



KASANAG

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MUNICIPALITY OF VALENCIA



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DCCCO Social Development Projects: A Testament to Improve the Quality of Lives of its Members and the Community

By Dir. Edilberito B. Euraoba II, BOD Chairperson

Recently, public and private schools started their classes and one evident problem is the lack of infrastructures and dilapidated classrooms which posed a serious barrier in giving quality education to our school children.

DCCCO is taking an active role in filling this gap by constructing school buildings/structures both in public and the Diocesan schools in our area of jurisdiction. To date, DCCCO completed the following projects:

- New classroom & dining ranch – Malusay Elem. School, Guihulngan City, Neg. Or.
- School stage – Bais City West Elementary School, Bais City, Neg. Or.
- Administrative building – St. Andrews School, Amlan, Neg. Or.
- Drip irrigation projects – Cang-alwang National High School, Siquijor, Siquijor
- Feeding facility – Dahile Elem. School, Mabinay, Neg. Or.
- Dining ranch – Bais City National Science High School, Bais City, Neg. Or.
- School stage – Cancawas Elementary School, San Jose, Neg. Or.
- Walk path canopy – Liburon National High School, Carcar City, Cebu
- Comfort rooms – North City Elementary School, Dgte. City, Neg. Or.
- Reading centers – Sen. L.G. Teves Memorial Elem. School, Bayawan City, Neg. Or.

Similarly, we also took the initiative of providing free public internet access to bolster our commitment of reaching out to our members and the community knowing that access to information is no longer a privilege but a necessity.

Our first wave of giving free internet connections was when we entered into a Memorandum of Agreement (MOA) with the City Government of Dumaguete for the installation of free internet access in Pantawan People's Park and Quezon Park, to improve digital access and connectivity, wherein students, vendors, park goers, and entrepreneurs may access this free internet connection.

The second wave was the MOA with the Municipal Government of Valencia for the installation of free public internet connection at the Valencia Municipal Plaza, with its signing done on August 13, 2025.

DCCCO also donated/completed the following other community projects:

- Chapel construction donation – Our Lady of Fatima Quasi Parish, Batinguel, Dgte.
- 20 Canopies – For massage therapists at Pantawan People's Park, Dgte. City
- Rubberized Painting – Brgy. Junob Gymnasium, Dumaguete City

These initiatives go beyond the usual publicity stunts taken by private corporation in the guise of the so-called corporate social responsibility which, unfortunately, were driven by public relations motives.

This is DCCCO's commitment to improve the quality of lives of our members and this goes far beyond charity works but we consider this as a sustainable social investment.

The proactive steps undertaken by DCCCO in providing free internet connection, funding the constructions of feeding centers, reading centers, stage, dining ranch, and comfort rooms, and funding for other projects are our testament of uplifting the quality of lives of our members and the community.

This is the co-op legacy that DCCCO must uphold for its members and the next generations to come.



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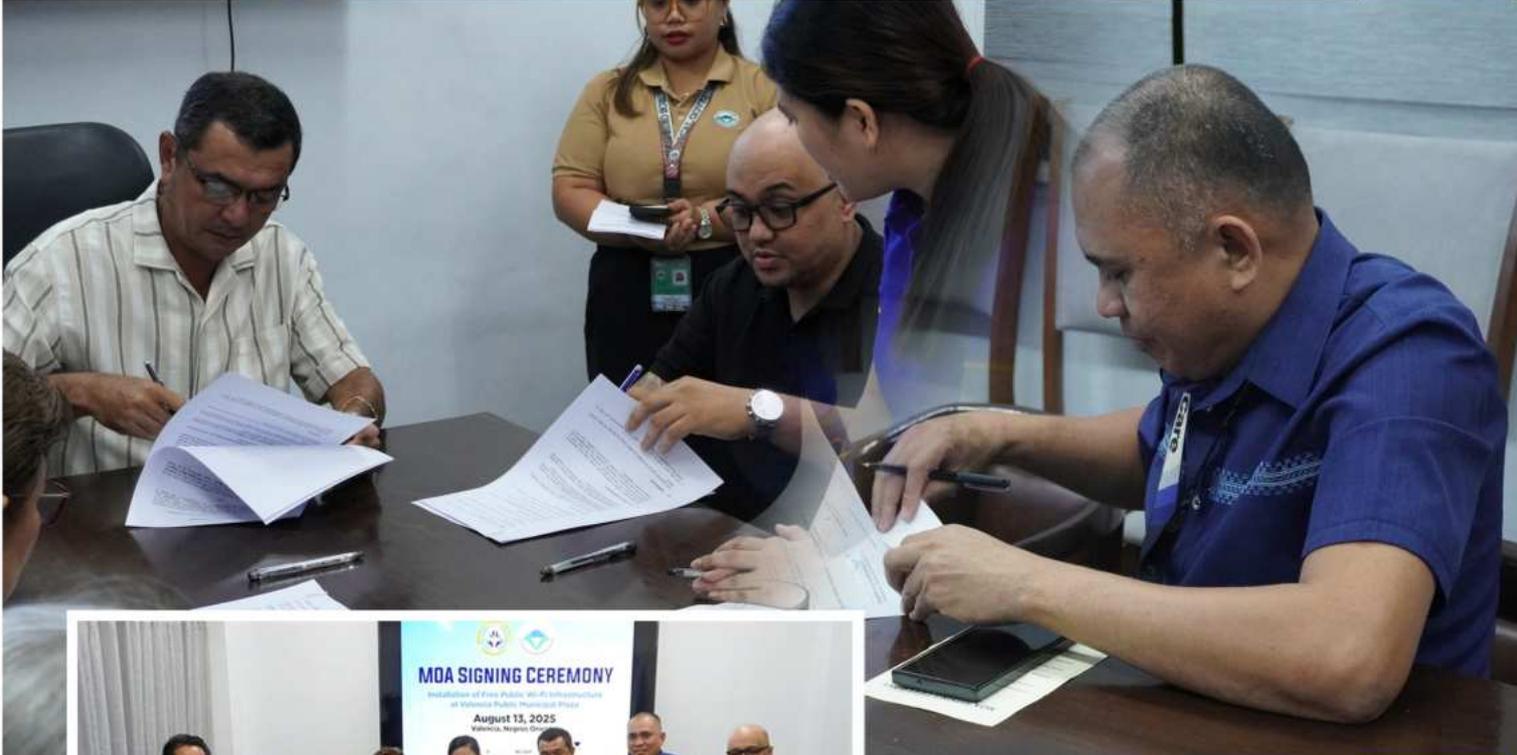
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DCCCO expands free public internet access to Valencia

By Albert T. Trumata, Member Relations & Development Officer



VALENCIA, Negros Oriental, August 13, 2025 — Following the success of its free public internet project in Dumaguete City, DCCCO Multipurpose Cooperative has extended the same initiative to the Municipality of Valencia, strengthening its mission to bring connectivity and opportunities closer to the people.

Last May 16, 2025, DCCCO signed a Memorandum of Agreement (MOA) with the City Government of Dumaguete for the installation of free internet in key public areas — the Pantawan People’s Park and the Quezon Park. These are among the city’s most visited community spaces, where families gather, students study, and vendors conduct daily business. Today, these locations are now enjoying free connectivity, helping bridge the digital divide for Dumagueteños.

Building on this momentum, another milestone was reached on August 13, 2025, when DCCCO entered into a partnership with the Municipality of Valencia. The MOA was signed by Hon. Mayor Edgar Z. Teves, Jr., with Vice Mayor Juna May T. Teves and the Members of the Sangguniang Bayan as witnesses, and Dame Mary Magdalene Z. Villegas, Vice-Chairperson of the Board of Directors of DCCCO, with Dr. Mildredo T. Umbac, Chief Executive Officer, as witness. This agreement formally sealed the installation of FREE public internet connection at the Valencia Municipal Plaza.

"This is a social responsibility that we eagerly and gladly uphold, beyond our financial services. Providing free internet in public spaces responds to the growing need for connectivity and digital inclusion. We believe that free internet access empowers students, workers, small businesses, and citizens alike," shared Dir. Villegas.

Mayor Teves expressed his gratitude to DCCCO and its members for their continuous support to Valencia, recognizing the project as a meaningful contribution to education, business growth, and social connection for every Valencianahanon.

This initiative is made possible through DCCCO’s Community Development Fund, as mandated by Republic Act 9520, which requires cooperatives to allocate at least three percent (3%) of their net surplus for projects that directly benefit their communities.

The program also strongly supports the United Nations Sustainable Development Goals (SDG 9: Industry, Innovation, and Infrastructure; and SDG 17: Partnerships for the Goals), underscoring how partnerships and innovation create lasting impact.

With Dumaguete and Valencia now enjoying these benefits, DCCCO remains committed to expanding more community partnerships in the future, guided by the belief that progress is best achieved when everyone is connected.

ASIAN CREDIT UNION FORUM 2025



International Year of Cooperatives

Cooperatives Build a Better World

SEPTEMBER 11-13, 2025 | MANILA



DCCCO takes part in ACCU Forum 2025

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

DCCCO Multipurpose Cooperative proudly took part in the 2025 Association of Asian Confederation of Credit Unions (ACCU) Forum held in Manila, Philippines, on September 11–14, 2025. This year's gathering carried the theme "Cooperatives Build a Better World" and brought together more than 530 cooperative leaders from 22 countries across Asia and the Pacific. The forum served as a platform to celebrate local action and global progress in the cooperative movement.

