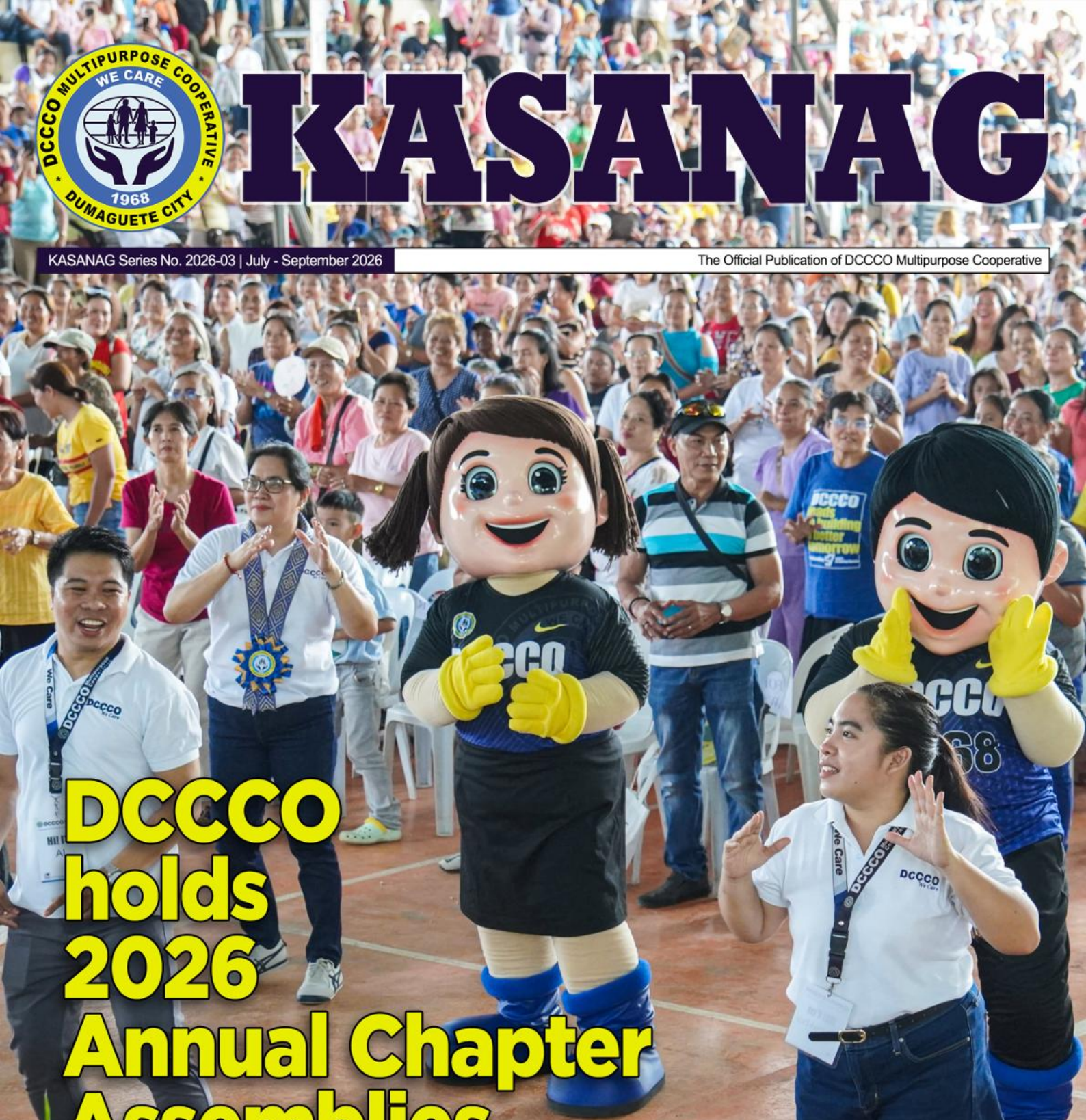
KASANAG

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We Care

Building a Stronger Cooperative TOGETHER

By Dir. William E. Ablong, BOD Chairperson

"*Two are better than one, because they have a good reward for their toil. For if they fall, one will lift up the other.*" — Ecclesiastes 4:9–10

A cooperative is never built by one person alone. It is built by people who share a common vision, uphold common values, and accept a common responsibility for the future.

Great institutions are not built overnight. They begin with a dream, a vision, and a handful of people willing to believe that, by working together, they can create a better future.

The remarkable story of DCCCO Multipurpose Cooperative is a powerful testament to what unity, trust, sound leadership, perseverance, and genuine cooperative values can achieve.

From its humble beginnings with just 49 pioneering members and total assets of ₱1,181.50, DCCCO has grown into one of the country's remarkable cooperative success stories. Today, it stands as an ₱11.6-billion cooperative serving more than 231,000 members.

From a small group united by a common purpose, DCCCO has expanded its reach through nine branches and 15 satellite offices, serving communities across Negros Island, Cebu Province, and Siquijor Province.

Its journey proves a fundamental truth: when people pool their limited resources, unite around a common vision, and remain faithful to the principles of cooperation, even the smallest beginning can grow into something extraordinary.

DCCCO may have started with only ₱1,181.50, but it possessed something far more valuable—faith in one another, determination to build a better future, and the conviction that together, ordinary people can accomplish extraordinary things.

That same spirit of cooperation must now extend beyond the walls of individual cooperatives.

From Economic Strength to Political Voice
Recently, I attended the 3rd National Leadership Congress organized by the Philippine Chamber of Cooperatives, or Coop Chamber, together with DCCCO Chief Executive Officer Mildredo Umbac. Held on August 28, 2026, at the Diamond Hotel in Manila, the gathering brought cooperative leaders together around a timely and compelling theme: "Economic Strength to Political Voice: Organizing the Cooperative Vote for National Governance."

The message was clear and urgent. The cooperative sector can no longer afford to remain silent or stay on the sidelines of national governance.

With more than 20,000 cooperatives and over 13 million members nationwide, the Philippine cooperative movement possesses not only significant economic strength but also a potentially powerful collective voice.

Cooperatives create jobs, provide financial and social services, empower communities, and improve the lives of millions of Filipinos. We are not a marginal sector. We are a major force in the nation's grassroots economy.

Yet despite our numbers, economic contribution, and presence in communities throughout the country, the cooperative sector remains seriously underrepresented in national politics.

With millions of members, hundreds of billions of pesos in assets, and a presence reaching provinces, cities, municipalities, barangays, and islands across the Philippines, the cooperative movement deserves a voice in national governance proportionate to its strength and contribution.

This is why the Coop Vote and Senatorial Project 2028 is both timely and necessary.

Through the Philippine Chamber of Cooperatives—where DCCCO, represented by CEO Mildredo Umbac, has representation on the Board of Trustees—the cooperative movement is strengthening its unity, sharpening its advocacy, and inspiring a new generation of leaders committed to building a stronger, more inclusive, and more prosperous Philippines.

The objective is clear -- to unite and organize the cooperative vote and transform our economic strength into a meaningful and responsible political voice.

This does not mean abandoning the values of cooperativism for partisan politics. On the contrary, it means bringing the principles of cooperativism—democracy, participation, integrity, accountability, social responsibility, and concern for community—into the arena where national policies are shaped and decisions affecting millions of Filipinos are made.

If the cooperative movement is to support candidates for the Senate, it must do so with clear and uncompromising standards.

Our principles must remain non-negotiable:

No corruption records.
No human rights violations.
No anti-cooperative legislation.
No conflicts of interest.
No unethical conduct.

We must support leaders whose integrity is beyond question and whose commitment to the welfare of ordinary Filipinos is genuine. We must elect public servants who understand the cooperative movement and are prepared to champion its legitimate executive and legislative agenda.

