



# KASANAG

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The Official Publication of DCCCO Multipurpose Cooperative

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sip  
chill

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# Integration:

## The Key to Stronger Cooperative Movement

By Dir. Edilberito B. Euraoba II, BOD Chairperson

The Cooperative Movement in the Philippines has played a significant role in improving the lives of millions of people especially the rural and the unbanked sectors, yet this movement as a whole is fragmented and vulnerable to economic and sometimes unfair regulatory pressures.

For the Philippine Cooperative Sector to truly thrive, there is a need for us to integrate and to pursue the pathway of a strategic integration toward resilience and growth and not just take piecemeal palliative measures.

For instance, in the Philippines, we have so many co-op federations and instead of working together, they compete for the membership of primary cooperatives. Thus, there is a need for the leaders of our co-op federations to seriously talk and pursue integration. It is in integration that we can have a larger and stronger voice, take advantage of economies of scale, better market linkages, and adopt modern technologies in order to catch up with the growing demands of digitalization with our member-owners.

However, this ideal structure of an integrated federation is being challenged due to varying levels of organizational maturity, leadership differences, and even regional disparities. Some even resisted integration because of trust issues and the fear of losing their identities.

Hence, there is a need for the leading cooperative federations to set aside their differences and to sit down and strengthen contractual solidarity and strategic realignment of priorities to come up with trust building mechanisms that emphasized on the mutual benefits of integration.

Integration is the key towards the unlocking of the full potential of the Philippine Cooperative Movement and DCCCO, being one of the billionaire cooperatives in the Philippines, can help in pursuing this mandate of integration in order that the co-op movement will not be left behind and become irrelevant in this ever-changing economic landscape.

We air our voice to add to the sincere call for our co-op federations to consider authentic integration to fulfill our mandate of uplifting the lives of our members and the community because a stronger and integrated cooperative movement is essential to attain an inclusive national development.



### EDITORIAL STAFF

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FTM Gaspar L. Arbas, Jr., MBA, DE

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#### Layout Artist

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PS Gerald M. Dela Cerna

#### Photojournalist

MS Vhrence Kirby B. Nuñez, CCMP





# DCCCO joins Brigada Eskwela 2025: A Pledge to Build Better Schools and Brighter Future

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

DCCCO Multipurpose Cooperative once again actively participated in the Department of Education's Brigada Eskwela 2025, reaching out its 123 Aflatoon partner schools across the provinces of Negros Oriental, Negros Occidental, Cebu, and Siquijor in an inspiring display of community spirit and unwavering support for education.

With an estimated total expenditure of around Php660,000, DCCCO provided much-needed materials and equipment to help schools prepare for the upcoming academic year. The donation included cleaning supplies, construction tools, painting materials, electrical fixtures, and other essentials that contributed to creating a safer, more welcoming learning environment for students.

But DCCCO's contribution didn't stop with material support.

True to its core principle of "People Helping People," the cooperative also mobilized its staff and officers to personally participate in school clean-ups, repairs, and repainting activities during the Brigada Eskwela week. In school campuses large and small, DCCCO volunteers worked hand-in-hand with teachers, parents, and students — scrubbing classrooms, fixing chairs, landscaping gardens, and proving that collective effort is at the heart of community development.

"We believe in building more than just infrastructure; we build relationships, futures, and hope," said DCCCO Chief Executive Officer, Dr. Mildredo T. Umbac in one of his speeches in a school event.

For years, DCCCO has partnered with schools as part of its Aflatoon Social and Financial Education Program, equipping students with life skills and financial literacy. Brigada Eskwela has become another avenue for the cooperative to extend its impact beyond the classroom and into the very foundations of schools themselves.

The cooperative's support has been widely appreciated by school heads and local DepEd officials, who praised DCCCO not just for its financial assistance, but for its hands-on commitment to educational advancement.

As another school year begins, the fresh coats of paint, repaired classrooms, and improved facilities serve as lasting reminders of what can be achieved when the community comes together. DCCCO Multipurpose Cooperative continues to prove that education is everyone's responsibility — and everyone's shared triumph.



## DCCCO signs MOA for Members' Personal Accident Insurance

*By Albert T. Trumata, Member Relations and Development Officer*



**DUMAGUETE CITY, Negros Oriental, May 27, 2025** — DCCCO Multipurpose Cooperative has taken a significant step in advancing members' benefit through protection and welfare by signing a Memorandum of Agreement (MOA) with Milestone Guaranty and Assurance Corporation (MGAC) to provide Personal Accident Insurance (PAI) coverage for its members.

The ceremonial signing was held at the Mother Marcella Foret Hall, 2nd Floor, DCCCO Building, Dumaguete City. Representing DCCCO was Board of Directors Chairperson Edilberto B. Euraoba II while Atty. Kirby V. Macalalad, Vice President and Corporate Secretary, signed on behalf of MGAC.

Through this partnership, DCCCO provides its members with personal accident insurance that includes the following benefits:

- Accidental Death and Disablement
- Burial Benefit
- Cash Assistance Due to Natural Death
- Daily Hospital Benefit (30 Days Max)
- Medical Reimbursement
- Motorcycling Coverage
- Unprovoked Murder and Assault

The insurance coverage is available for qualified insurable members aged 18 years old and above. One of the most member-friendly features of the program is that DCCCO handles the enrollment and renewal process on behalf of the members — no additional paperwork is required from them.

This meaningful collaboration with MGAC reflects DCCCO's unwavering commitment to providing excellent financial and allied services, further aligning with its mission to uplift the quality of life of its members and the community through inclusive, value-based member benefits.



# DCCCO donates canopies, commits to install free public internet access

By Albert T. Trumata, Member Relations and Development Officer



As part of its steadfast commitment to community development and social responsibility, DCCCO Multipurpose Cooperative conducted a turnover ceremony and Memorandum of Agreement (MOA) Signing on May 16, 2025 in collaboration with the City Government of Dumaguete.

The highlight of the ceremony was the official donation of 20 large canopies to support massage therapists operating at Pantawan People's Park. These canopies protect massage therapists from the scorching heat of the sun and from rain. The donation was formally received by Mayor Felipe Antonio B. Remollo, representing the Local Government of Dumaguete, alongside other city officials. It was witnessed by the massage therapists themselves and some DCCCO officers and staff.

Simultaneously, the MOA was signed for the installation of free public internet access in Pantawan People's Park, Quezon Park, and the City Public Market, a forward-looking initiative by DCCCO to help improve digital access and connectivity for the people of Dumaguete. The MOA aims to benefit tourists and visitors, entrepreneurs, market vendors, and the general public by providing convenient free internet access in key public areas.

During the event, Dame Mary Magdalene Z. Villegas, DCCCO Board Vice-Chairperson, expressed that these initiatives reflect the cooperative's shared commitment with the local government to build an inclusive, empowered, and digitally connected community.

Both projects are funded through DCCCO's Community Development Fund which is sourced from the 3% of the Undivided Net Surplus (UNS). These projects are a concrete expression of the cooperative's mission to uplift lives through responsive and meaningful programs.

DCCCO expressed its sincere appreciation to Mayor Remollo and the City Government of Dumaguete for the continued partnership in enhancing public spaces and delivering services that truly matter to the people.



# DCCCO partners with BSP for Piso Caravan Program

*By Rhod Martin L. Flores, Social Media and Events Specialist*

DCCCO Multipurpose Cooperative officially marked a significant milestone by launching its partnership with the Bangko Sentral ng Pilipinas (BSP) as a Currency Exchange Partner under the BSP Piso Caravan Program on May 8, 2025.

The launching ceremony was held at the Mother Marcella Foret Hall, 2nd Floor of the DCCCO Building in Dumaguete City. The event brought together key DCCCO officers, BSP representatives, and cooperative members in a shared commitment to promote efficient currency exchange and uphold the integrity of the Philippine peso.

The program opened with the Welcome Remarks of Dame Mary Magdalene Z. Villegas, DCCCO BOD Vice-Chairperson. Then Atty. Janice Jade V. Tan-Canonigo, BSP Dumaguete Branch Area Coordinator, shared the BSP's perspective and expressed appreciation for the partnership. Dr. Mildredo T. Umbac, DCCCO Chief Executive Officer, also conveyed his full support for the initiative, recognizing its importance to the cooperative.

A key highlight of the event was the signing of the Pledge of Commitment, a formal declaration of DCCCO's dedication to the core objectives of the BSP Piso Caravan Program. These include extending currency exchange services to unbanked sectors (in this case, the DCCCO members), improving currency circulation by replacing unfit notes and coins, and increasing public awareness on proper currency handling and the prevention of counterfeiting.