Representing DCCCO was a strong 21-member delegation composed of its Board of Directors, officers, management, and staff. The team included BOD Members Mary Magdalene Z. Villegas, William E. Ablong, Lalaine E. Cimafranca, Cristina O. Jumawan, and Jed R. Rosales; Treasurer Jemsdey O. Dales; Officers Rudylen O. Laurente-Villarin and Annie B. Bacanto; CEO Mildredo T. Umbac; Siquijor Branch Manager Clyde C. Adalia; and employees Peter John J. Onggay (SM/ES), Roar B. Bello (CMO), Kird Julius B. Langco (CMO), Juber A. Oyog (CMO), Renato P. Patrocino (CMS), Rengie F. Tanilon (CMS), Libert E. De La Cruz (CMS), Kris Anne C. Sardan (Teller), Angeline J. Taqui-ang (Teller), Gerlie Donie D. Leduna (FM), and Verna Kristelle M. Alferex (LPS).

The first day of the forum featured cooperative study visits to various Luzon-based cooperatives, allowing participants to learn about their history, best practices, and range of services. Delegates were grouped with participants from other countries, fostering interaction and collaboration beyond borders.

In the afternoon, attendees were treated to a cultural immersion experience at the historic walled city of Intramuros, where they explored the country's rich heritage and vibrant traditions.

The second day of the forum formally opened with the Parade of Nations, a colorful showcase of the 22 participating countries proudly bearing their flags. Delegates were warmly welcomed with a lively cultural performance by the Quezon City Performing Arts Development Foundation, Inc. dancers, setting the festive tone for the day.

The Opening Program, with SM/ES Peter John J. Onggay as one of the masters of ceremony, was graced by the presence of distinguished leaders of the cooperative movement. ACCU President Mr. Kim Younsik delivered an inspiring message to all delegates, underscoring the role of cooperation in building resilient communities. This was followed by the official Philippine welcome messages from Atty. Eleonor Hernandez, PFCCO Chairperson, and Maria Nelia Rafaela G. de Leon, NATCCO Chairperson, as the proud hosts of this year's forum.

A special video message from Mr. Masato Kanda, President of the Asian Development Bank, further highlighted the importance of partnerships and congratulated ACCU and its members for their continued progress in strengthening cooperatives across the region.

The session was made even more significant with the address of Honorable Felimon Espares, Member of the House of Representatives for the Coop-NATCCO Party List, who shared his message of encouragement and solidarity to all cooperators present.

The second day also featured the much-awaited recognition of credit unions and cooperatives that have exemplified excellence and innovation in their fields. ACCU proudly conferred the ACCESS Standards Accreditation to six outstanding credit unions, acknowledging them as transformative forces for human dignity and shared prosperity.

Tagum Cooperative from the Philippines and Credit Union Sauan Sibarrung from Indonesia received the Gold ACCESS Accreditation valid from September 1, 2025 to August 31, 2026. Nepal's Janauthan Savings and Credit Cooperative was honored with the Silver Accreditation, while PUSCOPCUINA of Indonesia—the first federation to achieve this recognition—together with Credit Union Sejahtera and Credit Union Mentari Kasih, also from Indonesia, were awarded the Bronze Accreditation.

A historic milestone was also marked when Credit Union Sauan Sibarrung became the first credit union to receive the Governance Accreditation under the Credit Union Label of Excellence in Governance (CULEG), reflecting its strong adherence to global standards of cooperative governance.

Adding to the celebration, ACCU recognized cooperatives that champion environmental stewardship through the Green Cooperative Award. The MSU-IIT National MPC of the Philippines earned the Gold Award, while Magrow MPC was honored with the Silver Award, both exemplifying visionary leadership and commitment to sustainability. The opening program ended with Ms. Elenita V. San Roque, ACCU CEO, introducing the 2025 Forum.

The forum also featured nine plenary sessions and six breakout rooms, running from the second day until the third. These sessions gathered speakers and moderators from various cooperatives across the region, providing a platform to reflect on the enduring legacy and transformative impact of the cooperative movement. They not only celebrated the difference made through collective action but also renewed the shared commitment to shaping a more inclusive and resilient future through the power of cooperation.

Representing DCCCO on this global stage, CEO Mildredo T. Umbac was among the featured speakers. He shared valuable insights during Breakout Session 1.2, where he spoke on the topic "Empowering Financial Cooperatives: Building Robust Support Systems for Entrepreneurs." His participation underscored DCCCO's active role in advancing entrepreneurial growth and strengthening cooperative support systems.

Indeed, the 2025 ACCU Forum was more than just a gathering—it was a space for meaningful conversations, bold ideas, and enduring partnerships. It served as a platform to innovate, collaborate, and amplify the voices of those often unheard. As it concluded in the Philippines, the forum left every participant with renewed inspiration and a stronger commitment to advancing the cooperative movement, building not only better institutions but also a better world for generations to come.

Mabuhay, ACCU! The journey continues. See you next year in Malaysia!

Strengthening DCCCO Services: A Learning Visit to MEMPCO

By Pablo L. Pila, Research & Development Specialist

In its continuing commitment to innovation and member-focused growth, DCCCO Multipurpose Cooperative embarked on a cooperative learning visit to the Micro-Entrepreneurs Multipurpose Cooperative (MEMPCO) in Zamboanga City on August 27, 2025. MEMPCO is recognized for its pioneering programs in microfinance and for establishing La Hermosa Funeraria de MEMPCO, a social enterprise designed to meet one of life's most sensitive needs—dignified and affordable funeral services.

The DCCCO group was led by Dr. Mildredo T. Umbac, Chief Executive Officer (CEO), and accompanied by Mr. Liberato L. Engcoy, Research and Marketing Manager; Ms. Marie Keth A. Cabajon, Membership and Community Development Manager; Mr. Anthony E. Elma, Allied Services Manager; and Mr. Pablo L. Pila, Jr., Research and Development Specialist. This strong representation reflected DCCCO's commitment to exploring innovative cooperative services that can further strengthen its offerings to its members.

The visit, warmly opened by MEMPCO and led by Board Chairperson Ms. Nelida Alegre and CEO Eleonor Santiago-Dillena, became a meaningful exchange of cooperative values, strategies, and aspirations. For DCCCO, it was more than just a tour; it was a learning journey on how cooperatives can expand their impact beyond traditional financial services.

MEMPCO's microfinance program stood out for its strong foundations in solidarity lending, notably the CARE Program and the Grameen-inspired group accountability system. Through innovations such as the Enhanced CARE model, the cooperative ensures inclusivity by allowing members unable to attend regular meetings to still actively participate. Its loan methodologies strike a balance between accessibility and accountability, integrating peer support, savings, and flexible repayment structures. This adaptive approach demonstrates how cooperatives can align financial services with community realities. For DCCCO, the program underscored microfinance as more than a financial tool—it is a transformative pathway that uplifts micro-entrepreneurs and sustains local economies.



The highlight of the visit was a closer look at La Hermosa Funeraria de MEMPCO, a cooperative-owned funeral service that combines business discipline with the cooperative value of compassion. What began as a vision in their by-laws has now evolved into a full-service facility offering dignified memorial care at affordable rates. Beyond being a business venture, the funeral home embodies cooperative solidarity by providing chapel use, embalming, viewing services, transport, and affordable packages accessible to both members and non-members. Discounts for members, local residents, and referral incentives further strengthen inclusivity and trust. Notably, MEMPCO has aligned its funeral services with cooperative assurance products, integrating financial protection with immediate service delivery. This holistic approach demonstrates how cooperatives can extend care beyond livelihood support, ensuring dignity and compassion even at life's end.

The visit offered valuable lessons for DCCCO as it envisions its own path toward expanding services. It highlighted the importance of feasibility and member buy-in, ensuring that large-scale projects genuinely reflect members' values and needs. Equally emphasized was the critical role of strong compliance and regulatory adherence in maintaining sustainable operations. The experience also underscored the need for continuous promotion and education, enabling members to fully understand and appreciate cooperative-owned social enterprises. Most importantly, the visit affirmed the power of integrating compassion with sustainability—keeping services affordable and accessible without compromising quality.

As the learning visit concluded, the dialogue between DCCCO and MEMPCO reaffirmed one truth: cooperatives thrive when they innovate with purpose. MEMPCO's journey demonstrates how expanding into diverse services—from microfinance to funeral care—is not just about diversification but about deepening the cooperative's role in the lives of its members.

For DCCCO, the insights gained from the visit will serve as valuable inspiration in designing programs that address not only the financial needs of members but also the broader realities of life. The cooperative learning exchange with MEMPCO was more than an exposure activity—it was a reaffirmation that in the cooperative movement, true growth is not solely reflected in balance sheets, but in the depth of solidarity, compassion, and service to members. With this, DCCCO remains committed to strengthening its existing programs and exploring new opportunities to develop member-responsive services that faithfully embody cooperative principles and values.





DCCCO conducts team building activity for employees

By Mickhy Moana Mhea D. Tubil, Employee Engagement Specialist



“All for one, one for all.”

On August 10, 2025, DCCCO Multipurpose Cooperative conducted its company-wide Team Building Activity at St. Louis School of Don Bosco, Dumaguete City. With the theme “Communicate. Connect. Collaborate,” the activity aimed to address workplace communication concerns by re-establishing the chain of command, enhancing the flow of information, and strengthening unity and collaboration among employees across all branches of DCCCO.

The activity brought together 418 employees from the Head Office and nine branches—Bais, Bayawan, Carcar, Dumaguete, Guihulgan, Kabankalan, San Carlos, Sibulan, and Siquijor.

Morning Session: Talks that Inspired and Moved

The day began with an energizing Zumba session, setting a lively tone as employees danced with enthusiasm. This was followed by a warm welcome message from CEO Mildredo T. Umbac who also recognized high-performing branches for consistently meeting goals and targets.

Next, Human Resource Officer Maria Mayonessa D. Galera introduced the morning’s keynote facilitator, Mr. Dave G. Saceda, MIR, PhD, a leadership practitioner and the Chair/Founder of Saceda Youth Lead School, a professional leadership consulting institution established in 1998.

Dr. Saceda’s talk was both empowering and eye-opening. He reminded us that DCCCO’s strength lies not in one individual but in the spirit of cooperation and collaboration among people united by the same goal. His message, anchored on the phrase “All for one, one for all,” left a lasting impact on participants.