The time has come to move from economic strength to political voice. The time has come to organize. The time has come to unite. And the time has come for the cooperative movement to take its rightful place in helping shape the future of our nation.

Unity Is Still Our Greatest Strength
But this larger national vision begins with the same principle that has guided DCCCO from its earliest days: unity.

A stronger cooperative will not be built by waiting for others to act. It will be built when every member, every officer, every employee, and every leader accepts the responsibility to contribute, participate, serve, and work together.

The challenges before us are great, but our collective potential is even greater.

If we remain faithful to our values, responsible in our leadership, united in our purpose, and steadfast in our commitment to the welfare of every member, there is no challenge we cannot overcome and no future we cannot build.

The true strength of a cooperative is not measured only by the size of its assets, the number of its members, or the reach of its offices. These are important measures of growth, but they are not the soul of the cooperative.

Its true strength lies in its people.

It lies in their trust in one another, their willingness to share responsibility, their courage to confront challenges, and their determination to rise together.

DCCCO's journey—from ₱1,181.50 in assets and 49 pioneering members to an ₱11.6-billion cooperative serving more than 231,000 members—reminds us that greatness is not achieved by individual ambition alone.

It is achieved when people believe in a common vision and work together to make that vision a reality.

And if we can build a stronger DCCCO through unity, shared responsibility, and unwavering commitment, then the cooperative movement can also build a stronger voice for the millions of Filipinos it represents.

For in the end, the strength of our cooperative—and indeed, the strength of the entire cooperative movement—will never be found merely in what we own.

It will be found in what we can achieve when we stand together.

Let us continue to build stronger cooperatives, a stronger cooperative movement, and a stronger Philippines—together.

"How good and pleasant it is when God's people live together in unity!"
— Psalm 133:1

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DCCCO Joins ACCU Forum 2026 in Malaysia

By Aubrey Z. Quis-Quis, Teller

Kuala Lumpur, Malaysia — Malaysia served as the host country for this year's Association of Asian Confederation of Credit Unions (ACCU) Forum, bringing together 571 esteemed cooperative leaders and representatives from 22 countries across Asia, Africa, and America. The gathering provided a significant platform for leaders of the credit union movement to exchange ideas, strengthen partnerships, and explore strategies that could contribute to the continued growth and success of credit unions worldwide.

Carrying the compelling theme, "Overcoming Unspoken Realities: The Transformation & Resilience Era 2026," the forum was graciously hosted by ANGKASA (Angkatan Koperasi Kebangsaan Malaysia Berhad), with the renowned Berjaya Times Square serving as the venue and accommodation for the participants.

Representing DCCCO Multipurpose Cooperative was an active delegation headed by CEO Dr. Mildredo T. Umbac, together with Atty. Edilberito B. Euraoba II, former Chairperson of the Board of Directors. Both delivered inspiring and substantive presentations, and provided insightful responses to the various questions and concerns raised during the forum.

The DCCCO delegation was further strengthened by BOD Chairperson William E. Ablong and Director Dr. Jed R. Rosales, as well as Tellers Haydee B. Jumawan and Aubrey Z. Quis-Quis from the Dumaguete Branch.

Learning Beyond the Forum
As part of the forum experience, delegates embarked on a learning journey through visits to key cooperative institutions, including ANGKASA and National Land Finance Co-operative Society. These visits provided participants with valuable insights into the institutions' humble beginnings, development, and unwavering resilience in overcoming challenges on their way to success.

Beyond the formal learning activities, delegates were also given opportunities to experience the rich culture and heritage of Malaysia. A city tour allowed participants to visit renowned tourist destinations, capture memorable moments, build new friendships, and appreciate the history, traditions, and culture of the host country.

Confronting the "Unspoken Realities"
More than an opportunity for networking, the ACCU Forum served as a venue for leaders and representatives to confront and reflect on the "unspoken realities" confronting the credit union movement today.

The discussions encouraged participants to return to the movement's fundamental purpose—helping members improve their lives—and to reflect on an important question: Has profit overshadowed purpose?

The forum featured seven plenary sessions involving speakers and reactors from different cooperative organizations. The discussions were timely, relevant, and significant, addressing issues that directly affect the sustainability of credit unions and the welfare of their members.

Participants explored the internal and external pressures confronting credit unions and the factors that may cause organizations to gradually drift away from their mission. The discussions emphasized the importance of collectively strengthening the movement and remaining committed to its fundamental purpose amid an increasingly complex and changing environment.

Responding to the Climate Crisis
One of the striking issues highlighted during the forum was the growing impact of the climate crisis on communities and livelihoods.

The experience of Nepal was cited as a powerful reminder of the disproportionate impact of climate-related disasters. Despite contributing only a small share of global greenhouse gas emissions and pursuing initiatives such as hydropower and electric mobility, the country has experienced devastating climate-related impacts.

Such developments underscore the reality that climate change affects communities across the region, including the members and families served by credit unions. The credit union movement was therefore challenged to take greater responsibility and contribute to solutions that can help communities adapt to and mitigate the effects of climate change.

Strengthening a Global Credit Union Movement
The forum also highlighted the expanding presence of credit unions around the world. With credit unions operating in approximately 93 countries and serving more than 420 million members, the movement continues to demonstrate its global reach and relevance.

At the heart of this movement is a fundamental principle: credit unions exist to improve the quality of life of their members and contribute to the development of the communities they serve.

As the world continues to change, credit unions are challenged to remain relevant, resilient, and responsive to the evolving needs of their members. Transformation, therefore, must not mean losing sight of purpose; rather, it must strengthen the movement's ability to fulfill its mission.

The Kuala Lumpur Declaration
The forum concluded with the signing of the Kuala Lumpur Declaration by the CEOs of participating federations. Through the declaration, leaders expressed their commitment to bring the Transformation and Resilience agenda back to their respective countries and organizations.

The commitment calls for credit unions to realign with their mission, reconnect with their members, and future-proof the movement so that it can continue creating meaningful and lasting impact for generations to come.

For DCCCO Multipurpose Cooperative, participation in the ACCU Forum 2026 was more than an international learning opportunity. It was a meaningful reminder of the movement's shared responsibility to remain mission-driven, resilient, innovative, and responsive to the realities confronting members and communities.

After all, we are Credit Unions—a happy family, united by a common purpose.

Terima Kasih Banyak-Banyak, Malaysia!
Thank you very much, Malaysia!

DCCCO Holds 2026 Annual Chapter Assemblies

By Albert T. Trumata, Member Relations & Development Officer

DCCCO Multipurpose Cooperative is conducting its 2026 Annual Chapter Assemblies, bringing member-owners together across its different branches and service areas to strengthen member participation, promote transparency, and keep members informed and involved in the affairs of DCCCO.

Carcar Branch was the first to hold its Chapter Assembly this year, conducting its 5th Annual Chapter Assembly on September 6, 2026 at the Carl Vinson Apura Memorial Gym Complex (Brgy. Valladolid Gym), Valladolid, Carcar City, Cebu.

The Chapter Assembly serves as an important venue for member-owners to receive updates on DCCCO's accomplishments and activities, participate in discussions on matters affecting the membership, and exercise their rights and responsibilities as owners of DCCCO. The program includes the presentation of reports, highlights of the Annual Representative Assembly (ARA), and other matters concerning the membership.

This year's Chapter Assemblies also serve as the venue for the election of representatives to the ARA. All Members in Good Standing (MIGS) are entitled to participate in the electoral process and may vote and be voted upon, providing qualified member-owners the opportunity to actively participate in DCCCO's democratic governance and representation.

