this community, I'm more than grateful that we received the necessary help from the cooperative, and that was "Me" becoming one of the scholars of this distinguished institution, given that my family's income is below the poverty line, and it can only sustain the basic needs necessary for living. The support coming from the cooperative lifted a hundred boulders, both from my parents and myself, as the cooperative helped with my studies financially through monthly allowances. The institution aided my daily expenditures such as transportation, miscellaneous fees, and many more.

The cooperative was also there, seeing us grow and being the reason that we didn't give up studying in college; if not for the tight grip of the cooperative, maybe we would have already stopped, and nothing could hold us back from stopping years ago when the pandemic hit us. Back then, during the pandemic, it was difficult to do online classes while also giving our available time to the cooperative; it was literally draining, but due to the unwavering support from the people who always had our backs, our family, and the employees of the cooperative, we gladly survived and were able to graduate from college (Batch 2023). I must also say that the cooperative had always been our training ground for our future endeavors, giving us experience that we can utilize in the future. I cannot be more grateful for the memories that I have made during my four-year stay in the cooperative with the people who I considered my second family. Likewise, it is a great privilege and honor to be one of the scholars of the DCCCO Multipurpose Cooperative. Thank you, DCCCO!



TRI

Did you know that our Branches were opened on and have current address at?



DUMAGUETE BRANCH
Sta. Rosa St., Poblacion 2, Dumaguete City
Date Established: February 17, 1968



BAIS BRANCH
National Highway, Talungon, Bais City
Date Established: June 12, 2005



BAYAWAN BRANCH
Cor. Peping Gamo & Rizal Sts., Tinago, Bayawan City
Date Established: October 30, 2005



GUIHULNGAN BRANCH
Mabini St., Poblacion, Guihulngan City
Date Established: February 11, 2007



SIQUIJOR BRANCH
Caridad St., Poblacion, Siquijor, Siquijor
Date Established: February 8, 2010



SAN CARLOS BRANCH
V. Gustilo St., Brgy. 4, San Carlos City
Date Established: October 13, 2013



KABANKALAN BRANCH
JY Perez Highway, Brgy. 2, Kabankalan City
Date Established: May 18, 2014



SIBULAN BRANCH
Osmeña St., Poblacion, Sibulan
Date Established: May 12, 2015



CARCAR BRANCH
National Highway, Valladolid, Carcar City
Date Established: September 3, 2019

V I A

Did you know that our Satellite Offices were opened on and have current address at?



SIATON SATELLITE OFFICE
St. Nicholas Parish Compound, Poblacion, Siaton
Date Established: September 18, 2016



CENTRAL ARCADE SATELLITE OFFICE
Cervantes St., Dumaguete City
Date Established: April 18, 2017



TANJAY SATELLITE OFFICE
Cor. Isagani & Real Sts., Tanjay City
Date Established: August 8, 2017



VALENCIA SATELLITE OFFICE
Cor. Gomez & Luzuriaga Sts., Pob., Valencia
Date Established: October 18, 2017



CANLAON SATELLITE OFFICE
Cor. Rizal & Mabini Sts., Mabigo, Canlaon City
Date Established: February 8, 2018



LAZI SATELLITE OFFICE
Lapu-lapu St., Lazi, Siquijor
Date Established: November 16, 2019



CALINDAGAN SATELLITE OFFICE
South Road, Calindagan, Dgte. City
Date Established: December 18, 2020



HINOBA-AN SATELLITE OFFICE
Gatuslao St., Poblacion, Hinoba-an
Date Established: November 8, 2022



MABINAY SATELLITE OFFICE
Central Business Dist., Pob., Mabinay
Date Established: February 18, 2023

4th Quarter Upcoming Activities

October

Co-op Month
Celebration:
Co-op Month - Themed
First Friday Mass

Anniversaries:
San Carlos Branch
October 13, 2023
Valencia Sat. Office
October 18, 2023
Bayawan Branch
October 30, 2023

**COOKING
FILIPINO DISH
VLOG CONTEST**
Celebrating our Filipino Food Month

**Magtutudlo Ko
Pinangga Ko!**
Raffle Promo
A Teachers' Month Promo

**YES Savings
RAFFLE PROMO**

**RELAX
SAVINGS**
Rest, Leisure And excitement
Promo

November

Anniversaries:
Hinoba-an Sat. Office
November 8, 2023
Lazi Sat. Office
November 16, 2023