Adding to the inspiration was Mr. Zacarias C. Mansing, a socio-civic volunteer, PWD advocate, and motivational speaker. His heartfelt talk reminded us of life’s beauty and the power of resilience—lessons that resonated deeply with employees.

Afternoon Session: Learning Through Action

In the afternoon, participants engaged in a series of dynamic team building games across six learning stations: Electric Web, Catch the Flag, Nitro Crossing, Count of Monte Cristo, Water Basin and Chinese Garter, and Coat of Arms. These activities were not only fun and challenging but also filled with lessons on teamwork, trust, and communication.

The stations encouraged participants to discover more about themselves and their colleagues, fostering camaraderie and teamwork. Laughter echoed throughout the grounds as employees built stronger bonds that will extend beyond the workplace and into their families and communities.

Since it was a challenge among different teams, recognition was also given to those who shone during the afternoon session. While the organizers originally planned to award teams as 3rd Place, 2nd Place, 1st Place, and Champion, Dr. Saceda introduced a value-based approach to awarding.

Though challenging at first, the facilitators’ dedication allowed them to establish meaningful metrics. The awards were given as follows:

- Champion – The Most Disciplined Team
- 1st Runner-up – The Fastest Team
- 2nd Runner-up – The Happiest Team
- 3rd Runner-up – The Most Creative Team

This unique awarding system was new and pathbreaking, truly reflecting the moral channels of DCCCO’s mission and vision.

The team building activity ended with acknowledgments and closing remarks from Human Resource Manager Andrian S. Flores, who thanked everyone for their active participation and reminded all employees that teamwork and communication remain at the heart of DCCCO’s continued success.

Impact and Appreciation

Based on the evaluation results, the activity was a resounding success. Many participants shared that Dr. Saceda’s talk alone was already a “complete package,” with the physical activities serving as valuable reinforcements of the morning’s lessons. Employees also deeply appreciated Mr. Mansing’s inspiring advocacy, with some expressing interest in supporting his cause.

Overall, the facilitators were praised for their dedication and effectiveness, with only minor concerns raised about the number of facilitators. In general, the feedback affirmed that the objectives of the theme “Communicate. Connect. Collaborate.” were fully achieved.

Employees agreed that the company-wide team building was not only fun and memorable but also transformative—strengthening bonds, inspiring resilience, and reinforcing DCCCO’s core values. Many even noted that the event set such a high standard, it will be a challenge to match in the future.

A Milestone for DCCCO

The 2025 Team Building was more than just an event—it was a milestone for DCCCO. It reminded us that beyond our roles and responsibilities, we are one family working toward a common vision. The day strengthened not only our communication and collaboration but also our sense of belonging in the cooperative.

Indeed, this company-wide team building activity set the tone for future gatherings, inspiring us to move forward together: All for one, one for all.

Bookkeeping Made Easy: Capacitating DCCCO BDS members on Financial Recording

By Edgardo T. Morano, BDS Specialist-Bais Branch

A total of 21 members of the DCCCO Business Development Services (BDS) Program completed the four-day training on bookkeeping conducted on July 4-5, 2025 at Amorganda Guest House and on July 26 and August 9 at Feliz Hotel and Events, Bais City, Negros Oriental. The training aimed to equip participants with the knowledge and skills in maintaining accurate and reliable financial records, and capacitate them with practical techniques in recording, summarizing, and reporting financial transactions.

The activity was organized in collaboration with PFCCO Visayas. Participants coming from Dumaguete, Bais, and Guihulngan Branches attended the training. The training was exclusive for DCCCO BDS members. DCCCO Board Member Cristina O. Jumawan, CPA, facilitated the training.

The training covered different topics and workshops including fundamentals of bookkeeping, the accounting equation, types of accounts, and the flow of financial information from source documents to financial statements. Participants were also introduced to various bookkeeping reports such as cash receipts and disbursements, sales and purchases records, trial balance, income statement, balance sheet, and supplemental topic on "Single-Entry Method."

Through lectures, discussions, and hands-on exercises, the participants learned how to properly record business transactions, prepare simple financial statements, and avoid common bookkeeping errors. The training also highlighted the importance of accurate financial records in decision-making, compliance with government requirements, and business growth.

By the end of the seminar, participants gained a deeper understanding of bookkeeping processes and were able to prepare a basic bookkeeping report for small business operations. The activity fostered financial awareness and encouraged participants to adopt systematic recordkeeping practices in their respective businesses.

The training culminated with the giving of recognition to the participants through a graduation ceremony. Certificates of completion and tokens were awarded to those who completed the training.



Aflatoun Teachers' Training: Strengthening Child Social and Financial Education

By Marcheskha S. Muñasque, Marketing Specialist

In its continuous mission to equip young learners with life skills and financial literacy, DCCCO Multipurpose Cooperative, in partnership with the NATCCO Network and the Department of Education, successfully spearheaded two Aflatoun Teachers' Trainings on Child Social and Financial Education in Negros Oriental.

The first training was held on June 28–29, 2025 at Feliz Hotel & Events, Bais City, with the participation of 70 educators from 17 schools under the Schools Division Offices of Negros Oriental, Bais City, and Cebu Province. Present during the opening day was Mr. Gilbert O. Laxina Jr., SEPS and M&E of the Schools Division of Bais City.

Participating schools under the DCCCO Bais Branch included:

- Existing Partner Schools: Bais City West Elementary School, Sto. Thomas National High School, Bolisong Elementary School, Concepcion Elementary School, Dungo-an Elementary School, Manjuyod Central Elementary School, Manjuyod Science High School, Matambok Elementary School, Nagcasunog Elementary School, Sampiniton Elementary School, and Tanglad Elementary School
- New Partner Schools: Amalao Elementary School and Locay Elementary School

For the DCCCO Sibulan Branch, the following existing partner schools joined: Lilo-an Elementary School, Maningcao Elementary School, Tubigon Elementary School, and Tubtubon Elementary School.

The program opened with the message of Branch Manager Josie Jane M. Jumoad, followed by sessions led by Social Media/Events Specialist Rhod Martin L. Flores and Youth Program Coordinator Honey Mae R. Grepon. Certified Aflatoun Program Educators — Gilbert M. Sedigo, Hisovi Kristine A. Alonzo, Honey Mae R. Grepon, and Annamar E. Bacubac — guided participants through the Five Core Elements of Aflatoun. The Educators also conducted mock lessons, drafted school action plans for SY 2025–2026, and received certificates, Aflatoun books, dolls, and DCCCO tokens. The training concluded with closing remarks from Membership Services Officer Jordan C. Pancho.

The second training took place on August 5–6, 2025, with 39 teachers from 10 schools in Bayawan City, alongside two Division Office representatives.

Participating schools under the Schools Division of Bayawan City included:

- Existing Partner Schools: Atilano B. Cabangal Memorial High School, Bayawan National High School–Junior High School and Senior High School, Bull-Buli Elementary School, Kalumboyan Rural Farm School, Omod Elementary School, and Sen. Lorenzo G. Teves Memorial Elementary School
- Interested New Partner Schools: Minaba Rural Farm School, Banaybanay Rural Farm School, and Remedios Gargantiel Gaudiel Rural Farm School

Facilitators Honey Mae R. Grepon, Gilbert M. Sedigo, Cristine S. Solis, Hisovi Kristine A. Alonzo, and Annamar E. Bacubac led interactive discussions on the Aflatoun framework. Teachers also conducted mock lessons and crafted action plans for the new school year.

DCCCO extends its heartfelt appreciation to the Schools Division Offices of Negros Oriental, Bais City, Cebu Province, and Bayawan City, especially to SDS Mr. Anelito A. Bongcawil, EdD, CESO VI; EPS Ms. Marites L. Magdasal; SEPS Mr. Jeger Zamora; and EPS II Mr. Aniceto O. Umbac, for their unwavering support in advancing this meaningful initiative.

With the collaboration of these schools and educators, DCCCO reaffirms its commitment to empowering teachers, nurturing financially literate youth, and fostering a brighter future for communities across Negros Oriental and beyond.



Learning Together: TB and HIV Awareness in the Workplace

By Maria Mayonessa D. Galera, Human Resource Officer



On August 9, 2025, employees gathered at DCCCO HOTEL, Luke Wright St., Poblacion 2, Dumaguete City from 3 p.m. to 5 p.m. for an eye-opening session on Tuberculosis (TB) and Human Immunodeficiency Virus (HIV) awareness.

Resource speaker Dr. Georgitha Partosa-Sasing, Adult Pulmonology and Critical Care Specialist, addressed common misconceptions about HIV and TB, emphasized the importance of regular testing, presented government support services for affected individuals, and shared practical tips on staying healthy, getting tested early. She emphasized that, "HIV is preventable and TB is treatable. The best tool we have is information and the courage to use it."

The talk became a dialogue when participants asked: How confidential is testing?

The initiative, organized by DCCCO Gender and Development (GAD) Committee, aligned with national health campaigns to reduce HIV and TB incidence, and reinforces DCCCO's goal to create a safer, healthier, and stigma-free workplace. Along with practical advice on prevention and treatment, it sent a clear message: no one should have to face illness or discrimination alone.



DCCCO opens Oslob SO

By Albert T. Trumata, Member Relations & Development Officer

GAISANO GRAND MALL, Brgy. Lagunde, Oslob, Cebu, August 2, 2025 - After months of preparation, DCCCO Multipurpose Cooperative officially opened its Oslob Satellite Office on August 2, 2025 at Gaisano Grand Mall, Brgy. Lagunde, Oslob, Cebu. The new office which operates under the management of the Sibulan Branch, marks another milestone for DCCCO to bring its services closer to the members and the community.