Following Carcar Branch, the Annual Chapter Assemblies are scheduled to continue in other DCCCO branches from September to November 2026:

- **Guihulngan Branch — September 13, 2026**
  Guihulngan City Gymnasium, S. Villegas St., Poblacion
  Guihulngan City, Negros Oriental
- **San Carlos Branch — October 4, 2026**
  Covered Court, Brgy. III, San Carlos City, Negros Occidental
- **Kabankalan Branch — October 11, 2026**
  Kabankalan Catholic College, Guanzon St., Brgy. 1,
  Kabankalan City, Negros Occidental
- **Bayawan Branch — October 25, 2026**
  NORSU Arena, National Highway, Brgy. Villareal
  Bayawan City, Negros Oriental
- **Siquijor Branch — November 8, 2026**
  Siquijor Capital Square, Siquijor, Siquijor
- **Bais Branch — November 15, 2026**
  Bais City Evacuation Center, National Highway
  Bais City, Negros Oriental
- **Dumaguete and Sibulan Branches — November 29, 2026**
  Simultaneous assemblies at designated venues across
  Dumaguete City, Bacong, Dauin, Zamboanguita, Siaton, Valencia,
  Sibulan, and San Jose

Through the annual Chapter Assemblies, DCCCO continues to provide opportunities for member-owners to stay informed, make their voices heard, choose their representatives, and actively participate in the democratic governance of the Cooperative.

More than a gathering, the Chapter Assembly reinforces the shared responsibility of every member-owner in shaping DCCCO's direction. It reflects the Cooperative's commitment to oneness, meaningful participation, transparency, and stronger engagement with its members and communities.

As the 2026 Chapter Assemblies continue, DCCCO looks forward to bringing more member-owners together and strengthening their role as owners, decision-makers, and partners in DCCCO's continued growth and progress.








Guihulngan Branch
12th Annual Chapter Assembly
DCCCO
DCCCO leads in building a better tomorrow

My APCYS 5.0 Journey: From an Ordinary Co-op Worker to a Global Cooperative Learner

By Honey Mae R. Grepon, Youth Program Coordinator

My journey to the Asia Pacific Cooperative Youth Summit (APCYS) 5.0 started on June 10, 2026, when the Chief Executive Officer (CEO) of the Philippine Federation of Credit Cooperatives (PFCCO) National, Ms. Ruby D. Salvador, informed me that I was offered a scholarship opportunity to participate in the summit. With the consent and support of Dr. Mildredo T. Umbac, CEO of DCCCO Multipurpose Cooperative, I successfully completed my registration and submitted my Co-op Pitch Idea before the registration deadline on June 13, 2026.

I was deeply exhilarated by this opportunity because I never expected that someone outside of our primary cooperative would endorse me for such an opportunity. I even questioned myself if I truly deserved this. I am just an ordinary co-op worker, after all. But Ma'am Ruby encouraged me with words that I will always remember:

"Sabi ko nga lagi when I lecture to the management staff: Always be at your best and do your best, not because you are getting paid for it but because you want to do it excellently. And because you'll never know who is looking at you."

Those words became more meaningful as my journey progressed. It reminded me that opportunities come not because we ask for them but because someone sees something in us that we fail to see in ourselves.

APCYS 5.0 is a significant initiative of the International Cooperative Alliance Asia and Pacific (ICA-AP) that brought together young cooperators, policymakers, technologists, and cooperative leaders from different countries across Asia and the Pacific for dialogue, collaboration, innovation, and learning. It was held at the Zhejiang Institute of Economics and Trade in Hangzhou, China from September 1 to 4, 2026. I arrived in China on September 1 at 4:00 PM after travelling from Dumaguete to Manila and then to Hong Kong. Despite the long journey, I immediately attended the Inauguration Ceremony at around 5:00 PM. The ceremony brought together voices from government, cooperatives, and education which set the tone for the four meaningful days of learning and connection.

Learning from Cooperative Leaders

On September 2, the activities started with the address of Ms. Dulce Bustamante, Chairperson of the ICA-AP Committee on Youth Cooperation. She emphasized the importance of using Artificial Intelligence (AI) as a tool that people can utilize for the benefit of communities. Also present was Mr. Zhang Lei, Director of Talent Sustainable Development Center at Alibaba Foundation, who shared the Foundation's efforts to ensure that communities are not left behind as AI and digital technologies continue to evolve. Ms. Monalisa Kashyap, Program Coordinator & Advocacy Officer and ICYC Secretary, also highlighted the important role of the Youth Summit in bringing young cooperative leaders from across Asia and the Pacific together.

This was followed by the Plenary Jam moderated by Ms. Yuyu Chen, Programme Analyst of the United Nations Research Institute for Social Development (UNRISD). She interviewed young leaders from different countries, including Mr. Paulus Ohio, CEO of INKUR Indonesia; Mr. Ho Wei Liang, Board Member of the Global Youth AI Advisory Board in Singapore; Mr. Song Dongpo, Founder of MiFly Airline Coop in China; and Ms. Dulce Bustamante, Chairperson of ICYC from the Philippines. Listening to these young leaders inspired me not to limit my capacity to imagine. They reminded me that our abilities and talents should not only be used for ourselves but also for the communities we serve. They showed us that technology and AI can be leveraged to improve the delivery of services and programs to co-op members and the community in general. What inspired me most was that, despite the challenges they also experience in their organizations, they continue to find ways to make the lives of their communities better.

From Ideas to Innovation

Mr. Jimmy Boey Wai Keong, Board Member and Singapore Professionals and Executives Cooperative (SPEC) Trainer from Singapore, facilitated the Capability Building Session 1: Digital and AI Toolkit for Cooperatives. We were given hands-on opportunities to explore AI chatbots, data cleaning, data dashboards, and other AI-enabled applications.

Mr. Rayann Koudaih, Technical Specialist for Cooperative & SSE Development at the International Labour Organization (ILO), facilitated the Capability Building Session 2: Start, Scale, Cooperate: The Start-up Journey. He discussed how to develop business models and business ideas that align with cooperative identity, values, and principles. Participants were challenged to create a 90-second pitch explaining the cooperative they wanted to establish, the problems they wanted to solve, and how they intended to scale the cooperative. It was an opportunity to challenge ourselves to think beyond what we currently know and imagine what is possible when cooperative principles, entrepreneurship, technology, and community development come together.

The Co-op Pitch Journey

One of the most memorable parts of my APCYS journey was being selected as one of the finalists for the Cooperative Pitch Competition. From the co-op ideas submitted on June 13, more than 20 participants were shortlisted for the next stage of the competition. From July 2 to 7, 2026, we underwent mentoring sessions to further develop and sharpen our co-op pitches. By July 17, only nine of us successfully advanced to the finals. The nine finalists came from eight different countries: Palestine, India, Indonesia, Vietnam, China, Philippines, Japan, and Fiji.

My idea was the creation of a **Fruit and Vegetable Dehydration Enterprise** in Canlaon City, Negros Oriental. The proposed enterprise is a youth-led, co-op-supervised agribusiness initiative that integrates AI and digital economies throughout its operations. Digital tools will support the enterprise in planning, promoting, selling, recording, monitoring, and expanding its products.

On September 3, I finally presented my cooperative pitch for 10 minutes, followed by five minutes of questioning from three esteemed panelists. Standing in front of an international audience and presenting an idea that started from the realities of our own community was both nerve-racking and fulfilling. I may not have been one of the awardees, but reaching the finals itself was already a victory for me. It reminded me that an idea born from our own community can reach a bigger stage when we are willing to believe in it, work on it, and share it with others.

