



PILLAR REGIONAL CONFERENCE: “Integration and Unification Toward a Stronger Cooperative Movement”



LUZON

Cooperators gathered for the Luzon Pillar Regional Conference that was held last June 25 at Oasis Country Resort in San Fernando, La Union.

The Conference showcased the importance of these pillars vis-à-vis PCC's status as the apex of cooperatives in the country; its overall structure, representation and functions as well as regional representation per pillar (financial; service and utility; producers and marketing; education, training, advocacy and information.

The **Financial Pillar** emphasized the need to strengthen Financial Inclusion thru 1CoopBank, 1CoopInsurance, 1AssetManagement; and ultimately, 1Financial Services Organization on a longer-term basis; where base camps are to evolve naturally.

The need to pursue Risk Management

techniques such as CODIS and Coop Stabilization Fund was also discussed as well as improved IT systems via FinTech and digital products.

As regards PCC's structure, the Pillar conference attendees called for: *equitable representation by asset size; 1Financial Services Organization in the long-term; local, as well as regional federations affiliating/partnering with national counterparts: and the need to have a council of elders appointed by the sector.*

Consolidation efforts also identified BANGKOOP, which is a PCC member, as a probable regulatory organization for the coop banks. On the other hand, the cooperators were informed about the Cooperative Banking Act which is now under formulation, complete with regulations governing this; although PCC yet has to peruse its salient points.

An alternative scenario is when the banks agree on the creation of an Apex Bank which would greatly facilitate the supervision of coop banks; the move towards 1Coop Bank is a step in this direction.

In any or all of the above scenarios, coop-oriented party lists can engage in the pertinent legislative advocacy.

In addition to the slow growth of the cooperative banks; which is partly due to the restrictions as well as the experience of coops losing their investments in some coop banks; the pillar also discussed the biggest problem which is delinquency. What was suggested to correct this imbalance is for cooperatives to organize a collection agency which will require competent staff who have the necessary experience in collection. It was suggested maximize the use of the small claims court mechanism.

For the **Producers and Marketing Pillar:** as organizational integration under a coop apex takes place, it was given emphasis that there IS the need for all agri-based federations/unions to be given encouragement to become direct members of the apex. Under the said structure also, it is being envisioned by the said pillar that each member federation/union will have one vote regardless of size; from which a national assembly of federation members will be convened to select pillar representatives to the coop apex. At the same time, non-affiliated primaries can join existing federations but federations themselves must make membership requirements more affordable. Also discussed was the formation of geographical and/or commodity based sub-clusters at a later period.

Under business integration through coop apex, it was stressed that primaries must focus on support to members (inputs, credit, consumer goods supply & services); and processing & marketing for local markets; while the federations will focus on fund sourcing/financing & marketing assistance/linkages.

Higher-level marketing federations can also market the output of primary coops in selected regional markets.

The next steps to be taken will be: *Data profiling*, to identify consumer & supplier groups, survey size, membership, and to undertake market studies; *To establish pilot operations* in selected areas for eventual

replication in other areas & for other commodities; *To craft an agri-coop roadmap* through sharing workshops that will be presented in a Pillar Congress/Rice Forum with larger coop participation and feedback from govt/private sector representatives; and, *To conduct regional pillar consultations*.

Transportation and health issues were taken up during the **Services and Utility Pillar** breakout session wherein for the former, issues raised were the Tax exemption for the vehicles to be purchased by transport cooperatives in compliance with the public utility vehicle modernization program; *the availment of franchise and route assignments, preferential treatment to cooperatives over corporations; LTFRB- accredited suppliers; multi-membership and funding; and whether the drivers' age limit for these transport coops must be set at 55 years old*. The group decided to support the position being initiated by transport service cooperatives and PCC, to file a position paper with LTFRB and DOTR, regarding the issues raised and will also seek the support of party list groups in bringing these issues to congress.