The event began with a Thanksgiving Mass presided by Reverend Fr. Nguyen Thanh Vinh. This was followed by the ceremonial ribbon-cutting and blessing of the office.

Leading the ribbon-cutting were Vice-Chairperson of the Board of Directors (BOD), Dame Mary Magdalene Z. Villegas; Chief Executive Officer, Mildredo T. Umbac; Barangay Lagunde Captain, Hon. Elsa Giswold, as witnessed by other members of the DCCCO BOD, Management Team, staff, stakeholders, and partners.

On behalf of Sibulan Branch Manager Ms. Cherry May Hyacinth A. Diputado, Credit Officer Sir Jade A. Ciano warmly welcomed all the guests. Ms. Villegas also delivered an inspiring message, highlighting the purpose of the satellite office to make DCCCO's services more accessible to members in Oslob and nearby areas.

Operations Manager Teodomero T. Almaida expressed heartfelt gratitude to everyone who contributed to making the opening possible.

The establishment of the Oslob Satellite Office is part of DCCCO's ongoing expansion efforts. In line with this, another satellite office is set to open later this year in Binalbagan, Negros Occidental, which will be under the Kabankalan Branch.

With these developments, DCCCO continues to live up to its commitment of providing excellent financial and allied services, fostering growth, and strengthening its presence in more communities.



Soft Skills Training equips DYZLC officers for Leadership and Advocacy

By Honey Mae R. Grepon, Youth Program Coordinator

DCCCO Youth Zone Laboratory Cooperative (DYZLC) continues to hone its young leaders and strengthen their commitment to the cooperative movement through its Soft Skills Training for DYZLC Officers on July 26-27, 2025 at DCCCO HOTEL, Luke Wright Street, Dumaguete City. The two-day seminar was designed to promote self-awareness, enhance leadership competencies, and facilitation skills to better serve their fellow members and the community. As a laboratory cooperative, DYZLC serves as a training ground for its members to prepare them for regular membership and to take on leadership roles.

The seminar started with the session on "Self-Awareness - The Me Nobody Knows" facilitated by Ms. Flora U. Aboy who guided the participants in discovering their inner selves and identify areas for personal growth. This was followed by "Mastering the Art of Public Speaking" with Ms. Emily F. Hadraque, a session that sharpened participants' communication skills and confidence in delivering speeches and hosting events. The first day concluded with PMES-YZLC Facilitation Training handled by Ms. Honey Mae R. Grepon which equipped the officers with strategies to effectively deliver the Pre-Membership Education Seminar (PMES) YZLC module.

On the second day, the officers attended a communal mass at St. Catherine of Alexandria – Cathedral Parish Dumaguete. Afterwards, participants returned to the venue for an energizer and a recap of the previous day's learning. DYZLC officers then took part in the delivery of the PMES-YZLC Module where they actively applied the learnings they got from the first day's activity. The activity continued with "Guide to Financial Well-Being" presented by Mr. Gerald C. Grancapal that emphasized financial literacy as a crucial component of youth leadership. The Quarterly Officers' Meeting followed in the afternoon to discuss important matters relating to the operations of DYZLC.

As the officers return to their respective schools and communities, these young leaders are now more equipped to champion advocacy, foster financial responsibility, and contribute to the continued growth of DYZLC.



DCCCO turns over dining ranch to BCNSHS

By Annamar E. Bacubac, SPM Specialist

A decent dining space for students is more than just a facility — it reflects the school's commitment to good nutrition, healthy eating habits, and the overall well-being of its learners. Recognizing the importance of a proper dining environment, DCCCO Multipurpose Cooperative supported the construction of a dining ranch as part of its advocacy for community development and in alignment with the United Nations' Sustainable Development Goals.

On July 16, 2025, DCCCO Multipurpose Cooperative formally turned over the dining ranch to Bais City National Science High School. The project is designed to provide a clean, safe, and comfortable eating area for students, fostering healthy lifestyles and strengthening a sense of community within the school.

The inauguration program began with a Thanksgiving Mass, followed by messages from the Schools Division of DepEd Bais City, the City Mayor's Office, and DCCCO, emphasizing the project's role in addressing the need of learners for a decent dining space. The dining ranch is envisioned to serve as a central hub where students can gather, share meals, and develop positive social connections — ultimately enhancing both their academic performance and personal growth.

Through this initiative, DCCCO reaffirms its role as a committed partner in education, ensuring that its programs and projects contribute meaningfully to the well-being and holistic development of young people.



DCCCO turns over stage to Cancawas Elem. School

By Annamar E. Bacubac, SPM Specialist

On July 24, 2025, DCCCO Multipurpose Cooperative officially turned over a newly constructed school stage to Cancawas Elementary School, marking a significant milestone in the school's history.

The ceremony began with a blessing officiated by Rev. Fr. Walter B. Tubis, followed by a series of heartfelt and inspiring messages from key stakeholders.

Public School District Supervisor Ms. Nida L. Bersabal, EdD, extended her sincere gratitude to DCCCO on behalf of the entire San Jose District. She emphasized the importance of the donation, noting that while the Department of Education's budget often prioritizes classrooms and basic learning materials, auxiliary facilities such as school stages are frequently overlooked due to limited funding.

Dr. Bersabal highlighted that a school stage is essential to the holistic development of learners, providing a safe and dignified venue for public speaking, performances, school programs, and recognition ceremonies—activities that build students' confidence, leadership skills, and school spirit.

"For the longest time since Cancawas Elementary School was established, this is the first time we've had a proper stage," she said. "This structure will greatly boost the morale of both students and stakeholders. It shows the students that they are valued and gives the school a sense of pride and completeness."

DCCCO Sibulan Branch Manager Cherry May Hyacinth A. Diputado reaffirmed the cooperative's steadfast commitment to uplifting both its members and the wider community. She shared the rationale behind choosing Cancawas Elementary School as a beneficiary, citing its evident need for improved facilities.

With a touch of humor, she remarked, "Now that there's a real stage, teachers and parents no longer have to rely on tarpaulin as a makeshift platform during school programs. It's now much safer for everyone." She playfully added that teachers can confidently wear

high heels, and parents can showcase their beautiful dresses and hairstyles on a proper, sturdy platform.

More meaningfully, BM Diputado emphasized that the prayers of former and current school stakeholders had finally been answered. "At long last, Cancawas Elementary School has a proper stage," she said.

Hon. Mayor Mel Nick Logronio also attended the event and expressed his deep appreciation to DCCCO for supporting one of San Jose's remote schools. He acknowledged the municipality's limited resources for infrastructure projects, particularly school improvements, and emphasized that partnerships with external stakeholders like DCCCO are crucial in advancing local education.

Mayor Logronio also commended DCCCO for its wide-reaching efforts, not only in education but also in environmental protection and community development. He shared his aspiration to establish a cooperative in San Jose that embodies the same commitment to service, with the goal of uplifting both individual members and the larger community. He concluded his remarks with a heartfelt message of thanks, conveyed through the presence of Dr. Mildredo T. Umbac, Chief Executive Officer of DCCCO.

In his address, Dr. Umbac emphasized that the project reflects DCCCO's core advocacy for equity, equality, and justice. "Justice—for providing students with safe and improved facilities; Equality—so that even children in far-flung areas can enjoy the same opportunities; and Equity—for fulfilling our mission to promote Christian values and deliver excellent financial and allied services that uplift the quality of life of our members and the communities we serve," he stated.

Finally, School Head Natalie Baldoza, together with PTA President Ms. Analyn Zema, expressed her profound gratitude to DCCCO. Ms. Baldoza noted that the new stage would not only serve as a venue for school activities but also as a lasting symbol of opportunity and inspiration—encouraging students to dream bigger, perform with confidence, and become active participants in their school and community.



12 ASIAN CREDIT UNION FORUM 2025



International Year of Cooperatives

Cooperatives Build a Better World

SEPTEMBER 11-14, 2025



ACCU Forum September 11-14, 2025



PFCCO Educational July 10-12, 2025



Dumaguete Branch Ownership Meeting and Medical Mission (Zamboanguita)

July 10-12, 2025





Launching of DCCCO Official Mascots (Daisy and Coco)

September 7, 2025

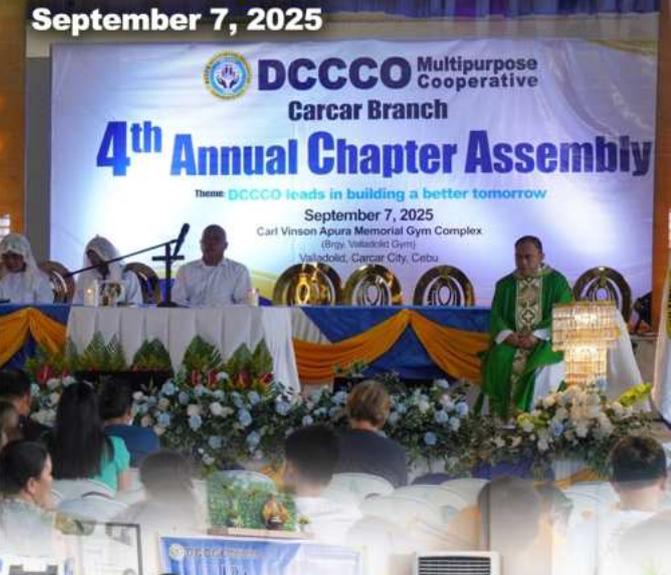


Forum



Carcar Branch Chapter Assembly

September 7, 2025



DCCCO Multipurpose Cooperative Carcar Branch 4th Annual Chapter Assembly

Theme: DCCCO leads in building a better tomorrow

September 7, 2025

Carl Vinson Apura Memorial Gym Complex (Brgy. Valladolid Gym) Valladolid, Carcar City, Cebu



Oslob Satellite Office Blessing and Inauguration

August 2, 2025



By Honey Mae R. Grepon, Youth Program Coordinator

As an active member of PFCCO Visayas, DCCCO proudly participated in this year's PFCCO Visayas 29th Annual General Assembly held on July 9, 2025 at Citadines Amigo Iloilo, and the PFCCO National Educational Forum 2025 from July 10 to 12, 2025 at Grand Xing Imperial, Iloilo City.