DCCCO underscored the importance of this initiative in strengthening public trust in the financial system. The partnership with BSP reflects DCCCO's unwavering commitment to uplifting the quality of life of its members and the wider community through inclusive and responsible financial services.

By aligning with the BSP Piso Caravan Program, DCCCO is taking proactive steps to:

- Provide access to clean, fit, and genuine currency;
- Support financial inclusion for underserved populations;
- Help reduce the spread of counterfeit money; and
- Encourage a culture of proper currency handling and care.

The pledge was signed by Dame Villegas, Dr. Umbac, Operations Manager Teodomero T. Almada, Finance & Treasury Manager Gaspar L. Arbas, Jr., Dumaguete Branch Manager Marie Q. Pasco, and Sibulan Branch Manager Cherry May Hyacinth A. Diputado, reflecting their unified support for the program's goals and a shared vision of a stable, inclusive financial environment in the Philippines.

Through this partnership, DCCCO reaffirms its role as a trusted cooperative partner—bringing essential currency exchange services closer to communities, especially in rural and underserved areas—and actively contributing to BSP's mission of economic empowerment and currency integrity.





# DCCCO HOTEL turns 2,

*By Albert T. Trumata, Member Relations and Development Officer*

**D**UMAGUETE CITY, Negros Oriental, April 22, 2025 — It was a night to remember as DCCCO HOTEL celebrated its 2<sup>nd</sup> anniversary with the grand opening of the D'68 Café Roof Deck Bar, a new and exciting space that brings together scenic views, refreshing drinks, and a vibrant social atmosphere.

Held on a Tuesday evening, the double celebration was a fitting tribute to DCCCO HOTEL's journey of service, comfort, and hospitality. The event kicked off with the official opening of D'68 Café, the hotel's newest rooftop venue designed to elevate every guest's experience, quite literally, with panoramic views of the city and an inviting ambiance perfect for relaxing or socializing.

To thank patrons for their continued support, DCCCO treated guests to one free round of drinks during Happy Hour from 5 p.m. to 7 p.m., setting the tone for an evening filled with laughter, music, and celebration.

D'68 Café Roof Deck Bar is more than just a new spot. It is a symbol of how far DCCCO HOTEL has come in two years and a toast to what is yet to come. With its unique rooftop charm, cozy setting, and sweeping views, it is set to become Dumaguete's favorite evening destination.

Bring your friends, lift your glasses, and let us make memories at the top. Cheers to two years and to many more ahead!





# opens roof deck bar



## **DCCCO HOTEL opens west annex extension**

*By Albert T. Trumata, Member Relations and Development Officer*

**D**UMAGUETE CITY, Negros Oriental, March 23, 2025 — In a significant step towards enhancing guest experience and service excellence, DCCCO proudly inaugurated its newest addition — the DCCCO Hotel West Annex — with a meaningful celebration marked by faith, unity, and heartfelt gratitude.

The event began at 10 a.m. with a Thanksgiving Mass, led by Rev. Fr. Jonathan Egos, setting a reverent tone for the day's celebration. The Holy Mass was followed by a Blessing and Ribbon-Cutting Ceremony, signifying a new chapter in DCCCO's continued growth.

The program's Welcome Remarks were delivered by Ms. Christine Ruby A. Diga, Hotel Manager, who expressed excitement about the expanded facilities and their role in delivering enhanced hospitality services. This was followed by the Opening Remarks from Dr. Mildredo T. Umbac, Chief Executive Officer of DCCCO, who shared the vision behind the project and the cooperative's unwavering commitment to member satisfaction.

A special message was shared by Dir. Edilberito B. Euraoba II, Chairperson of the Board of Directors (BOD), emphasizing the importance of continuous improvement in services for the cooperative's members and guests. This was followed by a joyful Toast and Cake Slicing Ceremony led by Dame Mary Magdalene Z. Villegas, BOD Vice-Chairperson.

Ms. Sheree Mae I. Javier, Accounting Manager, offered the Closing Remarks, expressing heartfelt thanks to everyone who made the project a reality and reaffirming DCCCO's dedication to excellence and member-centered service.

Guests then enjoyed a luncheon and entertainment, further highlighting the joyous nature of the occasion.

The opening of the West Annex marks another milestone in DCCCO's journey, reaffirming its mission to uplift lives and create meaningful experiences for its members and guests.



# DCCCO earns 2 NATCCO awards

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

**D**CCCO Multipurpose Cooperative earned two awards from the National Confederation of Cooperatives (NATCCO) during its 48<sup>th</sup> Annual General Assembly and 23<sup>rd</sup> Leaders' Congress held at Crowne Plaza Manila Galleria, Quezon City, on May 2-4, 2025. DCCCO was represented by BOD Chairperson Edilberito B. Euraoba II, Director ACP May Flor V. Duka, CEO Dr. Mildredo T. Umbac, Accounting Manager Sheree Mae I. Javier, Finance & Treasury Manager Gaspar L. Arbas, Jr., CEO Secretary Jeanette P. Buling, CI/BI Reno P. Carriedo, and Teller Judith Q. Retes.

The awards are as follows:

- Top 5 – 2024 Top Depositors Based on Year-end Balance
- Top 1 – 2024 Top 10 CETF Remitters

This year's theme was **"Cooperatives Build a Better World."** In attendance were 1,060 delegates from 310 cooperatives from all over the country.

Meanwhile, Chairperson Euraoba acted as a Reactor during the 1<sup>st</sup> plenary session on May 3, 2025 with the topic "Building Sustainable Cooperatives through Good Governance" delivered by Ms. Elenita San Roque, Chief Executive Officer of the Association of Asian Confederation of Credit Unions (ACCU).

AM Javier was an outgoing member of the Board of Directors of NATCCO while FTM Arbas was a member of the Investment Committee of NATCCO, both representing DCCCO.

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, 2024, it has a total membership of 1,024 co-ops and NGOs, total assets of P4.691 billion, and 214 employees.





# **DCCCO recognized as GAD Champion: A Triumph for Gender Equality and Empowerment**

*By Marie Keth A. Cabajon, Membership and Community Development Manager*

DCCCO Multipurpose Cooperative is proud to announce that it has been officially recognized as a GAD Champion (Gender and Development Champion) for 2025 — a prestigious acknowledgment of its unwavering commitment to gender equality, inclusivity, and community empowerment.

The award was conferred by the largest cooperative federation in the Philippines, the National Confederation of Cooperatives (NATCCO), during the recently held GAD Congress on May 2, 2025, where DCCCO was lauded for its outstanding efforts in mainstreaming gender sensitivity across all levels of its operations. From empowering women in leadership roles to implementing inclusive policies and community outreach programs, DCCCO has consistently demonstrated that a cooperative can be both socially responsible and economically successful.

This recognition is more than just a title—it is a reflection of DCCCO values. DCCCO believes in creating an environment where every member, regardless of gender, is given equal opportunities to grow, lead, and succeed.

As part of its GAD initiatives, DCCCO has implemented gender-sensitivity trainings, supported livelihood programs for marginalized groups, and ensured that its policies reflect fairness, respect, equity, and inclusivity.

Receiving the GAD Champion award reinforces DCCCO's role as a model cooperative not just in financial stewardship but in building a more inclusive and empowered society.

Congratulations to the DCCCO family for this well-deserved recognition!



*Photo from NATCCO Facebook Page*



# DCCCO joins NATCCO Youth Congress 2025

## “Youth Leaders in Action: Cooperatives Build a Better World”

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

The NATCCO Children and Youth Network invited its partner cooperatives and youth leaders from across the country for the NATCCO Youth Congress 2025, a biennial event designed to empower young people through dynamic learning sessions, interactive workshops, engaging contests, and the election of the NATCCO Youth Board and Youth Committee. Representing DCCCO were Honey Mae R. Grepon, Youth Program Coordinator, and Jasmin E. Suerte, newly elected Chairperson of DCCCO Youth Zone Laboratory Cooperative (DYZLC) Board of Directors. They actively participated in the three-day congress held from April 30 to May 2, 2025 at the Crowne Plaza Hotel, Ortigas Avenue, Quezon City.

The opening ceremony was held jointly with the Gender and Development and Managers' Club, showcasing the diversity and solidarity of the Philippine cooperative movement. Afterwards, participants headed to their designated breakout venues for focused activities.

In the afternoon, the plenary sessions began with DCCCO's Honey Mae R. Grepon and Mr. Darios John Antonio of Gubat St. Anthony Cooperative serving as masters of ceremonies. The first plenary, “Climate Action for a Sustainable Future,” featured insightful presentations by Asec. Romulo Antonio Cuenca and Mr. Reginald Rex E. Barrer. This was followed by a powerful discussion on “Young Leaders Bridging Generations: Fostering Inclusivity in Cooperatives,” delivered by Ms. Elenita V. San Roque, CEO of the Association of Asian Confederation of Credit Unions (ACCU).