Ethical AI and Real Stories of Impact

Another meaningful activity on September 3 was the Policy Hack Dialogue: Designing Ethical AI Policy Together, facilitated by Mr. Akkanut Wantanasombut, Head of Innovation for Social Solidarity and Inclusive Economy in Asia at the Institute of Asian Studies, Thailand. I was also deeply inspired by the Real Stories with Real Impact, featuring young people from KJMP Sasuka Tech in Indonesia, Reframing Architects Cooperative in Palestine, Butterflies in India, and Chongxing Technology in China. Their stories reminded me that innovation is not simply about having advanced technology. It is about using whatever resources, knowledge, and opportunities we have to create meaningful change in people's lives.

The day ended with a very sentimental and emotional closing ceremony where the winners of the Co-op Pitch Competition were also recognized.

Experiencing Hangzhou and China's Innovation

On September 4, the participants became even more inspired and knowledgeable about the cooperative sector, AI, and digital economies through our educational visits to the Hangzhou Sixiang Agricultural Professional Cooperative, Alibaba Company, and iFlytek.

What struck me most was seeing how AI and robotics are already being integrated into daily operations in China. Some of these technologies are still not commonly seen in the Philippines. Seeing these developments personally made me realize how quickly technology is transforming the way businesses and organizations operate. These innovations have contributed to progress and efficiency, and I hope that the Philippines can also gradually embrace and utilize these tools, not simply to follow technological trends but to improve the way we serve our members, empower our communities, and create opportunities for our people.

APCYS 5.0 was more than just a four-day summit in Hangzhou. It was a reminder that we should not limit ourselves.

Sometimes, we think that because we are just ordinary workers, young cooperators, or people working in small communities, there is a limit to what we can contribute. My experience in APCYS taught me otherwise.

We still have so much to offer. We can learn, innovate, dream bigger, use technology, create businesses, and serve our communities. And most importantly, we can bring the cooperative spirit to spaces where it has yet to be fully discovered.

I went to China as an ordinary co-op worker who was simply grateful for an unexpected scholarship opportunity and a "hopeful" to share my idea during the co-op pitch competition. I came home carrying new ideas, new perspectives, new connections, and a stronger belief in what cooperatives and young people can do.

I am deeply grateful to Ms. Ruby Salvador and Ms. Elenita San Roque, CEO of the Association of Asian Confederation of Credit Unions (ACCU) for seeing something in me and for giving me the opportunity to be part of this journey. I am equally grateful to the leadership of DCCCO Multipurpose Cooperative for giving me the permission and for supporting my participation.

Again, this experience reminded me of Ma'am Ruby's words: "*You'll never know who is looking at you.*"

So, wherever we are and whatever work we do, let us continue to give our best, not merely because someone is watching but because we know that our work can make a difference. And perhaps, somewhere along the way, someone will see our efforts, believe in our potential, and open a door we never expected would be opened for us.


乡村数智人才：社员通新社员实操培训班
杭州中华职教社乡村振兴领航学院之江分院 泗乡公社培训部
ROUND 1:
15
MINUTES

DCCCO Offices Promote Health, Camaraderie Through Annual Wellness Activities

By Albert T. Trumata, Member Relations & Development Officer

DCCCO Multipurpose Cooperative continues to promote a healthy, active, and connected workforce through the conduct of its Annual Wellness Activities across its branches and offices.

As a yearly DCCCO initiative for employees, each branch/office organizes its own wellness activity, providing personnel with an opportunity to take a meaningful break from their regular work routines, recharge, and strengthen their relationships with colleagues.

The activities feature a lively mix of traditional Filipino games, sports, parlor games, recreational activities, and other wellness-focused events. These provide employees with opportunities to showcase their talents, skills, creativity, teamwork, and sportsmanship while enjoying friendly competition and fellowship with their colleagues.

Traditional games bring an added sense of fun and nostalgia to the celebration, while various sports activities encourage participants to stay physically active and demonstrate teamwork, discipline, and sportsmanship. Parlor games and other group activities, meanwhile, create moments of laughter and interaction that help strengthen connections among employees and officers.

While each DCCCO office celebrates the wellness activity in its own way, all are united by a common purpose: to promote holistic well-being and strengthen camaraderie among the people who serve the Cooperative and its members.

Beyond physical wellness, the annual activity contributes to a positive workplace environment by allowing employees to connect outside their usual roles and responsibilities. It reinforces the value of cooperation and oneness, reminding everyone that strong relationships within the organization are also essential to providing excellent service to members.

Through its annual wellness activities, DCCCO continues to recognize the importance of caring for its people. By creating opportunities to stay active, have fun, showcase abilities, and build stronger relationships, the Cooperative nurtures a workforce that is not only productive but also healthy, engaged, and united in serving its members and the community.






River
EXCEL
2026
Disbalanz

DCCCO participates in Nutrifit Walk 2026

By Mickhy Moana Mhea D. Tubil, Employee Engagement Specialist

On July 26, 2026, DCCCO Multipurpose Cooperative participated in the **Annual NUTRIFIT Walk 2026: A Walk for a Cause**, held as part of the **52nd Nutrition Month Celebration**. The activity carried the theme, "**Sa PPAN: Sama-sama sa Nutrisyong Sapat Para sa Lahat,**" with the sub-theme, "**Nutrisyon at Kalikasan, Ating Pangalagaan!**"

As part of the celebration, the Cooperative also showcased its entry in the **Best Eco Green Gown Competition**, highlighting the importance of promoting environmental awareness and sustainability alongside proper nutrition.

The results of the competition were announced several days later, on July 30, during the **Nutrition Month Culmination Program** held at Quezon Park, Dumaguete City. DCCCO Multipurpose Cooperative proudly secured the **2nd Runner-Up** position in the Best Eco Green Gown Competition, adding another achievement to its participation in the month-long celebration of nutrition and environmental responsibility.

The Story Behind the Making of the Gown

Behind that win lies a story that extends far beyond office hours and job titles.

It began with an invitation from the city government. Answering it took real initiative. Bringing a creative concept to life takes vision, volunteerism, and the active embodiment of the Cooperative's core values, and that is exactly what the team brought to the table.

From sourcing eco-friendly materials in an office setting to the intricate work of garment design, styling, and makeup, the team stepped up to the challenge. What began as a project quickly grew into a demonstration of cooperativism in practice. In an environment that genuinely supports and cheers on creation, working together became smoother, happier, and deeply fulfilling.

Nutrition isn't just about the food on the plates; it is also about nourishing the mind and spirit. Building meaningful human connections, sharing laughter and solving problems together feed the soul and strengthen the unity. The award was a welcome recognition, but the lasting bond forged along the way was its own kind of victory.

DCCCO remains committed not only to health and environmental sustainability but also to nurturing the vibrant community that makes the Cooperative thrive.



Photos by NATCCO Network





Bridging Differences, Building Cooperation: Mediation and Conciliation Forum





By Leah I. Ortiz, ADR Coordinator

The commitment to promoting peaceful and effective dispute resolution continues as Fay Garneth L. Buscato, Chairperson of the Mediation and Conciliation Committee, together with Leah I. Ortiz, ADR Coordinator, represented DCCCO Multipurpose Cooperative at the Mediation and Conciliation Forum organized by the Cooperative Academy of NATCCO Network (CANN) last July 21–22, 2026, in Cagayan de Oro City.

The two-day forum provided an avenue for cooperative practitioners from Luzon, Visayas, and Mindanao to deepen their knowledge and understanding of mediation and conciliation as effective Alternative Dispute Resolution (ADR) mechanisms. It also served as a platform for the attendees to exchange experiences, share best practices, and learn strategies to effectively handle disputes within the cooperative setting.