A total of 24 DCCCO employees joined the four-day convergence of cooperators from across the country to discuss pressing issues, celebrate achievements, and promote continued education and collaboration among cooperatives.

PFCCO Visayas 29th Annual General Assembly

The gathering began with a Thanksgiving Mass, followed by the opening program and business meeting, presided over by PFCCO Visayas BOD Chairperson and DCCCO CEO, Dr. Mildredo T. Umbac. A total of 17 cooperatives and over 100 cooperators were in attendance.

Key highlights of the assembly included:

- Presentation and approval of committee reports and the federation's annual budget;
- Election of new Board of Directors, Audit Committee Officers, and Election Committee Officers;
- Open forum on improving PFCCO's programs and services; and
- Awarding Ceremony.

DCCCO was recognized for its outstanding commitment and contributions to the federation. The cooperative received three prestigious awards, namely: **Top 1 Depositor for Share Capital, Highest CETF and Annual Dues Remittance for 2024, and Top 1 Supportive Member.**

DCCCO was commended for being the highest contributor of CETF which CEO Umbac replied, "It's payback for the help of PFCCO to DCCCO in the 1960s."

PFCCO National Educational Forum 2025

The forum officially opened with the BDS Trade Fair, where DCCCO showcased the products of its members under its Business Development Services Program. BDS Specialists Ms. Mona Lisa M. Nemenzo and Mr. Edgardo T. Morano, Jr., and Driver/Mechanic Mr. Marjon L. Taborado led the setup and display.

DCCCO's very own Mr. Peter John J. Onggay, Social Media/Events Specialist, co-hosted the program with Ms. Carmille C. Ramos of SUCC Multipurpose Cooperative. Cooperators arrived in their best Philippine National Costumes celebrating the richness of local heritage and unity.

Over the course of the forum, participants engaged in four plenary sessions:

Plenary 1, titled "Cooperative Good Governance," was delivered by CEO Mildredo T. Umbac. He emphasized the importance of good governance in ensuring transparency, accountability, member empowerment, effective decision-making, and sustainability.

Plenary 2, on the topic "Human Resource Management – Succession Planning," was presented by Ms. Christy Naigan, with DCCCO HR Manager Mr. Andrian S. Flores serving as the moderator. The speaker explained that succession planning is an ongoing process of identifying and preparing future leaders.

Plenary 3, titled "Bridging the Digital Divide: Empowering Cooperatives through Technology," was delivered by Mr. Dave Pajaron Jr., with Ms. Novelyn Donoso as the moderator. Mr. Pajaron introduced the PFCCO Pass and advocated for enhanced digital literacy and interconnectivity among cooperatives.

Plenary 4, on the topic "From Crises to Continuity: Building Resilient Cooperative Systems," was delivered by ASEC Luz H. Yringo, with Mr. Kairos Le C. Lasta serving as the moderator. The speaker emphasized a people-first approach, stating, "Anchor on people first, and the money will follow."

Following the sessions, participants witnessed the Launching of the PFCCO Supervision Program and signed the Commitment Wall as a pledge to cooperative excellence. The celebration continued with an evening of camaraderie and entertainment.

PFCCO National Annual General Assembly

The four-day event concluded with the PFCCO National Annual General Assembly on July 12, 2025, bringing together the nine PFCCO leagues to reinforce solidarity and strategic direction for the years ahead.

DCCCO's unwavering commitment to the cooperative movement remains steadfast which is very evident through its strong presence, participation, and recognition during the PFCCO's milestone events. The journey continues toward building a more empowered, inclusive, and resilient cooperative sector for all.

DCCCO deploys artificial reef domes

By Eusef Emil S. Zerna, Membership Specialist – Bais Branch

A significant step toward marine conservation took place in the pristine waters of Capiñahan, Bais City, Negros Oriental, on July 7, 2025. A tribute to their steadfast dedication to restoring and safeguarding coastal ecosystems, DCCCO Multipurpose Cooperative–Bais Branch and the Local Government of Bais City collaborated to deploy additional 200 coral domes, increasing the total number of domes to 400 artificial reef domes since the project started in 2023.

The deployment was a carefully coordinated operation. As dawn broke over the bay, each coral dome was gently loaded onto boats and transported across the serene waters. Upon reaching the designated drop site, a dedicated team of professional divers descended into the sea, skillfully positioning each dome along the ocean floor. The domes were strategically arranged within the identified one-hectare coral reef area, transforming previously barren underwater zones into promising sanctuaries teeming with potential marine life.

Coral domes are more than just artificial structures—they are lifelines of the sea. Designed to mimic natural reefs, they offer safe haven for fish and other marine organisms, serve as vital breeding grounds, and act as natural wave barriers that protect shorelines from erosion and buffer the impacts of rising sea levels.

Beyond their ecological benefits, these efforts significantly uplift Bais City's eco-tourism landscape. Famous for its dolphin-watching tours, the city thrives on its rich marine biodiversity. Revitalizing marine habitats not only attracts more wildlife but also boosts tourism and supports the local economy by providing sustainable livelihood opportunities for coastal communities.

This initiative is not just about preserving the present—it is about securing the future. Through steadfast action and community collaboration, DCCCO Multipurpose Cooperative-Bais Branch and the City Government of Bais are paving the way for a thriving marine environment. They are sowing the seeds of environmental resilience, ensuring that generations to come will inherit a coastline that is not only beautiful but also bountiful. Truly, DCCCO is helping shape a brighter, bluer, and more sustainable tomorrow.



DCCCO participates in Nutri-Fit Walk

By Lei Ann Joy G. Bangcal, Training Specialist

In celebration of the 51st year of Nutrition Month, the Dumaguete City Nutrition Council successfully conducted the Nutri-Fit Walk—an activity for a cause which supports various programs and initiatives to help the people of Dumaguete City, especially the malnourished children, in combatting malnutrition. This program was held last July 6, 2025 at the Ninoy Aquino Freedom Park, Dumaguete City, Negros Oriental.

This year's nutrition month theme, "Sa PPAAN: Sama-sama sa Nutrisyong Sapat Para sa Lahat! Food at Nutrition Security Maging Priority! Sapat na Pagkain, Karapatan Natin," gives emphasis on the need for collaborative actions from different units, organizations and industries to reinforce awareness on the importance of good nutrition and access to nutritious food. The nutritfit walk was one of the highlights in the celebration of this year's nutrition month celebration, which was participated by various units coming from public and private institutions, banks, civic organizations, clubs, BPO personnel, barangay officials, government departments, and schools.

Through DCCCO's commitment to supporting the community's activities in building a healthier society, representatives from the Dumaguete Branch and the Head Office participated and thrived to be not just physically present but mentally and socially active in engaging with other institutions. DCCCO also took part in the Nutri-Hat Contest, which was designed to promote awareness and encourage participation in the community-based nutrition movement.

Similarly, the other eight branches of DCCCO also participated in the nutrition month activities of their local government units, as partners in combating malnutrition and promoting awareness on the importance of good nutrition and access to nutritious food.



DCCCO stamps its reputation as top performer, investor in CLIMBS

By ACP May Flor V. Duka, BOD Member

Cementing its reputation as an established billionaire cooperative, DCCCO obtained numerous awards during the awards night of the 53rd Annual General Assembly of CLIMBS Life and General Insurance Cooperative (CLIMBS) held last April 28-29, 2025 at Radisson Blue Hotel, Cebu City, Cebu. CLIMBS, a life and non-life insurance cooperative duly licensed by both the Cooperative Development Authority and the Insurance Commission, conferred to DCCCO the following awards and recognition:

- Top 5 Investors (Visayas),
- Top Premium Producers (Consolidated National Level),
- Champion for Climate Action,
- Outstanding Premium Producers (Regional Level),
- Increase in Premium, P5 Million Up (Life),
- Top Premium Producers (Non Life, National Level),
- Top 10 National Investors,
- Top Performing CAC Visayas,
- Plaque of Appreciation for Build With Us Campaign for Cooperative College,
- Recognition for Commitment to Insuring 20 Million Lives in 2024,
- Recognition for Sustainability Impact, and
- Cooperative Education & Training Fund (CETF) in the amount of Php10,000.00.

Attended by 66.67% of member-primaries in good standing, the general assembly was graced by the newly installed Cooperative Development Authority Undersecretary and Chairperson Alexander B. Raquipo, Asec Luz H. Yringco, and supporter of cooperative movement Senator Sherwin "Win" Gatchalian. From "A Climate Insurance: Insuring where you are!" tagline in 2024, the first year of promoting CLIMBS for climate sustainability, this 2025 they adopted tagline for their 53rd general assembly as "CLIMBS: Empowering Communities and Advancing Sustainability."

On the first day, April 28, 2025, different engagement speakers from partner schools and cooperative advocacies like those from Rochdale Cooperative College, the Coop College in the Philippines, and the Philippine Chamber of Cooperatives Incorporated. On April 29, 2025, the general assembly proper was conducted and adopted the International Cooperative Alliance (ICA) manner of voting which resulted to pertinent amendments to provisions of its by-laws, such as the changes in qualifications of member-primaries who are entitled to vote, providing Takaful insurance (Insurance for our Muslim brothers), and to establish a thrift bank.





Bootcamp Unplugged: NATCCO Empowers Women Mentors to Lead the Future of Filipino Enterprise

By Sheena Pearl G. Rodeo, BDS Specialist - Bayawan Branch

DUMAGUETE CITY, Negros Oriental, August 2025 - In a powerful convergence of purpose, passion, and progress, the National Confederation of Cooperatives (NATCCO) held its inaugural Bootcamp Immersion for Women Enterprise Mentors, a landmark event aimed at equipping women leaders with the tools to promote entrepreneurship across the cooperative landscape.