Under Health, issues taken up were the *funding for a coop hospital; and patronage of a coop health card*.

The **Education, Training, Advocacy and Information Pillar** stressed the *need for better pre-registration training in partnership with the Cooperative Development Authority (CDA)*; the need for more accredited trainers and materials to accompany this, to counter the imbalance triggered by both lack of qualified trainers and materials; and the formation of a Cooperative Institute in addition to strengthening the usage of Digital Technology as well as political advocacy to enhance the presence of cooperatives as well as the role of PCC as the Apex of the movement. There is also a need to instill the spirit, function and benefits of corporativism among the growing youth sector members, via youth-oriented educational campaigns.

Other issues brought up under this pillar were: Financial Inclusion: literacy and extension of membership; Legislation: RA 9520 or the Coop Code; Tax (TRAIN); TIMTA (Tax Incentives Mgt & Transparency) Art. 60-61; Federations and Unions; and Coop Ideology.

Meanwhile, prior to the start of the conference,

Region 1 OIC-Regional Director Daria R. Mingaracal of the Department of Trade and Industry (DTI), lauded the potentials of partnering with cooperatives; citing how development efforts hand in hand with the movement will result in positive feats that will include improving quality and capacity-building, entrepreneurial development via shared services and in partnering with the CDA in socio-economic activities. Other insightful inputs she pointed out vis-à-vis the coop-DTI partnership were the Kapatid-Mentor Me program (for coop leaders in the region) plus other programs in support of S&U, P&M, ETA&I; P3 program in support of the Financial Pillar (small businesses); Entrepreneurship (profits) plus Consumerism (protection) and 'Negosyo Serbisyo sa Barangay.'

Region1 CDA Regional Director Josefina B. Bitonio extolled the 'Coop Edge' as that invaluable and pragmatic solution and partner in sustainable development. She cited figures that represent the amazing leap of the movement both locally and globally. In the Philippines, there are 28,784 coops, with a membership of 10.7million membership, assets of P429.7b and net surplus of P18.6b while internationally, cooperatives have a membership of 1.25 billion, with 3 million entities in 96 countries.

Director Bitonio also gave a breakdown of the movement. In Region 1 alone: 1628 coops: 66 percent micro/small, 22 percent medium, 11 percent large and billionaire 3 percent, with membership reaching 606,813, and net surplus of P600m.

For Region 1, Director Bitonio promoted the CDA's Vision 'Towards a globally competitive and resilient coop movement for a progressive nation' with six goals:

1. *Blueprint for a coop decade:* participation, sustainability, identity, legal frameworks, capital.
2. *Economic contribution of coops measured by:* employment, revenue & value-added, assets and liabilities, use of profits or surpluses investment, earnings of workers.
3. *Co-owning and co-creating the future of coops thru shared visions and values.*
4. *The Five Principles of Cooperativism.*

5. *The flywheel of value of the coop industry:* right person, right technology, right governance. and
6. *Strengthening CDA's Strategic Goals, Desired Outcome & Action Points.*

PCC Chair Gary Leonardo highlighted coop integration meetings aimed at mobilizing the movement to become much more cohesive and effective. He cited how integration efforts will be much more effective if supported by legislation and tapping party list groups to rally for and in behalf of the sector; and the need for good, competent, credible leadership that will instill a strong sense of political will.

Despite the challenges that loom ahead in integration, the PCC Chair is confident that the positive and effective dimensions of integration and unification will reign supreme, namely the sharing/pooling of resources, standardization of operations, contractual solidarity, and good governance and self-discipline. He reiterated that by Integration he means putting the pieces together to address whatever deficiencies we may have thereby making ourselves WHOLE e.g. in terms of economic integration (value chain), ideology and political will; twinned by a sense of unity or unification, or making ourselves ONE; that is working together rather than competing with one another... getting our acts together all for the sake of the movement.