Adding pride to the event, Buscato was one of the distinguished panelists who shared DCCCO's best practices and experiences in implementing mediation and conciliation. Buscato's participation highlighted the Cooperative's continuing commitment to promoting ADR and providing peaceful, accessible, and cooperative approaches to dispute resolution.

Through the discussions and interactive sessions, the attendees gained valuable insights on strengthening mediation practices, improving the dispute resolution process, and promoting amicable settlement among cooperative members and stakeholders.

The participation of DCCCO's representatives provided an opportunity to gain relevant knowledge and practices that may be considered in further strengthening the Cooperative's existing Mediation and Conciliation Policy and Procedures. The learnings from the forum may likewise be shared with the Committee and concerned personnel to improve the implementation of mediation and conciliation services.

Overall, the forum was a valuable learning experience that contributed to the continuing development and strengthening of the Cooperative's ADR initiatives. It reinforced the Cooperative's commitment to effective dispute resolution—not only to settle conflicts but also to preserve relationships, build trust, and strengthen the spirit of cooperation among its members and stakeholders.

"*Peace is not the absence of conflict; it is the ability to handle conflict by peaceful means.*" — Ronald Reagan





DCCCO BDS participates in NOFEX 2026

By Richie V. Ordoñez, Business Development Services Officer

DCCCO Multipurpose Cooperative proudly participated in the Negros Oriental Food Expo (NOFEX) 2026 held on July 11–17, 2026 at Robinsons Place, Calindagan, Dumaguete City, Negros Oriental. Organized by the Department of Trade and Industry (DTI), in partnership with the Negros Oriental Food Producers Association, Inc. (NOFPAI), the event brought together local food producers, entrepreneurs, cooperatives, and support organizations to showcase the rich and diverse food products and condiments of Negros Oriental.

Through DCCCO's Business Development Services (BDS) Program, the Cooperative was able to take part in this annual trade promotion event for the third time, providing an excellent opportunity to promote not only DCCCO's products and services but also the products of its member-entrepreneurs. The expo served as a strategic platform for increasing product visibility, expanding market reach, and fostering valuable connections with consumers, potential buyers, business partners, and other stakeholders.

Throughout the seven-day event, the DCCCO booth became a hub for product promotion, customer engagement, and enterprise development advocacy. Visitors were introduced to the Cooperative's BDS Program, membership opportunities, and the various products offered by DCCCO and its members. More importantly, the booth provided a venue where aspiring entrepreneurs and existing business owners could learn about the support services available to help them start, strengthen, and grow their enterprises.

The participation of DCCCO in NOFEX 2026 highlights the Cooperative's commitment to supporting local enterprises by creating meaningful market opportunities for its members. Through strategic partnerships and market linkage initiatives, DCCCO continues to help member-entrepreneurs gain exposure, reach new customers, and improve the competitiveness of their products in the marketplace.

DCCCO extends its sincere appreciation to DTI and NOFPAI for successfully organizing this major event and for providing a platform that celebrates local entrepreneurship and promotes Negros Oriental products.

The successful participation of DCCCO in NOFEX 2026 reflects the Cooperative's continuing commitment to empowering its members, strengthening local enterprises, and contributing to the growth and development of micro, small, and medium enterprises (MSMEs) in Negros Oriental through innovation, collaboration, and sustainable enterprise development.

Own and Grow With It

By Honey Mae R. Grepon, Youth Program Coordinator



What does it really mean to **own a cooperative**?

For the young members of DCCCO Youth Zone Laboratory Cooperative (DYZLC), the answer goes beyond simply having a savings account. It means learning to build independence, making smart choices, sharing ideas, showcasing talents and skills, and being part of something that grows through active participation.

These ideas came to life during the Ownership Meeting and Financial Literacy Seminars conducted in the various Aflatoun Partner Schools of DCCCO. In those activities, young members gathered to learn, participate, and discover how their choices today can shape their future.

The Ownership Meeting provided participants with an idea of what DYZLC is, its scope, membership and deposit standing, the different savings products it offers, the activities it provides, and the life and health benefits available to its members. Members were reminded that they can learn a lot from the Laboratory Cooperative while also creating a stronger foundation for themselves at an early age.

The learning continued through the **Financial Literacy** session where participants explored simple but important money lessons that they can practice every day.

Why Financial Literacy Matters?

Many Filipino students receive allowances but have little guidance on how to manage them. It is important for students to learn basic money management skills such as **earning, saving, spending wisely, and sharing**. The session encouraged young participants to look at money from a different perspective, not simply as something to spend but as a resource that can be managed wisely and used to achieve their goals.

Through DYZLC's **child-centered programs**, members are given opportunities to learn valuable life skills while experiencing the principles of cooperation firsthand. DYZLC believes in the words of Benjamin Franklin: "*An investment in knowledge pays the best interest.*"



DCCCO Turns Over 3 Dining Ranch Projects during the First Semester of 2026

By Annamar E. Bacubac, Social Performance Management Specialist

DCCCO Multipurpose Cooperative continues to strengthen its commitment to education, health, and community development as it successfully turned over three funded dining ranch projects during the first semester of 2026, benefiting 1,865 learners from public elementary schools in Negros Oriental and Negros Occidental.

These projects provide safe, comfortable, and functional spaces where learners can enjoy their meals and participate in school feeding and nutrition programs in a clean and organized environment. More than physical structures, the dining ranches represent DCCCO's continuing investment in the health, welfare, and education of children and the communities they belong to.

Candau-ay Elementary School
On January 28, 2026, DCCCO Multipurpose Cooperative officially turned over the newly constructed dining ranch to Candau-ay Elementary School in Dumaguete City, Negros Oriental.

The project fulfilled a long-awaited need of the school, providing learners with a safe and comfortable space for meals and feeding activities. The facility features proper ventilation and built-in tables and chairs, accommodating approximately 50 learners at a time.

During the turnover ceremony, Marie Q. Pasco, DCCCO Dumaguete Branch Manager, shared that the project was made possible through DCCCO's Community Development Fund (CDF), reflecting the Cooperative's commitment to giving back to the communities it serves.

School Principal Dr. Brona M. Dolar and the PTA President expressed their appreciation to DCCCO, emphasizing that the facility addresses a long-standing need of the school.

The ceremony was also attended by Sean Guardiano of DepEd Dumaguete who conveyed the appreciation of Schools Division Superintendent Edmark Ian L. Cabio, EdD, for DCCCO's continued support to public schools.

Cadawinonan Elementary School
On February 20, 2026, DCCCO formally turned over another dining ranch, this time to Cadawinonan Elementary School in Dumaguete City, Negros Oriental.

The facility provides learners with a safe and functional space that supports school feeding activities, promotes proper nutrition and hygiene, and contributes to a more conducive learning environment.

The turnover ceremony was attended by Principal Rhoger Abao, Margie Diputado, faculty and staff, HPTA Presidents, and SPTA Officers, whose cooperation contributed to the successful conduct of the activity.

DCCCO also extends its appreciation to Rev. Fr. Juniper Toreno for the blessing of the facility and to Architect Jason Dumogho for his professional design and technical support.

Representing DCCCO during the turnover were MSO Venus A. Moreno and other staff members, who actively participated in the meaningful occasion.

Prosperidad Elementary School
Completing the first semester milestone is the dining ranch project at Prosperidad Elementary School in Barangay Prosperidad, San Carlos City, Negros Occidental.

The project, fully funded by DCCCO Multipurpose Cooperative, was implemented from December 2025 to April 2026 and provides a seating capacity of approximately 50 learners at a time.

Prosperidad Elementary School serves 516 learners and had identified the need for a dedicated facility to support its feeding and nutrition programs. The completed dining ranch now provides a safe, sanitary, weather-protected, and organized space where learners can comfortably participate in meal and feeding activities.