Hosted at the DCCCO HOTEL, this three-day (August 6-8, 2025) training brought together 13 dedicated participants from various cooperatives across Luzon, Visayas, and Mindanao. The bootcamp is part of NATCCO's commitment to Gender and Development (GAD), with a special focus on empowering Women Entrepreneurs (WEs), a vital but often under-represented force in the economy.

Day One: Laying the Groundwork for Impact

The program started with a session on the role of Business Development Services (BDS) in cooperatives, showing how it can help not only businesses but also whole communities. Ms. Vina Vida Rempillo, Women Enterprise Officer of NATCCO, explained how BDS supports micro, small, and medium enterprises (MSMEs) by giving them access to markets, better financial planning, product development, and mentoring. Participants also learned how to use Business Model Development tools to check if a business idea is practical and sustainable—an important skill in helping cooperative members grow.

The day was not only about business tools. Ms. Whiazel Nangpi, NATCCO's GADGE Officer, led the sessions on financial literacy and women's empowerment. She discussed the common challenges faced by women entrepreneurs and highlighted how mentors can play a key role in helping them overcome these barriers and succeed.

Day Two: From Learning to Living - Field Immersion

The second day opened with an inspiring talk from Ms. Marie Keth A. Cabajon, Membership and Community Development Manager of DCCCO, who shared the cooperative's GAD journey. She highlighted how DCCCO successfully introduced its own Business Development Services (BDS) initiatives while integrating gender-responsive practices into its programs for inclusive development.

In the afternoon, participants moved from theory to practice through a field immersion. Divided into three groups, they visited three women entrepreneurs supported by DCCCO's Dumaguete Branch:

- **Marlyn Cuevas**, the entrepreneurial force behind Cuevas Lechon in Bagacay.
- **Marilou P. Diputado**, owner of a thriving sari-sari store in Sibulan, and
- **Jerden Gay V. Malalis**, founder of LYNSI Food Products in Banilad.

These visits gave participants a first-hand look at the realities of running a business—from managing supplies and serving customers to handling competition and adapting to market changes. More importantly, they heard real stories of resilience, creativity, and community-driven success.

"Seeing how much these women have accomplished with so little inspired me to do more for our members in our cooperative," shared one participant from Luzon.

Another participant from Mindanao added, "Now we better understand how important Business Development Services (BDS) are for our cooperative."

The immersion was also filled with generosity and warm hospitality from the entrepreneurs. Group 1, who visited Cuevas Lechon, witnessed the preparation of lechon and tasted chicharong bulaklak (deep-fried ruffled fat). Group 2 enjoyed fresh mangoes with bagoong and bananas during their stop in Sibulan. Group 3 was delighted to watch how LYNSI products are made and sample-tested their popular banana chips in different flavors.

The day ended not only with valuable lessons but also with lasting memories of shared food, stories, and inspiration.

Day Three: Insights, Innovations, and a New Generation of Mentors

Armed with their observations and reflections, the final day gave participants the floor to present their immersion feedback, highlighting the strengths and areas for improvement in each entrepreneur's business. These presentations were more than academic exercises — they were collaborative dialogues filled with constructive suggestions and actionable strategies for scaling and sustaining women-led enterprises.

Each group also unveiled its Business Model Development Plans, tailored to the needs of the entrepreneurs they had engaged with. The presentations demonstrated how deeply the mentors had absorbed the training, not just in theory, but in thoughtful application.

The bootcamp concluded on a celebratory note with a graduation ceremony, where each participant received a certificate of completion, marking the beginning of their journey as empowered, equipped mentors for women entrepreneurs in their respective cooperatives.

More Than a Training: A Movement

The Bootcamp Immersion for Women Enterprise Mentors was not just a training program, it was the Launchpad of a movement—one that recognizes the transformative power of women in enterprise and the vital role that cooperatives play in nurturing inclusive, grassroots-driven economic growth.

By investing in mentors, NATCCO is creating a multiplier effect: every mentor trained is a catalyst for dozens if not hundreds of women members in their cooperative networks. These mentors return not only with frameworks and strategies but with a renewed purpose: to uplift, to educate, and to inspire.

As the women bid farewell to Dumaguete, they carried home more than certificates. They brought with them stories of courage, a network of allies, and a sharpened vision of what women-led entrepreneurship can look like when given the right support.

In a world where economic recovery and empowerment go hand in hand, NATCCO's pioneering bootcamp is a timely reminder: when women lead, communities thrive.



From Farmers to Families: How Agri-Cooperatives Enhance Local Nutrition

By Rhod Martin Flores, Social Media & Events Specialist

When we sit down at the table to enjoy a warm meal, it is easy to forget the many hands that worked tirelessly to bring food from the fields to our families. Behind every grain of rice, every harvested vegetable, and every crop that sustains our daily lives are our farmers—the unsung heroes who form the backbone of the Philippine economy.

In Negros Oriental, agriculture continues to be a lifeline for both local livelihood and national food security. Yet, despite their immense contribution, farmers face difficult challenges: unstable market prices, rising production costs, the growing threat of climate change, and limited access to financial support. These struggles reflect a larger national picture, as rice—the staple food on every Filipino table—has become a pressing concern. Ironically, the Philippines, once among the world's top rice producers, now imports more rice than it exports. This heavy reliance on importation underscores the urgent need to strengthen local agricultural systems and empower Filipino farmers to sustainably and efficiently produce more.

At DCCCO Multipurpose Cooperative, food security begins with empowering the people who grow the nation's food. Since Negros Oriental is richly blessed with farm lands, the cooperative offers its Agricultural Loan program—one of the most availed loan products—to provide farmers with the financial support they need to purchase seeds, fertilizers, equipment, and other essentials for production. The loan is structured to give access to funds in lump sum, enough to sustain farming activities until harvest. More than just a financial service, it is an investment in the well-being of farmers, their families, and the communities that depend on them. By supporting agri-cooperatives and smallholder farmers, DCCCO helps ensure that households in Negros Oriental and beyond continue to enjoy affordable, nutritious, and locally produced food.

The challenges faced by local farmers—such as insufficient irrigation, post-harvest losses, and competition with imported goods—are not theirs to bear alone. Addressing these issues requires a collective effort from government, cooperatives, private institutions, and consumers alike. As a cooperative, DCCCO plays a vital role in bridging these gaps by providing not only financial assistance but also training, education, and a strong sense of community that empowers farmers to thrive.

On August 6, 2025, during the celebration of Farmworker Appreciation Day, a tribute was paid to the farmers and agriculturists whose hard work sustains us every single day. Their resilience and dedication remind us that true wealth lies in the food security they help preserve. DCCCO honors these modern-day heroes and remains committed to empowering them through accessible financial services, cooperative values, and programs that uplift not only their livelihoods but also the nutritional well-being of every family they serve.

Because at the end of the day, when farmers flourish, families are nourished, and communities are strengthened.



Scholar-Graduates Batch 2025



AIKO JOYCE E. ARIQUE
BS in Criminology, Cum Laude

Because Someone Believed in Me: A DCCCO Scholar's Gratitude

DCCCO changes life — and mine is living proof. Growing up, I always prayed for a way to finish my education without placing too much burden on my parents. I knew how difficult it was for them, and I longed for a chance to help ease that load. Becoming part of the DCCCO family was an answered prayer I never expected but one that changed everything for me. College was a journey of sacrifices, challenges, and countless late nights. There were moments of doubt and days when giving up seemed easier, but God's grace and the support of DCCCO kept me moving forward. With their help, I was able to pursue my dream, and I am beyond grateful to graduate Cum Laude from Colegio de Santa Catalina de Alejandria.

This achievement is not mine alone. It is also for the significant people who stood by me, believed in me, and reminded me of my worth during my lowest points. To DCCCO, thank you for believing in students like me and for giving hope to those who need it most. And above all, to the Lord, thank You for giving me the wisdom, strength, and courage to continue despite the obstacles. I carry this honor with pride, not just as a personal milestone but as a testament that dreams are possible when someone believes in you. May DCCCO continue to bless more lives, just as it had blessed mine.



LAILA MARIE C. CATACUTAN
BSBA - Financial Management

Thank you, DCCCO, for believing in me and supporting me as one of your scholars. I'm beyond grateful for this opportunity, and now I am proud to say that I am a graduate—because of your help and trust. Daghang salamat, DCCCO!



KRISHA MAE A. MAQUILING
BS in Radiologic Technology

Thank you so much DCCCO Multipurpose Cooperative for choosing me, believing in my potential, and investing in someone who had very little but carried aspirations far greater than circumstances. Your support was not merely financial assistance; it was a lifeline that enabled me to pursue the course I truly love. Because of your generosity, I was able to pursue not just an education, but a calling, and for that, I will remain forever grateful. I carry with me not only the knowledge and skills I have gained but also a deep commitment to give back and uplift others, just as you have done for me.

Being a DCCCO scholar has touched my life in ways that are hard to describe. It's not just about the financial help; it's the strong belief and support that had lifted me beyond my circumstances. Because of DCCCO, my dreams feel within reach, and I'm inspired to make a difference. From the bottom of my heart, thank you DCCCO for believing in my potential and shaping my future.



JAYSON C. BALASABAS
BSBA Financial Management



JAMAICA S. TAJUNIO
BSBA Financial Management

I come from Sipalay City and back then, I had with me only my dreams and the hope of studying. I was fortunate to be accepted as a DCCCO scholar, and after four years, I am now turning my dreams into reality and completing my education. I am forever grateful for DCCCO's financial support, trust, and encouragement, which made this milestone possible. Madamo gd na salamat, DCCCO, for believing in me, inspiring students with dreams, and making a real difference in our lives. Words cannot fully express my gratitude, may God continue to bless DCCCO and empower it to help even more people.

