



KASANAG

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Bringing DCCCO's Spirit to Life: The Mascot Design Contest 2025

See Page 3

What's Inside

DCCCO leads in building a better tomorrow
DYZLC 5th Annual General Assembly
57th Anniversary Activities
Best Practices
2026-2028 Strategic Plan



DCCCO Leads in Building a Better Tomorrow

By Dir. Edilberito B. Euraoba II, BOD Chairperson

In today's rapidly changing world that highly promotes individualism, materialism, and consumerism, the Cooperative Movement stands as a beacon of hope.

In a book *Cooperative Principles in Action* authored by Ariel Guarco, the President of the International Cooperative Alliance, he declares the importance of embracing a world that is based in cooperation to challenge the spaces dominated by capitalists.

He advocated that, every cooperative and its members must see themselves as reflected in the Cooperative Identity and must be proud of it ... coming in contact with cooperative, is aware that they are dealing with an enterprise based on values that engaged with issues such as peace, defense of the planet, gender inequality, decent employment, and sustainable development.

The DCCCO Multipurpose Cooperative (DCCCO) at its core drives fairness, shared responsibility, and accountability, and promotes development for more than five decades already based on the basic co-op principles of self-help and mutual help.

Our Co-op is consistent in living to our Mission Statement, i.e., to improve the quality of life of its members and the community, and to date, we have donated high impact projects such as school buildings, feeding ranches, and reading centers, and peace-related paraphernalia to several barangays and traffic signages all over our areas of operation.

Aside from these physical infrastructures and the lives that we empowered, we have also contributed in terms of good governance, transparency, and accountability that largely affect the success and failure of the cooperative movement.

DCCCO's contribution in building a better tomorrow goes beyond the economic and social benefits granted to its members, but it goes to the very heart of the movement which is good governance - realizing that no cooperative will flourish if it is being run by inept and corrupt officers and bureaucracy.

Former BOD Chairperson Retired Prosecutor Juditho J. Agan, during the Strategic Planning on February 18, 2025, recalled that during his time, DCCCO invested in the capability building of our Directors by joining the first ever Credit Union Directors Competency Course (CUDCC) in Bangkok, Thailand. He explained that we cannot entrust the affairs of the co-op in the hands of untrained directors and it would be difficult for him to lead a fragmented Board.

Last January 26 - 31, 2025, DCCCO also joined the first ever "Fit and Proper" Seminar-Workshop in Bangkok, Thailand which is intended to bring the bar of co-op governance to a higher level and it was attended by Board of Directors and Senior Officers of the cooperatives in Asia.

It was pointed out that most of the failures of Billionaire Cooperatives are based on failure of governance - when their leaders are entangled with issues on self-interest and conflict of interests.



Needless to say, one of our major contributions to the co-op movement today in building a better tomorrow is our brand of leadership that lives to the highest standard of transparency and accountability, for we cannot entrust our future to profit-driven leaders only.

Being true to our calling to uplift the quality of life of our members and the community, we create a just and sustainable society where we can truly say that "DCCCO Leads in Building a Better Tomorrow."

Editorial Staff

Executive Editors

Dir. Edilberito B. Euraoba II, DE
Dir. Sir William E. Ablong

Editor-in-Chief

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

Feature Editor

RDS Sheena Pearl G. Rodeo

News Editor

MRDO Albert T. Trumata

Layout Artist

MS Vhrence Kirby B. Nuñez, CCMP

Circulation Manager

PS Gerald M. Dela Cerna

Photojournalist

MS Vhrence Kirby B. Nuñez, CCMP



Bringing DCCCO's Spirit to Life: The Mascot Design Contest 2025

By Sheena Pearl G. Rodeo, Research & Development Specialist

For 57 years, DCCCO Multipurpose Cooperative has been a pillar of support, growth, and innovation for its members and the community. This year, in celebration of its 57th Founding Anniversary, DCCCO has taken a bold step in strengthening its brand identity by launching its first-ever Mascot Design Contest—a competition that fuses art, creativity, and cooperative values into a single, dynamic figure.

The contest aimed to engage members in a creative initiative that would result in a mascot representing DCCCO's vision, mission, and core values. The goal? To develop an emblem that would not only enhance promotional efforts but also bring joy and entertainment to members during special events. The result was an exciting showcase of talent, with numerous participants submitting innovative designs that captured the essence of DCCCO's cooperative spirit.

The Judging and Awarding Ceremony

After much anticipation, the judging and selection process took place on February 14, 2025, with winners officially awarded on February 15, 2025, during the vibrant Tabo sa Plaza event at Quezon Park, Dumaguete. The competition was fierce, but three exceptional designs stood out for their artistic execution, symbolism, and alignment with DCCCO's values.

Top 3 Winning Designs: Celebrating Creativity and Cooperation

Champion (1st Place): Mr. Duco

Designed by: Nichole C. Destor (Sibulan Branch)

Nichole C. Destor's Mr. Duco captivated the judges with its deep symbolism and human-like form, embodying the values of hope and kindness. Destor explained:

"My entry reflected a human figure of a man in vision of hope and kindness to every co-op member. I used scrap papers for sketch and converted it into Adobe Photoshop for traces. The mascot I proposed is proportioned at 3x6 ft, human-sized, and my proposed name is 'DUCO', referred from Pedro Penduko, a protector and helpful local hero in comics."

The reference to Pedro Penduko strengthens the mascot's image as a guardian and a helper, reinforcing the cooperative's mission of assistance and empowerment. This winning design masterfully merges creativity and relevance, making Mr. Duco a true champion.

2nd Place: COOPITO

Designed by: Rusty M. Vilan (Dumaguete Branch)

A close contender for the top spot, COOPITO was created with a fun and engaging approach, making it an instant favorite among members. Vilan described his inspiration:

"MASCOT NAME COOPITO - is a fun, engaging, and approachable name derived from 'Coop' (short for Cooperative), with the playful suffix '-ito' which is often used to make names sound friendly, cute, and inviting. I made it using Photoshop (CS6) and Adobe Illustrator."

By incorporating a lighthearted and welcoming personality, COOPITO presents an approachable face for the cooperative, making it easier to connect with members, especially younger audiences. The use of vibrant digital tools further enhances its visual appeal and accessibility.

3rd Place: DOMINIC

Designed by: Ma. Ledwina Nuique (Dumaguete Branch)

Landing in third place but making an equally strong impact, Dominic is a mascot rich in symbolism, reflecting the cooperative's core values. Nuique provided a detailed insight into her creation:

"Dominic is a friendly and energetic mascot designed to represent DCCCO's core values of dynamism, Christ-centeredness, compassion, commitment, and oneness. Created using digital art and a drawing tablet, Dominic has a warm and welcoming expression, with a cheerful pose that shows trust and welcomeness."

A closer look at Dominic's design elements reveals an intricate web of meanings:

- Up-arrow necktie: A symbol of progress, growth, and financial empowerment, reinforcing the cooperative's mission.
- Halo with two small figures: Represents unity, cooperation, and DCCCO's Christian foundation.
- Leaf sprouting from the head: Signifies renewal, growth, and sustainability.
- Angelic wings: Symbolizing guidance, hope, and upliftment.

Designed in the cooperative's official color palette, Dominic not only strengthens DCCCO's identity but also serves as a beacon of inspiration and trust for its members.

A Celebration of Creativity and Community

Beyond the winners, several participants received consolation prizes for their entries:

- Vince M. Vidad
- Seddie B. Quozon
- Angeli Rose A. Cordova
- Farah F. Madridano
- Mark Nicole M. Toriaga
- Juniel J. Tejoc
- Jose Leonardo L. Degillo

The Mascot Design Contest 2025 proved to be more than just a competition—it was a platform for members to express their passion for DCCCO and contribute to shaping its visual identity for years to come.

As the winning mascot prepares to make its official debut at future DCCCO events, one thing is certain: this initiative has set a new standard for engagement, creativity, and cooperative spirit within the community. Congratulations to all the winners and participants for bringing the heart and soul of DCCCO to life!

DYZLC conducts 5th Annual General Assembly

By Honey Mae R. Grepon, Youth Program Coordinator



One of the much-anticipated events of DCCCO Youth Zone Laboratory Cooperative (DYZLC) for this year is the 5th Annual General Assembly. This year's gathering of members has been an exciting and inspiring event filled with opportunities to learn, connect, and grow together as a cooperative.