The project was supported by Cyrel C. Jorolan, DCCCO San Carlos Branch Manager, together with other DCCCO staff, as part of the Cooperative's continuing efforts to ensure that its community development initiatives respond to the needs of partner schools and communities.

The successful implementation of the project was also made possible through the support of Jocelyn A. Tabares, PSDS Cluster Supervisor; Shien L. Bagacay, School Principal; Sostines V. Tranilla, Barangay Captain; Analiza A. Cajuelan, PTA President; and Vivan J. Gaspalinao, Aflatoun/Project Coordinator.

Three Projects, One Shared Commitment
The completion and turnover of these three dining ranch projects during the first semester of 2026 demonstrate the continuing commitment of DCCCO Multipurpose Cooperative to creating meaningful and sustainable impact through its community development initiatives.

Through the Community Development Fund, DCCCO continues to support projects that address the essential needs of communities, particularly in the areas of education, health, nutrition, sanitation, and child welfare.

These initiatives contribute to the achievement of the Sustainable Development Goals (SDGs), particularly:

- **SDG 3** – Good Health and Well-Being, by supporting proper nutrition and healthier school environments;
- **SDG 4** – Quality Education, by providing facilities that contribute to a safe and conducive learning environment; and
- **SDG 17** – Partnerships for the Goals, through collaboration among DCCCO, schools, parents, local communities, and government stakeholders.

As DCCCO celebrates this first-semester accomplishment, the Cooperative remains committed to turning community needs into concrete action.

Three dining ranches. Three schools. Hundreds of learners. One continuing commitment—to build healthier, stronger, and more empowered communities




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My MTP Journey: A Month of Learning, Growth, and Leadership

By Marie Q. Pasco, Dumaguete Branch Manager

The Management Training Program (MTP) has been a meaningful and enriching journey for me and for all the Branch Managers of DCCCO. Implemented for the first time as a unified training program for all branch managers, the MTP was designed not only to strengthen our leadership and management capabilities but also to prepare us for the future and the continuing growth of DCCCO.

The program commenced on July 16, 2026 and culminated with a Capstone Presentation on September 1 & 2, 2026. Being part of this journey with fellow Branch Managers from different DCCCO branches was truly a meaningful experience. We came together with different experiences, challenges, and perspectives, yet shared one common purpose—to learn, grow, and become better leaders for our members and communities we serve.

Throughout the program, we went through 10 comprehensive modules that challenged us to look beyond our daily responsibilities and understand management from a wider perspective. Every discussion, activity, group work, and sharing provided valuable insights that we can bring back to our respective branches and apply in our daily operations.

The journey was not always easy. There were moments of pressure, deadlines, exams, and exhaustion as we balanced the training with our responsibilities as branch managers. Yet, every challenge became an opportunity to discover our strengths, improve our weaknesses, and appreciate the importance of teamwork, resilience, and continuous learning.

The comprehensive examinations allowed us to measure our understanding of the different modules, while the Capstone Program gave us the opportunity to translate our learning into concrete proposals and initiatives for the continued improvement of DCCCO. These final requirements tested not only our knowledge but, more so, our ability to apply what we learned to real challenges in our cooperative.

More than a training program, MTP became a journey of transformation. It reminded me that leadership is not simply about achieving targets or managing operations. It is about understanding people, making sound decisions, embracing change, listening, and continuously improving ourselves so that we can better serve our members, our employees, and our cooperative.

The MTP is also a significant step toward DCCCO's succession planning. It prepares us not only to become better managers today but also to become capable and responsible leaders who can take on greater responsibilities in the future.

As I look back on this journey, I am grateful for the knowledge, experiences, friendships, and lessons that MTP has given me. To my fellow Branch Managers, the facilitators, and everyone who became part of this meaningful journey, thank you.

The MTP may have reached its culmination, but the learning continues. As we return to our respective branches, may we carry with us the lessons, values, and inspiration we gained, and use them to lead with greater purpose, competence, compassion, and commitment.

One month. One unforgettable journey. One team. One DCCCO.



DCCCO Strengthens Green Initiatives from Community Impact to Internal Practice

By Annamar E. Bacubac, Social Performance Management Specialist



For more than two decades, DCCCO Multipurpose Cooperative (DCCCO) has been making a positive impact in communities through programs that promote environmental protection, conservation, and sustainable development.

Since 2000, DCCCO has supported various community-based environmental initiatives, including the current programs on Seagrass and Reef Dome Project in Bais, the Assisted Natural Regeneration (ANR) Project in Balinsasayao in partnership with the People's Organization of MAUNFAI and the Department of Environment and Natural Resources (DENR), and the adoption of forest and mangrove areas in Bayawan, Siquijor, Guihulngan, San Carlos, Siaton, and Zamboanguita.

These initiatives demonstrate DCCCO's long-standing commitment to environmental responsibility and its capacity to create meaningful impact beyond its offices and into the communities it serves.

However, as DCCCO continues to grow, there is also a need to strengthen environmental responsibility within the cooperative itself.

While community-based environmental programs have been part of DCCCO's initiatives for many years, internal environmental practices and systems have had greater room for development. Recognizing this opportunity, DCCCO is now taking steps to make environmental conservation part of its daily operations, workplace culture, policies, and services.

This shift marks the strengthening of DCCCO's Green Initiative—moving from environmental projects that primarily benefit communities toward a more comprehensive approach that also promotes sustainability within the organization.

One of the initiatives is the relaunch of the "Green Your Space" Award in July 2026, initially piloted in 2025 through the Gender and Development (GAD) Committee. The program encourages employees and offices to maintain greener and more environmentally conscious workplaces while incorporating the 5S Workplace Policy and sustainable practices into their daily work environment.



The establishment of the DCCCO Green Committee further strengthens this direction. The committee is tasked with revitalizing solid waste management practices, promoting proper waste segregation, and supporting the development of green policies for the Cooperative.

DCCCO is also strengthening efforts in digitalization, paper reduction, and energy conservation. Since January 2026, a policy has required non-essential lights and equipment to be turned off starting at 3:00 p.m. each day, encouraging employees to become more conscious of their energy consumption.

Environmental responsibility is also being integrated into DCCCO's financial services through its Green Loan, which supports members pursuing investments such as solar panels, energy-efficient upgrades, renewable energy systems, sustainable agriculture improvements, and hybrid or electric vehicles.

Employee participation is equally important. During the Environmental Month celebration on June 30, 2026, employees were encouraged to wear green as a simple symbol of support for environmental protection and awareness.

DCCCO's Green Initiative is therefore not about starting from zero. It is about building on the Cooperative's strong history of creating environmental impact in the community while strengthening what happens within DCCCO itself.

By integrating environmental responsibility into its workplace, operations, policies, financial products, and organizational culture, DCCCO is taking an important step toward becoming not only a cooperative that supports greener communities, but also a cooperative that practices sustainability from within.

Higit sa Pagmamay-ari: Ligal at Medikal na Misyon sa DCCCO *Ownership Meetings*

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

Ang pagiging kasapi o miyembro ng isang kooperatiba ay hindi lamang tungkol sa pag-iimpok, pangungutang, o paggamit ng mga serbisyong pinansyal. Higit sa lahat, ito ay tungkol sa pagiging bahagi ng isang organisasyong pagmamay-ari ng mga kasapi. Dahil dito, mahalaga ang pagsasagawa ng DCCCO *Ownership Meeting* (OM) o Pulong ng Pagmamay-ari upang mapanatili ang ugnayan, tiwala, at aktibong pakikilahok ng mga kasapi-may-ari sa Kooperatiba.

