



# KASANAG

KASANAG Series No. 2026-02 | April - June 2026

The Official Publication of DCCCO Multipurpose Cooperative



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## EDITORIAL

# Cooperatives in Times of Crisis: DCCCO's Commitment to Protect and Empower Members

By Dir. William E. Ablong, BOD Chairperson

When crisis strikes, the true strength of a community is revealed not in words, but in action. For 58 years, DCCCO Multipurpose Cooperative has stood as a steadfast refuge for its members — a cooperative built not only to survive economic storms, but to help people endure and rise above them together.

Today, the escalating conflict in the Middle East has once again disrupted the global oil market, pushing fuel prices upward and creating ripple effects across economies worldwide. For the Philippines, a country heavily dependent on imported oil, every fuel price increase immediately affects transportation, electricity, food, and other essential commodities. While some sectors may still find ways to adjust, it is the poor and marginalized who bear the heaviest burden. Daily wage earners, farmers, fishermen, drivers, and small entrepreneurs are forced to stretch already limited incomes just to keep pace with the rising cost of living.

In moments like these, the Cooperative Sector must remain a pillar of solidarity, resilience, and hope. Cooperatives are more than economic institutions; they are communities founded on mutual help, shared responsibility, and genuine concern for human welfare. Through affordable goods, accessible credit, fair services, and compassionate programs, cooperatives help ease the burden on struggling families and protect members from sinking deeper into poverty. Beyond generating income, the true mission of cooperatives is service — especially to those who need it most during difficult times.

At the forefront of this mission is DCCCO Multipurpose Cooperative, which continues to serve as a reliable source of protection, solidarity, and economic stability amid global uncertainty.

### Emergency Assistance and Relief Programs

DCCCO provides timely assistance through low-interest emergency loans, flexible payment arrangements, and temporary grace periods for members affected by rising costs, reduced income, or family emergencies. These interventions help members manage financial pressures without turning to predatory lenders or falling into unmanageable debt.

### Strengthening Cooperative Solidarity

Crises remind us that cooperatives are not merely financial institutions but communities bound together by compassion and mutual support. DCCCO strengthens this spirit of solidarity through counseling, values formation, and community-oriented programs that promote cooperation, empathy, and shared responsibility among members.

### Livelihood and Food Security Initiatives

To help members withstand inflation and possible food shortages, DCCCO promotes backyard gardening, community farming, food production, and livelihood development programs. Encouraging local food production reduces dependence on expensive market goods while strengthening household resilience and self-sufficiency.

### Financial Education and Debt Restructuring

Many families struggle during inflationary periods because of inadequate financial preparation. In response, DCCCO continues to strengthen its financial literacy and wellness advocacy through members' updating activities and ownership meetings. These initiatives encourage responsible budgeting, disciplined saving, emergency preparedness, and wise borrowing practices.

For members experiencing financial distress, DCCCO also offers loan restructuring programs designed to provide relief while safeguarding the cooperative's financial sustainability and long-term stability.

### Renewable Energy and Sustainability Programs

Recognizing that recurring oil crises continue to affect electricity and transportation costs, DCCCO is investing in long-term, sustainable solutions through renewable energy and energy-efficiency initiatives. These programs aim to reduce members' dependence on volatile global oil markets while promoting environmental stewardship.

Through its Green Program, DCCCO finances eco-friendly projects for individuals and businesses. These include home loans for solar panel installations and energy-efficient retrofits, financing for green buildings, renewable energy systems such as solar and wind projects, sustainable agriculture upgrades, and the acquisition of hybrid vehicles. These initiatives contribute to reducing carbon emissions, conserving natural resources, and building more climate-resilient communities.



DCCCO likewise remains committed to advancing the United Nations' 17 Sustainable Development Goals (SDGs), particularly SDG 7: Affordable and Clean Energy, which seeks to ensure universal access to reliable, sustainable, and modern energy. Aligned with this advocacy for environmental preservation and conservation, DCCCO's Green Program currently offers financing for renewable energy solutions at a competitive interest rate of 7% per annum, diminishing monthly.

In the face of inflation, economic uncertainty, and global crises, the role of cooperatives extends far beyond economics. It is also social, moral, and humanitarian. At a time when many people feel vulnerable and uncertain about the future, DCCCO continues to embody the true spirit of cooperation — people helping people, especially the poor and marginalized sectors who are most affected during times of crisis.

For nearly six decades, DCCCO has proven that a cooperative is more than a financial institution. It is a community that protects, empowers, and stands with its members through every challenge. And in times of crisis, that spirit of solidarity becomes more important than ever.

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# Where Dreams Meet Commitment: Inside *Kasalan ng DCCCO 2026*

By Annamar E. Bacubac, Social Performance Management Specialist



In many love stories, the wedding is the long-awaited chapter—a moment where promises are sealed and dreams finally take shape. Yet for some couples, this chapter is often delayed, set aside by financial realities or life's uncertainties. For them, marriage remains not a lack of love but a postponed milestone.

On June 30, 2026, however, that chapter was finally written.

Inside the sacred halls of St. Catherine of Alexandria Cathedral Parish in Dumaguete City, 29 couples took one of the biggest steps of their lives—the wedding ceremony which started at 1:35 p.m. as officiated by Rev. Fr. Hendrix C. Alar and witnessed by DCCCO representatives headed by BOD Chairperson Sir William E. Ablong and CEO Dr. Mildredo T. Umbac. Some have waited for years, carrying dreams of finally making their union official before God, their families, and the community. Through the **Kasalan ng DCCCO 2026**, DCCCO Multipurpose Cooperative turned those long-awaited hopes into reality—giving couples not just a wedding day to remember but the chance to begin a new chapter together with dignity, faith, and love.

More than a sponsored church wedding, the initiative is about giving couples the opportunity to finally make their union official and begin married life with dignity and hope. Open to both members and non-members, the program welcomes couples of legal ages who are willing to complete the required documents, such as birth certificates and CENOMAR, and attend preparation seminars for marriage.

But beyond the requirements and ceremonies lies a deeper purpose—to strengthen families and, in turn, build stronger communities. Through the **Kasalan ng DCCCO**, each “I do” becomes more than a promise between two people—it becomes a shared commitment to a future built on love, responsibility, and unity.

This vision is grounded in values that come alive throughout the program. **Faith** takes center stage through the Pre-Cana Seminar, where couples are guided to understand the sacredness of marriage beyond ceremony. **Compassion** is evident in the inclusivity of the program, extending its reach even to non-members who seek the same opportunity. **Commitment** is reflected in the structured preparation—ensuring couples are not only ready for the wedding day but for the responsibilities that follow. And **oneness** is embodied in the ceremony itself, where couples stand united, sharing a moment that transcends individuality and celebrates collective love.



There is also a quiet but powerful sense of **dynamism**—a recognition that communities evolve, and that meaningful programs must evolve with them.

To help ease the challenges that often come with wedding preparations, the program provides essential inclusions such as official wedding photos, coverage of selected document-related fees, wedding materials, tokens and souvenirs. These are not mere provisions; they are gestures that ease the burden of preparation and allow couples to focus on what truly matters—the commitment they are about to make.

Participation, however, remains limited. With only 30 slots available on a first-come, first-served basis, the program highlights both opportunity and urgency—a reminder that life-changing moments often require readiness as much as desire.

In the end, **Kasalan ng DCCCO 2026** is not just about weddings.

It is about beginnings.

It is about turning waiting into fulfillment, uncertainty into assurance, and love into a lasting, recognized bond. It is where dreams meet commitment—and where, for 29 couples, a new life quietly, yet powerfully, begins.

# Strengthening Business Knowledge through Continuous Learning

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

**C**ontinuous learning is essential for building successful and sustainable businesses. As business environments continue to evolve, entrepreneurs and business development specialists must keep expanding their knowledge and skills to provide effective guidance and support to the communities they serve.

As a Business Development Services (BDS) Specialist at the Bayawan Branch, I had the opportunity to participate in the "FLOURISH: Financial Literacy and Optimized Understanding of Responsible Home-Based Microbusiness Phase II" seminar conducted by the Negros Oriental State University (NORSU) Community Extension Program. Held on May 23, May 30, and June 6, 2026, at the Batinguel Gymnasium, Barangay Hall, Dumaguete City, Negros Oriental, the three-day seminar provided practical knowledge that will strengthen the delivery of business development services to DCCCO members.

The seminar covered essential topics in financial management and business development, including basic bookkeeping, business record-keeping, cash flow management, decision-making, and business sustainability planning. One of the most valuable lessons emphasized the importance of maintaining accurate financial records, as proper bookkeeping enables entrepreneurs to monitor business performance, identify opportunities for improvement, and make informed financial decisions.

To reinforce these concepts, participants took part in hands-on workshops and practical exercises. We recorded sample business transactions using a simple bookkeeping journal, learned to distinguish business expenses from personal expenses, and prepared a basic financial statement using sample data. These activities transformed the lessons into practical experience, helping participants better understand how proper financial management supports sound business decisions and long-term growth.

Beyond financial management, the seminar highlighted the importance of planning and regularly evaluating business performance. Setting clear goals and preparing sustainability plans equip entrepreneurs to adapt to changing market conditions and make informed decisions that contribute to long-term success.