Anniversary:
Calindagan Sat. Office
December 18, 2023

December

DCCCO
Youth Zone
Laboratory
Cooperative
Anniversary
December 18, 2023
2018

**MERRY!
GALO**
sa
DCCCO
at Christmas

Pre-Membership Education Seminar (PMES) SCHEDULE

Dumaguete Branch

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

Bais Branch

Tuesday to Saturday - 8:00 am

Bayawan Branch

Thursday - 7:00 pm
 Saturday - 8:00 am

Guihulngan Branch

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

Siquijor Branch

Saturday - 8:00 am & 2:00 pm

San Carlos Branch

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

Kabankalan Branch

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

Sibulan Branch

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

Carcar Branch

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

Siaton Satellite Office

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

Valencia Satellite Office

Saturday - 8:00 am

Tanjay Satellite Office

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

Mabinay Satellite Office

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

Hinoba-an Satellite Office

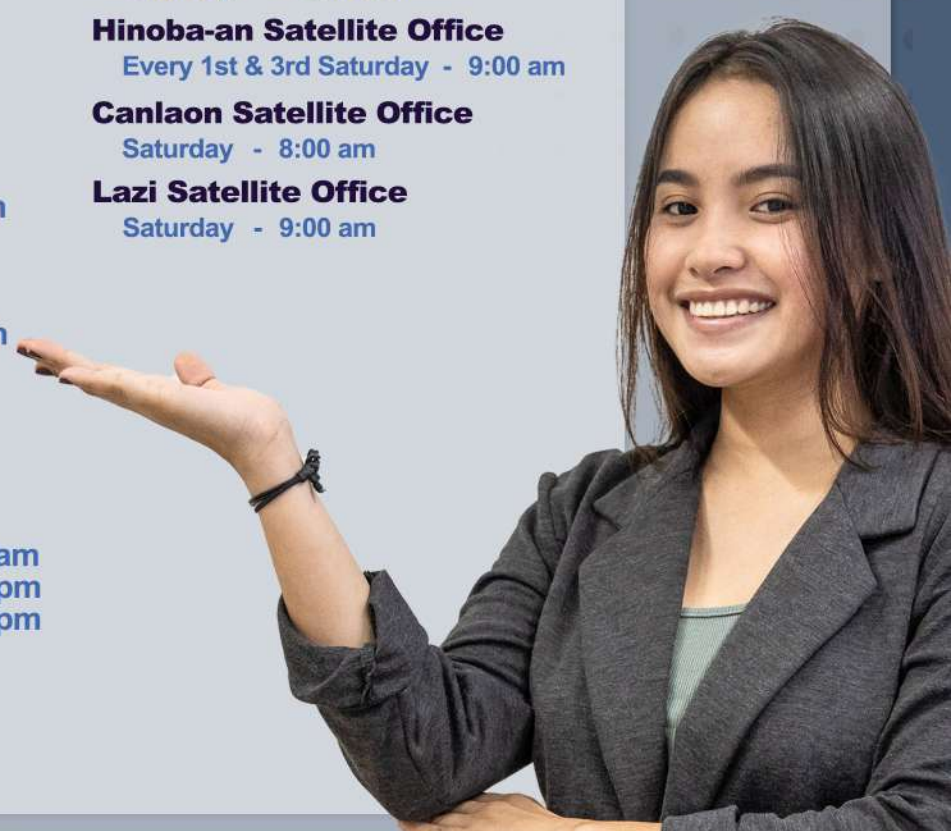
Every 1st & 3rd Saturday - 9:00 am

Canlaon Satellite Office

Saturday - 8:00 am

Lazi Satellite Office

Saturday - 9:00 am



<p>EMERGENCY FUND SAVINGS</p>  <p>A wealth-building product designed to cover a financial shortfall in times of emergencies.</p> <p>Open your own Emergency Fund Savings NOW!</p>	<p>RELAX SAVINGS Rest, Leisure And excitement</p>  <p>A wealth-building product that will satisfy the needs of the members to unwind from the various forms of work-related and home routine activities.</p> <p>Open your own RELAX Savings NOW!</p>	<p>INSURANCE FUND SAVINGS</p>  <p>A wealth-building product intended to cover all insurance-related needs of members.</p> <p>Open your own Insurance Fund Savings NOW!</p>	<p>SAYA SAVINGS Save As You Age</p>  <p>A wealth-building product that can be set up by members to support them in their retirement years.</p> <p>Open your own SAYA Savings NOW!</p>	<p>YOUTH EDUCATIONAL SUPPORT SAVINGS</p>  <p>A wealth-building product that will fulfill the educational needs of the members, family members, or relatives.</p> <p>Open your own Youth Educational Support NOW!</p>	<p>SPECIAL ANNIVERSARY SAVINGS</p>  <p>A wealth-building product intended to cover expenses for the celebration of annual special occasions.</p> <p>Open your own Special Anniversary Savings NOW!</p>
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DCCCO Hotel
is

NOW OPEN!

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

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

 hotel@dccco.coop

 DCCCO Hotel

INCLUSIONS

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

** Breakfast Buffet also accepts walk-ins*