Up to the second day of the event, various youth leaders from different sectors delivered inspiring speeches during panel discussions on “Youth-Led Green Initiatives – Sustainability in Action,” “Empowering Youth Financially to Strengthen Cooperative Economies,” “Young Leaders Bridging Generations: Fostering Inclusivity in Cooperatives,” and “Cooperative Leadership for Social and Financial Impact – Driving Change through Entrepreneurship.” The participants can't help but be overwhelmed with the sharing of experiences and best practices from the inspiring panelists.

Among the esteemed panelists was DYZLC BOD Chairperson Jasmin E. Suerte who shared her experiences in the DYZLC, financial literacy, and social entrepreneurship. That evening, participants came together for the Solidarity Night, an evening of camaraderie, fun, and interactive games that strengthened bonds among delegates from different regions.

Bright and innovative young minds competed, on the next day, in the Cooperative Youth Entrepreneurship Pitch Competition. Business plans that reflect the cooperative principles and address the Sustainable Development Goals were presented. The entries were judged based on Business Solution, Financial Viability, Implementation Plan, Problem Identification, Market Analysis, Impact and Sustainability, Presentation Skills, and Q&A Handling. Paglaum Multi-Purpose Cooperative, Lamac Multi-Purpose Cooperative, and Barbaza Multi-Purpose Cooperative in Champion, First and Second Place, respectively, emerged as victors.

The congress also featured a presentation of the 2023–2025 Milestones and Achievements of the outgoing Youth Committee, whose accomplishments and proposed resolutions received approval from the congress body. An election was held for the NATCCO Youth Committee 2025–2027, composed of four youth leaders: one Youth Representative and one representative each from Luzon, Visayas, and Mindanao. The committee will serve for two years and is tasked to carry out the advocacies, goals, and activities of the NATCCO Children and Youth Network.

Overall, the NATCCO Youth Congress 2025 was a holistic and enriching experience, fostering youth empowerment, leadership, and innovation. The DCCCO participants expressed their gratitude for the opportunity to be part of this meaningful journey, one that shapes the future of cooperativism through the vibrant energy of the next generation.



*Photo from NATCCO Facebook Page*





# DCCCO inducts new officers

By Vhrence Kirby B. Nuñez, CCMP, Marketing Specialist

**D**UMAGUETE CITY, Negros Oriental, April 26, 2025 – DCCCO inducted into office the new members of the Board of Directors (BOD) and officers for the years 2025-2026/2027, marking a very significant milestone for the cooperative's continued commitment to leadership, integrity, and service.

The ceremony was hosted by the Co-op Secretary, Ms. Epifania D. Sonjaco. After the preliminaries, a welcome message was given by the BOD Chairperson, Dir. Edilberito B. Euraoba II. After his warm opening, he then introduced the guest of honor and inducting officer, Judge Rori James Lawrence R. Miraflor – a presiding judge of the Bayawan City Trial Court. The induction into office of the newly elected and appointed officers followed.

The newly inducted officers are as follows:

**Board of Directors (Elected):**

1. Dame Mary Magdalene Z. Villegas
2. Ms. Cristina O. Jumawan
3. Dr. Jed R. Rosales

**Election Committee (Elected):**

1. Atty. Odyssa A. Dueñas-Arapoc

**Audit Committee (Elected):**

1. Atty. Ivy Cara S. Sy

**Ethics Committee (Appointed):**

1. Rev. Fr. Ben Eric C. Lozada
2. Atty. Rey C. Himpayan
3. Ms. Annie B. Bacanto

**Mediation and Conciliation Committee (Appointed):**

1. Atty. Gary Guido Q. Tabios
2. Ms. Fay Garneth L. Buscato
3. Dr. Merlyn B. Tamparong

**Gender and Development (GAD) Committee (Appointed):**

1. Dr. Jed R. Rosales
2. ACP Lalaine Eramas-Cimafranca
3. Ms. Marie Keth A. Cabajon
4. Mr. Ritchie M. Mortillero
5. Ms. Maria Mayonessa D. Galera

**Education, Training, & Information Committee (Appointed):**

1. Dame Mary Magdalene Z. Villegas
2. Engr. Marlon A. Tanilon
3. Mr. Mick Ian M. Cornelia
4. Mr. Albert T. Trumata
5. Ms. Retchiel O. Abol

**Policy Review Committee (Appointed):**

1. ACP May Flor V. Duka
2. Ms. Cristina O. Jumawan
3. CEO Mildredo T. Umbac
4. Atty. Glyzie Pauline C. Amodia-Mariño
5. OM Teodomero T. Almada
6. CM Rosalie E. Katipunan

**Village Committee (Appointed):**

1. Dir. William E. Ablong
2. ASM Anthony E. Elma
3. Engr. Leonides P. Caro
4. Engr. Nestor M. Pastor
5. Ms. Fellyben M. Nave
6. Ms. Jeanette P. Buling
7. Engr. Arni A. Carampatana

*"Every success story begins with good leadership and strong unity,"* Judge Miraflor stressed as he concluded the ceremony with his insightful message encouraging the officers to build a future where no member is left behind. The induction and oath-taking ceremony served as a formal recognition of the vital roles these officers will play in steering and leading the cooperative in achieving its goals, strengthening its governance, and upholding its core values.

The induction ceremony was followed by the recognition and awarding of certificate and giving of token of appreciation to Mr. Charlemagne M. Calunsag as he retires from being an officer of the cooperative. He served the cooperative as an employee for more than 30 years and as an officer for 8 years. Mr. Calunsag was recognized for his unwavering and dedicated service and leadership to the cooperative.

CEO Mildredo T. Umbac expressed his appreciation to everyone present at the ceremony, especially the newly inducted members of the BOD and officers who he recognized as dedicated and driven individuals, and that he is very much excited to work with them in leading the way to building a better tomorrow for the cooperative's members and the community.



# DCCCO conducts 11<sup>th</sup> ARA

*By Albert T. Trumata, Member Relations and Development Officer*

**DUMAGUETE CITY, Negros Oriental, April 6, 2025** — DCCCO Multipurpose Cooperative successfully held its 11<sup>th</sup> Annual Representative Assembly (ARA) on April 6, 2025, with the main gathering at the Lamberto L. Macias Sports and Cultural Centre in Dumaguete City and simultaneous satellite assemblies via Zoom in various branch venues across the Visayas region. The assembly carried the spirit of unity and collaboration as delegates from Dumaguete, Bais, Bayawan, Guihulngan, Siquijor, San Carlos, Kabankalan, Sibulan, and Carcar participated in the hybrid gathering.

The day began with a solemn celebration of the Holy Mass, officiated by Most Rev. Bishop Julito B. Cortes, D.D., and with celebrants Rev. Fr. Bryan Ligutom, Rev. Fr. Ben Eric C. Lozada, Rev. Fr. Hendrix C. Alar, Rev. Fr. John Renil Quillope, Rev. Fr. Jonathan Igos, Rev. Fr. Vin Nguyen, and Rev. Diosdado Antiquiza. This spiritual start set a reverent tone for the day's proceedings, invoking guidance and blessings for the cooperative's mission and continued service.

Following the Mass, Dir. Edilberito B. Euraoba II, Chairperson of the Board of Directors, delivered a message of thanksgiving, expressing deep appreciation to the members, officers, and employees who continue to uphold DCCCO's values and strengthen its foundation. His address was accompanied by the first round of door prizes in the form of an electronic raffle draw, where 215 sacks of rice were given to lucky representatives from various branches.

A significant part of the meeting was the election of new officers, where members cast their votes either in person or via authorized electronic platforms in their respective branches. The newly elected members of the Board of Directors are Ms. Cristina O. Jumawan (3,243 votes), Dame Mary Magdalene Z. Villegas (2,966 votes) and Dr. Jed R. Rosales (2,072 votes). For the Audit Committee, Atty. Ivy Cara S. Sy, lone candidate, got 3,473 votes. The Election Committee also welcomed its new member: Atty. Odyssa A. Dueñas-Arapoc (1,934 votes). Their election marked the beginning of a new leadership chapter tasked with guiding the cooperative in its continued growth and service delivery.