The knowledge and skills gained from this training will further strengthen DCCCO's Business Development Services Program. Through coaching, mentoring, and financial literacy initiatives, these practical lessons can be shared with aspiring and existing entrepreneurs, helping them improve financial discipline, strengthen business operations, and build more resilient enterprises.

More importantly, the seminar served as a reminder that learning should never stop. In today's rapidly changing business environment, entrepreneurs, cooperative personnel, and business development practitioners must continue investing in their personal and professional growth. Every training opportunity provides fresh perspectives, strengthens existing competencies, and equips us to better serve the members and communities who rely on our guidance.

As DCCCO continues to promote entrepreneurship and enterprise development, every learning opportunity becomes an investment that creates a lasting impact. By applying and sharing what we learn, we help cultivate financially responsible entrepreneurs, strengthen local businesses, and contribute to a more resilient and prosperous cooperative community. Continuous learning, when translated into meaningful action, becomes a powerful tool for empowering others and fostering sustainable growth.





# DCCCO Canlaon Satellite Office transfers to new location

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

**C**anlaon City, Negros Oriental, April 15, 2026 – DCCCO Canlaon Satellite Office officially held the blessing and inauguration ceremony of its new and improved office space on April 15, 2026, marking a significant milestone in its continued commitment to provide better service to its members.

The satellite office has successfully relocated to a larger space and more accessible address situated along Juan Luna Street, Barangay Mabigo, Canlaon City, Negros Oriental. The new location is expected to accommodate more members and improve the delivery of services in the area.

The solemn blessing was presided over by Rev. Fr. Richard Dumalag, who also officiated the Holy Mass and spiritual rites for the newly inaugurated office.

Present during the ceremony were key officers of DCCCO Multipurpose Cooperative, including the Chairperson of the Board of Directors, Atty. Edilberto B. Euraoba II, Operations Manager Teodomero T. Almada, and Guihulngan Branch Manager Kerwin T. Catubig.

Adding color and energy to the program, the Canlaon Satellite Office staff and interns performed a lively dance number, showcasing teamwork, enthusiasm, and unity.

The event was also graced by Hon. Jose Chubasco B. Cardenas, Mayor of Canlaon City, who expressed his support for the continued growth and presence of DCCCO Multipurpose Cooperative in Canlaon City. In his message, he highlighted the positive impact of the cooperative in the community and acknowledged its role in helping improve the lives of many residents in the area.

The relocation of the Canlaon Satellite Office reflects DCCCO's ongoing efforts to expand its reach and strengthen its service delivery, bringing financial and cooperative services closer to the people of Canlaon City.





## DYZLC officers attend Youth Entrepreneurship Training in Iloilo City

By Jaime A. Baron, Jr., Member Specialist - Bayawan Branch

The two-day Youth Entrepreneurship Training was successfully conducted in Iloilo City on May 4-5, 2026, bringing together young cooperative leaders and members to strengthen their entrepreneurial knowledge, leadership skills, and innovation mindset.

The activity focused on empowering the youth through various learning sessions related to entrepreneurship, creativity, marketing, pricing, and digital literacy. Participants were encouraged to become future-ready cooperative leaders who can contribute to the growth and sustainability of their respective cooperatives.

On the first day, the training highlighted topics such as unlocking entrepreneurial identity and the role of youth in cooperatives, creativity and ideation with AI, and developing a future CEO mindset for aspiring cooperative leaders. The sessions inspired participants to turn challenges into opportunities and to become more confident in leading community-based enterprises.

The second day centered on practical business skills including marketing and branding, costing and pricing for youth enterprises, workshop activities on creating and selling products, and digital literacy with modern entrepreneurial success stories. The discussions provided participants with valuable strategies and real-life insights that can help them start and manage sustainable enterprises.

Representing DCCCO Youth Zone Laboratory Cooperative (DYZLC) in the training were members of the Board of Directors, namely: Jonia Rhose Sofia G. Setomira and Ivan Grace C. Lazaga, accompanied by Jaime A. Baron, Jr., DCCCO Bayawan Branch Member Specialist. Their participation demonstrated DYZLC's commitment to supporting youth development, cooperative education, and entrepreneurial growth among young members.

The activity became an avenue for learning, collaboration, and inspiration, encouraging the youth to become active contributors in building stronger and more innovative cooperatives in the future.



# DCCCO joins nat'l forum on building future-ready co-ops

By Marjorie M. Patajo, Co-op Nurse

The theme "Cooperatives Leading Forward: Strengthening Resilience, Championing Inclusion, and Building a Future-Ready Movement" highlighted this year's National Educational Forum of PFCCO National held in Puerto Princesa City, Palawan from May 14 to 16, 2026.

Representing DCCCO Multipurpose Cooperative at the forum were CEO Mildredo T. Umbac, Dir. Cristina O. Jumawan, former BOD Chairperson Atty. Edilberto B. Euraoba II, HRM Andrian S. Flores, Youth Program Coordinator Honey Mae R. Grepon, Co-op Nurse Marjorie M. Patajo, CMS Tee Jay O. Deque, MS Gracell B. Delicana, and CMS Ralph Russel B. Bermejo.

Delegates from PFCCO National, the Northwestern Luzon League of Cooperatives (NORWESLU), Northeast Luzon Credit Cooperative (NELCOO), Central and Southern Luzon Region League (CLRL/SLRL), Bicol, Visayas, Mindanao League, National Capital Region, and PFCCO Eastern Visayas Cooperative Federation (EVCF) also attended the three-day gathering.

Palawan Governor Amy Roa Alvarez, through a representative, emphasized the role of cooperatives in helping Filipinos achieve sustainable progress. She noted that cooperatives in Palawan continue to support the livelihood of many communities.

CEO Mildredo T. Umbac formally opened the forum and highlighted the valuable insights participants would gain from the invited speakers, reactors, and facilitators.

In her welcome remarks, PFCCO National Chairperson Atty. Eleanor T. Hernandez underscored the importance of unity and adherence to cooperative values. She warned against "mission drift," which occurs when organizations gradually move away from their original purpose through a series of small decisions over time.

The concept of resilience was further discussed by ACCU CEO Elenita V. San Roque, who described resilience as "the heartbeat of our movement."

Amid national challenges and political uncertainty, San Roque stressed that cooperatives must remain grounded in their purpose while finding opportunities even in difficult situations. She emphasized that cooperatives should continue striving to improve the lives of their members while balancing social responsibility, environmental stewardship, and economic growth.

"Crisis does not define us; rather, it is our response that does," she said.

The first day of the forum featured breakout sessions for managers, youth, and women.

During the managers' session, Dr. Mildredo T. Umbac shared insights on "Enhancing Managerial Excellence in the Digital Cooperative Era." He discussed the growing impact of digital banking, cybersecurity risks, and workforce digital transformation on cooperative operations.

Dr. Umbac emphasized that managerial excellence should be anchored on data-informed decision-making rather than intuition alone. Despite rapid digital transformation, he said cooperatives must continue to uphold their core principles, including member ownership, participation, mutual aid and solidarity, community development, and trust-based relationships.

In relation to governance and leadership, Atty. Edilberto B. Euraoba II served as reactor during Plenary Session 2 on "Advancing Resilient Cooperatives, Governance that Endures." He stressed the importance of competence, accountability, and transparency among leaders, adding that effective leaders should continue learning and growing beyond limitations.

Assistant Secretary Luz H. Yringco, the resource speaker, emphasized that enduring governance is rooted in cooperative values and principles.

The Youth breakout session focused on laws and CDA memorandum circulars supporting youth participation in cooperatives, including RA 8044 or the Youth in Nation-Building Act, RA 10679 or the Youth Entrepreneurship Act, CDA MC 2024-02, and CDA MC 2021-11. Participants highlighted the importance of youth committees in promoting advocacy, participation, and leadership development.

DCCCO Youth Coordinator Honey Mae R. Grepon shared the organization's best practices in organizing the DCCCO Youth Zone Laboratory Cooperative (DYZLC), which currently has around 31,000 members. She noted that engaging young people early through laboratory cooperatives helps ensure continuous participation, leadership development, and succession planning within the cooperative movement.

Meanwhile, the Women breakout session highlighted the important role of women in cooperatives, emphasizing that women are not only caregivers and workers but also capable leaders. The speakers stressed that continuous education and empowerment enable women to contribute significantly to the cooperative's mission, vision, and community development efforts.

On legal frameworks and compliance, Cooperative Development Authority (CDA) Chairperson Usec. Alexander B. Raquepo underscored the importance of adhering to CDA standards under Republic Act 6939. He stressed that challenges faced by one cooperative can affect the entire sector, emphasizing the need for unity and integration among cooperatives.

"The only way for us to be strong is to be integrated," Raquepo said.

Another key topic discussed during the forum was the importance of becoming future-ready through technology adoption. Department of Trade and Industry (DTI) Palawan Provincial Director Hazel DP. Salvador highlighted the growing role of technology in ensuring sustainability and relevance for future generations.

"Today, digitalization isn't just an option, it is a necessity," Salvador said.

The three-day educational forum concluded with a renewed appreciation of the vital role cooperatives play in building a sustainable and inclusive society. Participants were reminded that cooperatives are more than economic organizations—they are communities founded on unity, shared responsibility, and collective progress.