To the entire DCCCO Multipurpose Cooperative team, thank you for the financial support and for teaching me the value of thriftiness and the importance of saving, as well as the power of unity and combined strength (Alone I am weak, but with others I am strong). As a former working scholar for 4 years, your financial help and exclusive benefits allowed me to afford everything I needed. Because of DCCCO, I was able to achieve my dream of graduating and for that I'll be forever grateful.



PRINCE CHARLS ABUYABOR
BS in Fisheries



MARJORIE D. CATID
BSBA Human Resource Development

Being one of the DCCCO scholars has been a blessing and a turning point in my college journey. The four years in college were not easy, especially with the financial struggles I faced, but through the DCCCO Scholarship Program, I was given hope and the strength to continue pursuing my dreams. This scholarship did not only help me financially but also molded us with values and lessons that prepared us for the real challenges of life and work.

I am truly grateful to DCCCO for the unwavering support and opportunities given to me as a scholar. As a scholar of DCCCO Bayawan Branch, I am inspired to strive harder and give back to the cooperative. This experience has taught me the values of responsibility, perseverance, and compassion which I will carry as I move forward in life. Thank you, DCCCO, for believing in me and in many other scholars. You have been an instrument of hope and success, and may your scholarship program continue to help more students achieve their dreams.



JAY KIM B. OBCIALAN
BSBA Human Resource Development

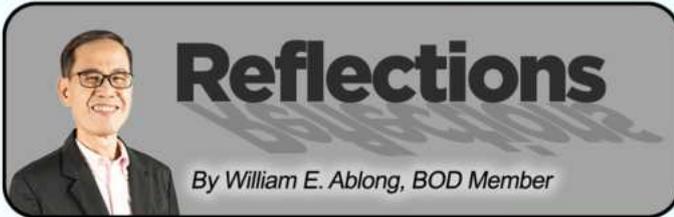


DAWN ZARICE MAYUMI N. MAMUGAY
BSBA Financial Management

I would like to express my deepest gratitude to DCCCO Multipurpose Cooperative for being one of the biggest reasons why I am able to stand where I am today. DCCCO did not just provide me with the opportunity to finish my studies, it became the very foundation that molded me into the person I am now.

When the pandemic struck and scholarship opportunities were no longer available, my hopes of completing my education almost faded. It was one of the darkest moments of my journey, yet giving up was never part of my vocabulary. DCCCO became my light during those trying times. It opened its doors and gave me a chance to continue pursuing my dreams when everything seemed uncertain. More than financial support, DCCCO became my training ground. It taught me the values of perseverance, dedication, time management, and most importantly, the essence of hard work and responsibility. Every challenge I faced as a working scholar turned into a lesson that strengthened my character and fueled my determination.

Truly, my success is also DCCCO's success. Thank you for making my academic dream a reality and for molding me into someone ready to face the world with courage and integrity.



Reflections

By William E. Ablong, BOD Member

At the heart of DCCCO Multipurpose Cooperative lies a powerful mission—to uplift lives, empower communities, and ensure that service extends far beyond financial transactions. With a legacy deeply rooted in compassion, this Coop has brought transformative change to countless lives across Negros Oriental, Negros Occidental, Siquijor, and Cebu.

Service: Building Communities, Empowering Lives

From building school structures to offering nourishment to the hungry, the cooperative has become a dependable partner in community development. In remote barangays, DCCCO has constructed reading centers, school buildings, dining ranches, and even provided essential traffic signages. It has consistently been a vital hand in building a better future—brick by brick, book by book.

Through its Adopt-a-School Program, DCCCO has provided financial support for building classrooms, donating a new school building at Herminigilda Gloria School in Dumaguete City and Malusay Elem. School in Guihulngan City, and a new administration building of St. Andrews School, a diocesan school, in Amlan, Neg. Or.

In Batinguel, Dumaguete City, DCCCO extended a generous donation of ₱200,000 to support the construction of the Our Lady of Fatima Quasi-Parish Church, aligning with the United Nations Sustainable Development Goal 17: Partnerships for the Goals. Similarly, it supported the creation of reading centers at Sen. Lorenzo G. Teves Memorial Elementary School in Bayawan City and continuously provided financial and material support for programs like Brigada Eskwela across 157 schools.

Recognizing its dedication, DepEd Region 7 honored DCCCO for its invaluable contribution to improving education in Bais City, Guihulngan City, and Dumaguete. From supplemental feeding programs to school stage construction, the cooperative's initiatives not only improved infrastructure but also nourished both minds and bodies.

DCCCO's scholarship program has successfully supported the education of 107 graduates to date. Among them, 52 have become employees of DCCCO. The remaining graduates have found employment in both the government and private sectors, while others have pursued careers abroad. These scholars have significantly contributed to the welfare of their families, their communities, and the broader society.

In addition to its academic scholarship initiatives, DCCCO also supports seminarians in their pursuit of priestly vocations. Some of these scholars have been ordained and now serve in various capacities within the Church.

But DCCCO's generosity does not end with education. Monthly financial assistance is extended to the Diocese of Dumaguete, funding feeding programs for vulnerable groups such as street children and persons with disabilities. These acts of mercy are repeated year after year through charitable visits to orphanages, hospitals, women in crisis shelters, and jails—evidence of DCCCO's relentless compassion.

Service

DCCCO's commitment to health and safety is equally impactful. It donated critical medical equipment—including an electrolyte machine and an ultrasound machine valued at over ₱1.7 million—to the Negros Oriental Hospital and Health Services Cooperative. It also partnered with the DGT Motor Vehicle Inspection Center to offer special pricing for members in assessing vehicle roadworthiness, further promoting safety on the roads.

In times of crisis, DCCCO stepped up. After the eruption of Mt. Kanlaon, the cooperative—alongside the Provincial Disaster Risk Reduction and Management Council—donated 200 water gallons to the residents of Canlaon City. Barangay Tanods, traffic enforcers, and local officials also received protective garments, ensuring their safety during duty.

The cooperative also launched environmental efforts, such as tree-growing activities, mangrove and coral planting, coastal clean-ups, and a partnership with Bais City for the deployment of 200 artificial reef domes, along with the planting of 10,000 sea grasses. Another deployment involved 700 reef domes at Silliman Beach in Bantayan, Dumaguete, in partnership with BPI Bayan and the Bantayan Fisherfolk. DCCCO also took on the challenge of adopting a 25-hectare protected area within Lake Balinsasayao located in Maningcao, Sibulan, Negros Oriental. The area was planted with 42,000 indigenous, native, and endemic seedlings under the Assisted Natural Regeneration/Enrichment Program.

Through the USAID Fish Right Program, in collaboration with Silliman University, the Bureau of Fisheries and Aquatic Resources, and the Neg. Or. II Electric Cooperative (NORECO 2), DCCCO has fostered sustainable fisheries and climate resilience in Southern Negros Oriental.

Through innovative programs like Aflatoun, which promotes financial literacy and savings among students, DCCCO continues to shape future leaders who understand the value of money and community service. Thousands of students have now become savers, contributing millions in deposits.

What makes DCCCO's service unique is the strength of its alliances:

- A Memorandum of Agreement (MOA) with the Cooperative Development Authority (CDA) for combating local insurgency through cooperativism.
- Collaboration with Energy BPI Bayan Corporation for the 10 Million Trees Project.
- A strong network of partner schools implementing savings and education programs.

Whether it is through schools, religious institutions, environmental movements, or humanitarian aid, DCCCO proves that cooperative work is, above all, community work.



Success Sustainability

Success: From Humble Beginnings to Highest National Recognition

The story of DCCCO began not with grandeur, but with a vision—and only ₱1,181.50. That modest amount, contributed by 49 pioneering members, planted the seeds of what would become one of the most successful cooperatives in the country.

From a simple credit union, DCCCO has evolved into a multipurpose cooperative with over ₱10.7 billion in assets and more than 205,000 active members as of April 2025. The journey was never just about growth; it was about deepening its impact across all spheres of life.

This evolution is reflected in its tangible developments: the establishment of DCCCO Villages, the DCCCO Hotel, and the creation of nine branches and 12 satellite offices. These symbols of progress are more than structures—they are proof of people-centered success.

In 2019, DCCCO received the nation's highest recognition during the CDA Gawad Parangal Awards, emerging as the First Placer in the Most Outstanding Primary Cooperative category for Large Billionaire cooperatives in the Philippines. This recognition highlights DCCCO's commitment to providing excellent services to its members and the community, as well as its strong adherence to cooperative best practices and good governance. It is also notable that DCCCO was the first cooperative in the Central Visayas region to receive this highly-sought award at the national level.

In that same year, DCCCO received the CDA's Gawad Parangal Special Citation for Gender and Development Mainstreaming. This prestigious award recognized DCCCO's efforts in integrating gender equality and development into its policies, programs, and activities.

This national award is a testament to DCCCO's commitment to mainstreaming gender and development principles in all aspects of its operations.

The accolades continue:

- 2012-2019: Honored multiple times as the Most Outstanding Cooperative in Central Visayas by the Cooperative Development Authority (CDA) Gawad Parangal.
- 2016: Named Most Outstanding Community Enterprise on Poverty Reduction by the Social Institute for Poverty Alleviation and Governance.
- 2014: Ranked among the Top 10 Billionaire Cooperatives in the Philippines by the Cooperative Development Authority.
- 2010: DCCCO's victory on the Landmark Case against the BIR re Tax Exemption of Cooperatives and Members' Interest on Deposits, as promulgated by the Supreme Court, which serves as a legacy to the entire Cooperative Movement in the Philippines.

Sustainability: Legacy Rooted in Values

At its core, DCCCO is driven by five enduring values: Dynamism, Christ-centeredness, Compassion, Commitment, and Oneness. These are not mere slogans—they are the moral compass that guides every initiative, every program, every act of service.