CEO Mildredo T. Umbac concluded the event by expressing his heartfelt gratitude to Almighty God for making the 11<sup>th</sup> ARA a successful and meaningful gathering. He extended sincere thanks to the Board of Directors, led by Chairperson Edilberito B. Euraoba II, for its strategic leadership. He acknowledged the dedicated work of the various working committees, including the Election Committee and deputies: Finance, Secretariat and Program, Registration, Liturgy, Physical Arrangement, Sound System and Technical, Food, Door Prizes, Annual Review, First Aid, Transportation, Ushering, Security, and Clean-Up, all of whom worked tirelessly to ensure the smooth flow of the assembly.



The opening ceremony followed with the singing of the Philippine National Anthem, the Cooperative Pledge, and the DCCCO Hymn, and the official welcome address of Chairperson Euraoba. In a special video message, Ms. Elenita V. San Roque, Chief Executive Officer of the Association of Asian Confederation of Credit Unions (ACCU), extended her congratulations and commended DCCCO for its enduring cooperative spirit, strong leadership, and unwavering service to its members and communities. She emphasized the importance of resilience, humility, and commitment in ensuring sustainable cooperative growth.

The program also featured a keynote message from Former Pros. Juditho J. Agan, former Chairperson of the Board of Directors, introduced by Dame Mary Magdalene Z. Villegas, BOD Vice-Chairperson.

A highlight of the event was the recognition of member excellence and loyalty. This included the awarding of the Most Outstanding Platinum Member – Hall of Fame. The Most Outstanding Platinum Member Award was also given to 11 members across different branches. Meanwhile, the Membership Loyalty Awards honored long-standing members who have been with DCCCO since the 1990s and early 2000s, recognizing their unwavering trust and support over the decades.

The Business Meeting commenced at 10 a.m. and served as the core of the assembly's formal proceedings. During this session, the Presentation and Approval of Reports was conducted. These included key updates on the cooperative's financial standing, committee activities, and performance accomplishments for the calendar year 2024. Each report was thoroughly presented, with representatives given the opportunity to raise questions and provide feedback before the assembly collectively approved the reports. This transparent and participatory process reaffirmed DCCCO's commitment to accountability and inclusive governance.

He also extended his appreciation to all DCCCO branches for their full support and enthusiastic participation. A special mention was given to G. Uymatiao Jr. Construction (GUJC) for providing generator support during the scheduled power interruption on the day of the ARA, and to Net Solutions for its assistance with the sound system and LED wall. CEO Umbac praised the awardees, calling them role models of cooperative loyalty and excellence, and looked forward to recognizing even more in the years to come.

He underscored the importance of the ARA as a platform for member engagement and accountability, founded on the cooperative principle of Democratic Member Control. Finally, he extended his sincere thanks to everyone who shared their time, talents, and efforts in making the 11<sup>th</sup> ARA a meaningful success.

The 11<sup>th</sup> Annual Representative Assembly served as a powerful reminder of DCCCO's strong foundation in unity, Christian values, and the unwavering commitment to serve its members. Through meaningful dialogue, recognition, and cooperation, DCCCO continues to lead with purpose and integrity, building a stronger and more inclusive future for all.

**Mabuhay ang DCCCO!**





## Reflections

By William E. Ablong, BOD Member

# Earth can't wait: DCCCO leads the charge for sustainability

**AUCKLAND**, New Zealand — April is a month dedicated to honoring the Earth and all its wonders—an invitation to reflect on our relationship with nature and how we can protect and sustain the environment for future generations. For many, the entire month is a chance to raise awareness, educate, and take action toward more sustainable practices. The celebration of Earth Month culminates on April 22 with International Mother Earth Day, a global event that acknowledges the urgent need for environmental protection and respect for the planet.

The Philippines is one of the most biodiverse countries in the world, home to over 20,000 plant species, 1,000 bird species, and countless marine creatures. The country's vast coral reefs, lush rainforests, and pristine beaches make it a critical hub for global ecological health.

However, this wealth of natural beauty is increasingly threatened by human activity, such as illegal logging, mining, and the rapid expansion of urban areas.

The commemoration of Earth Month provides an opportunity to reflect on these challenges while also celebrating the local communities and individuals working tirelessly to protect the environment. It is a moment to recognize the interconnectedness of people, nature, and the planet and to reaffirm the importance of collective action to safeguard the future.

April is not just a month for speeches and slogans but a time for tangible action. Many cities and provinces hold clean-up drives, tree-planting events, and educational seminars that engage local communities and foster a sense of shared responsibility for environmental protection.

Educational campaigns play a significant role in Earth Month celebrations. Schools and universities host forums, lectures, and workshops that highlight the urgent need for climate action, sustainable living, and conservation efforts. These events are often supported by local environmental organizations, government agencies, and the private sector, working together to amplify the message and encourage lasting change.

Eco-tourism is also an important focus during Earth Month. The Philippines' natural beauty is a key driver of its tourism industry, but this industry can have both positive and negative impacts on the environment. Sustainable tourism practices, such as those seen in destinations like Palawan, Bohol, and Siargao, are promoted as models for eco-conscious travel. Local communities are encouraged to integrate environmental responsibility into tourism offerings, ensuring that they can continue to enjoy their natural heritage without compromising its future.

In many areas, local governments take the lead in Earth Month activities. Metro Manila, for instance, regularly organizes mass clean-up drives, green infrastructure projects, and educational outreach programs in partnership with environmental NGOs.

Other provinces in the Visayas and Mindanao also engage in various environmental projects, including beach clean-ups, mangrove restoration efforts, and forest protection initiatives.

Across various locations, DCCCO Multipurpose Cooperative—a multi-awarded organization recognized both nationally and internationally—actively champions environmental protection and sustainability. Through a range of impactful initiatives, DCCCO supports the UN's Sustainable Development Goals, particularly Goals 13 (Climate Action), 14 (Life Below Water), and 15 (Life on Land).

These goals emphasize the need for urgent climate action, the conservation of marine ecosystems, and the sustainable management of terrestrial habitats.

DCCCO's environmental efforts include tree-growing programs, mangrove and coral planting, cleanup drives, watershed development, the installation of garbage bins and river garbage traps, and collaboration on projects such as the Reef Dome Project. Through these actions, DCCCO aims to safeguard the environment while promoting health, resilience, and sustainable prosperity for future generations.

On April 22, the global community unites in commemoration of International Mother Earth Day, a day officially recognized by the United Nations in 2009. It serves as a reminder of the urgent need to protect our planet's ecosystems and natural resources.

In the Philippines, this day is marked by various events—ranging from symbolic rallies and marches to focused environmental actions like coastal clean-ups and tree-planting drives. The Filipino concept of "Bayanihan" (communal unity) is often invoked, reflecting the belief that by coming together, communities can take meaningful steps toward preserving the planet for future generations.

The theme for International Mother Earth Day changes each year, focusing on a specific environmental issue. Whether it's combating plastic pollution, advocating for sustainable agriculture, or addressing climate change, Earth Day campaigns in the Philippines tie into global calls for action, while recognizing the local context and the country's unique environmental challenges.

Young Filipinos are increasingly taking the lead in environmental activism, using social media platforms to spread awareness, organize campaigns, and pressure policymakers. The youth's energy and creativity have been instrumental in elevating environmental issues to the national stage.

In particular, the student-led climate strikes and movements have gained significant traction in the Philippines, with young people demanding more ambitious climate policies and greater environmental accountability from both the government and corporations. Their calls for a more sustainable future are amplified by the fact that the younger generation will bear the brunt of the environmental degradation occurring today.

As we commemorate Earth Month and International Mother Earth Day this April, it is a time to reflect on the pressing environmental issues facing the Philippines and to recognize that everyone—regardless of age, background, or profession—has a role to play in protecting our planet.

While there is no quick fix, the Philippines' ongoing environmental initiatives, from local grassroots efforts to national policies, provide a blueprint for a more sustainable future. The commitment of citizens, communities, businesses, and the government to prioritize environmental preservation is crucial, but perhaps the most essential factor is the collective will to act. Earth Month and International Mother Earth Day are not just reminders of the beauty of the planet but calls to action—reminding us that it is only through a shared commitment to sustainability that we can ensure a healthier planet for future generations.

As we continue to grapple with the complexities of climate change, resource depletion, and environmental degradation, Earth Month provides an important opportunity to reignite the conversation, reaffirm our collective responsibility, and take concrete steps toward a more sustainable future for all.

The Earth is calling. Are we listening?