## Beyond Recognition: A Journey of Leadership, *Malasakit*, and *Bayanihan* at the 49<sup>th</sup> NATCCO General Assembly

By Dir. Gerald C. Grancapal, BOD Member

**"Recognition may celebrate achievement, but service creates legacy."**

Every gathering tells a story. Some celebrate accomplishments, while others ignite purpose. The 49<sup>th</sup> NATCCO General Assembly and Leaders' Congress, held from April 30 to May 3, 2026 at the Iloilo Convention Center, was more than a national gathering of cooperative leaders—it became a powerful reminder of why cooperatives continue to transform lives and strengthen communities across the Philippines.

For delegates representing DCCCO Multipurpose Cooperative, the event was not simply another conference. It was a journey of learning, reflection, inspiration, and renewed commitment to the values that have guided the cooperative movement for generations.

Throughout the four-day congress, cooperative leaders, directors, managers, and advocates from different parts of the country came together to exchange ideas, celebrate milestones, and explore innovative ways to build stronger, more resilient cooperatives. Discussions centered on leadership, innovation, sustainability, financial empowerment, digital transformation, and nation-building—topics that reaffirmed the vital role of cooperatives as partners in national development.

What made the congress truly meaningful, however, was not merely the knowledge shared inside the conference halls. It was the realization that cooperatives are, above all, communities of people united by a common purpose—to improve lives through service, shared responsibility, and collective growth.

### A Proud Moment for DCCCO Multipurpose Cooperative

Among the memorable highlights of the General Assembly was the recognition bestowed upon DCCCO Multipurpose Cooperative for its continued excellence and outstanding contributions within the NATCCO Network.

The Cooperative proudly received recognition as one of the **Top 5 Depositors based on Year-End Balance**, **Top 1 Consultancy Patron**, and **Top 1 CETF Remitter**—achievements that reflect the unwavering dedication of its Board of Directors, management, officers, staff, and thousands of members whose trust and commitment continue to fuel DCCCO's growth.

These accolades were more than institutional awards. They symbolized years of responsible stewardship, sound governance, and a steadfast commitment to empowering members through quality financial and developmental services.

Yet, beyond the plaques and recognitions, another moment unfolded that beautifully captured the true heart of the cooperative movement.

### When Members Become the Greatest Success Story

One of the proudest moments for the DCCCO delegation came when fellow members Mr. Alan B. Corsame and Mrs. Liezl I. Corsame, owners of Anzil's Fruitwine Manufacturing, were invited to speak before delegates from cooperatives across the country.

Representing not only their enterprise but also the countless entrepreneurs nurtured by DCCCO Multipurpose Cooperative, the couple shared their inspiring journey of building a business through perseverance, faith, and determination. More importantly, they testified to how DCCCO's Business Development Services (BDS) Program became an important partner in transforming their vision into a thriving enterprise.

Their story was one of humble beginnings, persistent hard work, and the courage to dream beyond limitations. Through continuous business development support, mentoring, and opportunities provided by the cooperative, they were able to strengthen their enterprise and create a business that now stands as a source of livelihood and inspiration within their community.

Listening to their testimony reminded everyone that the true success of a cooperative is not measured solely by financial growth or institutional recognition. Rather, it is reflected in the lives of members whose dreams become realities because someone believed in them, invested in them, and walked alongside them throughout their journey.

As the Corsame couple spoke before cooperative leaders from all over the Philippines, they carried with them not only the story of Anzil's Fruitwine Manufacturing but also the story of DCCCO Multipurpose Cooperative—a cooperative that believes its greatest investment is its people.

Their inspiring journey became living proof that when cooperatives empower entrepreneurs, they do more than finance businesses—they cultivate hope, create opportunities, strengthen families, and contribute to the economic development of communities.

Indeed, no award could be more meaningful than witnessing members become successful enough to inspire others.

### Leadership Beyond Position

As the congress approached its final day, one of the most anticipated sessions featured renowned journalist and television host Ms. Kara David, whose message resonated deeply with delegates.

She reminded everyone that leadership is never defined by titles, positions, or authority. Instead, leadership is measured by one's willingness to serve, to listen, to understand, and to uplift others, even through the simplest acts of kindness.

Her message centered on three timeless values: Leadership. *Malasakit*. *Bayanihan*.

These values became recurring themes throughout the congress and echoed the very foundation upon which the cooperative movement stands.

Speaking about *malasakit*, Ms. David emphasized that compassion is not reserved for those with abundance.

One of her most memorable statements was: "*Hindi natin kailangang maging milyonaryo para makatulong sa kapwa natin.*"

The audience responded with heartfelt applause, recognizing the truth behind those words. Every individual has the capacity to make a difference—not because of wealth or influence—but because of a genuine desire to help.

Equally inspiring was her reminder that meaningful change does not belong exclusively to those in positions of power.

"*Hindi mo kailangang maging pulitiko para makapaghatid ng pagbabago.*"

This simple yet profound message challenged everyone to recognize that leadership begins wherever people choose to serve.

She also highlighted the enduring value of *bayanihan*, the uniquely Filipino spirit of unity and shared responsibility. Through cooperation, trust, and collective action, communities become stronger, more resilient, and better equipped to overcome challenges together.



# DCCCO donates ambulance to ONE Rescue

By Albert T. Trumata, Member Relations & Development Officer

DCCCO Multipurpose Cooperative donated one unit of ambulance to ONE Rescue EMS - Oriental Negros Emergency Rescue Foundation, Inc. The donation was formalized during the Blessing and Turnover Ceremony of the Community Ambulance Project on April 28, 2026 at the DCCCO Dumaguete Branch, Sta. Rosa Street, Poblacion 2, Dumaguete City.

The meaningful collaboration marks another milestone in strengthening community health services and emergency response initiatives in Negros Oriental. The project aims to provide timely, reliable, and life-saving medical assistance to individuals and families during emergencies and disasters.

The ceremony gathered officers and representatives from both organizations, including Dr. Kenneth T. Coo (ONE Rescue Founding Member, Medical Director, and Chief of Operations), members of the Board of Directors of ONE Rescue, Sir William E. Ablong (DCCCO BOD Chairperson), Dame Mary Magdalene Z. Villegas (BOD Vice-Chairperson), Atty. Rosemarie A. Rusell (BOD Member), Dr. Mildredo T. Umbac (CEO), and Atty. Edilberto B. Euraoba II (former DCCCO BOD Chairperson).

Chairperson Ablong emphasized in his message entitled "Turning Commitment Into Lifesaving Action," that the initiative reflects the power of collaboration and shared commitment in serving communities.

He shared that on February 21, 2026, DCCCO and ONE Rescue signed a Memorandum of Agreement outlining the Cooperative's commitment to provide one unit of Type 2 ambulance and operational assistance, including fuel support, for the duration of the partnership.

According to the agreement, the ambulance will be utilized exclusively for emergency response, rescue operations, disaster response, medical support, and other humanitarian services aligned with ONE Rescue's mission.

"This ambulance is more than just a vehicle. It carries something deeper, it carries readiness, hope, and the chance to save lives," Ablong said during his speech.

He also highlighted DCCCO's continuing commitment to community development through initiatives and support for local government and road safety programs.

The newly turned-over community ambulance symbolizes compassion, cooperation, and the shared mission of protecting lives and promoting safer and healthier communities.

Through this partnership, DCCCO and ONE Rescue reaffirm their dedication to responsive public service and humanitarian action, embodying the true spirit of cooperation by working together for the welfare of the community.



## Beyond Recognition

As the 49<sup>th</sup> NATCCO General Assembly came to a close, delegates returned home carrying more than conference kits, certificates, and photographs.

They brought home renewed inspiration. They carried fresh ideas. They embraced a deeper understanding of servant leadership. Most importantly, they were reminded that the greatest accomplishment of any cooperative is never found solely in trophies displayed on shelves or awards proudly received on stage.

Its greatest achievement is found in transformed lives. It is found in entrepreneurs like Mr. Alan and Mrs. Liezl Corsame, whose success reflects what happens when a cooperative believes in the potential of its members. It is found in volunteers who quietly serve their communities. It is found in leaders who choose integrity over recognition. It is found in ordinary members whose collective efforts create extraordinary impact.

The experience in Iloilo became more than a conference—it became a reaffirmation of DCCCO Multipurpose Cooperative's mission to empower people, strengthen communities, and uphold the cooperative values that continue to shape a better future.

As DCCCO Multipurpose Cooperative continues its journey, every recognition received will always serve as a reminder—not of how far the cooperative has come but of how much farther it can go in transforming lives.

Because in the end, the true measure of a cooperative is never the number of awards it receives.

It is the number of dreams it helps fulfill.  
It is the lives it changes.  
It is the hope it inspires.  
And that is what truly lies **beyond recognition**.

# DCCCO garners significant distinctions at NaFeCOOP, CLIMBS Assemblies

By Atty. Anthony E. Elma, Allied Services Manager

DCCCO Multipurpose Cooperative once again demonstrated its strong leadership and outstanding performance in the cooperative sector as it actively participated in the 2026 General Assemblies of the National Federation of Cooperative Primaries in the Philippines (NaFeCOOP) and CLIMBS Life and General Insurance Cooperative (CLIMBS), represented by Dr. Jed R. Rosales, Member of the Board of Directors, and Atty. Anthony E. Elma, Allied Services Manager.