The 5th Annual General Assembly was held on March 9, 2025 and was attended by DYZLC members aged 7 to 17 years old from the nine branches. Members registered in advance from February 1 to March 6, 2025. They were given the option whether to attend in-person in the designated functions rooms and venues of their respective branches, online through Zoom conferencing, or through a live stream on Facebook in the official private group of DYZLC.



The Annual General Assembly was not just about reports and numbers. It was about celebrating the journey of DYZLC as a laboratory cooperative that shapes the future of young members.

These were the highlights of the 5th AGA:

- Thanksgiving Mass
- Business Meeting
- Election of two (2) new members of the Board of Directors, one (1) Audit Committee Officer, and three (3) Election Committee Officers
- Presentation of BOD Chairperson's Report, Treasurer's Report, Education, Training and Information Committee's Report, and Audit Committee's Report
- Presentation and Approval of the 2025 Annual Operations Plan and the Proposed Amendments to the Laboratory Cooperative Manual of Operations
- In-person and online games
- Mass Dance

A special highlight of the event was the Virtual Moving-Up Ceremony which recognized and honored members graduating from the laboratory cooperative. These outstanding individuals have been recommended for transition to regular membership in DCCCO, marking an exciting milestone in their cooperative journey.

Every voice counts and this assembly was an opportunity for the members to actively participate in the decision-making processes which will impact the cooperative. Whether they are long-time members or new to the DCCCO Youth Zone Laboratory Cooperative family, every member's presence and input matter.

DCCCO donates for worship house construction

By Annamar E. Bacubac, SPM Specialist

In line with its Social Performance Management Plan and in support of the United Nations Sustainable Development Goal #17: Partnership for the Goals, DCCCO Multipurpose Cooperative donated ₱200,000.00 to the Our Lady of Fatima Quasi-Parish to aid in the ongoing construction of its worship house in Batinguel, Dumaguete City.

DCCCO Chief Executive Officer Dr. Mildredo T. Umbac and Membership and Community Development Manager Marie Keth A. Cabajon personally handed over the donation to Rev. Fr. Antonio B. Arnaiz, the quasi-parish priest, at DCCCO Office held on March 6, 2025.

The donation demonstrated DCCCO's dedication to community development and building solid alliances to assist neighborhood projects.



DCCCO inaugurates reading centers in Bayawan

By Emmanuel Jay Y. Torred, Membership Services Officer-Bayawan Branch

DCCCO inaugurated the new reading centers at the Senator Lorenzo G. Teves Memorial Elementary School, a project initiated by the school's Teacher-in-Charge (TIC), Ms. Gina M. Obtencia, and Aflatoun Coordinator, Ms. Jeangay F. Cuevas. The initiative, aimed at providing a space for students and parents, was made possible through the financial support of DCCCO Multipurpose Cooperative.

On February 19, 2025, the blessing took place at 10 a.m. officiated by Rev. Msgr. Marino P. Ybo while the turnover ceremony was led by Mr. Edilberito B. Euraoba II, Chairperson of the DCCCO Board of Directors, alongside with Bayawan Branch Manager Noli F. Lerien and Membership Services Officer Emmanuel Jay Y. Torred.

TIC Obtencia expressed gratitude to DCCCO, on behalf of the school community, emphasizing the project's significance. The reading centers, with project cost of ₱165,000.00, consist of four structures strategically placed near the school stage. Apart from serving as reading hubs, the centers will also function as a lunch area and a space for audience during school programs.

TIC Obtencia highlighted the project's multiple benefits, noting its contribution to a more conducive learning environment for both students and parents.



DCCCO develops 2026-2028 Strategic Plan

By Dr. Mildredo T. Umbac, Chief Executive Officer

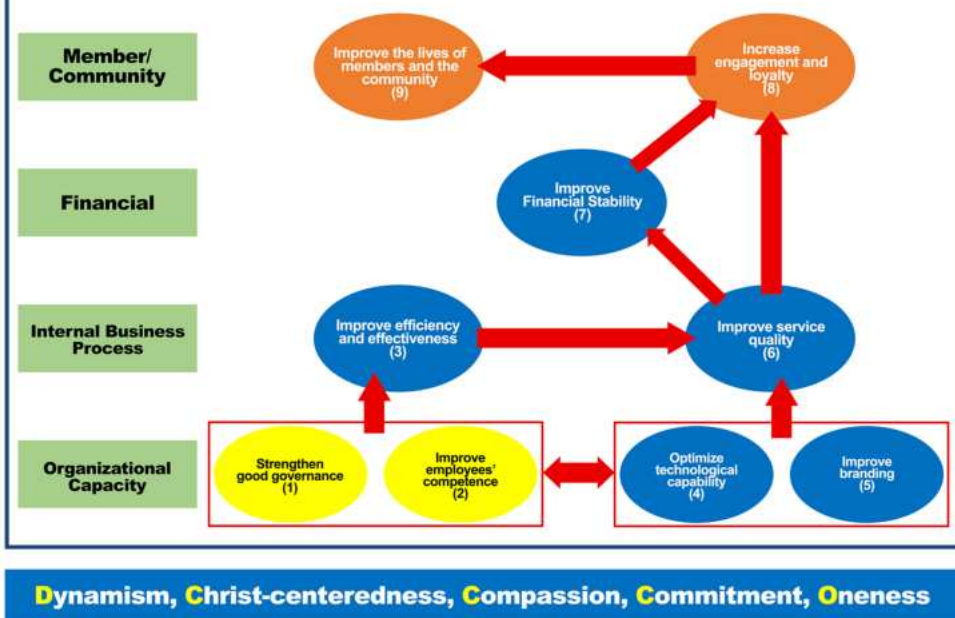


DCCCO Multipurpose Cooperative

2026 - 2028 BLUEPRINT

Mission	DCCCO commits to promoting Christian values and providing excellent financial and allied services to uplift the quality of life of its members and the community.		
Vision	A trusted and internationally recognized cooperative of empowered members and the communities.		
Strategic Themes	Purpose-Driven Leadership and Management	Operational Excellence and Financial Stability	Member and Community Empowerment
Strategic Results	• Empowered and visionary leadership that inspires, innovates, and drives the cooperative's mission with integrity and purpose. • Strengthened decision-making, accountability and ethical leadership to ensure sustainable growth and long-term impact. • Highly skilled, committed, and financially resilient workforce, empowered by excellence and guided by cooperative values and principles.	• Sustainable financial performance aligned with the international prudential standards and ACCESS branding. • Effective, efficient, and member-centered operations, ensuring seamless service and enhanced member experience. • Optimized process for improved service delivery and cost efficiency. • Strategic adoption of technology for automation, digital payment, and online accessibility. • Improved member delight, trust, and long-term loyalty.	• Stronger sense of ownership and greater member engagement. • Better financial well-being and economic resilience of members. • More inclusive growth that drives meaningful community impact.

STRATEGIC OBJECTIVES AND STRATEGY MAP



We Care

DCCCO's Board of Directors and members of the Top Management charted the Cooperative's 2026-2028 Strategic Plan last February 18-20, 2025 at the Sierra Resort, Dauin, Negros Oriental. The workshop was facilitated by the Cooperative Academy of NATCCO Network (CANN) as DCCCO is preparing for its 60th Founding Anniversary in 2028. This strategic plan represents DCCCO's unwavering commitment to its members and the communities it serves in achieving sustainable growth, fostering member empowerment, and creating a lasting positive impact for generations to come.

As outlined, DCCCO is firm in its commitment (Mission) to promoting Christian values and providing excellent financial and allied services to uplift the quality of life of its members and the community. With this commitment, DCCCO shall remain a trusted and internationally-recognized cooperative of empowered members and communities (Vision). Its core beliefs or core values remain - Dynamism, Christ-centeredness, Compassion, Commitment, and Oneness.

The strategic framework of the plan centered around three strategic themes of 1) Purpose-Driven Leadership, 2) Operational Excellence and Financial Stability, and 3) Member and Community Empowerment. Respectively, the strategic results are of empowered and visionary leadership, strengthened decision-making, accountability, and ethical leadership, a highly skilled, committed, and financially resilient workforce, financial soundness and stability, operational efficiency and effectiveness, members engagement and loyalty, and inclusive growth. These strategic themes and results are the outcomes of the nine (9) strategic objectives distributed among the four (4) perspectives of the balanced scorecard namely: organizational capacity (4); internal business process (2); financial perspective (1); and member-customer perspective (2).