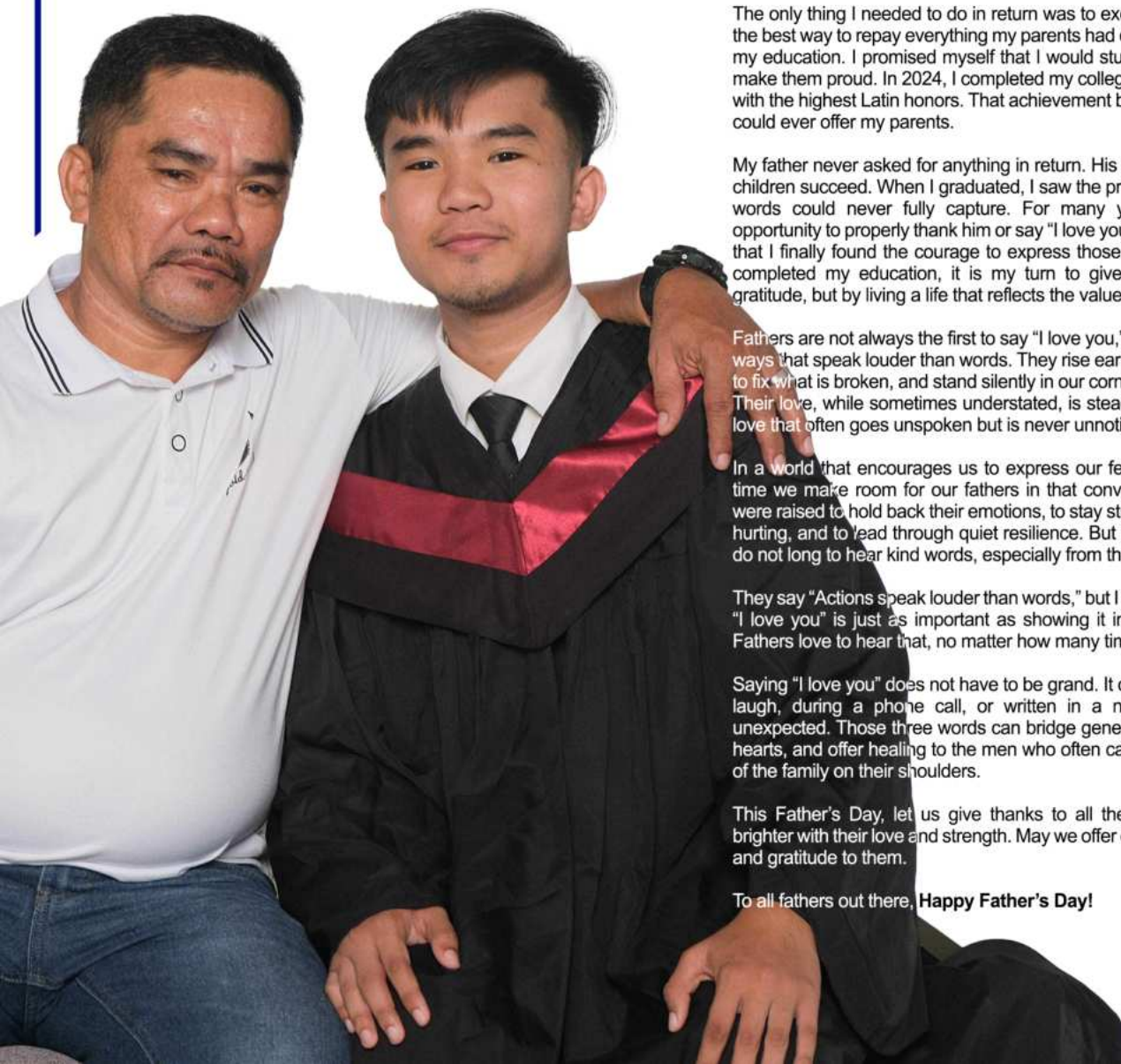
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Author's email: wea\_129@yahoo.com



# A FATHER LIKE NO OTHER

## *(A Father's Day Feature)*

By Rhod Martin L. Flores, Social Media and Events Specialist



Fathers are pillars of quiet strength, silent sacrifices, and enduring love. They may not always say much, but their actions speak volumes. This Father's Day, I want to share why we should say "I love you" to our fathers more often because they need to hear it just as much as we need to say it.

Growing up, I did not have a silver spoon in my mouth, but what I had was something far more valuable: a father I could always count on. As a child, I leaned on him for almost everything. He was the one who patiently waited to fetch me after school during my elementary years, the one who handed me snacks during breaks with a quiet smile, and the one who never hesitated to craft a new "kasing" or "trompo" (a traditional Filipino toy) whenever I lost the last one he made. No matter how small the request or how often I needed him, he always showed up with unwavering effort. Not once did he make me feel like I was asking too much. He gave what he could, with all the love he had, and that made all the difference.

There were countless moments when I truly felt how deeply dedicated my father was to our family. For a household of six, he and my mother managed to raise good, grounded children. My father was never the dramatic type. He believed in real solutions, tangible results, and showing love through action rather than words.

During meals, he always made sure we were served first before he took his own plate. When we desired something, he ensured that we experienced the best of it before he indulged himself. I vividly remember a time during my college years when we faced serious financial struggles. Without hesitation, my father offered to sell his prized gamefowls (roosters he had raised for cockfighting) just to support me. And he did. That kind of selfless sacrifice is something I will never forget.

The only thing I needed to do in return was to excel in school. I knew that the best way to repay everything my parents had done for me was through my education. I promised myself that I would study hard, persevere, and make them proud. In 2024, I completed my college degree and graduated with the highest Latin honors. That achievement became the greatest gift I could ever offer my parents.

My father never asked for anything in return. His only wish was to see his children succeed. When I graduated, I saw the pride in his eyes, a joy that words could never fully capture. For many years, I never had the opportunity to properly thank him or say "I love you." It was not until college that I finally found the courage to express those words. Now that I have completed my education, it is my turn to give back, not just through gratitude, but by living a life that reflects the values he instilled in me.

Fathers are not always the first to say "I love you," but they often show it in ways that speak louder than words. They rise early to provide, stay up late to fix what is broken, and stand silently in our corner when words fall short. Their love, while sometimes understated, is steady and grounding. It is a love that often goes unspoken but is never unnoticed.

In a world that encourages us to express our feelings more openly, it is time we make room for our fathers in that conversation too. Many men were raised to hold back their emotions, to stay strong even when they are hurting, and to lead through quiet resilience. But that does not mean they do not long to hear kind words, especially from those they love most.

They say "Actions speak louder than words," but I believe saying the words "I love you" is just as important as showing it in all the ways we know. Fathers love to hear that, no matter how many times or in how many ways.

Saying "I love you" does not have to be grand. It can be said in between a laugh, during a phone call, or written in a note tucked somewhere unexpected. Those three words can bridge generations, soften hardened hearts, and offer healing to the men who often carry the emotional weight of the family on their shoulders.

This Father's Day, let us give thanks to all the fathers who make life brighter with their love and strength. May we offer our deepest appreciation and gratitude to them.

To all fathers out there, **Happy Father's Day!**



# She Builds, She Leads, She Loves: Honoring Mothers in All Forms

By Sheena Pearl G. Rodeo, Research and Development Specialist

Every woman carries a quiet strength. But what truly defines her?

## What is the essence of a woman?

It is a question often asked in pageants and conversations, yet it holds deep meaning. For many, that essence is found in motherhood—a journey filled with love, sacrifice, and purpose. But womanhood itself is not defined by any single role. It is expressed in countless ways: in nurturing, in leading, in creating, and in choosing a path that reflects one's truth.

To be a mother—by birth, by heart, or by choice—is to live a life shaped by unwavering strength and boundless love. A mother may be the heart of the home, the first teacher, the quiet protector, the tireless encourager, and often, the unacknowledged hero.

Mother's Day is more than just a date on the calendar—it is a timeless tribute to the women who shape our lives.

The tradition of honoring mothers began long ago. In ancient Greece, people paid tribute to Rhea, the mother of the gods. In Rome, they celebrated Hilaria, a festival dedicated to motherhood and renewal.

The modern international observance began in the early 20<sup>th</sup> century, largely influenced by American activist Anna Jarvis, who campaigned for a day to honor mothers after her own mother's death. Since then, countries around the world have adopted the celebration, each adding its own cultural traditions and dates. (<https://bouqs.com/blog/history-of-mothers-day/>)

Today, countries celebrate Mother's Day in unique ways, but the meaning remains the same—to show love, respect, and appreciation to mothers everywhere.

In the Philippines, we mark this special day every second Sunday of May. But it is more than just a celebration. It is a time to reflect, give thanks, and recommit to the values that build strong families and stronger communities. For cooperative members, it is also a chance to recognize that the qualities which the mothers embody—resilience, compassion, and dedication—are the same values that drive every successful cooperative.