The NaFeCOOP General Assembly, held on April 27, 2026 at Bayfront Hotel, Cebu City, gathered member-cooperatives nationwide to discuss strategic initiatives, strengthen collaborative partnerships, and recognize institutions that have made remarkable contributions to the federation's mission-driven growth and stability.

During the event, DCCCO was honored with the **Outstanding Millionaire Remittance Award**, a prestigious recognition that highlights the Cooperative's consistent financial discipline, robust participation, and noteworthy contribution to NaFeCOOP's collective success. The award reflects DCCCO's steadfast commitment to prudent financial management and its sustained trust in cooperative federation initiatives.

Following this achievement, DCCCO likewise participated in the CLIMBS General Assembly held on April 28–29, 2026 at NUSTAR Resort and Casino, Cebu City, with the theme "Driving Inclusive and Sustainable Solutions for a Better World," where cooperative leaders and partners from across the country convened to assess organizational milestones, discuss future directions, and celebrate excellence in cooperative insurance services.

At the prestigious gathering, DCCCO earned six major awards as **Top Premium Producer and Investor** in various categories, further affirming its exceptional performance and leadership in promoting insurance protection and allied services for its members. These recognitions underscore the Cooperative's dedication to delivering responsive and valuable financial protection programs that enhance member welfare and security under the auspices of its Cooperative Assurance Center (CAC) under the Allied Services Department.

These accomplishments stand as a testament to the unwavering dedication of DCCCO's Board of Directors, Management team, and employees, whose collective efforts continue to elevate the Cooperative's reputation as one of the country's leading and most trusted cooperatives.

As DCCCO continues to grow and innovate, these milestones serve as an inspiration to further strengthen its commitment to excellent financial and allied services to uplift the quality of life of its members and the community.





## DCCCO conducts “Operation Libreng Tuli” in Sibulan

*By Marcheskha S. Muñasque, Marketing Specialist*

DCCCO Multipurpose Cooperative, through its Gender and Development (GAD) Program, successfully conducted “Operation Libreng Tuli” on April 28, 2026 at Sibulan Central Elementary School. The outreach activity provided free circumcision services to 80 young beneficiaries from the local community, both DCCCO members and non-members, further strengthening DCCCO’s commitment to accessible and inclusive healthcare services.

The initiative was implemented with the professional support of the Negros Oriental Hospital and Health Services Cooperative (NOHHSCo) ensuring that all procedures were carried out safely and in accordance with proper medical standards. The program also received valuable assistance from RiteMED, which generously provided essential medicines for post-operative care. Through this partnership, beneficiaries were not only able to avail themselves of the procedure free of charge but were also given the necessary medication to support proper healing and recovery.

Following the operation, the young beneficiaries were given special treats as a reward for their bravery and to make the experience more positive and memorable. Snacks and free-flowing ice cream were distributed, bringing smiles and comfort to the children after the procedure.

Beyond its immediate impact, the activity supports the Sustainable Development Goals (SDGs), particularly SDG 3: Good Health and Well-being, by promoting access to essential healthcare services at the community level. It also aligns with SDG 10: Reduced Inequalities, as it prioritizes underserved populations and helps bridge gaps in healthcare accessibility.

Through initiatives such as “Operation Libreng Tuli,” DCCCO Multipurpose Cooperative continues to uphold its commitment to social responsibility, community empowerment, and sustainable development to its members and the community.

# DCCCO, Partners Lead Mangrove Planting Initiative in Zamboanguita

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

**Z**amboanguita, Negros Oriental — In a shared effort to protect the environment and strengthen community ties, DCCCO Multipurpose Cooperative, in partnership with CLIMBS Life and General Insurance Cooperative as the initiator, and PHCCI, successfully conducted a mangrove planting activity on April 18, 2026 in Sitio Latason, Brgy. Mayabon.

The activity gathered employees, volunteers, and partner organizations in a meaningful initiative aimed at nurturing coastal ecosystems. The day began with an early morning assembly and departure, followed by a short but significant program prior to the planting proper.

The program formally opened with an invocation, setting a purposeful tone for the activity. This was followed by the acknowledgment of participants and volunteers who dedicated their time and effort to the cause.

Key messages were delivered by Mr. Ezra A. Gamolo, CLIMBS OIC-National Sales Manager for Life, who emphasized the importance of collaboration among cooperatives in driving impactful community programs. Meanwhile, Mr. Jose Glennyl C. Bantaya, Municipal Agriculture Officer Designate of Zamboanguita, provided an orientation on proper mangrove planting techniques and highlighted the ecological value of mangroves in protecting coastal areas. Representing DCCCO, Mickhy Moana Mhea D. Tubil, Employee Engagement Specialist, delivered a message of support, reaffirming the cooperative's commitment to environmental stewardship.

Following the program, participants proceeded to the planting site, where they worked hand in hand in planting mangrove seedlings. The initiative not only contributes to shoreline protection and marine biodiversity but also promotes long-term sustainability for coastal communities.

This activity aligns with global development goals, particularly United Nations Sustainable Development Goal 13 (Climate Action) and Sustainable Development Goal 15 (Life on Land). It also reflects the core values of the cooperative movement, especially the 6<sup>th</sup> Cooperative Principle—Cooperation Among Cooperatives—and the 7<sup>th</sup> Cooperative Principle—Concern for Community.

Through this initiative, DCCCO and its partners demonstrated that collective action can create meaningful impact. More than planting mangroves, the participants cultivated a shared sense of responsibility, unity, and hope for a greener and more sustainable future.





# Every Second Counts: Practicing Fire Safety Through Training and Drill

By Marjorie M. Patajo, Co-op Nurse

**D**CCCO Multipurpose Cooperative affirmed its commitment to maintaining a safe and prepared environment for everyone. This annual campaign served as a reminder of the importance of fire safety awareness, preparedness, and the shared responsibility of every member of the community in preventing fire-related incidents. Through continuous efforts and cooperation among different offices, fire prevention remains a key priority in ensuring the safety of our workplace.

DCCCO Fire Brigade Team, composed of selected staff, underwent Tri-skills Training and Fire Drill on April 20-21, 2026. The facilitators were FO2 Rogie E. Peñas, FO2 Christian Curt Z. Casinto, FO1 Mary Grace T. Tan, and FO1 Christian Angelo E. Eran from the Bureau of Fire Protection (BFP).

The participants actively participated in the training which was designed to enhance their core skills, essential for the proper conduct of Fire Emergency Response. The key components of the training were Firefighting, Emergency Medical Response, and Rescue Operations.

Parts of the training were bandaging and splinting techniques. Participants were oriented on how to effectively and appropriately apply bandage and splints which are crucial for effective wound care and for the protection and immobilization of injured body parts.

Then came the actual fire drill which was on April 21, 2026 (Tuesday). The drill was scheduled on a working day so that all staff and transacting members can participate in the evacuation process.



The members of the Fire Brigade Team got to apply all that they have learned from the training. The firefighting members exhibited knowledge in fire suppression and handling equipment while rescuers demonstrated good teamwork and communication in locating and transporting the "victims." The First Aid Group showed an excellent critical decision-making skills and mastery in the proper management of wounds and injuries.

Overall, the execution of the fire drill was a success. Per BFP evaluation, the Fire Brigade Team did a very good job in the practical application of the fire emergency response. The BFP added that aside from ensuring compliance with the legal safety regulations, regular fire drills are crucial in enhancing overall safety and minimizing panic in case real emergencies occur, and by working together and staying informed about fire safety protocols, we can collectively reduce risks and protect lives and property within our community.

# DCCCO Officers for 2026–2027/2026-2028 inducted into office

By Albert T. Trumata, Member Relations & Development Officer

The newly elected and appointed officers of DCCCO Multipurpose Cooperative for 2026–2027/2026-2028 formally took their oath during the Oath-Taking Ceremony held on Friday, April 17, 2026, at the Azotea Roof Deck of DCCCO Hotel, Upper Luke E. Wright St., Dumaguete City.

The meaningful event gathered cooperative leaders, committee members, guests, and stakeholders in celebration of service, leadership, and commitment to the Cooperative's mission and vision.

Outgoing Chairperson of the Board of Directors, Atty. Edilberto B. Euraoba II, warmly welcomed the participants and expressed gratitude for the continued dedication and support of the officers and members of the Cooperative.

During the program, Dame Mary Magdalene Z. Villegas, BOD Vice-Chairperson, introduced the Chief Guest and Inducting Officer, Hon. Maria Angelita A. Banta-Alcoran, Presiding Judge of RTC Branch 37, Dumaguete City.

Judge Banta-Alcoran administered the oath-taking ceremony for the newly elected officers of the Board of Directors, Audit Committee, and Election Committee, as well as the appointed officers of various committees, as follows:

Ethics Committee  
Mediation and Conciliation Committee  
Gender and Development Committee  
Education, Training, and Information Committee  
Policy Review Committee  
Budget Committee  
Bids and Awards Committee  
Amendments and Revision Committee  
Green Committee  
Village Committee  
Annual Review Committee  
Human Resource Committee  
Awards and Branch of the Year Committee  
Bids and Awards - Technical Working Group

In her inspirational message, Judge Banta-Alcoran emphasized the importance of dedicated leadership and service to the Cooperative's membership. She added, "The membership has spoken. The time for action begins. The membership deserves no less than your excellent, professional, and dedicated service. The world continues, and the call to work harder is the topmost order of the day. I pray for the best of luck."