At the side is the Strategy Map that serves as DCCCO's compass which provides the management team with a definitive framework for developing actionable work plans and measurable targets, ensuring that they achieve the desired outcomes for both the cooperative and, most importantly, DCCCO's valued members and the communities it serves.



Photos by NATCCO Network

8th National Sharing of Best Practices of Cooperatives: A Pathway to Sustainable Growth

By Liberato L. Engcoy, Research & Marketing Manager

The 8th National Sharing of Cooperative Best Practices was successfully held on February 27-28, 2025, at the Park Inn by Radisson North Edsa, located within the SM City North Edsa Complex in Quezon City. The event, themed "Balancing People, Profit, and Planet: The Cooperative Way," served as an important platform for cooperative leaders across the Philippines to share valuable experiences, lessons, and strategies that have fostered the growth and success of cooperatives in the nation.

Mr. Glenn M. Medez, Head of the Cooperative Academy of NATCCO Network (CANN), commenced the event with welcoming remarks, setting a collaborative tone for the discussions that followed. Ms. Sylvia O. Paraguya, CEO of the National Confederation of Cooperatives (NATCCO), emphasized the significance of the Triple Bottom Line (3BL) framework—People, Profit, and Planet. It redefines success for cooperatives by integrating social, financial, and environmental sustainability. Over the two-day conference, we learned the methods to effectively balance these three pillars, ultimately paving the way for long-term, holistic growth that benefits not just cooperative members but the wider community as well.

The first day of the event focused on enhancing cooperative governance. Led by Ms. Roxanne Sajonas-Dumaraos, Account Manager of the Consultancy Unit of CANN, discussions emphasized strengthening governance practices. Mr. Serafin Celestino Jr., CEO of St. Martin of Tours Credit and Development Cooperative, shared on the crucial topic of preparing future successors to lead cooperatives effectively. Additionally, Mr. Christopher Bernabe M. Baes, Human Resource Practitioner, provided insights about Psychometric Assessment to enhance the human resource capabilities within cooperatives.

In the afternoon sessions, a workshop entitled "Kapihan sa NATCCO" allowed open dialogue concerning cooperative challenges. This was followed by a session on Empowering Financial Wellness where I represented DCCCO in sharing its best practices on the importance of Educational Savings for members especially to the youth members. On the other hand, Ms. Venus Piquero-Lubguban from the Bukidnon Government



Employees Multipurpose Cooperative (BUGEMCO) shared the co-op's success stories on Business Loans and how the co-op positively influenced the members' well-being.

The second day featured an inspirational message from Usec. Alexander B. Raquero, the newly-appointed Chairperson of the Cooperative Development Authority (CDA). Subsequent sessions delved into crucial topics like standardizing cooperative credit services and ensuring compliance with RA 9510 or the Credit Information System Act (CISA). We learned valuable insights on sustaining financial viability and establishing benchmarks in measuring success.

Throughout the event, we learned the importance of sustainable business models, including the value chain approach, innovative business services, responsive regulations, policy support, and strict financial discipline to ensure the long-term growth of cooperatives.



DCCCO honored for outstanding support in DepEd Reg. 7's education initiatives

By Honey Mae R. Grepon, Youth Program Coordinator

DCCCO Multipurpose Cooperative was recognized during the 2025 DepEd Region VII State of the Region Address (SORA) and Stakeholders' Convergence on February 10, 2025, at the Waterworld Hotel, Mandaue City, Cebu, for its support and contributions to the programs, projects, and activities of the Department of Education (DepEd) Region VII.

DepEd recognized DCCCO for its invaluable support and significant contributions in providing quality education to learners under the Schools Division of Bais City, Guihulngan City, and Dumaguete City. Funded from its Community Development Fund, DCCCO has provided donations to various school-related programs, projects, and activities including, but not limited to, supplemental feeding programs and Brigada Eskwela. Additionally, the Cooperative has installed signages, dining ranches, school stages, and buildings, aiming to enhance comfort and provide quality infrastructures for the underprivileged schools.

Furthermore, DCCCO has implemented the Aflatoon Program in various schools to further the attainment of Sustainable Development Goal 1 (No Poverty) and Sustainable Development Goal 4 (Quality Education). As a cooperative that originated from a learning institution formerly known as the Dumaguete Cathedral College and now Colegio de Santa Catalina de Alejandria, these initiatives reflect DCCCO's commitment to support quality education and community development.



DCCCO opens Daro Satellite Office

By Albert T. Trumata, Member Relations & Development Officer



Dumaguete City, Philippines – January 18, 2025 – Demonstrating its commitment to expanding access to financial services, DCCCO Multipurpose Cooperative officially inaugurated its Daro Satellite Office on January 18, 2025. The newly opened office, located at Dy-Chica Bldg., Dela Viña St., Daro, Dumaguete City, beside 7-Eleven, marks another milestone in DCCCO's mission to better serve its members and the community.

The blessing and inauguration ceremony was attended by DCCCO leaders, members, and stakeholders, who welcomed this expansion as a significant step toward making cooperative services more accessible. The Daro Satellite Office will provide essential financial services, including savings, loans, and other transactions, ensuring that members receive efficient and convenient assistance.

The office operates from Tuesday to Saturday, with business hours from 9 a.m. to 1 p.m. and 2 p.m. to 5 p.m.

With this new satellite office, DCCCO Multipurpose Cooperative reaffirms its commitment to financial inclusion and community development by providing accessible, reliable, and member-focused services.

For inquiries, members and the public are encouraged to visit the new office during business hours.



Photos by NATCCO Network

Dir. Euraoba speaks at NATCCO Chairpersons' Club Forum

By Albert T. Trumata, Member Relations and Development Officer

Quezon City, Philippines – February 4-5, 2025 – Cooperative leaders from across the country gathered at the NATCCO Chairpersons' Club Forum held at Ardenhills Suites, Quezon City, to engage in meaningful discussions on governance, ethics, and leadership in the cooperative sector. Themed "Navigating Change, Governance, and Ethics: Empowering Chairpersons for Cooperative Excellence," the event aimed to equip cooperative leaders with the skills and strategies needed to navigate the evolving financial landscape.

Among the distinguished speakers was the Chairperson of the Board of Directors of DCCCO Multipurpose Cooperative, Dir. Edilberito B. Euraoba II, who shared insights on "INTEGRITY IN ACTION: Building Ethical Leadership in Cooperative Management." His discussion emphasized the importance of ethical decision-making, accountability, and trust in fostering a sustainable and member-centered cooperative.

In his presentation, Dir. Euraoba highlighted key leadership principles, including respect, service, honesty, justice, and community engagement. He addressed common leadership challenges such as conflicts of interest and communication barriers and proposed solutions focused on transparency, open dialogue, and leading by example. His insights reinforced that ethical leadership is not just about compliance but about cultivating a culture of integrity and responsibility that strengthens cooperatives and benefits their members.

The two-day forum provided an opportunity for chairpersons to exchange best practices, strengthen their leadership capabilities, and contribute to shaping the NATCCO Chairpersons' Club Charter. Key topics included strategic thinking, ethical leadership, financial sustainability, and cooperative governance.

By participating in this important gathering, DCCCO Multipurpose Cooperative reaffirms its commitment to upholding ethical leadership and fostering a culture of integrity within the cooperative movement. Through continuous learning and collaboration, DCCCO remains dedicated to serving its members and the community with excellence and accountability.



Training of Trainers on “Fit and Proper Policy” for Cooperative Boards and Senior Management

By Liberato L. Engcoy, Research & Marketing Manager

I had the privilege of being one of the three participants, along with BOD Chairperson Edilberto B. Euraoba II and Chief Executive Officer Mildredo T. Umbac, sent by DCCCO Multipurpose Cooperative to attend the **Fit and Proper Training** organized by the Association of Asian Confederation of Credit Unions (ACCU) in Bangkok, Thailand from January 26-31, 2025. This training gathered 34 participants from various Asian countries, all coming together with a shared goal to strengthen governance and leadership in cooperatives through ACCU's Business Solution No. 35: Fit and Proper Policy for Credit Board of Directors and Senior Management.