That is why DCCCO Multipurpose Cooperative went beyond words on Mother's Day. In honor of every mother's strength, love, and selflessness, DCCCO offered a heartfelt token of appreciation to all transacting mothers in all our branches on this special day. It was a simple gesture—but one filled with deep meaning. Because every mother who enters our cooperative is more than a customer. She is a nurturer, a protector, and a dream-builder. We want her to feel valued, seen, and celebrated—not just as a member, but as the extraordinary woman she is.

To all the mothers—biological, adoptive, grandmothers, aunts, and those who serve as mother-figures—you are the foundation of our families and the heart of our communities. Your love is the quiet force that shapes lives, nurtures dreams, and builds brighter tomorrows.

This Mother's Day, we honor you. We thank you. And from all of us at DCCCO, we celebrate you—not just today, but every day your heart continues to give.

To all the mother-members of DCCCO: Thank you! Your quiet strength, tireless work, and unwavering hope light the way for us all. You remind us that cooperation is more than a principle—it is an act of love.

Let us celebrate you not just today but in every decision we make to uplift one another.

**Happy Mother's Day!**



## Mga Hakbang Laban sa Pagbabago ng Klima

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

Ang *climate change* o ang pagbabago ng klima o panahon ayon sa NASA o National Aeronautics and Space Administration ay isang pangmatagalang pagbabago sa karaniwang porma ng panahon na siyang naglalarawan sa lokal, rehiyonal, at pandaigdigang klima ng mundo. Ang mga pagbabagong ito ay may malawak na epekto sa buhay at pamumuhay ng mga tao.

Noon pa mang *mid-20<sup>th</sup> century*, laganap na ang pagbabago ng klima sa mundo. Ayon sa mga eksperto at mga siyentipiko, may dalawang pangunahing dahilan ang pagbabago ng klima na ating nararanasan ngayon — una, dahil sa ginagawa ng mga tao gaya ng pagsunog ng mga *fossil fuel* na siyang nagpapataas ng ating temperature sa mundo at pangalawa, ang natural na proseso gaya ng *El Niño* at *La Niña*. Ang mga dahiling ito, gaya ng mga natural na proseso, ay maaaring hindi natin ganap na mapigilan, ngunit dahil sa kapabayaan ng tao, lalo itong naging hindi inaasahan — nagbabago ang paraan, oras, at minsan ay malayo na sa nakasanayan nating natural nilang proseso.

Ang pandaigdigang pagbabago ng klima ay hindi isang suliraning panghinaharap. Ito ay problema na unti-unting nararanasan ng sangkatauhan noon pa man. Ang mga pagbabagong dulot ng pagtaas ng mga *greenhouse gases* na inilalabas ng tao — na siyang kumukulong ng init sa kapaligiran o *atmosphere* — ay nararamdaman na ngayon at may malawakang epekto tulad ng mga mga natutunaw na mga glasyar (*glaciers*), marahas na pag-iiba ng panahon (umuulan habang tirik ang araw), ang mga tirahan ng mga halaman at hayop ay lumilipat sa ibang lugar, at ang mga bulaklak at punongkahoy na mas maagang namumulaklak at namumunga na hindi ayon sa kanilang natural na panahon. (<https://science.nasa.gov/climate-change/what-is-climate-change/>)

Isa sa isinusulong ng United Nations na kasama sa labimpitong (17) *Sustainable Development Goals (SDGs)* ang *Climate Action (SDG 13)* na nakatuon sa agarang pagkilos upang labanan ang *climate change* at ang mga epekto nito. Kinikilala ng layuning ito na ang *climate change* ay isang seryosong banta sa tuluy-tuloy na pag-unlad ng mga bansa (*sustainable development*). Dahil dito, nanawagan ito ng sama-samang pagkilos mula sa buong mundo upang mapagaan ang epekto ng *climate change* at makapaghanda ang mga komunidad sa mga posibleng pinsalang dulot nito.

Sa madaling sabi, layunin ng *SDG 13* na protektahan ang ating kinabukasan sa pamamagitan ng pangangalaga sa kalikasan ngayon.

Narito ang limang (5) paraan kung paano makakatulong ang isang kooperatiba tulad ng DCCCO sa laban kontra *climate change*.

### D – Damayan sa Kalikasan

Ang DCCCO ay kabilang sa mga institusyong nangangalaga sa ating kalikasan. Kabilang sa mga ginagawa na ng kooperatiba ang *Adopt-a-Forest and Mangrove Campaign*, *Sea Grass and Artificial Reef Dome Project*, at iba pa. Sa kasalukuyan, mayroon na tayong *Adopt-a-Forest* sa Lake Balanan, Siaton, Negros Oriental na nagsimula pa noong 2005, at *Natural Regeneration Project* sa Maningcao, Sibulan, Negros Oriental. Ang mga programang ito at iba pa ay isinasagawa rin sa Lungsod ng Bayawan (*Waste Management and Ecology Center*), Negros Oriental; sa Barangay Liloan, Munisipyo ng Maria sa Probinsiya ng Siquijor; sa Lungsod ng San Carlos; at sa Brgy. Calibngan sa Lungsod ng Carcar. Ang damayan ay hindi lang sa oras ng pangangailangan, kundi pati na rin sa pagprotekta sa kalikasan na ating tahanan.

### C – Conservation of Energy (Pangangalaga ng Enerhiya)

Nasa proseso na ang *Green Loan* o *Solar Product Loan*, isa sa mga bagong *loan products* ng DCCCO para sa suporta sa pangangalaga ng enerhiya. Ang pagpatupad ng mga *energy-saving policies* sa mga opisina gaya ng paggamit ng *LED lights*, pagsara ng mga hindi ginagamit na mga pasilidad, at pagsulong ng *green habits* sa mga empleyado. Sa ganitong paraan, nababawasan ang *carbon footprint* ng kooperatiba.

### C – Coordination o Koordinasyon sa mga Lokal na Pamahalaan

Malaki ang gampanin ng mga lokal na pamahalaan sa pagsusulong ng tamang kaalaman at mga angkop na hakbang ukol sa isyu ng pagbabago ng klima. Sa layuning ito, ang *Local Government Academy (LGA)*, na siyang *training arm* ng *Department of the Interior and Local Government (DILG)*, ay patuloy na nagbibigay ng mga programa at proyekto upang palakasin ang kakayahan ng mga lokal na pamahalaan sa pagharap sa epekto ng *climate change*. Bilang isang responsableng kooperatiba, maaaring maging daan ang DCCCO upang maisama ang mga miyembro't may-ari nito sa mga pagsasanay at gawing katuwang sa adbokasiyang ito—bilang mga tagapagsulong at unang tumutugon sa hamon ng pagbabago ng klima.

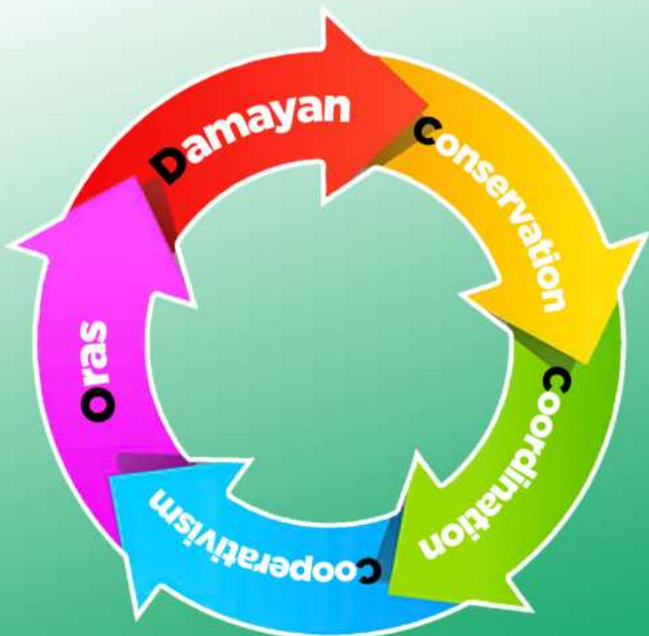
### C – Cooperativism towards Sustainable Projects

Suportahan at pundohan ang mga proyektong may kinalaman sa kalikasan tulad ng *solar-powered systems*, *eco-friendly livelihood programs*, o mga negosyong gumagamit ng *recycled materials* gaya ng nasa *Business Development Services* o *BDS* ng DCCCO. Dito makikita ng tunay na diwa ng kooperatiba — ang pagtutulungan para sa ikabubuti ng lahat.