VISAYAS

During the Pillar Conference for the Visayas Region, Director Doreen C. Ancheta of the Cooperative Development Authority (CDA) stressed in her welcome message that cooperators do their share, as part of the movement, with CDA as partner of the Philippine Cooperative Centre (PCC) and the entire cooperative sector. She also noted PCC's invaluable efforts aimed at mainstreaming cooperatives, geared ultimately towards poverty alleviation.

In his welcome message, PCC Chair Garibaldi O. Leonardo, DBA emphasized the need to collectively set the direction of the coop sector, with the output to be fed to CDA. He reiterated to all those present that the output

of all the regional conferences held will be harmonized and he encouraged leaders to participate in the breakout sessions in the afternoon with focus on the action plans.

As for Coop Initiatives, Audie Joseph V. Samson of VICTO National shared insights on the *Coop Haus Investment Opportunity* with proposed shared brands *Dapitan B&B* and *Zen rooms* to be unveiled during the 1st Coop Hostel & Resort Conference on Nov 16-17, 2019 in Cagayan de Oro City, Mindanao, along with C&S as NewGen Stores selling coop products, F&C as coop brand and M3: *Men Talking to Men About Manhood*.

Philippine Cooperatives: An Update was provided by CDA's Director Ancheta on the Philippine situationer with inputs provided by Director Dr. Rey Elevazo of CDA wherein out of 18,065 coops, only 56% were reporting. The report also highlighted the movement's contribution to the Philippine economy, namely:

- *Highest number in : R4, R3, R7*
- *Highest by type: Multi-purpose*
- *Highest membership (10 million): NCR, R7/10*
- *Highest employment: NCR, R11, R4*
- *Highest Assets: NCR, R7, R10*
- *Net Surplus: NCR, R3/R4, R10*

The PCC Chair gave updates on the Integration Meetings along with a presentation of the current state of the coop sector, stressing how the coop profile mirrors Philippine society. He also provided highlights of prior pillar conferences held at NCR, Luzon (La Union) and Mindanao. In line with the TWG for the IRR of RA 11364, the PCC Chair also encouraged the leaders present to nominate worthy candidates both to the TWG and to the CDA BOD.

Strengthening alliances, unification and integration

During the **Financial Pillar Session**, facilitated by BGEN Teodoro Evangelista and PCC Director Zeny Novabos, topics discussed were the Strategic Plan, Strengthening The Apex, Unification and Integration, and Continuous Education and Training.

Under the Strategic Plan came *Strengthening Financial inclusion thru 1CoopBank, 1CoopInsurance, 1AssetManagement, 1Federation* long-term-wise, with base camps to evolve naturally. The Session also stressed *Excess Funds as Investment Opportunities or Fund Mobilization* including possible sources of funds when coops need such and *The Setting of Standards/Discipline*.



Strengthening the Apex/Alliance emphasized the need for *Mergers and Consolidation*, whenever possible; *Improving Risk Management (for protection)* thru: CODIS as PDIC for Coops, Coop Stabilization Fund or

Use of standards and *Improving IT Systems: FinTech, Digital Products (ie, Digitization of financial services)* since, ready or not, coops must adopt.

Establishing Identity via trust-building activities and communications programs; *Mergers and Consolidation; Encouraging Membership of Primaries in Federations; Bangkoop as 1CoopBank/1CoopCentral Fund*, that is separate from BSP/Bangko sentral ng Pilipinas; and the *Formulation of the coop banking law*, which also explores PCC participation, were taken up during Unification and Integration.

As for Continuous Education, Training & Advocacy what further discussed are the need to: *Develop coop culture & ideology; The Teaching of Cooperativism in*

Elementary, High School, and College; A Ladderized Education; Enhancement of Sector awareness to include political engagements (wherein mixing business with Politics is needed in Congress); Support (including Financial) for PCC's Role as a Conduit to Congress and Senate; Setting a Media Plan, in traditional and non-traditional modes; and Come Up With A Philippine Coop Registry .