From the very start, the training emphasized the critical role of ensuring that cooperative leaders possess the right qualifications, integrity, and competence. As part of the Senior Management, also called Top Management, I found the discussions very relevant, as they provided practical insights and frameworks for maintaining ethical leadership and financial stability.

One of the key takeaways was the importance of assessing individuals in leadership roles including board members, senior management, and key personnel to ensure they meet the required fit and proper standards. These standards are necessary for upholding cooperative sustainability, which cover character, competence, financial soundness, and professional development.

Another significant part of the training was on the responsibilities of board members and external auditors in ensuring transparency and internal control. Learning about both primary and federation-level governance, including institutional capital, supervision, and member participation, also broadened my perspective on how cooperative networks operate and collaborate.

Above all, what made this training truly impactful to me was the opportunity to engage with fellow cooperative leaders from across Asia. The exchange of ideas, best practices, and experiences gave me a deeper appreciation for the cooperative movement and its role in empowering members and communities.

As I return to my work after the training, I carry with me a renewed commitment to upholding the highest governance standards. The Fit and Proper Training has reinforced the importance of my ethical leadership and accountability, to ensure that DCCCO continues to grow as a trusted and internationally-recognized cooperative of empowered members, as stated in our vision.

This experience was not just a learning journey, it was a call to action. In the final part of the training, we were tasked to formulate an action plan to implement the Fit and Proper Policy in our respective cooperative. As part of this plan, we will incorporate the policy's implementation into the next 3- to 5-year strategic plan to ensure sustainable governance and leadership development.



Photos by ACCU

Welcome to
Credit Union Sauan Sibarrung

ACCU delegates
for International CU Study Visit
Collaborated ACCU - CU Sauan Sibarrung



4 Dept. Mgrs. visit Indonesian co-op for study of best practices

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

Accounting Manager Sheree Mae I. Javier, Administrative Manager Harry S. Rodwell, Jr., Finance & Treasury Manager Gaspar L. Arbas, Jr., and Membership & Community Development Manager Marie Keth A. Cabajon visited the Credit Union Sauan Sibarrung (CUSS) in Toraja, South Sulawesi, Indonesia on January 21-22, 2025 for a study of its best practices as an ACCESS branded co-op. CUSS has a Gold brand for three years now. Credit Union Sauan Sibarrung was established on December 7, 2006 as declared by 86 participants/founders after conducting the first strategic planning on December 4-8, 2006.

Some of the best practices of the co-op and the Indonesian co-op movement are as follows:

1. Indonesia has only two federations.
 2. The co-ops in Indonesia under the 30 provinces use the same accounting system (core system).
 3. The Indonesian government and regulators are pushing for continuation of digitalization with compliance and security becoming mandatory factors.
 4. The co-op visits the members not for loan availment but to inquire about the needs of his/her business. In the experience of CUSS upon the visit to one of its businessmen members, the co-op learned that the member needed technology to record the inventory and the sales of the store. CUSS provided the member with technical assistance in the form of systems (inventory and sales). The store also accepts payments using the CUSS mobile app.
- CUSS finds the gaps with the members and finds the solutions to fill up the gaps. For CUSS, improvement of the business of the members means empowering the members.
5. The co-op has volunteer members who organize a community of members. One of the communities has 216 members. When a member of a community becomes delinquent in his/her payment, the said volunteer is informed by the co-op of the same. The volunteer then follows up the said member.

The volunteers are awarded at the end of the year.



6. The officers of CUSS must start as volunteers and can become mentors. Mentors are experts in speech and implementation strategies.

7. The three committees of CUSS are Supervisory, Finance, and Empowerment. The officers undergo regular trainings to become effective and efficient leaders.

8. Each branch has an electronic monitoring board which shows the real-time number of members, total assets, total loans, PAR, total deposits, and total share capital. This board helps the branch in assessing its performance for the day.

9. The PAR of CUSS as of December 31, 2024 was 2.22%.

10. CUSS implemented its mobile app in 2018.

11. On January 22, 2025, CU SuperApp was launched during the Sauan Sibarrung Expo 2025. The app offers a range of advanced features, including secure multifunctional log-ins with biometric authentication, seamless transfers between credit unions and banks, QR code support for digital transactions, e-commerce shopping, financial agent and merchant capabilities, and the integration of various financial services into a single platform.

12. CUSS provides cardless cash machines and cardless deposit machines.

13. The co-op has BDS program and has members who are into hog raising, iron products, agri products, and retail business.

The best practices of CUSS which are applicable to DCCCO can be adopted to improve the efficiency and effectiveness of service delivery to the DCCCO members.



International Women's Day Celebration

By Annaliza P. Loquias, EdD, BOD Member

"Women, you are the masterpiece of God's creation"

"I praise you because you are fearfully and wonderfully made; your works are wonderful," says Psalm 139:14. It speaks of the incredible way God has created each Person - the woman with intention and care, with divine miracle of life, worthy of love, respect, and purpose.

Every part of you - your mind, heart, and soul - is a reflection of Beauty. You were made to rise and shine.

You are a Warrior of Faith who has been through the storm and survived. Amidst the mystery of life, you are a Woman of yesterday, the trailblazer strong and wise, bringing the wisdom of generations, forging paths for those who will follow. You carry the echoes of battle once won. A Woman of today is a change maker, fearless and true. The world transforms because of You. And a Woman of tomorrow is a vision of hope. You carve a new world - forever unchained. The world is brighter because You are in it!

Woman, you are like a flower that blooms in every season. Your strength is like the root of a mighty tree - deep, enduring, inspiring, and unshakeable.

To every woman - your worth is beyond measure, your presence is profound, and your potential is limitless. You are a pillar and foundation of families, communities, and nations. Your presence is a gift to the world.

From Genesis 2:22, "The Lord God made a woman from the rib he had taken out of the man and brought her to the man." This verse signifies that woman is made to be equal to him, under his arm to be protected and close to his heart to be loved. A carefully created companion, completing the Beauty of God's creation.

Walk confidently knowing that you are a living expression of God's love - His most exquisite masterpiece.

As we celebrate Women's Month and International Women's Day - a global day to recognize women's contributions, let us advocate for the 2025 theme "Women in Every Sector, A Brighter Future for the New Philippines." Babae, mabuhay ka!

DCCCO Multipurpose Cooperative
joins the celebration of the

2025 NATIONAL WOMEN'S MONTH

Babae sa Lahat ng Sektor,
Aangat ang Bukas sa Bagong Pilipinas

March 1 - 31, 2025

Philippine Commission on Women | DCCCO | WE Can Be Equally

#WEcanBeEquALL

PCWgovph | www.pcw.gov.ph

DCCCO



2025 DCCCO HALF MARATHON

A Resounding Success!

By Vhrence Kirby B. Nuñez, Marketing Specialist

DCCCO, celebrating its 57th Founding Anniversary, hosted its very first Half Marathon last March 16, 2025. The event marked a milestone in its advocacy for health and wellness. There were three categories: 5K, 10K, and 21K. The running activity attracted over 900 runners from across the provinces of Negros Oriental, Negros Occidental, Cebu, and Siquijor.

The starting line was set at DCCCO Building Frontage, Sta. Rosa St., Poblacion 2, Dumaguete City, with the event program commencing at almost 4 a.m. The opening ceremony was highlighted with an inspiring welcome remark from DCCCO BOD Chairperson, Mr. Edilberito B. Euraoba II, who emphasized the cooperative's commitment to promoting a sound mind in a sound body. *"Mens sana in corpore sano,"* he said.