### O – Oras para sa Edukasyon

Maglaan ng oras upang turuan ang mga miyembro tungkol sa *climate change* at mga simpleng paraan kung paano sila makakatulong — tulad ng tamang paghihiwalay ng mga basura (*segregation*), muling paggamit ng mga bagay-bagay (*re-use*), at iba pa. Ang kaalaman ay unang hakbang tungo sa pagkilos.

Kung sama-sama, kayang-kaya! Bilang isang malaking pamilya sa DCCCO, may kapangyarihan tayong makapagbago at makapangalaga ng ating kalikasan, hindi lang para sa atin, kung hindi para rin sa mga susunod na henerasyon.







# Ang Pagkaginikanan Kaniadto ug Karon

Kining akong mga pamalandong kabahin sa tema nga nahimutang sa itaas may kalabutan usab sa akong mga kasinatian isip usa ka ginikanan kay usa man usab ako ka amahan sukad sa tuig 1977 pagkahimugso sa among kamagulangan nga anak.

Sa dihang natawo ang among kamagulangan nga anak, dili matukib ang akong kalipay. Una sa tanan, nangandoy unta ko nga ang among kamagulangan nga anak usa ka lalaki. Apan, ang pagbuot diay sa Ginoo babaye man ang among unang anak. Hinuon, gikalipay gihapon naku. Uban sa akong kalipay, gusto naku nga mamahimong *singer* ang among anak. Mao nga nipalit ko og *tape recorder* nga naa pud player ug mga *recorded songs* sa *The Lettermen*. Niadtong panahona, murag ang *tape recorder* ra man ug mga *tapes* ang kalingawan. Hangtud karon naa ra ang maong *tape recorder* ug ang mga *recorded songs* sa *The Lettermen*, apan lisud na bulungon diri sa balay. Busa, pag-uli sa akong asawa gikan sa ospital uban sa among kamagulangan nga anak, ako dayong gitupad sa ulohan sa bata ang *tape recorder* ug akong gipatingog ang mga awit sa *The Lettermen*. Daku kaayo ang akong pagtoo nga pinaagi sa pagpaminaw sa gamayng bata sa maong mga awit, mamahimo siya nga usa ka *singer*. Sa akong dakung kahingawa, ang among anak 48 na ka tuig karong tuiga, apan wala man siya nahimong *singer* hangtud karon.

Kasagaran sa mga ginikanan kaniadto, apil na gani ko ani, murag sila ang magbuot maunsa ang ilang kamagulangan nga anak inig kadaku nila. Gani, adunay mga ginikanan nga sila ang magbuot sa kaugmaon sa tanan nilang mga anak. Ato silang ilikay sa bisan unsang mga galamiton ug mga buluhaton nga makapasalaag kanila. Ang nakalahi lang kaniadto kay ang mga dula ato ra nga inimbinto, sama sa bulan-bulan, bartolata, shatong, kasing, *hide and seek*, dula og *marbles*, ug uban pa. Apan, karong panahona, bisan ang mga gagmayng bata ato nang tagaan og *cellphone*. Ug kasagaran sa hinungdan niini mao nga aron dili sila maka samok sa atong mga buhat kay ang bata malingaw man siya og dula sa *cellphone*, ilabina ang *cellphone* nga dunay mga dula ug mga salida. Ang mga *cellphones* ug ang ubang mga susama nga mga galamiton makahatag og kasayon sa tawo. Apan, kinahanglan gayud nga ato kining gamiton sa hustong gamit. Dili nato kini gamiton nga dulaan sa mga gagmayng bata kay adunay elemento sa maong mga galamiton nga gitawag sa iningles og *radioactive* nga dili maayo ang epekto sa mga linghud pa kaayo nga pangisip sa mga bata. Gani, bisan sa mga hamtung na, dili gihapon maayo ang subrang paggamit sa *cellphones*.

"Lahi ang kagahapon, lahi ang karon," nagaingon ang karaang awit.



# GADGETS IN THE FILIPINO HOME:

## A Blessing and a Challenge

By Rhod Martin L. Flores, Social Media and Events Specialist



In many Filipino households today, gadgets have become part of everyday life. From toddlers watching nursery rhymes on YouTube to teens glued to mobile games, screens are now as common as rice on the dining table. Technology has made our lives more convenient—but for our children, it is a double-edged sword.

There is no denying the advantages. For many Filipino kids, especially during the pandemic, gadgets became lifelines to education. In far-flung areas where printed modules were hard to distribute, one borrowed smartphone could connect a whole family to learning. Various apps made schoolwork more interactive, and online videos became tutors when parents were too busy or unsure how to help.

Even beyond school, gadgets offer kids a window to the world. They can learn new skills, explore creativity through games and videos, and stay in touch with loved ones abroad. In many working-class homes, especially where both parents are OFWs or juggling jobs, a tablet or phone becomes the “yaya” that entertains while mom or dad catches a break.

But like many things in life, too much of it changes everything.

We have all seen it—children who get restless without a screen, who throw tantrums when the internet connection lags, or who eat while staring blankly at a phone. Physical play has taken a backseat. “Patintero” and “tumbang preso” are no longer part of many kids’ vocabulary. Family conversations are shorter. Even in Filipino homes known for warmth and closeness, we are starting to eat beside each other but live in different digital worlds.

What is more alarming is how gadgets, when not guided properly, can impact a child’s focus, sleep, behavior, and even self-worth. They may become overstimulated, less patient, or struggle to express themselves face to face. And with the rise of social media use, even young children are exposed to content they are not emotionally ready to understand.

But we cannot just blame the screens. Gadgets are tools—it is how we use them that shapes the outcome. And as Filipino parents, *titos*, *titas*, *kuyas*, and *ates*, we have the power to create healthier habits for the children around us.

That starts with presence. Not just physical, but emotional. Talking to kids more. Playing with them. Giving them alternatives to gadgets that are just as enriching—reading together, telling folk stories, helping with chores, or even just walking to the sari-sari store for a treat.

Let us teach them balance. Let us not demonize technology, but guide them to use it wisely. Limit screen time. Keep gadgets out of bedrooms during bedtime. Most importantly, be the example we want them to follow.

Because no matter how advanced gadgets become, nothing can replace the values we pass on through human connection—respect, resilience, empathy, and joy.

Let us raise a generation of Filipino kids who are not only tech-savvy but rooted in the things that matter most. That is the real legacy we want to leave behind.





# DCCCO Youth Zone Laboratory Cooperative

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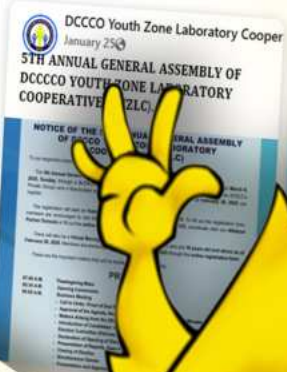
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# Sibulan Branch organizes palarong pambata: “Larong Pinoy, Tara Mag enjoy”

By Cherry May Hyacinth A. Diputado, Sibulan Branch Manager



Little did we realize that the sci-fi concept movies of the late 1990s to early 2000s is actually our reality today. The once far-fetched technology ideas of yesterday are either our foe or friend of this age.

Say for example from the nostalgic keypad phones that revolutionized our lines of communications which enabled the means of sending messages and making phone calls through a hand-held contraption. Interestingly, practicality and convenience have finally crossed paths. However, over time the era of analog would progressively shift into a more advanced and superior type that will define a generation. Lo and behold, came the birth of smartphones. Plain text messaging and phone calls were just the basics but adding into the mix: photography, video, internet, and HD games redefined the landscape of technology. It is just amazing of how the call of need and want can emerge into a one cool and useful invention. But as we progress through the positive impact of technology, let us not deny the fact of the dangers that it also presents. Because behind the mask of its beautiful nature that captivates us, lies its capricious charm that intoxicates us into an addiction like no other which in effect slowly diminishes genuine human connection.

In the modern times, the one medium that supposed to unite the world eventually caused its division. The once lovely well-thought love letters are replaced with cold ambiguous short text messages, effort-fueled birthday greetings turn into quirky meaningless emojis, and lastly, the gesture of handshake to approach a stranger turned into a swift swipe of an application. Yes, this has been convenient but the question is: Is this genuine?

That is why DCCCO-Sibulan Branch intently curated the “Larong Pinoy, Tara Mag Enjoy” summer program for the youth on April 27, 2025, Sunday, at the Sibulan Gymnasium, Sibulan, Negros Oriental, to relieve the almost forgotten roots of Filipino culture – that is to socialize. It is an undeniable fact that the younger generations have been victimized by the perils of the convenience of the modern times making them slowly forget core values that are supposed to serve as their foundation for a well-grounded character. This in effect directs them to deviant behaviors.