The ceremony concluded with the closing remarks from the new Chairperson of the Board of Directors, Sir William E. Ablong.

The event highlighted DCCCO's continued commitment to servant leadership, good governance, and cooperative excellence in serving its members and the community.

The Officers are as follows:

## Board of Directors

Chairperson: Sir William E. Ablong  
Vice-Chairperson: Dame Mary Magdalene Z. Villegas  
Members: Dr. Jed R. Rosales  
Ms. Cristina O. Jumawan  
Atty. Rosemarie A. Russell  
Engr. Marlon A. Tanilon  
Mr. Gerald C. Grancapal

## Audit Committee

Chairperson: Atty. Ivy Cara S. Sy  
Vice-Chairperson: Ms. Grace E. Caseres  
Secretary: Mr. Andrian Rolph P. Despi

## Election Committee

Chairperson: Atty. Joselin O. Enojo  
Vice-Chairperson: Mr. Cesar T. Tinay  
Secretary: Atty. Odyssa A. Dueñas-Arapoc



# A New Generation Rises: DYZLC Welcomes Its Young Leaders

By Honey Mae R. Grepon, Youth Program Coordinator



This year marks a new chapter for DCCCO Youth Zone Laboratory Cooperative (DYZLC) as it welcomed a new set of empowered and driven young leaders. To prepare them for the responsibilities ahead, the officers gathered on April 12, 2026 for a Leadership Training and Team-Building Activity facilitated by the Youth Program Coordinator and former DYZLC Officers. The activity aimed to equip participants with the knowledge on how to become effective leaders in the cooperative sector, encourage self-awareness of their strengths and weaknesses, and foster camaraderie and teamwork among them.

The Leadership Training Session was facilitated by DCCCO's Human Resource Training Specialist, Ms. Lie Ann Joy G. Bangcal, while the Team-Building Activity was led by DCCCO's Employee Engagement Specialist, Ms. Mickhy Moana Mhea D. Tubil.

As the day came to a close, the atmosphere shifted from excitement to reflection. Tears fell and hearts were deeply moved as the outgoing officers shared their testimonials and messages of gratitude. Their stories narrated not only the memories they had built but also the impact that DYZLC had made on their lives.

"DYZLC has been our home away from home."

"If only I had started earlier."

"I thought two years were too long, but now that I am here, two years actually feel too short..."

These heartfelt words resonated throughout the room which reminded everyone that leadership is not merely about holding a position. It is about finding purpose, building relationships, and creating lasting impact.

The learning journey continued on April 18–19, 2026 as the officers participated in a 16-hour Fundamentals of Cooperative Seminar held at Sala de Mariano, DCCCO Hotel, Luke Wright Street, Poblacion 2, Dumaguete City, Negros Oriental. The seminar was facilitated by the Philippine Federation of Credit Cooperatives (PFCCO) – Visayas through its Resource Speaker, Dr. Josefina S. Alcano.

Throughout the seminar, participants gained a deeper understanding of the cooperative movement from its rich history and enduring relevance to the values and principles that continue to guide cooperatives around the world. They explored the responsibilities of members and leaders, and the vital role that cooperatives play in fostering inclusive and sustainable development within communities. As future leaders of DYZLC, the participants were encouraged to embrace these values and translate them into meaningful action and service.



Following the seminar, the newly elected and appointed officers formally assumed their roles through an Induction and Oath-Taking Ceremony administered by DCCCO BOD Chairperson Sir William E. Ablong who served as the Inducting Officer. He also shared inspirational messages, as quoted:

"I want to say this sincerely—you are not too young to make a difference. You are not too inexperienced to take part in something meaningful. In fact, you are exactly the generation we need to carry this forward."

His words served as a powerful reminder that leadership is not defined by age but by the willingness to serve, learn, and inspire others. As the newly inducted officers took their oath, they also accepted the responsibility of becoming role models, advocates, and stewards of the Cooperative's mission and vision.

These are the new sets of officers of DYZLC:

- Dir. Jasmin E. Suerte - Chairperson, Board of Directors
- Dir. Mia Lauraine C. Rosales - Vice-Chairperson, Board of Directors and Chairperson, Education, Training, and Information Committee
- Dir. Clyde Matthew J. Calderon - Member, Board of Directors
- Dir. Ivan Grace C. Lazaga - Member, Board of Directors
- Dir. Jonia Rhose Sofia G. Setomira - Member, Board of Directors
- Gwyneth C. Julaton - BOD Secretary
- Jacob P. Pitos - Treasurer
- Ericka Chea A. Eregil - Chairperson, Audit Committee
- Reneiah Marie A. Butalon - Vice-Chairperson, Audit Committee
- Maryvonne Leigh S. Ragut - Secretary, Audit Committee
- Yve Antoine B. Marcelino - Chairperson, Election Committee
- Japhenatinea C. Bajana - Vice-Chairperson, Election Committee
- Aliah Marie E. Casal - Secretary, Election Committee
- Princess Yehl A. Engcoy - Vice-Chairperson, Education, Training, and Information Committee
- Reneiah Reuel A. Bulac - Secretary, Education, Training, and Information Committee

# **DCCCO Green Loan: Financing a Greener Future for Every Member**

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

**7%** Per Annum  
Based on Diminishing Balance

- ✓ **Solar Panels**
- ✓ **Energy-Efficient Retrofits**
- ✓ **Green Buildings Financing**
- ✓ **Renewable Energy Installations**
- ✓ **Sustainable Agriculture Upgrades**
- ✓ **Hybrid/Electric Vehicles**





In recent months, the Philippines has felt the growing impact of the global energy crisis more than ever. As tensions and conflict between Iran and the United States continue to affect international oil markets, fuel prices have experienced significant increases, creating a ripple effect that reaches households, businesses, farmers, transport operators, and communities across the country. The uncertainty surrounding global oil supply has heightened concerns about further increases in fuel and energy costs, placing additional pressure on Filipino families and small businesses.

For many Filipinos, these are not just headlines in the news. Rising fuel costs directly affect transportation fares, electricity expenses, food prices, and the overall cost of living. As an oil-import dependent nation, the Philippines remains particularly vulnerable to global energy disruptions, making the burden even heavier for ordinary families striving to make ends meet. Among those affected are DCCCO members who continue to work hard to support their families, sustain their businesses, and build a better future despite economic challenges.

Understanding these realities, DCCCO Multipurpose Cooperative proudly introduces the DCCCO Green Loan—a forward-looking financial solution designed to help members reduce their dependence on rising fuel and energy costs while investing in sustainable and cost-efficient alternatives.

More than just a loan product, the DCCCO Green Loan is an opportunity for members to take proactive steps toward greater energy independence, lower operating expenses, and long-term financial stability. Through this program, members can access financing for:

- Solar Panels
- Energy-Efficient Retrofits
- Green Building Financing
- Renewable Energy Installations
- Sustainable Agriculture Upgrades
- Hybrid/Electric Vehicles

These investments offer practical benefits that go beyond environmental responsibility. Solar energy systems can help households and businesses reduce electricity expenses over time. Energy-efficient upgrades can lower operating costs and improve productivity. Sustainable agricultural improvements can enhance farming efficiency while reducing dependence on costly fuel-powered systems. Meanwhile, hybrid and electric vehicles provide a cleaner and more economical transportation option amid rising fuel prices.

At a time when energy costs continue to rise and global uncertainties persist, sustainable solutions are no longer simply an environmental choice—they are becoming an economic necessity. The DCCCO Green Loan empowers members to embrace technologies and improvements that can help safeguard their finances while contributing to a healthier environment.

This initiative also reflects DCCCO's commitment to supporting Sustainable Development Goal 7: Affordable and Clean Energy, which promotes access to reliable, sustainable, and modern energy for all. By encouraging investments in renewable energy and energy-efficient technologies, DCCCO continues to provide meaningful financial services that uplift the quality of life of its members and the communities it serves.

As the country faces increasing energy challenges, DCCCO remains committed to delivering innovative solutions that help members adapt, grow, and thrive.

Today, investing in green technology is not only an investment in the environment—it is an investment in your family's future, your livelihood, and a more sustainable tomorrow.

To learn more about the DCCCO Green Loan, visit your nearest DCCCO Branch and discover how you can start building a cleaner, greener, and more energy-efficient future.

# Ang Kuwento at Kahalagahan ng Araw ng mga Ama

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

Taun-taon, pagsapit ng ikatlong Linggo ng Hunyo, humihinto sandali ang mga pamilya sa iba't ibang panig ng mundo upang parangalan ang isang tahimik ngunit makapangyarihang haligi sa kanilang buhay—ang kanilang mga ama. Higit pa sa isang simpleng selebrasyon, ang Araw ng mga Ama ay may makabuluhang kasaysayan, may batayang legal, at may layuning sumasalamin sa patuloy na pagbabago ng papel ng mga ama sa ating lipunan at komunidad.