The marathon saw impressive performances from running athletes, enthusiasts, and even first-time marathoners. Below is the list of the top 8 winners per category:

21K Male Category

1. Gimar T. Magdalino	01:26:45
2. Kin Mark I. Tindog	01:29:48
3. John Steven S. Romanillos	01:35:05
4. Rodel U. Solamillo	01:42:58
5. Andrian A. Bandoquillo	01:45:08
6. Jimuel L. Angel	01:45:09
7. Joseph Lumihok	01:45:11
8. Rolie Jun M. Balolong	01:47:57

21K Female Category

1. Jamine Cruz	01:36:08
2. Lady Hope Flores	01:59:02
3. Vengelle T. Miral	02:09:56
4. Maripol R. Tecson	02:12:34
5. Marites M. Manlimos	02:16:53
6. Marriel B. Delacruz	02:19:16
7. Wowie Louis Ng	02:21:36
8. April Rose Ramirez	02:26:58

10K Male Category

1. Ralph Niño S. Latigo	00:36:01
2. JC Ally Terio	00:41:31
3. Jose C. Dumoghong	00:41:32
4. Arcel S. Bohol	00:42:15
5. Kazaam Antonio Ynzon	00:45:22
6. Philip Joshua Ates	00:46:41
7. Clint Anthony C. Mabilog	00:48:22
8. Brian Enardecido	00:49:40

10K Female Category

1. Lijeaven L. Noay	00:44:46
2. Katherine Anne L. Maquiling	00:48:11
3. Criselmee C. Obrero	00:51:09
4. Melba C. Dizon	00:54:01
5. Shenamay Hiramis	00:54:46
6. Charry Mae G. Hetic	01:01:19
7. Shilamay A. Lariosa	01:01:20
8. Honey Lou Cabugnason	01:03:31

5K Male Category

1. Jesry Cruz	00:17:07
2. Artemio Gonzaga, Jr.	00:20:26
3. Rafael Troyo	00:20:49
4. John Michael Dave T. Humol	00:22:41
5. Seth M. Infante	00:22:45
6. Ficino Niño A. Villaflores	00:23:54
7. Allan Aragon	00:24:40
8. Karl Christian P. Galan	00:24:50

5K Female Category

1. Cathy Lingcong	00:20:03
2. Noriefe Gaso	00:25:18
3. Cheryl Tubil	00:26:14
4. Mae B. Omguing	00:28:30
5. Maria Christie Lado	00:32:09
6. Caress T. Nodado	00:36:59
7. Kirsten Grey Lasala	00:37:01
8. Ma. Jiji D. Suan	00:37:10

The 2025 DCCCO Half Marathon was more than just a race - it was a celebration of endurance, perseverance, and community spirit. Participants, supporters, and organizers alike were thrilled with the outcome, paving the way for more sporting events in the future.

DCCCO extends its heartfelt gratitude to all runners, volunteers, and sponsors who made the event possible. One thing is certain - this half marathon had set a strong foundation for an annual tradition promoting fitness and camaraderie in the whole DCCCO, not just of the members, but also in the whole community.

DCCCO hosts invitational volleyball, basketball games

By Albert T. Trumata, Member Relations & Development Officer

As part of its 57th Anniversary celebration, DCCCO organized the Invitational Volleyball and Basketball Games, bringing together teams from DCCCO and Negros Oriental II Electric Cooperative (NORECO II). The event aimed to foster camaraderie, sportsmanship, and cooperative unity among the participating organizations.



Exciting Volleyball Matches Kicked Off the Celebration

On February 7, 2025 at 6 p.m., the Men's and Women's Volleyball matches took center stage at the Colegio de Santa Catalina de Alejandria Gymnasium.

In the Women's Volleyball match, DCCCO faced NORECO II in a highly competitive game. Both teams displayed remarkable skill and teamwork, but NORECO II emerged victorious, securing the win.

On the other hand, the Men's Volleyball match was an intense battle, with DCCCO's Men's Team clinching the victory, marking a proud moment for the cooperative.



Basketball Face-off

The excitement continued on February 8, with the Men's Basketball Game. After an exhilarating match, NORECO II secured the win, wrapping up the tournament on a high note.

Building Stronger Ties through Sports

Beyond the competition, the invitational games provided an opportunity for cooperatives to connect, engage, and strengthen relationships through the spirit of teamwork and healthy competition. The event highlighted DCCCO's commitment not just to financial empowerment but also to fostering collaboration, unity, and community engagement.



DCCCO extends its appreciation to NORECO II for the co-op's participation and looks forward to more meaningful partnerships and activities in the future.



DCCCO honors Founders, GM Ruiz in wreath-laying ceremony

By Annamar E. Bacubac, SPM Specialist

On February 15, 2025, DCCCO Multipurpose Cooperative conducted a solemn wreath-laying ceremony in honor of its esteemed founders—Mother Marcella Foret, O'Carra, Bishop Epifanio B. Surban, and Governor Mariano F. Perdices—as well as its first general manager, Felicidad L. Ruiz. This meaningful event served as a tribute to their invaluable contributions, especially during the cooperative's formative years.

The ceremony was attended by selected staff, department managers, the chief executive officer and members of the Board of Directors, led by Chairperson Edilberito B. Euraoba II who, along with the attendees, offered prayers and wreaths as symbols of gratitude and respect.

This commemoration emphasized DCCCO's deep appreciation for the vision, dedication, and sacrifices of its founders and the first general manager. Their efforts laid the foundation for the cooperative's growth and success, shaping it into the strong and community-driven institution it is today. Through this annual tradition of remembrance and thanksgiving, DCCCO reaffirms its commitment to upholding the values and legacy they left behind.



Tabo sa DCCCO 2025: A Celebration of Entrepreneurship, Innovation, and Community

By Richie V. Ordoñez, BDS Officer

The highly anticipated TABO sa DCCCO took place on February 15 and 16, 2025, showcasing a vibrant array of products from entrepreneur members across the nine DCCCO branches. This exciting event was made even more special with the participation of esteemed partner organizations and agencies, including the AFOS Foundation, the Department of Agriculture, the Department of Trade and Industry (DTI), the Technical Education and Skills Development Authority (TESDA), Silliman University-College of Business Administration (CBA), Negros Oriental State University-College of Business Administration (NORSU-CBA), and the Negros Oriental Hospital and Health Services Cooperative (NOHHSCo). These partners not only brought their expertise and services but also introduced products from their assisted recipients, enriching the event with valuable opportunities and collaborations. The two-day fair was a dynamic celebration of local entrepreneurship, innovation, and community spirit.

The fair commenced early on February 15, with an official opening at 7 a.m. marked by a ribbon-cutting ceremony, symbolizing the start of a dynamic exchange of products, ideas, and talents. By 9 a.m., the much-anticipated booth contest judging began, showcasing the creativity and resourcefulness of participants in their uniquely designed booths. Simultaneously, TESDA conducted a live cooking demonstration on siomai preparation, captivating attendees with culinary skills and techniques. Additionally, NOHHSCo provided essential medical



services, including blood pressure monitoring for 104 individuals, random blood sugar testing for 107 individuals, and the dispensing of vitamins to 211 attendees.

In the afternoon, TESDA continued to delight food enthusiasts with another cooking demonstration, this time featuring puto cheese, a well-loved delicacy. The excitement carried into the evening as the Sing Like Your Idol singing contest took center stage. Contestants delivered stunning vocal performances amidst a dazzling display of lights, creating an electrifying atmosphere. The synergy of voice, energy, music, and lights made the night a truly unforgettable experience for both participants and spectators.

Throughout the entire duration of the event, DTI conducted business coaching sessions, successfully assessing and coaching 10 entrepreneur members. These sessions provided invaluable guidance and support, helping participants enhance their business acumen and strategies for growth. Adding an extra layer of excitement to the event, buyers and visitors also enjoyed interactive games and won exciting prizes, making their experience even more enjoyable.

The second day of the fair commenced even earlier, with doors opening at 6 a.m. At 9 a.m., the second round of booth contest judging took place, allowing the exhibitors to refine their presentations and impress the judges further. The culmination

program followed at 11 a.m., where plaques of appreciation were awarded to partner agencies and organizations, while participating entrepreneur members received certificates in recognition of their dedication and contributions to the event.

The most awaited moment came with the announcement of booth contest winners. The results were as follows:

Champion	: Guihulngan Branch
1st Runner-up	: Bais Branch
2nd Runner-up	: Kabankalan Branch

Special awards were also given to branches that stood out in specific categories:

People's Choice Award	: Dumaguete Branch
Most Innovative Award	: Guihulngan Branch
Most Interactive Award	: Dumaguete Branch

The TABO sa DCCCO 2025 was a resounding success, fostering community engagement, promoting local enterprises, and strengthening partnerships. The event highlighted the entrepreneurial spirit within the DCCCO community and set the stage for future initiatives that empower small businesses and cooperative members. With its remarkable display of talent, innovation, and collaboration, TABO sa DCCCO 2025 truly embodied the spirit of cooperativism and unity, paving the way for even greater achievements in the years to come.