The participants were the member-owners of the DCCCO Youth Zone Laboratory Cooperative (DYZLC) of Sibulan Branch. They played “sudsud,” “takyan,” “shakay,” Maria went to Town, Pick up Sticks, Jackstone, Shoot the Rubber Band, and Dodgeball. The said “palaro” was part of the summer activity of DYZLC-Sibulan Branch for 2025.

What DCCCO wants to achieve is to be able to creatively incorporate mechanisms to enjoin the youth with a program that blends fun and learning at the same time. Because at the end of the day, it is not only about the games that they enjoy but the true values that they get from playing them. This is only a minor step in the continued battle against unhealthy technology addiction. But still, little progress is still a progress.

Even with the little time that we had with them, it is with high hopes that the impact in instilling in them that a day away from their phones can pave way to a much more connected community with genuine and strong network will leave a mark in their hearts and minds. Because to be truly connected, you have to disconnect.





# Induction, Reflection, and Action: A Weekend of Youth Empowerment

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

During the 5<sup>th</sup> Annual General Assembly of DCCCO Youth Zone Laboratory Cooperative, a new set of officers was elected to various key positions. These include two new members of the Board of Directors, one Audit Committee Officer, and three Election Committee Officers. The newly elected officers are as follows:

- Jasmin E. Suerte – Chairperson, Board of Directors
- Mia Lauraine C. Rosales – Member, Board of Directors
- Ericka Chea A. Eregil – Chairperson, Audit Committee
- Godwin Fred E. Laxina – Chairperson, Election Committee
- Jonia Rhose Sofia G. Setomira – Vice-Chairperson, Election Committee
- Ivan Grace C. Lazaga – Secretary, Election Committee

Together with the incumbent officers, these emerging leaders gathered for the Induction and Oath-Taking Ceremony on April 26, 2025 at the Sala de Marcella, DCCCO Hotel, Dumaguete City.

The program started with an opening prayer, followed by a warm welcome message delivered by Ms. Marie Keth A. Cabajon, the Membership and Community Development Manager. In her speech, Ms. Cabajon emphasized the crucial roles these young leaders will play in advancing the mission of the laboratory cooperative.

The induction and oath-taking rites were led by Dame Mary Magdalene Z. Villegas, Vice-Chairperson of the Board of Directors and Chairperson of the Education, Training, and Information Committee of DCCCO Multipurpose Cooperative.

In addition to the elected officers, she also inducted the following newly appointed officers:

- Remy Johanna A. Rusell – Secretary, Board of Directors
- Karl Matthew M. Pinili – Lab Co-op Treasurer
- Mallows Emarlia Gheret Cadavis – Chairperson, Education, Training, and Information Committee (ETICom)
- Reneiah Reuel A. Bulac – Vice-Chairperson, ETICom
- John Rayan C. Cabije – Secretary, ETICom

Dame Villegas concluded the ceremony with a heartfelt and inspiring message centered on faith, leadership, and environmental stewardship.



The second part of the program was dedicated to honor the outgoing DYSLC officers for their meritorious service, tireless efforts, and contributions to the laboratory cooperative. Before receiving their certificates and tokens of appreciation, the outgoing officers shared heartfelt testimonies and words of inspiration. Emotions ran high for saying goodbye to these wonderful individuals proved to be deeply moving moment for all present

DYSLC is forever thankful to the following outgoing officers:

- Athens Deru C. Mortillero – Chairperson, Board of Directors
- Mae Therese C. Cabije – Vice-Chairperson, Board of Directors & Chairperson, ETICom
- Marianne Barachielle S. Alabado – Secretary, Board of Directors
- Zachea Khate G. Ortega – Lab Co-op Treasurer
- Nifia Angela L. Anifion – Vice-Chairperson, Election Committee
- Rheagil Danjelyn C. Pancho – Vice-Chairperson, ETICom
- Jasmine Grace I. Gallentes – Vice-Chairperson, Audit Committee

The activity concluded with a heartfelt parting message from the Youth Program Coordinator who reminded the officers of the journey ahead. She said, "See you around, everyone. Spread your wings! Bring with you our memories. Bring with you all your experiences and learnings. Bring with you our prayers and wishes."

Following this momentous ceremony, the new set of officers headed to Si-it, Siaton, Negros Oriental for an environmental learning and engagement activity. They visited the Tambobo Mangrove Conservation Park, where they deepened their understanding of the vital role mangroves play in protecting coastal ecosystems and sustaining biodiversity, and also participated in a bird-watching activity. In the evening, the group gathered for a film-viewing session, which was followed by a reflective discussion of their insights and learnings from the day. This enriching experience was facilitated by dedicated volunteers from Endangered Species International.

On the following day, the program began with a solemn morning worship, setting a reflective tone for the activities ahead. This was followed by a Leadership Training and Team-Building activity facilitated by Ms. Hisovi Kristine A. Alonzo, Human Resource Training Specialist of DCCCO. The session was filled with fun, energy, and dynamic group activities - each designed to foster collaboration, self-awareness, and leadership. Every game concluded with moments of reflection that encouraged the officers to draw meaningful realizations from the activities they experienced.

This four-part event reflects DYSLC's continuous commitment to empowering the next generation of cooperative leaders and stewards of the environment.



# 2025 Aflatoun Awarding: DCCCO's Commitment to Social and Financial Education

By Honey Mae R. Grepon, Youth Program Coordinator



Saving money is often a quiet, unseen sacrifice. It is a conscious decision to delay gratification today in exchange for a more secure tomorrow. It is an act of discipline and foresight, a meaningful gift one gives to his/her future self.

At DCCCO Youth Zone Laboratory Cooperative, this principle is not only valued but actively nurtured. Each year, it recognizes the efforts and dedication of its Aflatoun members through its annual recognition of "Aflatoun's Top Five Highest Depositors." This award/incentive is given to Aflatoun members aged 7 to 17 years old who are currently enrolled in schools with existing Memorandum of Agreements (MOAs) with DCCCO.

Before the recognition and graduation ceremonies of its Aflatoun Partner Schools, members' savings accounts are carefully screened to identify those who qualify for the award. The evaluation is based on the following criteria:

1. The member's aggregate savings deposit does not fall below ₱100.00 at any given time during the period of evaluation.
2. The account must maintain an Average Daily Balance of at least ₱1,000.00 for the three months leading up to the evaluation deadline.
3. Eligible accounts are ranked from highest to lowest based on their aggregate savings deposit. The top five savers will be selected and awarded.

For the School Year 2024-2025, a total of 469 Aflatoun members from 100 Aflatoun Partner Schools qualified based on the criteria. These students were recognized during their respective schools' recognition and graduation ceremonies, receiving DYZLC Aflatoun merchandise and certificates of recognitions.

Aside from this, DCCCO also proudly sponsors the "DCCCO Outstanding Student Award." This award is given to a student selected by each school upon various criteria such as the overall academic record of grades and credits, level of participation and dedication to extracurricular activities, or public-speaking skills and abilities. A total of 112 awardees from 112 Aflatoun Partner Schools were honored with the DCCCO Outstanding Student Medal and a cash incentive of ₱1,000.00. During the recognition, audience couldn't help but feel inspired.

Moreover, tokens of appreciation were also given to 228 Aflatoun Coordinators and School Heads of DCCCO's Aflatoun Partner Schools. Their invaluable contribution to the promotion and implementation of social and financial education has played a crucial role in the sustained success of the Aflatoun Program.

These programs - Aflatoun's Top Five Highest Depositors, DCCCO Outstanding Student Award, and the recognition of Aflatoun Coordinators and School Heads - are reflections of DCCCO's unwavering commitment to holistic youth development. By promoting savings, academic achievement, and strong school partnerships, DCCCO continues to shape a generation that is financially literate, socially conscious, and future-ready.





A photograph of Pope Francis and Pope Leo XIV. Pope Francis, on the left, is wearing a red cassock and glasses, smiling. Pope Leo XIV, on the right, is wearing a white cassock and a tall white mitre with gold and brown bands, looking down. The background is a blurred white architectural structure.

**“Without fear, united, hand in hand  
with God and among ourselves, we  
go forward ... Thank you, Pope  
Francis, for all you’ve done.”**

**Newly elected Pope Leo XIV**

Pope Francis passed away on April 21, 2025, and was succeeded by Pope Leo XIV (formerly Cardinal Robert Prevost), who was elected on May 8, 2025, according to Vatican News and Wikipedia. Pope Leo XIV's election occurred less than three weeks after Pope Francis's death. The newly elected Pope's full name is Robert Francis Prevost, but he will be known as Pope Leo XIV. He was born in Chicago in 1955.





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