## Saan Ito Nagsimula?

Ang pinagmulan ng Araw ng mga Ama ay matutunton sa unang bahagi ng ika-20 siglo sa Estados Unidos, at pangunahing iniugnay kay Sonora Smart Dodd. Si Sonora Smart Dodd (1882–1978) ay isang Amerikana at kilala bilang Ina ng Araw ng mga Ama o "Mother of Father's Day." Nahikayat siya ng kanyang amang nag-iisang magulang, isang beterano ng Digmaang Sibil na si William Jackson Smart, na nagpalaki sa kanilang anim na magkakapatid nang mag-isa. Sa loob ng maraming taon, nagsumikap siya upang maitatag ang isang pambansang araw para parangalan ang mga ama, na humantong sa kauna-unahang pagdiriwang noong Hunyo 19, 1910, sa Spokane, Washington.

Sa paglipas ng panahon, unti-unti itong tinanggap ng publiko, bagama't inabot pa ng ilang dekada bago ito naging opisyal na pagdiriwang. Noong 1972 lamang, sa pamamagitan ng proklamasyon ni Pangulong Richard Nixon, kinilala ang Araw ng mga Ama bilang isang permanenteng pambansang okasyon sa Estados Unidos.

## Bakit Ikatlong Linggo ng Hunyo?

Noong una, iminungkahi ni Dodd na dapat sa Hunyo 5 ang pagdiriwang dahil ito ang kaarawan ng kanyang ama. Ngunit dahil sa kakulangan ng oras sa paghahanda, ito ay inilipat sa ikatlong Linggo ng Hunyo—isang iskedyul na naging praktikal at kalaunan ay tinanggap ng maraming bansa, kabilang ang Pilipinas.

Ang pagdiriwang tuwing ikatlong Linggo ay nagbibigay rin ng pagkakataon sa mga pamilya na magsama-sama, magdiwang, at ipahayag ang kanilang pasasalamat sa mas makabuluhang paraan.

## Isang Pagdiriwang na may Layunin

Sa pinakapuso nito, ang Araw ng mga Ama ay hindi lamang tungkol sa pagbibigay ng regalo o pagbati. Isa itong paalala sa mahalagang papel ng mga ama—hindi lamang bilang tagapagtaguyod ng pamilya, kundi bilang haligi, tagapagtanggol, at huwaran. Ipinapakita nito ang mga pagpapahalaga katulad ng responsibilidad, sakripisyo, at pagmamahal na walang kondisyon. Sa makabagong panahon, mas lumalawak ang kahulugan ng pagiging ama. Kabilang na rito ang mga *stepfather*, *adoptive father*, tagapag-alaga, at maging ang mga ina na tumatayong parehong magulang. Ang araw na ito ay pagkilala sa lahat ng

## Legal na Suporta at Proteksyon para sa mga Ama

Bagama't ang Araw ng mga Ama ay pangunahing isang kultural na selebrasyon, may mga batas at patakaran—lalo na sa Pilipinas—na sumusuporta at nagpoprotekta sa papel ng mga ama.

Sa ilalim ng *Republic Act No. 8187*, ang mga empleyadong lalaki na may asawa ay may karapatang kumuha ng pitong araw na bayad na *paternity leave* para sa unang apat na panganganak ng kanilang legal na asawa. Kinikilala ng batas na ito ang kahalagahan ng presensya ng ama sa panahon ng panganganak at pag-aalaga sa sanggol.

Bukod dito, ang *Republic Act No. 8972* ay nagbibigay ng benepisyo sa mga *solo parent*, kabilang ang mga amang nag-iisang nagtataguyod sa kanilang mga anak. Kabilang sa mga benepisyo ng ito ang *parental leave*, *flexible work schedule*, at iba pang serbisyo ng panlipunan.

Sa mas malawak na aspeto, ang *Republic Act No. 9262* ay nagbibigay-diin sa responsibilidad ng mga ama na pangalagaan ang kapakanan at kaligtasan ng kanilang pamilya, na nagpapatibay sa pananagutan sa loob ng tahanan.

## Pagpupugay sa mga Ama, Araw-araw

Ang Araw ng mga Ama ay paalala na ang pagpapahalaga ay hindi dapat gawin sa iisang araw lamang. Sa likod ng bawat matatag na pamilya ay isang ama na maaaring hindi laging napapansin, ngunit malalim ang nai-aambag.

Sa pagdiriwang na ito, nawa'y maglaan tayo ng oras upang kilalanin hindi lamang ang kanilang ginagawa, kundi kung sino sila—ang matibay na gabay, ang tahimik na lakas, at ang walang sawang pagmamahal na humuhubog sa susunod na henerasyon.

Sa huli, ang Araw ng mga Ama ay hindi lamang isang petsa sa kalendaryo. Ito ay nabubuhay sa araw-araw na pagpapakita ng pasasalamat, paggalang, at pagmamahal sa mga lalaking naging pundasyon ng ating buhay.

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# It's Their First Time Living Life Too: A Mother's Day Reflection

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

I grew up, admittedly, as a Mama's boy. I depended on my mother for almost everything—when I couldn't find my favorite shirt, when my purse mysteriously disappeared, or even when I forgot where I had last placed my school uniform. No matter how small or trivial the problem seemed, I always called for Mama. Somehow, she always knew where things were, as if mothers carried an invisible map of their children's lives in the palms of their hands.

I am the youngest among four siblings—the lone thorn among the roses. Perhaps I received a little favoritism here and there, but one thing I have always known for certain is that a mother's love for her children is immeasurable. It stretches farther than exhaustion, deeper than sacrifice, and softer than the quietest prayers whispered in the middle of the night.

My mother taught me lessons that no classroom could ever fully teach. She taught me to remain kind no matter how difficult life becomes, and to still look for goodness in people even when the world can sometimes be cruel. From her, I inherited the belief that every problem carries a solution, that storms eventually pass, and that hope should never leave the heart. Mothers have a way of planting strength so gently within us that we do not even realize it is growing until life begins to test us.

When I finally finished college and found a job, I knew I wanted to give back to my parents—especially to my mother. After years of watching her give pieces of herself so her children could live comfortably, I wanted her to finally experience the joy she so willingly gave away. As she grows older, I notice how time slowly touches her—how her energy fades on certain days, how her health sometimes weakens. And whenever I dream of traveling, of seeing beautiful places and experiencing the best life has to offer, I always think of my parents first. I hope that one day, I can bring them with me to those same moments of happiness they once sacrificed for us to have.

Growing older made me realize the quiet truth we often overlook: while we are learning how to live our lives, our parents are living theirs for the first time too. We often see mothers as endlessly strong, endlessly patient, almost invincible—but behind their comforting smiles are women who are also figuring life out one day at a time. They carry fears they rarely speak of, burdens they quietly endure, and sacrifices they make without asking for recognition.

So be a little kinder to your mothers. Hug them a little longer. Listen when they tell stories you have already heard a hundred times. Sit beside them during ordinary days, because one day those ordinary moments will become the ones you miss the most.

Because in the end, beyond being mothers, they are human too—hearts that loved before they fully learned, souls that sacrificed while silently growing, and people experiencing life for the very first time, just like the rest of us.

Happy Mother's Day to all mothers in the world!

# DCCCO 2026



Thankful. Grateful. Blessed. These were the words running through my head the moment I finally wore my graduation toga. This college journey was far beyond anything I could have imagined. There were moments that made me doubt my choices and the situations I found myself in, but despite everything, my heart is overwhelmed with gratitude.

Being a scholar of DCCCO did not just help me financially; it molded me into a person of humility. It granted me the grace to learn alongside the staff, to truly understand what it means to be a dedicated employee, and to value every lesson that comes with hard work. By easing my financial burdens and providing an environment where I could grow both professionally and personally, it has been an honor to be a DCCCO scholar. I will carry the values you have taught me into the next chapter of my life. To the management, staff, and members of DCCCO, DAGHANG SALAMAT!



To DCCCO Multipurpose Cooperative, words cannot adequately express how grateful I am for the life-changing scholarship you granted me. You did not just fund my education; you invested in my future and gave me the wings to fly. Your belief in my potential kept me motivated to do my absolute best, and I will always carry the lessons and opportunities you provided as I move forward into my career.

A special, deeply-felt thank you goes out to the DCCCO Carcar Branch Family.

Thank you so much for welcoming me with open arms, for your incredible warmth during my college days, and for treating me like a true part of your family. The support you showed me went far beyond financial aid, and I am endlessly grateful for the community and the encouragement you gave me along the way.



I would like to sincerely thank DCCCO for being a part of my journey as a working student for the past 3 years and 7 months.

Dili sayon ang pagbalanse sa trabaho ug pag-eskwela, pero tungod sa suporta ug oportunidad nga gihatag sa DCCCO, nakaya nako ang mga challenges ug nahuman nako ang akong pagtuon.

Thank you for helping me grow, not only as a scholar but also as a person. I learned valuable lessons about hard work, responsibility, and perseverance that I will carry with me wherever I go.

Daghang salamat sa DCCCO ug sa tanan nakong kauban sa trabaho sa inyong suporta ug pagsalig.

Thank you, DCCCO, for being part of my success story. Daghang salamat ug God bless!