Suguilanon

The Making

By Mary Magdalene Z. Villegas, BOD Vice-Chairperson

If my memory serves me right, the plan of crafting a coffee table book for DCCCO was a few years prior to its golden anniversary in 2018. But some challenges came up so that the plan was set aside and what came up instead during the golden anniversary celebration with the theme "DCCCO: 50 years of synergy, compassion, and empowerment" was a special edition of KASANAG featuring significant events and milestones of the fruitful and glorious 50 years of DCCCO!

It was only in 2023 when the Board decided to pursue the crafting of a coffee table book for DCCCO. The Board realized that it is essential for a billionaire cooperative like DCCCO to have a book that will showcase its journey, a book that will portray its trials, opportunities, achievements, and blessings during its golden years.

So, the Coffee Table Book Team was created by the Board in August 2023. The Committee initially convened the following month. When the Committee started the job, as the Chair, I realized that we had a challenging work ahead. It took the Committee a fairly long time to finish the book because the materials/pictures given to us were mostly not classified yet and were unlabeled. Moreover, the photographs of some past officers or events were not available or are not right away available and the Committee had to wait for these pictures to be located. But despite these challenges, the Committee survived. This book may not be the perfect coffee table book that we expect it to be but the Committee truly exerted efforts, time and may I say, ingenuity to make the book an inspiration by anyone who may be interested to browse through its pages of photos and illustrations.

The Committee initially had a brainstorming as to the title of the book and inspired by the title of a booklet "SUGUILANON," a booklet that was made by the Education Committee (now Education, Training, and Information

Committee) when DCCCO celebrated its silver jubilee. We give credits to the former Vice-Chairperson of the Board of Directors and former Chairperson of the Education Committee, Dr. Sylvia L. Flores, who then led in making the said booklet.

The Committee agreed to divide the book into three parts. The first part is "Pagpugas" which portrays the early years of DCCCO, from the time it was conceived. The second part is "Paglambo" which shows the achievements, the triumphs, the fame, and the milestones of DCCCO. The third part is "Pagpaambit" which exhibits DCCCO's endeavors in sharing its dreams, aspirations, and achievements to its members and the community. These three parts of the book hopefully will remind us of the significant people and events of DCCCO that have contributed to make DCCCO what it is today.

The Committee is aware that coffee table book contents are more of photographs and illustrations, accompanied by captions and small blocks of text, for it is intended for a light read ... but our book "SUGUILANON" included some short narratives to fully explain the significant events and milestones of DCCCO aside from just their photos.

"I planted the seed, Apollos watered it, but God has been making it grow. So neither he who plants and he who waters is anything, but only God who gives the growth. The one who plants and the one who waters have one purpose, and they will each be rewarded according to their own labor." (Cor. 3:6-11)

DCCCO was planted/conceived by the Founders, and the Officers, Management and Staff nurtured it, but only God has made DCCCO grow to what it is today. So we lift up to God all our services and endeavors for DCCCO and reap our rewards in God's own time!





Reflections

By William E. Ablong, BOD Member

The Holy Father Pope Francis has announced that 2025 is a Jubilee Year.

The holy year of the Catholic church, which happens every 25 years, is centered on the theme "Pilgrims of hope."

As His Holiness Pope Francis so beautifully expressed it: "We must fan the flame of hope that has been given us, and help everyone to gain new strength and certainty by looking to the future with an open spirit, a trusting heart, and far-sighted vision."

The Jubilee began on Dec. 24, with the official opening of the Holy Door of St. Peter's Basilica. It will end on Jan. 6, 2026, the Feast Day of Epiphany, with a closing of the Holy Door.

The Jubilee Year is a time to re-establish a relationship with God, with one another, and with Creation. The theme is a call to Catholics worldwide to share the light of their faith with others.

The Universal Church has decreed that one of several ways a Catholic can receive the special grace (plenary indulgence) during the Jubilee Year is by making a pilgrimage.

The Diocese of Dumaguete has designated nine Pilgrim Churches which serve as channels of God's overflowing gift of Plenary Indulgences for oneself, and for the souls in purgatory.

The nine churches are: St. Catherine of Alexandria Cathedral, St. Anthony of Padua Parish Church in Sibulan, St. James the Greater Parish Church in Tanjay City, the Holy Child Parish Church in Jimalalud, St. Augustine of Hippo Parish Church in Bacong, St. Nicholas of Bari Parish Church in Siaton, St. Thomas of Villanueva Parish Church in Bayawan City, St. Francis of Assisi Parish Church in Siquijor, and Sto. Niño Parish Church in Mabinay.

Positive and hopeful in a troubled world. The world we live in today seems to be increasingly filled with uncertainty, fear, and division. With the growing threats of climate change, escalating conflicts, and an overwhelming sense of materialism creeping into every aspect of our lives, it can sometimes feel like hope is a distant memory.

It's easy to become disillusioned, and lose sight of the possibility of positive change. But even amid such troubling times, there is room for hope.

The power of perspective. In the face of adversity, one of the most powerful tools we can possess is perspective.

As the world becomes more chaotic, and people seem more focused on material gain than on deeper, more meaningful values, we are challenged to remain grounded in what truly matters.

We may not be able to control the external circumstances around us, but we can control how we respond to them. And it is this response that can make all the difference.

The Bible teaches us that our attitude toward life is crucial. It reminds us to focus on the positive, even when everything around us seems negative. In Philippians 4:8, the apostle Paul writes: "Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things."

In these words, Paul urges us to focus our minds on the good, the beautiful, and the honorable, instead of becoming consumed by the negativity that surrounds us.

Hope amid despair. The threats of climate change, social injustice, and global instability are indeed real and frightening. The earth is groaning under the weight of human neglect, and it's easy to feel overwhelmed by the sheer magnitude of the problems we face. Yet, even amid these challenges, hope remains.

In Romans 8:22-23, the apostle Paul paints a vivid picture of this tension between current suffering and future hope: "We know that the whole creation has been groaning as in the pains of childbirth right up to the present time. Not only so, but we, who have the first fruits of the Spirit, groan inwardly as we wait eagerly for our adoption to sonship, the redemption of our bodies."

These verses acknowledge the reality of pain and suffering in the world, but they also remind us there is something greater to look forward to. Just as a mother endures the pain of childbirth with the knowledge that something beautiful is coming, we, too, can endure the trials of this world, knowing that God's redemption and restoration are on the horizon.

PILGRIMS OF HOPE

Hope is not about denying the challenges we face, but about trusting these challenges are not the end of the story. It's the belief that despite the darkness we may see, light is on its way.

Embracing gratitude and generosity. In a world where materialism often reigns, it's essential to remember that true happiness and fulfillment don't come from what we own, but from the relationships we nurture, and the way we love others.

Jesus taught us the greatest commandment is to love God, and love our neighbors (Matthew 22:37-39). When we prioritize love and kindness over wealth and possessions, we begin to reflect the hope and goodness the world desperately needs.

In 1 Timothy 6:17-19, Paul reminds us of the dangers of materialism, and calls us to be generous: "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share."

By practicing gratitude and generosity, we not only uplift ourselves but also contribute to a culture of kindness and compassion. When we live in alignment with our deepest values, we become part of a movement of hope, no matter how dark the world around us may seem.

Living with purpose and faith. Even though we face challenges, we can take comfort in the fact that God has a plan for each of us. His word assures us that we are never alone in our struggles. In Jeremiah 29:11, God declares: "For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future."

When we embrace this truth, we can move through the world with confidence, knowing that our lives have meaning and purpose. Our actions, however small, can contribute to a better world. Whether it's through helping a neighbor, advocating for justice, or simply being kind, each step we take is part of a larger story of redemption.

A call to hope. In the face of a world that may seem more focused on division, materialism, and despair, it is important to remember we are called to be light. We are called to be hopeful, positive, and generous. We are called to embody the change we wish to see in the world. The problems we face are not insignificant, but they are not insurmountable either. With faith, hope, and love, we can rise above the negativity and become part of the solution.

Let us remain hopeful for we know that even in the darkest of times, God's love and grace are ever-present. And that we can face the future with confidence and optimism.