Sustainability at DCCCO goes beyond green initiatives—it means ensuring communities thrive for generations. Through watershed management, organic farming, and coastal rehabilitation efforts, DCCCO is not just planting trees—it is planting futures.

The Aflatoon program continues to instill financial discipline in children, while livelihood support ensures that farmers, fisherfolk, and small entrepreneurs have access to the tools and knowledge they need to prosper.

All of these align closely with the United Nations Sustainable Development Goals, particularly in eradicating poverty, promoting quality education, ensuring food security, and combating climate change. But more than goals, these are DCCCO's promises—promises kept every single day through action and integrity.

A Vision: Thousands of Lives Changed

DCCCO's journey—from a tiny seed of capital and big dreams to a towering force in community empowerment—is nothing short of extraordinary. Through service, it has touched lives. Through success, it has built resilience. And through sustainability, it is ensuring that its impact echoes far into the future.

More than a cooperative, DCCCO is a movement—proof of what's possible when people unite for the common good. As the cooperative continues to grow and give, its story reminds us all that real success lies not just in profit, but in purpose.

"And let us not grow weary of doing good, for in due season we will reap, if we do not give up." — Galatians 6:9

This verse embodies DCCCO's spirit—faithfully sowing seeds of kindness, compassion, and equity, knowing that the harvest will be a transformed and empowered community. Through every project and partnership, DCCCO continues to live out the values of faith in action and love in service.

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Rizal: Ang Bayani ng Kooperatiba

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

Ang buwan ng Agosto ay hindi lamang pagdiriwang ng ating Pambansang Wika, kundi pati na rin ang mga nagawa ng ating mga Pambansang Bayani. Tuwing ika-25 ng Agosto, ginugunita natin ang Araw ng mga Bayani bilang pagpupugay sa kanilang naging ambag sa kasaysayan at sa kung sino tayo bilang Pilipino ngayon. Kapag nababanggit ang salitang 'pambansang bayani,' agad nating naiisip si Dr. José Rizal—simbolo ng karunungan, tapang, at pag-ibig sa bayan. Ngunit higit pa sa kanyang mga akda at laban para sa kalayaan, si Dr. Rizal ay isa ring tagapagtaguyod ng diwa ng pagtutulongan at pagkakaisa—mga prinsipyong siyang pundasyon ng kooperatiba. Ang diwang ito ay patuloy na isinasabuhay ng DCCCO Multipurpose Cooperative at ng bawat miyembro nito sa kanilang pagkakaisa at pagtutulongan tungo sa sama-samang pag-unlad.

La Sociedad de los Abacaleros: Unang Hakbang ng Kooperatiba sa Dapitan

Itinatag ni Dr. José Rizal ang isang kooperatiba noong ipinatapon siya sa Dapitan mula 1892 hanggang 1896 na ang inspirasyon ay mula sa kanyang mga paglalakbay sa Europa. Noong 1895, binuo niya ang *La Sociedad de los Abacaleros* o Lipunan ng mga Magsasaka ng Abaka na naglalayong pagsamahin ang mga magsasaka upang magtutulongan sa produksyon at pagbebenta ng abaka—isang pangunahing produkto sa Dapitan noong panahong iyon. Sa pamamagitan ng pagkakaisa, nailayo nila ang kanilang sarili sa pagsasamantala ng mga mangangalakal na bumibili ng abaka ng mura at nagbebenta nito ng mahal. Sa halip, sama-sama nilang itinakda ang tamang presyo at pantay-pantay silang nakinabang sa kita. Bagama't tumagal lamang ng isang taon ang samahang ito, malinaw na naipakita ni Rizal ang halaga ng kooperasyon at pagkakaisa para sa ikabubuti ng nakararami.

Ang mga layunin at tungkulin ng *La Sociedad de los Abacaleros* ay:

1. Ito ay isang agrikulturang kooperatiba para sa mga lokal na magsasaka ng abaka sa Dapitan;
2. Binuo ito para sa prinsipyong *self-help* o sariling sikap ng mga miyembro na pag-isahin ang kanilang mga ani at bumuo ng kapital para sa kanilang kooperatiba;
3. Nakita ni Rizal na ang kooperatiba ay naging instrumento para sa panlipunang katarungan at sa pagsulong ng ekonomiya lalo na

(Sources:
<https://uvacooperative.blogspot.com/2016/01/history-of-philippine-cooperatives.html>
https://pinoycoops.blogspot.com/2011/01/history-of-philippine-cooperatives.html?utm_source=chatgpt.com)

Prinsipyo ng Kooperatiba na Isinabuhay ni Rizal

Bagaman at hindi pa umiiral noon ang *Philippine Cooperative Code* o ang *Republic Act 9520*, malinaw na isinabuhay ni Rizal ang mga prinsipyong kilala natin ngayon sa kooperatiba:

1. Demokratikong Pamamahala – Bawat miyembro ng lipunan ay may pantay na boses sa desisyon.
2. Pagkakapantay-pantay – Walang mayamang nangingibabaw; lahat ay patas sa benepisyo at pananagutan.
3. Tulong para sa Lahat – Hindi lamang iilan ang nakikinabang, kundi ang buong komunidad.

Pamanang Patuloy Nating Isinasabuhay

Sa kasalukuyan, ang DCCCO ay patuloy na sumusunod sa mga halimbawang iniwan ni Rizal—pagtulong sa kapwa, pagbibigay ng patas na oportunidad, at pagpapaunlad ng komunidad. Sa bawat pantay, programa, at serbisyong inaalok, makikita natin ang diwa ng bayanihan na minsang isinabuhay ng ating bayani sa Dapitan. Ito rin ang itinuturing na unang pinagmulan ng konsepto ng kooperatiba sa Pilipinas sa kasalukuyan.

Inspirasyon para sa mga Miyembro

Ang kwento ni Rizal at ng *La Sociedad de los Abacaleros* ay paalala sa ating lahat na ang tunay na pag-ibig sa bayan ay hindi lamang nasusukat sa laban sa digmaan, kundi sa pang-araw-araw na gawaing nakatutulong sa kapwa. Sa bawat miyembrong nag-iimpok, humihiram para sa makabuluhang layunin, o sumasali sa mga programa ng DCCCO, muling isinusulat ang kasaysayan ng pagtutulongan.

Ngayong *National Heroes Day*, alalahanin natin: Ang bawat isa sa atin ay maaaring maging "bayani ng kooperatiba" sa simpleng paraan—sa pagtutulongan, sa pagbibigay, at sa pagiging tapat sa prinsipyo ng kooperatiba. Tulad ni Rizal, gawin nating layunin ang pag-unlad hindi lamang para sa sarili, kundi para sa ibang tao at sa buong komunidad.

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ANG LOKAL NGA PINULUNGAN: BABAG BA SA KALAMBUAN?

“

...maoy makapahiusa sa mga tawo nga naggamit niini kay ang pinulungan mao man ang makamugna sa kultura sa mga tawo nga „ nagsulti niini.

Ang tubag: DILI!

Ang lokal nga pinulungan may daku hinuon nga gikatampo sa kalambuan, dili lamang sa indibiduwal nga tawo kun dili, ilabi na, sa atong katilingban. Pananglitan, ang atong pinulungan nga Cebuano nga usa sa mga daghang lokal nga pinulungan sa atong nasud maoy nakapasayon sa atong kalambuan, ilabi na kanato nga nagapuyo dinhi sa Kabisayaan. Ang Cebuano nga pinulungan nanukad gikan sa Probinsya sa Sugbu. Mao nga atong makita nga ang Dakbayan sa Sugbu maoy ikaduhang pinakadaku nga dakbayan sa atong nasud, ikaduha lamang sa Manila. Ang pinulungang Cebuano mao usab ang pinulungan sa Dakbayan sa Davao nga mao ang ikatulong pinakadaku nga dakbayan sa atong nasud.

Ang lokal nga pinulungan maoy makapahiusa sa mga tawo nga naggamit niini kay ang pinulungan mao man ang makamugna sa kultura sa mga tawo nga nagsulti niini. Ug tungod niini mapasayon ang kalambuan sa mga tawo kay magkasinabut man sila dayon. Kitang nagsulti sa Cebuano adunay atong talagsaon nga kultura. Murag pareha usab kita og mga kinaiya. Kitang mga Cebuano mga mapausanon kuno. Tinuod ba kaha ni? Heheh. Ang ubang mga Filipino nga lahi ang mga lokal nga pinulungan, lahi usab ang mga kinaiya. Bisan gani kita nga mga Bisaya, iya-ya pud ang mga pinulungan ug lahi-lahi usab ang mga kinaiya.

Dili kaayo ko asegurado niini, apan murag ang gidaghanon sa mga tawo daku kaayo og kalabutan sa kalambuan sa usa ka katilingban nga nagsulti sa usa ka pinulungan. Mao tingali kini hinungdan ngano nga ang taga Manila nga nagsulti sa usa ra ka lokal nga pinulungan mas kusog ang kalambuan tungod kay mas daghan man ang mga tawo didto nga nagsulti sa lokal nga pinulungan nga Tagalog. Mao usab kini ang kahimtang sa Sugbu ug sa Davao nga nagsulti og Cebuano ug sa Iloilo nga nagsulti sa Inilonggo. Mas daghan ang nagsulti sa lokal nga pinulungan nga Cebuano sa Probinsya sa Sugbu ug mga kasikbit nga mga probinsya, mao pud nga kusog ang kalambuan sa maong mga dapit. Daghan usab ang nagsulti sa Inilonggo dili lamang sa Iloilo kun dili sa mga kasigbit usab nga mga dapit, apil na gani ang Dakbayan sa Bacolod.

Ang atong mga tagsa-tagsa ka lokal nga pinulungan maoy makapalambo sa atong tagsa-tagsa ka katilingban, ilabi na kun mas daghan ang magsulti niini.



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