Being a DCCCO Working Scholar had been a meaningful part of my college journey. Through this opportunity, I learned the value of hard work, responsibility, and perseverance while pursuing my studies.

As I graduate, I sincerely thank DCCCO for its support and generosity. Thank you for helping me achieve this milestone and for being part of my success. Dako kaayong salamat sa inyong pagtuo ug pagtabang kanamo nga mga estudyante.

Thank you very much, Ma'am/Sir.



Being a DCCCO scholar for 4 years has been one of the greatest blessings in my life. Balancing work and studies was never easy. There were times I wanted to give up, feeling overwhelmed and exhausted, but I didn't let those challenges stop me. My pillow witnessed countless tears, but I constantly reminded myself "Mahuman ra ni" and "Padayon." These words have always been my solace; it makes me feel hopeful to carry on and remind myself that all my sacrifices will be worth it in the end.

Through the DCCCO Scholarship Program, I was given hope, strength, and the opportunity to pursue my dreams. More than financial assistance, DCCCO helped shape me into a responsible and hardworking individual while preparing me for the realities of work. I am also deeply grateful to DCCCO Bayawan Branch for their trust, unwavering support, and generosity throughout my journey. Sa makausap, daghang salamat, DCCCO, for being part of my success and helping me turn my dreams into reality.



Planning for a better future is easy but making it happen is often difficult. After graduating from Senior High School, I dreamed of pursuing a college education, but my family's financial situation became a major obstacle. My adviser saw my potential and encouraged me not to let my academic achievements go to waste. She introduced me to the DCCCO Scholarship Program, which gave me hope. With faith and determination, I completed all the requirements, attended the interview, and prayed for an opportunity to continue my studies. By God's grace, I was accepted as a DCCCO scholar. My four-year journey as a working scholar and a college student was far from easy. I faced countless challenges involving my studies, family, finances, and personal struggles. There were moments when I wanted to give up, but I kept moving forward with faith, perseverance, and hard work. Through the support of DCCCO, I was able to continue my education, develop my skills, strengthen my character, and achieve my dream of earning a college degree. Today, I proudly say that all the sacrifices, sleepless nights, and struggles were worth it. DCCCO did not only help me financially; it helped shape me into a stronger, more responsible, and more determined individual ready to face the future.

I would like to express my deepest gratitude to DCCCO Multipurpose Cooperative, the Scholarship Committee, and everyone who made this program possible. Thank you for believing in students like me and for giving us the opportunity to pursue our dreams despite financial difficulties. Your generosity has changed my life and opened doors that once seemed impossible to reach. I am also grateful to my family, friends, teachers, and especially to my adviser who guided me toward this opportunity. Above all, I give all glory and honor to God, who never left my side throughout this journey. Through every challenge and every success, He remained my source of strength, wisdom, and hope. Thank you, DCCCO, for being part of my success story. I will always carry the lessons, values, and opportunities you have given me, and I hope to inspire others just as you inspired me.



Being a DCCCO scholar had been one of the greatest blessings of my academic journey. Through this scholarship, I was given the opportunity to pursue my education, overcome financial challenges, and achieve my goals. It not only provided me with financial support but also inspired me to work hard, stay determined, and strive for excellence in everything I do.

I would like to express my heartfelt gratitude to everyone who made this scholarship possible. Thank you for your generosity, trust, and belief in students like me. Your support has helped shape my future and has given me opportunities that I will always cherish. I am truly grateful for this life-changing experience and will carry the values and lessons I have learned throughout my journey. The lessons and experiences I gained will always be meaningful to me, and I am truly honored to have been part of the DCCCO family.



I am deeply grateful to DCCCO Bayawan Branch for giving me the opportunity to become a working scholar for almost three years. Through your support, guidance, and trust, I was able to continue my studies while gaining valuable experience and learning important life lessons along the way.

Today, I am proud to say that I have graduated, and this achievement would not have been possible without your help. Thank you for being part of my journey and for investing in my future. I will always carry with me the lessons, values, and opportunities that DCCCO Bayawan Branch has given me.



To DCCCO: Thank you for giving me the chance to be a scholar. You did not just help me finish my studies — you gave me hope, strength, and a future I once thought was impossible. Every lesson I learned and every task I completed led me to this moment of graduation. This achievement is yours as much as mine. I will always carry the values and lessons I gained here, and I will make you proud. Thank you for believing in me and walking with me until the end.

Thank you, DCCCO!



When I look back on the day I received my scholarship from DCCCO, it felt as if someone had opened a door I thought was closed forever. At a time when pursuing my college education seemed uncertain because of financial difficulties, DCCCO gave me hope and the opportunity to continue my studies. More than just financial support, DCCCO became my second family and a comfort zone where I felt supported, encouraged, and valued. The experiences, lessons, and guidance I received throughout my journey as a scholar helped shape the person that I am today. They taught me the importance of perseverance, responsibility, gratitude, and doing my best despite life's challenges.

I would like to express my heartfelt gratitude to DCCCO and everyone behind the scholarship program for believing in students like me. Above all, I thank God for His endless blessings, guidance, and faithfulness throughout my journey. I am truly blessed and grateful that He used DCCCO as an instrument to provide me the opportunity to pursue my education and achieve my goals. Thank you for investing not only in my education but also in my growth as an individual. I am especially thankful for the chance to serve the cooperative, which allowed me to give back in my own way for the blessings I received. Serving DCCCO was more than a responsibility—it was a meaningful experience that taught me the value of service, commitment, and community. Being part of this scholarship program has been one of the greatest blessings of my life, and I will always carry the memories, lessons, and gratitude DCCCO has given me as I move forward toward my dreams.

# Scholar-Graduates



I am deeply grateful to DCCCO for giving me the opportunity to become one of its scholars. This scholarship has been a great blessing in my life, supporting my education throughout my college journey and helping me reach this important milestone.

I am proud to be a product of DCCCO Multipurpose Cooperative. The impact it has made on my life goes beyond education, as it taught me the values of service, compassion, and helping others. Thank you, DCCCO Family, for your trust, support, and for being part of my journey. I will always be grateful for the opportunities and lessons that have helped shape the person I am today.



I am deeply grateful to DCCCO Multipurpose Cooperative for being a huge blessing throughout my college journey. There was a time when financial difficulties almost forced me to stop pursuing my studies, and I was uncertain if I would ever reach my goals. Through God's grace, DCCCO became an instrument that provided the support I needed to continue my education and keep my dreams alive.

Today, as I celebrate this achievement, I carry with me a heart full of gratitude. DCCCO's assistance not only helped me financially but also gave me hope and motivation to persevere despite the challenges. Thank you for being part of my success story and for helping me turn my dreams into reality. May God continue to bless DCCCO and the lives it touches.



As I complete my college journey, I am filled with gratitude for everyone who became part of it. Especially DCCCO, for believing in my potential. Being a working scholar was a blessing that helped me to continue my studies, allowing me to financially support myself throughout this journey. The support I received made a significant difference in reaching this milestone. More than the financial assistance, DCCCO taught me valuable life lessons. Through balancing work and academics, I learned discipline, responsibility, time management, and the importance of hard work. The experience was not always easy, but it helped me grow and prepared me for the challenges beyond college. To all the officers and employees of DCCCO, thank you for your guidance, support, and words of wisdom. Thank you, DCCCO. May you continue to be a blessing to many students for years to come. God bless us all.



As a DCCCO scholar, I am deeply grateful for the opportunity you provided to continue my studies. Your support alleviated my financial burden, enabling me to concentrate on my education and pursue higher goals with confidence. The financial assistance and mentorship I received were life-changing, removing the constant worry over tuition and school expenses, and reminding me with each achievement that your faith in me truly matters.

From the bottom of my heart, I offer my deepest gratitude to DCCCO Multipurpose Cooperative for your kindness, belief in my dreams, and generous investment in my future. I promise to honor this gift through diligence, by supporting my family, and by paying forward the generosity you have shown me. Your faith in my potential has opened doors for us, and I am profoundly grateful for the opportunities you have created. May God continue to bless the Cooperative and all its members with abundance, wisdom, and success, and may you be rewarded many times over for the help you extend to others.



My journey as a working student and a member of the DCCCO family has been one of the most meaningful chapters of my life. For four years, I balanced responsibilities at work and school, often carrying the weight of challenges that seemed impossible to overcome. Yet, DCCCO became a place where I felt valued, accepted, and inspired. It gave me the confidence to stay true to myself, to embrace my individuality, and to proudly show the person I truly am. Instead of feeling different, I felt empowered to use my uniqueness as my strength. Looking back, I realize that DCCCO did more than provide financial support—it helped build my character, strengthen my determination, and shape my future. The people I met, the experiences I gained, and the lessons I learned will remain in my heart forever. As I move forward to the next chapter of my life, I carry with me not only a diploma but also the values, memories, and relationships that DCCCO has given me. I will always be grateful for the opportunity to be part of this family, and I will continue striving to make you proud. Thank you for believing in me, especially during the times when I was still learning to believe in myself.

To the entire DCCCO family, thank you for welcoming me with open arms and allowing me to grow both professionally and personally. For four meaningful years, I found not only support but also a family that encouraged me to embrace my uniqueness and confidently show my true colors. You taught me that being different is not something to hide but something to celebrate. Every lesson, experience, and opportunity you gave me helped shape the person I am today. This achievement is not mine alone—it is a reflection of the kindness, generosity, and belief that you invested in me. From the bottom of my heart, thank you for being part of my success story.