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Author's email: wea_129@yahoo.com





MGA PAMALANDONG PANAHON SA CUARESMA



Ang Ebanghelyo ni San Mateo diha sa Kapitulo 5, Bersikulo 43-48, nga mabasa usab sa Ebanghelyo ni San Lucas diha sa Kapitulo 6, Bersikulo 27-28 ug 32-36, ang atong Ginoong Hesukristo nagkanayon: "Nakadungog kamo nga giingon kaniadto, 'Higugmaa ang imong mga higala ug dumti ang imong mga kaaway.' Apan karon sultihan ko kamo, higugmaa ang inyong mga kaaway, ug pag-ampo kamo alang sa mga tawo nga nagpasipala kaninyo, aron mahimo kamong mga anak sa inyong Amahan nga atua sa langit."

Usa kini sa mga balaanong pagtulon-an sa atong Simbahang Katoliko nga angay natong pamalandongan karong panahon sa Cuaresma (Season of Lent).

Ang paghigugma sa mga kaaway lisud kaayo nga mabuhat. Kun duna kitay kaaway, ang atong bation mao ang pagdumot, kalagot, kaligotgot kanila. Bisan kun kanhi ato silang suod nga higala, sa panahon nga ato silang mahimong kaaway, dili na kita gusto nga makig-uban kanila. Dili na gani kita gusto nga motan-aw sa ilang nawong mao nga maglikay-likay kita kanila. Kay sumala pa sa ginaingon, maglagot man kitang motan-aw sa ilang nawong. Naay akong nadunggan nga niingon nga maglikay kuno siya nga makakita sa iyang kaaway kay lami kuno kumoton ang nawong sa kaaway.

Apan, sumala pa sa mga bahin sa Balaang Kasulatan nga atong gipatik sa unahan, ato gayud diay higugmaon ang atong mga kaaway ug atong i-ampo ang mga tawo nga nagpasipala kanato.

Niining paagiha mamahimo kitang mga anak sa Dios nga Amahan. Ug may katarongan na kitang mag-ampo sa pag-ingon, "Amahan namo nga anaa Ka sa mga langit..." Ug aron mabatonan nato ang paghigugma sa atong mga kaaway, ato silang pasayloon sa panahon nga sila makasala kanato. Dinhing dapita, atong hinumduman nga kita usab mga makasasala nga nagkinahanglan usab mangayo og pasaylo sa mga tawo nga atong nasad-an. Kini diay'ng paghigugma sa mga kaaway ingon ra sa paghigugma sa mga makasasala. Sanglit mga makasasala man kitang tanan, kinahanglan diay nga maghigugmaay kitang tanan.

Ang mga kalagot, pagdumot ug kaligutgot mga pagbati kini nga anaa sulod sa atong kasingkasing. Apan mahimo kining disiplinahan sa atong hunahuna. Atong isilil sulod sa atong hunahuna nga kita mga anak sa Dios nga Amahan ug mga igsoon diay kita sa atong Ginoong Hesukristo ug sa usag-usa. Ug tungod kay kita mga igsoon man, kitang tanan maghigugmaay gayud. Tungod sa atong pagkamakasasala, daghang panahon nga dili kita magkasinabtanay. Dinhing dapita, kinahanglan nga mag-ampo kita sa usag-usa diha sa atong panagbingkil. Inay nato ipanghimaraot ang atong nakaaway, ato hinuon silang ihalad ngadto sa Dios diha sa atong mga pag-ampo.

Sa tinuod, lisud kining buhaton, apan pinaagi sa pangaliya sa Mahal nga Birheng Maria atong mabuhat kining tanan. Amen.

Ang mga Regalo tuwing Araw ng mga Puso: Noon at Ngayon

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

Ayon sa ilang mananalaysay, ang Valentine's Day ay maaaring nag-ugat mula sa paganong pagdiriwang na tinatawag na *Lupercalia*, isang selebrasyon ng pagdating ng tagsibol at pagkamayabong ng kababaihan. Sa okasyong ito, may kasayahan, inuman, pag-aalay ng hayop, at posibleng pagtatambal ng mga babae at lalaki sa pamamagitan ng pagbunot ng pangalan mula sa isang bote o banga.

Dahil sa paganong ritwal na ito, ipinagbawal ito ni Pope Gelasius I noong ika-5 siglo AD. Sa halip, itinakda niya ang ika-14 ng Pebrero bilang *St. Valentine's Day* bilang parangal kay *St. Valentine*.

Si *St. Valentine* ay isang paring martir na nabuhay noong 270 AD sa ilalim ng pamumuno ni *Emperor Claudius II* ng Roma. Siya ay inaresto at pinugutan ng ulo dahil sa palihim na pagpapakasal ng mga batang magkasintahan, isang gawaing mahigpit na ipinagbawal ng emperador.

Sa ibang bersyon ng kwento, si Valentine ay isang Romanong pari at manggagamot na sinasabing nagpagaling sa anak na babae ng kanyang tagapagbilanggo. Kalaunan, nahulog ang kanyang loob sa dalaga. Sa araw ng kanyang paghatol, nagsulat siya ng liham para sa dalaga at nilagdaan ito ng "From your Valentine."

Dito nagsimula ang pagdiriwang ng Araw ng mga Puso tuwing Pebrero. Ngunit paano nga ba ipinagdiriwang ito noon? At anu-anong mga regalo ang karaniwang ibinibigay mula noon hanggang sa kasalukuyan?

NOON

Gawang-kamay na Liham (*Handwritten Letters*) – Karaniwan ang pagpapalitan ng liham noong *Middle Ages* ng kanilang mga personal na mensahe ng pagmamahal.

Rosas o Bulaklak – Ang rosas ay sumasagisag sa pagmamahal at romansa. Ngunit dahil may ilan na hindi kayang ipahayag nang direkta ang kanilang nararamdaman, ginagamit nila ito bilang paraan upang maipadama ang kanilang mensahe ng hindi na kinakailangang magsalita.

Matatamis na Pagkain – Ang mga matatamis at iba pang panghimagas ay naging bahagi rin ng tradisyon bilang pagpapakita ng pagmamahal at pagpapahalaga. Kasama na dito ang tsokolate.

Payak na Regalo – Noon, ang mga regalo ay madalas na simple at taos-puso, na mas binibigyang-halaga ang damdamin kaysa sa materyal na halaga.

NGAYON

Rosas at Iba Pang Uri ng Bulaklak – Hindi na limitado sa rosas ang bulaklak na binibigay sa Araw ng mga Puso ngayon. Meron ng iba't-ibang klase ng bulaklak tulad ng *lilies*, *daisies*, at iba pa.

Alahas – Isang mamahaling kagamitang pampaganda tulad ng singsing at kwentas, na sumisimbolo ng wagas na pagmamahal at pagpapahalaga sa minamahal.

Tipanan (Romantikong Hapunan) – Sa kasalukuyan, mas pinahalalagahan ng marami ang pagiging romantiko sa pamamagitan ng isang espesyal na hapunan kasama ang pinakamamahal, bilang pagdiriwang ng Araw ng mga Puso.

Mga Karanasan – Mas pinipili na ngayon ng iba ang pagbibigay ng di-materyal na regalo, gaya ng *weekend getaways*, panonood ng konsiyerto, o panonood ng sine—mga sandaling nag-iwan ng di-malilimutang alaala at mas pinagtitiyay ang ugnayan sa isa't isa.

Hindi Lang Para sa Magkasintahan – Kung noon ang Araw ng mga Puso ay para sa mga magkasintahan at nag-iibigan, ngayon ay ipinagdiriwang din ito para sa pagkakaibigan o kaya naman ng buong pamilya at pagmamahal sa sarili.

Marahil ay nauunawaan nating lahat kung gaano kahalaga ang pag-ibig sa ating buhay—mula sa mga kwento ng ating mga magulang at lolo't lola hanggang sa ating sariling karanasan sa kasalukuyan. Bagama't iba-iba ang mga regalang natatanggap natin mula sa mga nagmamahal sa atin, iisa pa rin ang diwa ng mga ito: na ang tunay na kahalagahan ng Araw ng mga Puso ay hindi nasusukat sa magagarbong regalo o engrangeng selebrasyon, kundi sa sinseridad at pagpapahalaga na kalakip nito.

Katulad na lamang ng ginawa ng **DCCCO Head Office** para sa mga empleyado nito—kung saan ang mga kababaihan ay binigyan ng hugis-pusong lalagyan na may rosas at maliit na *teddy bear*, habang ang mga kalalakihan naman ay tumanggap ng tsokolate bilang simbolo ng pagpapahalaga at pagbibigay-pugay sa araw ng pag-ibig.