Ang OM ay isang mahalagang mekanismo upang mailapit ang DCCCO sa mga sangay nito at sa komunidad ng mga miyembro. Bilang mga kasapi-may-ari, ang bawat isa ay may boses, karapatan, at pananagutan sa pagpapaunlad ng kooperatiba. Sa pamamagitan ng mga pagpupulong na ito, naisasabuhay ang *Cooperative Principle No. 2 – Democratic Member Control*, kung saan aktibong nakikilahok ang mga miyembro sa pamamahala at direksyon ng kanilang kooperatiba. Naipakikita rin ang diwa ng *Cooperative Principle No. 5 – Education, Training and Information*, sa pamamagitan ng pagbibigay ng mga mahahalagang impormasyon tungkol sa kooperatiba na nakatutulong sa pag-unlad ng bawat kasapi at ng kaniyang pamilya. Mas nagiging makabuluhan ang ganitong pagtitipon kapag ito ay sinasabayan ng Medikal at Ligal na Misyon.

Sa pamamagitan ng Medikal na Misyon, nabibigyan ang mga kasapi at kanilang pamilya ng pagkakataong makatanggap ng pangunahing serbisyong pangkalusugan at konsultasyon. Hindi lamang nito naipakikita ang malasakit ng DCCCO sa kalusugan ng mga kasapi, kundi nagsisilbi rin itong paalala na ang kooperatiba ay may mas malawak na layunin—ang makatulong sa pagpapabuti ng kalidad ng buhay ng mga taong bahagi nito, hindi lamang pinansyal pati na rin sa kalusugan.

Samantala, ang Ligal na Misyon ay nagbibigay ng pagkakataon sa mga kasapi na magkaroon ng pangunahing kaalaman at gabay tungkol sa mga usaping ligal na maaaring makaapekto sa kanilang sarili, pamilya, kabuhayan, at ari-arian. Sa pamamagitan ng akses sa libreng tulong at konsultasyong ligal, mas nagiging handa ang mga kasapi na gumawa ng matalinong desisyon at malaman ang mga nararapat na hakbang sa mga ligal na sitwasyon.

Sa pagsasama ng Pulong ng Pagmamay-ari, Medikal na Misyon, at Ligal na Misyon, hindi lamang impormasyon ang naibabahagi—serbisyo, kaalaman, at malasakit ang naihahatid mismo sa komunidad.

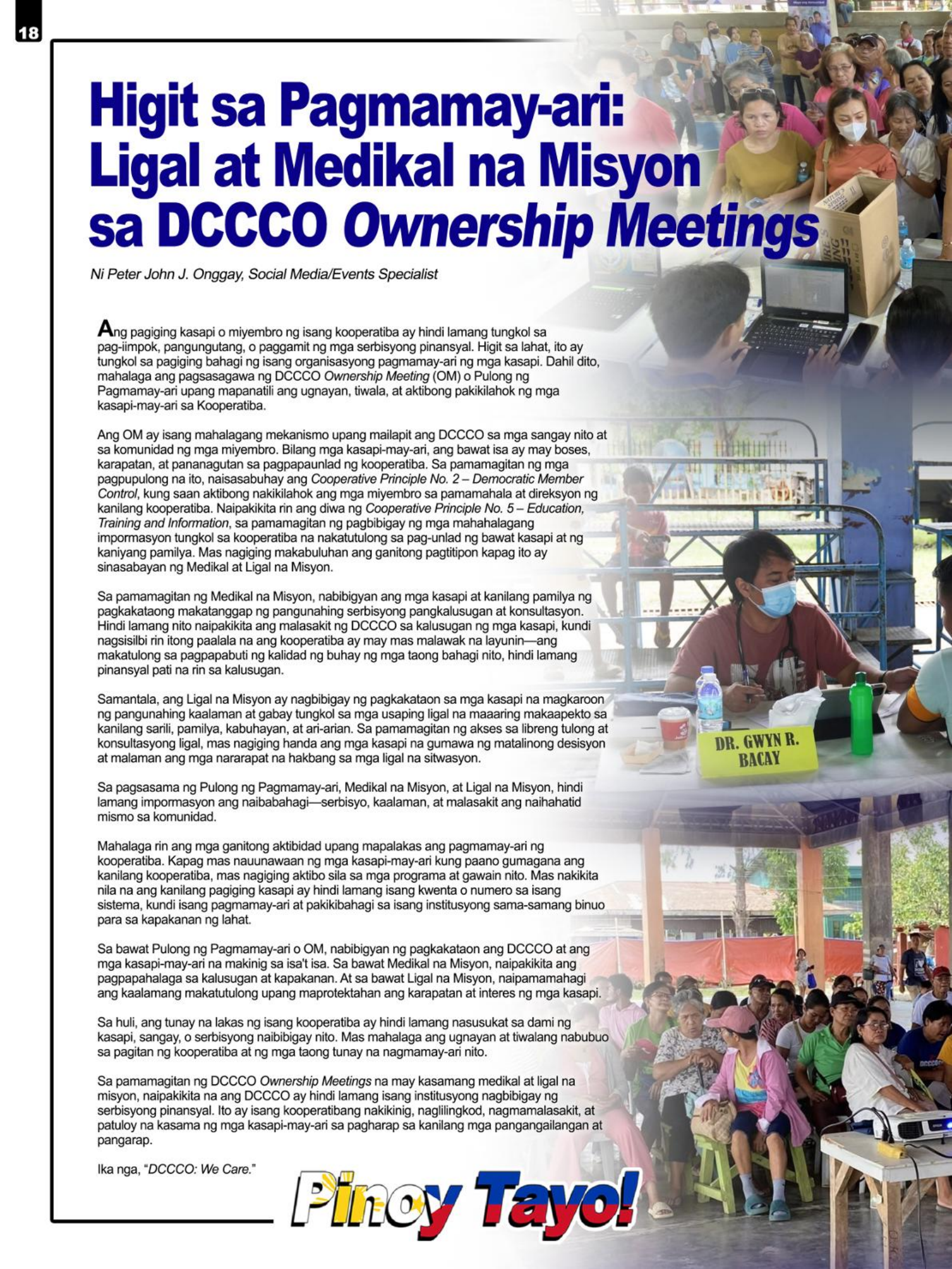
Mahalaga rin ang mga ganitong aktibidad upang mapalakas ang pagmamay-ari ng kooperatiba. Kapag mas nauunawaan ng mga kasapi-may-ari kung paano gumagana ang kanilang kooperatiba, mas nagiging aktibo sila sa mga programa at gawain nito. Mas nakikita nila na ang kanilang pagiging kasapi ay hindi lamang isang kwenta o numero sa isang sistema, kundi isang pagmamay-ari at pakikibahagi sa isang institusyong sama-samang binuo para sa kapakanan ng lahat.

Sa bawat Pulong ng Pagmamay-ari o OM, nabibigyan ng pagkakataon ang DCCCO at ang mga kasapi-may-ari na makinig sa isa't isa. Sa bawat Medikal na Misyon, naipakikita ang pagpapahalaga sa kalusugan at kapakanan. At sa bawat Ligal na Misyon, naipamamahagi ang kaalamang makatutulong upang maprotektahan ang karapatan at interes ng mga kasapi.

Sa huli, ang tunay na lakas ng isang kooperatiba ay hindi lamang nasusukat sa dami ng kasapi, sangay, o serbisyong naibibigay nito. Mas mahalaga ang ugnayan at tiwalang nabubuo sa pagitan ng kooperatiba at ng mga taong tunay na nagmamay-ari nito.