I would like to express my sincere appreciation to DCCCO for giving me the opportunity to become one of its scholars. Now that I have completed my studies and recently graduated, I look back with deep gratitude for the support and trust that DCCCO has given me throughout my academic journey at St. Catherine's College. I am truly thankful to God and to the entire DCCCO family for helping me achieve this milestone. Beyond financial assistance, DCCCO taught me valuable lessons about faith, responsibility, and the importance of living Christ-centered life principles that will continue to guide me in the years ahead.

I would also like to extend my sincere thanks to our caring branch manager and dedicated staff for their guidance, encouragement, and patience in mentoring me during my stay at the DCCCO Carcar Branch. Their support helped me grow personally and prepare for my future career. I will always remember the cleanliness, orderliness, and welcoming atmosphere of the office, as well as the way members were warmly and efficiently accommodated, which reflects the discipline, excellence, and values upheld by the organization. To the entire DCCCO family, thank you for being part of my journey and for the invaluable experiences, lessons, and memories that I will carry with me throughout my life and career.



I started my college journey as a DCCCO Dumaguete Branch scholar, unsure and a little scared of what was ahead. Years later, I'm ending it as a graduate—and I couldn't be prouder. That transformation happened because of the support, trust, and opportunities that DCCCO gave me. You didn't just help me pay for school; you helped me believe that I could actually finish it.

Graduation is not just a personal win for me and my family. It's a win for everyone who believed in me, especially DCCCO. Thank you for walking with me through every enrollment, every exam, and every challenge. This diploma represents all of us. I'll carry the lessons and values I learned here as I step into the next chapter of my life. Daghang salamat, DCCCO!



On behalf of all DCCCO scholars, I sincerely extend my heartfelt gratitude for your generosity, trust, and unwavering commitment to supporting students in their educational journey. Your assistance has provided us with opportunities to pursue our studies with greater confidence and determination, helping us move closer to achieving our goals and aspirations.

Your kindness and dedication inspired us to work hard, excel in our endeavors, and become responsible individuals who can contribute positively. We deeply appreciate your investment in our future and the lasting impact your support continues to make in our lives. Thank you for being a source of hope, encouragement, and opportunity for every DCCCO Scholar.



Being a working scholar at DCCCO Multipurpose Cooperative for the past four years had been one of the most meaningful experiences of my life. No words are enough to express how grateful I am for being given this opportunity. It helped me continue my studies and played a significant role in shaping the person I am today.

My heartfelt thanks to the management and staff for their guidance, support, and trust throughout my journey. Thank you for believing in me and for providing an environment where I could learn, grow, and succeed. The lessons and experiences I gained will always be meaningful to me, and I am truly honored to have been part of the DCCCO family.



I once dreamed of this moment, a dream that I thought would just remain a dream. However, everything changed the moment DCCCO chose me, trusted me, believed in me, and gave me an opportunity to turn that dream into reality.

I am truly grateful to the DCCCO Scholarship Program for all the support I received throughout this journey because without DCCCO, I might not have achieved this and might not be who I am today. Also, thank you to God for making this happen. All glory belongs to Him alone.

# FROM TIKTOK TO TALONG

How a digital trend is growing real change—one plant, one person, one purpose at a time.



REAL  
FOOD



REAL  
IMPACT



REAL  
COMMUNITY



## Reflections

By William E. Ablong, BOD Chairperson

Originally published in the Dumaguete Metro Post and Bohol Times  
May 3, 2026

There was a time—not too long ago—when agriculture felt like a last option. Something you fell back on when other plans didn't work out. It meant long hours, muddy fields, and very little recognition.

In the editorial *Grow What We Can, Eat What We Have*, the paper points to a renewed interest in agriculture among today's youth—and I believe I know what's driving it.

For many young people growing up surrounded by screens instead of soil, agriculture simply didn't look appealing. Then, quietly, something changed. Not in the farms—but online.

Scroll through TikTok or Instagram today, and you'll see something you probably didn't expect: pechay thriving in old plastic containers, herbs spilling out of rooftop gardens, neatly arranged harvests that look like they belong in an art exhibit. And there it is—someone proudly holding up their first eggplant, their talong, smiling like they just won something. Because, in a way, they did.

### Rise of the plantfluencer

There's a new kind of influencer growing online—the "plantfluencer." No designer brands, no luxury getaways. Just soil, seeds, and a phone camera.

They share small wins: the first sprout, the first harvest, even the failed attempts. They show how to compost kitchen scraps, how to regrow vegetables from leftovers, how to start even if you only have a window or a tiny balcony.

And the message is clear, almost disarmingly simple: you can do this too. That's what makes it powerful. It doesn't feel distant or technical. A used bottle becomes a planter. Leftover seeds become food. What used to feel complicated now feels possible. And maybe more importantly—it feels worth sharing.

Let's be honest—social media didn't just make farming visible. It made it beautiful. Golden sunlight over rows of greens. Water droplets clinging to leaves in the early morning. Freshly pulled carrots brushed clean by hand. These aren't just everyday moments anymore—they're stories people want to watch.

And in a space where attention is everything, how something looks matters. By showing farming through a softer, more intentional lens, creators are changing how people see it. It's no longer just about survival. It's about living better. Eating cleaner. Slowing down. For a generation constantly scrolling, constantly rushing—that idea sticks.

### Urban gardens, real impact

But this isn't just about aesthetics. Something real is taking root.

Urban gardening, once seen as a hobby for a few, is becoming a quiet solution to a very real problem: rising food prices. Everywhere, people are starting small—pots on windowsills, containers in narrow spaces, a few vegetables growing wherever they can fit. It doesn't look like much at first. But over time, it becomes something meaningful. A bit of savings. A sense of control. A small safety net. And strangely enough, social media has become a kind of modern-day guidebook. You don't need formal training to start. You just need curiosity—and a few minutes online. Tips, tutorials, even troubleshooting advice—it's all there, explained simply, often by people learning just like you.

### Algorithm meets the soil

There's something almost ironic about it. The same algorithm designed to keep people glued to their screens is now nudging them outside—to plant, to water, to grow. One video inspires someone to try. A trending sound turns a harvest into a moment. A comment section becomes a place where people help each other figure things out. It's not structured. It's not official. But it works. And sometimes, that kind of organic movement is exactly what makes it powerful.

### From trend to transformation

Of course, not everything that trends lasts. What's popular today can easily fade tomorrow. The real question is: will this interest in growing food stick?

Because behind every beautifully edited harvest video is a deeper truth—agriculture still matters. It feeds families. It supports livelihoods. It keeps communities going. This is where the opportunity lies.

What if local governments, schools, and agricultural groups leaned into this? What if they worked with creators instead of talking past them? What if they met young people where they already are—online—and helped them take that next step offline? What if this wasn't just a trend—but the beginning of something more lasting?

### Planting More than seeds

"From TikTok to talong" might sound playful, even catchy. But it points to something real.

For the first time in a long while, agriculture isn't being pushed as an obligation. It's being discovered as something people actually want to try.

And that shift matters. Because when people choose to grow food—not out of necessity, but out of interest, curiosity, even pride—it creates something deeper.

Not just gardens. But a different way of thinking.



GROWING  
MORE  
THAN  
SEEDS

# 3 Years of Hospitality and Grace: DCCCO Hotel Marks Anniversary with Thanksgiving Mass and Continued Growth

*By Joanna Paula C. Pedroso, Sales and Marketing Supervisor - DCCCO Hotel*

**D**CCCO Hotel proudly celebrated its 3<sup>rd</sup> anniversary, marking three years of steady growth, meaningful service, and commitment to hospitality excellence rooted in cooperative values.

Since its opening, the hotel has continuously evolved into a space where comfort, care, and service excellence come together to create memorable guest experiences. Each year has strengthened its foundation, shaped by the dedication of its team and the trust of its valued guests.

In celebration of this milestone, a Thanksgiving Mass was held on April 22, 2026, officiated by Rev. Fr. Quincy Jay T. Cañete. The solemn gathering was attended by the Board of Directors of DCCCO Multipurpose Cooperative, Officers (current and past), Top Management, as well as the hotel management and staff, reflecting unity, gratitude, and shared purpose.

The Mass served as a moment of thanksgiving for the blessings received over the past three years, as well as a renewal of commitment to the values that guide both the hotel and the cooperative it belongs to.

Beyond the celebration, DCCCO Hotel continues to strengthen its services and facilities to better serve its guests. With ongoing improvements and a commitment to quality, the hotel remains focused on providing a welcoming environment for rest, connection, and meaningful experiences.

As part of DCCCO Multipurpose Cooperative, DCCCO Hotel stands firm in its mission to deliver service anchored on cooperation, integrity, and excellence. Its journey reflects not only business growth but also a shared effort to uphold values that benefit both guests and the wider community.

As it enters another year of operation, DCCCO Hotel extends its gratitude to its leaders, employees, and guests who have been part of its journey. With continued dedication, it looks forward to more years of service marked by warmth, faith, and hospitality excellence.





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DCCCO Hotel