1st DCCCO Annual Summit:

The 2025 Annual Summit of DCCCO Multipurpose Cooperative officially began on March 1, bringing together officers and employees from all branches across the region in a grand assembly. As everyone arrived from different locations, the sense of unity and excitement filled the air.

To kick off the summit, participants gathered at Magikland, a place of thrill and adventure, where everyone had the chance to embrace their inner child. The venue provided the perfect setting for team bonding, with various rides and attractions bringing laughter and excitement to all.

One of the most thrilling experiences was the DISK'O, a ride that delivered both fun and exhilaration. Many attendees, including myself, took on the challenge and found the experience both exciting and unforgettable. Additionally, some employees dared to try the Sky Tower, an adrenaline-pumping attraction that takes riders high above Magikland before plunging them into an epic free fall. In interviews with those who took the ride, they described the mix of fear and thrill, making it one of the most memorable moments of the day.

As the evening set in, officers and staff gathered once again for a dinner celebration, where we took a moment to express our gratitude to the Magikland management by presenting a token of appreciation for hosting us. While enjoying the meal, important instructions were given regarding the activities for the second day.

After dinner, some officers and employees continued to explore and enjoy the attractions, while others chose to return to their respective hotel to rest and prepare for the next day's event. In summary, the first day was a perfect way to start the Annual Summit—filled with fun, excitement, and camaraderie among officers and employees.

Day 2: Reflection, Learning, and Growth

The second day of the event took place at the SMX Convention Center Bacolod and started with a Holy Mass, a solemn and meaningful way to begin the day. We were truly blessed to have Bishop Patricio Abella Buzon, SDB, the bishop of the Diocese of Bacolod, as our mass president. His homily was heartwarming and fulfilling, as he shared thoughts and teachings of our Savior, inspiring everyone present.

After the mass, participants were given a short break before proceeding to the first session of the day—the breakout session, facilitated by the following NATCCO personnel: Group 1—Ms. Mary Rose G. Refugia (Consultancy Unit Head), Ms. Roxanne Sajonas-Dumaraos (Account Manager of the Consultancy Unit of CANN), Ms. Judy Anne P. Palileo (Human Resources Management Advisor), and Mr. Henry Joseph A. Adaque (Talent Acquisition, Assessment, & Testing Center Unit Head), and Group 2—Ms. Daisybelle M. Cabal (Chief Operations Officer) and Mr. Glenn M. Medez (Cooperative Academy of NATCCO Network Group Head).

The breakout session provided a unique learning experience. One group, composed of employees, had the privilege of learning from Ms. Milagros D. Lagrosa, PhD, a distinguished expert in social psychology and leadership development. With her extensive experience in education and consultancy, she guided participants through a thought-provoking values formation session, helping them reflect on their roles in DCCCO and the cooperative movement as a whole.

Meanwhile, the second group, attended by officers, focused on governance and the essential responsibilities of cooperative leadership. The session provided insights on effective governance practices, policy-making, and strategic decision-making to strengthen the cooperative's management.

At the conclusion of the breakout session, a token of appreciation was presented to Dr. Milagros D. Lagrosa and the NATCCO Network Team, as a gesture of gratitude for their invaluable contributions in sharing their expertise and insights. Their sessions left a profound impact on all participants, equipping them with valuable knowledge that will guide them in their roles within the cooperative.

Following the session, lunch was served, giving everyone a chance to relax before heading back to their hotel to freshen up and prepare for the much-anticipated Solidarity Night.

Solidarity Night: A Celebration of Unity

The second major activity of the day was the Solidarity Night, an evening dedicated to camaraderie and recognition. The program began with the introduction of the officers, the board of directors, the committee officers, and the employees from different branches. Each office/branch was called, with both the manager and his/her staff recognized, acknowledging their contributions to the cooperative.

The event was officially opened by the dynamic hosts of the evening, Mr. Henry Joseph A. Adaque and Ms. Judy Anne P. Palileo, who brought enthusiasm and energy to the program, ensuring a lively and engaging atmosphere.

After the introduction, a welcome remark was given by none other than the Chairperson of the Board of Directors, Mr. Edilberito B. Eurao II. In his speech, he emphasized the true essence of service within the cooperative, reminding everyone that the members of our beloved DCCCO Multipurpose Cooperative must always receive wholehearted and dedicated service.

Following the chairperson's speech, Chief Executive Officer Dr. Mildredo T. Umbac took the stage for the direction-setting session. During his presentation, he outlined the targets for the year and shared words of encouragement, inspiring everyone to work together in achieving the cooperative's goals.

After the CEO's presentation, the keynote speaker, NATCCO Chief Operations Officer Daisybelle M. Cabal, took the stage. She highlighted the achievements of DCCCO in the cooperative sector, recognizing the organization's growth and its vital role in empowering members and communities. She also shared words of encouragement, motivating the officers and employees to continue their commitment to excellence and cooperative development.

DCCCO's Got Talent: A Showcase of Skills and Creativity

One of the most awaited parts of the evening was the DCCCO's Got Talent competition, where 11 teams from different branches and offices had the chance to showcase their incredible talents. The participants came from the following branches and offices: Guihulungan, Kabankalan, Head Office, Dumaguete, Sibulan, DCCCO Hotel, Bais, Carcar, San Carlos, Bayawan, and Siquijor.

Each performance was filled with energy, creativity, and passion, making it an unforgettable highlight of the night. This year's competition truly raised the bar from the previous DCCCO's Got Talent event.

A Gathering for Unity and Growth

By Don Alver V. Alabat, HR Administrative Specialist



Recognition and Toast to Excellence

After the performances, Sir William E. Ablong, a member of the Board of Directors, led the grace before meals, and dinner was served. As the evening continued, attendees watched a special video presentation showcasing the highlights of DCCCO's 57th founding anniversary, allowing everyone to reflect on the cooperative's journey and achievements.

During the dinner, a ceremonial toast was led by Dame Mary Magdalene Z. Villegas, Vice-Chairperson of the Board of Directors, celebrating the spirit of unity, dedication, and success within the cooperative.

Following the toast, the evening transitioned into a recognition ceremony, honoring the dedication and commitment of long-serving employees. Service loyalty awards were presented to the employees who reached significant milestones in their careers:

- 10 Years of Service – 14 employees
- 15 Years of Service – 16 employees
- 20 Years of Service – 7 employees
- 30 Years of Service – 3 employees

After the recognition of the service loyalty awardees, the NATCCO Network Team was also recognized for its invaluable time and effort in making the first-ever DCCCO Annual Summit 2025 a success.

With all the formal recognitions completed, it was time for the most awaited part of the night—the announcement of the winners of the second DCCCO's Got Talent competition. The winners were as follows:

- Second Runner-Up – Bais Branch
- First Runner-Up – Dumaguete Branch
(the first-ever champion of DCCCO's Got Talent)
- Champion – Head Office

The winning participants celebrated their well-deserved victory, enjoying the moment of triumph and recognition. The competition truly showcased the incredible talents, creativity, and teamwork across DCCCO's branches.

After the awarding, the Human Resource Manager, Mr. Andrian S. Flores, delivered an acknowledgment speech, expressing gratitude to the Almighty for making the event possible. He also extended his appreciation to the officers, top management, and the HR Department staff, who tirelessly prepared for the event to ensure its success. He recognized all individuals involved in making the first-ever DCCCO Annual Summit a remarkable achievement.

Following the acknowledgment, the Same-Day Edit (SDE) video was played, capturing the highlights of the Solidarity Night and the memorable moments shared throughout the event.

The night continued with music and dancing, where officers and employees celebrated in unity and joy, marking the successful conclusion of the DCCCO Multipurpose Cooperative Annual Summit 2025.





DCCCO Hotel



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



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



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DCCCO.Hotel

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FAMILY MEDICAL INSURANCE

- Hospitalization in-patient benefits
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HEAL PROGRAM

Bag-ong benepisyo para sa
mga miyembro sa DCCCO!

Benefits

- Hospital Income Benefit
- Accidental Death, Dismemberment & Disablement
- Accidental Medical Reimbursement
- Life Insurance Coverage
- Special Compassionate Benefit



- STANDARD FIRE
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