Sa pamamagitan ng DCCCO *Ownership Meetings* na may kasamang medikal at ligal na misyon, naipakikita na ang DCCCO ay hindi lamang isang institusyong nagbibigay ng serbisyong pinansyal. Ito ay isang kooperatibang nakikinig, naglilingkod, nagmamalasakit, at patuloy na kasama ng mga kasapi-may-ari sa pagharap sa kanilang mga pangangailangan at pangarap.

Ika nga, "*DCCCO: We Care.*"




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Reflections

By William E. Ablong, BOD Chairperson

When Disaster Becomes a Business Opportunity

As an agriculturist, I have always believed that food deserves a certain kind of respect.

Behind every sack of rice, every kilo of vegetables, every piece of fruit, there is a farmer who planted something, waited for it, prayed over it—and sometimes watched helplessly as rain, wind or flood destroyed months of work in a matter of hours.

That is why when I read the news from a national daily that the police are intensifying their monitoring of hoarding, overpricing and profiteering after the habagat and recent typhoons, I got bothered.

Not because I am surprised. But because I wish I were.

We Filipinos are very good at *bayanihan*. We know how to share food after a disaster, open our homes to strangers, donate clothes, and send relief goods to communities in need.

But sometimes, in the middle of somebody else's misfortune, another Filipino sees a business opportunity.

A farmer loses his crops. Supply becomes tight. Prices go up. And suddenly, somebody decides that scarcity is an excellent time to make a little—or a lot—more money.

I understand that prices can legitimately increase when supply is affected. Agriculture is not a vending machine. When farms are damaged, transportation is disrupted and production falls, costs inevitably rise.

But there is a line between adjusting prices and exploiting desperation.

There is something deeply unsettling about making a profit because someone else has no choice but to pay.

Think about the ordinary family buying vegetables for dinner. The mother counting her money at the market. The minimum-wage worker trying to stretch his salary until payday. The elderly person buying only what is necessary.

To the person adding ₱10 or ₱20 because “they will pay anyway,” it may seem like a small amount.

But to a struggling family, that ₱20 may already be the difference between having enough for dinner and going without.

And this is where, for me, the issue becomes more than economics.

It becomes a matter of character.

As a person of faith, I have always understood that there are things we can legally do that are still morally wrong. The law can tell us what is prohibited. Conscience tells us what we should be ashamed to do.

We shouldn't need policemen watching over our prices before we remember that there are other human beings on the other side of the transaction.

We shouldn't need government warnings before we understand that a calamity is not an invitation to squeeze more money out of people who are already hurting.

Disasters reveal many things about us. They show the strength of our communities, the generosity of strangers and the courage of those who help.

But they also reveal something less flattering -- how quickly compassion can disappear when profit enters the picture.

As an agriculturist, I know that agriculture is already full of risks. Farmers gamble with weather, pests, input costs, transportation and markets. The least we can do is not add greed to the list.

Earn, yes. Make a living, absolutely. But let us not make a living because somebody else is suffering.

A storm may destroy a farmer's harvest. A flood may take away a family's livelihood.

Let us not allow greed to become another disaster.

Originally published in the Dumaguete Metro Post and Bohol Times
August 16, 2026

More Than a Rainy Season:
Why Flood Control Is Everyone's Concern

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

Every year, the Philippines faces the same heartbreaking reality. As heavy rains and typhoons sweep across the country, communities are submerged in floodwaters, families are forced to evacuate, livelihoods are disrupted, and in the worst cases, lives are lost. For many Filipinos, flooding has become an expected part of the rainy season rather than an exception.

Flooding is not caused by rainfall alone. Rapid urbanization, clogged waterways, improper waste disposal, deforestation, and inadequate drainage systems all contribute to making communities more vulnerable. While discussions about flood control often center on government projects, lasting solutions require the participation of everyone—from local government units (LGUs) to individual households.

The late Filipino environmentalist and former Secretary of the Department of Environment and Natural Resources, Gina Lopez, once emphasized that when the environment is neglected, it is often the poor who suffer the most. Her message remains relevant today. Protecting the environment is not only about preserving nature, it is about safeguarding lives, livelihoods, and the future of every Filipino.

Here in our cooperative, we have always advocated for environmental stewardship and community resilience because these issues affect us as well. Flooding does not only damage roads and homes—it disrupts businesses, affects livelihoods, and places an additional burden on families who are simply trying to make ends meet. As a community-based organization, we believe that promoting environmental responsibility, disaster preparedness, and community participation is part of our commitment to improving the lives of our members. We recognize that building resilient communities is not solely the responsibility of one sector but a shared commitment among government agencies, organizations, and every Filipino household.

At the local level, LGUs play a critical role in reducing flood risks. Regular cleaning and desilting of canals, *esteros*, and drainage systems should be prioritized, especially before the onset of the rainy season. Strict implementation of waste management ordinances can significantly lessen the amount of garbage that clogs waterways. Investing in flood-resilient infrastructure, restoring rivers and natural waterways, planting trees and mangroves where appropriate, and ensuring that land-use planning considers flood-prone areas are long-term measures that can strengthen community resilience. Equally important is enhancing disaster preparedness through reliable early warning systems, well-organized evacuation plans, and continuous public education.

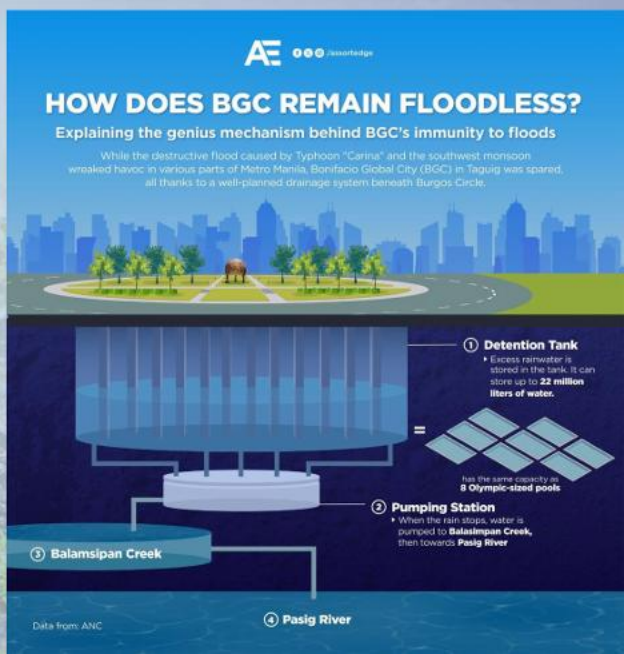
At the household level, every family also has an important role to play. Proper waste segregation and responsible disposal help keep drainage systems free from obstructions. Participating in community clean-up drives, reporting blocked canals or illegal dumping, and maintaining clean surroundings are simple yet meaningful ways to contribute. Families can also prepare emergency kits, stay updated on weather advisories, and establish evacuation plans before disasters occur. Planting trees, preserving green spaces, and encouraging environmentally responsible practices among children help create communities that are better equipped to withstand future calamities.

The reality is that flood control is not built through infrastructure alone. It is strengthened by discipline, cooperation, and a shared sense of responsibility. Small actions may seem insignificant, but when practiced consistently by individuals, families, organizations, and communities, they create a lasting impact.

As a cooperative, we remain committed to encouraging our members to become active partners in protecting the environment and promoting disaster preparedness. We believe that every act of responsibility—whether it is properly disposing of waste, participating in community initiatives, or supporting environmental programs—contributes to a safer and more resilient future.

Flood control is, ultimately, a shared responsibility. While governments continue to improve infrastructure and disaster risk management, communities, organizations, and households also have the power to reduce risks through responsible environmental practices. By working together, we can move beyond simply responding to floods and begin building communities that are safer, cleaner, and more resilient for generations to come.







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