During an Open Forum Discussion the previous day, burning issues tackled were mergers/consolidation, multiple membership, CISA compliance, Shared Coop Database and the role of PCC & its sustainability. In the process of summing up, identified were the need to:

- Strengthen CDA for legislation to help strengthen the coop sector
- Strengthen PCC's role for advocacy, education & sector leadership/representation
- Position PCC as a partner of CDA for the sector
- Strengthen primaries (education & values formation of member-individuals, digital technology)
- Create a Philippine Cooperative Data Registry, in compliance with RA 9510 along with a Data Privacy Act.

The Open Forum Discussion tackled Data/Information, where it was stressed that all information pertaining to Philippine cooperatives must be handled by the Coop Sector, instead of CIC, with the main intention to keep the data within the sector. As for dual membership it was pointed out that coops need to get together via the 'small brother, big brother- concept to avoid cut-throat competition on interest rates; a joint planning with LandBank to avoid competition; and for Federations to also offer loans to individual members who can't be served by their respective primaries. As for the Pillar structure, the possibility of a federation with multiple businesses to affiliate with several pillars was agreed on, but to choose only one under which to run for board seat; and to come up with 1CoopBank structure & incorporate this into the coop banking law.

Business integration among primaries

Loreto Ramiro and Raul Montemayor facilitated the **Consumers, Marketing and Agricultural Pillar Session** where it was observed that *most of the multi-purpose coops are unaffiliated*. Based on this observation, the

imperative to have a council was discussed, along with a meeting of all federations that will select representatives in the national apex; for primaries to affiliate; for federations to serve as the voice; and for every pillar to have three representatives.

Business integration was also given emphasis, where *primaries can focus on services beneficial to individual members and for federations to buy in bulk and distribute*. In the absence of a regional federation of agri-coops, it was suggested to make this a possibility by hosting a mini-summit before the national summit, and to form the agri-consumer and marketing national cluster alliance, as per apex provisions.

The **Services and Utilities Pillar**, which was facilitated by PCC CEO Edwin Bustillos, Yolanda Pinzon and Ponciano Payuyo, tackled issues confronting Electric Cooperatives (ECs) where under RA 10531 *those entities that are not registered with CDA cannot be classified as cooperatives*. It was also called for to bring up the *role of the BODs and member consumers in ECs not to be subsumed under Electrification Regulatory Councils and NEA/National Electrification Authority*. *Privatization of ECs are to occur once about to expire, with the option to privatize or not*.

As for Labor Service Coops, *compliance with DO 174 re capitalization with the present certification of compliance and AOC/BL as evidence for tax exemption*. As for the issue on *removal of vat-exemption it was recommended to have dialogues with coop party list representatives, the Senate and BIR*.

With regard to Water Coops *stringent requirements set in order to avail of tax exemption, dialogues are also needed among coops, party list reps as well as with the BIR and Senate*. There is also the need for CDA to implement Sec 14 of RA 11364 and to call for a *wage increase for coop employees*. What was also shared is RA 11364 with IRR that will ensure the interest of the sector is protected.

Last but not the least is the **Education, Training**

and Advocacy Pillar which was facilitated by Audie Joseph V. Samson and Prof. Ellen Mantalaba. The proposed Budget for Education was through the utilization of CETF Training areas to be covered are:

- *Business competence*
- *Strategic thinking and problem-solving*
- *Gender: women, men, LGBT*
- *Youth + Children/Kids*
- *Training method: immersion*
- *The curse: mandated courses, not education and training*

Standardization + mother tongue was also brought up along with Operational + strategic modes (bookkeeping vs forecasting). It was also suggested for cooperators with key positions to *attain formal education, with qualifications based on required courses set per key position, and for them to fully understand and grasp the concept of Coop 2020*. Advocacies to be prioritized are:

- To Raise the visibility of coops in government*
- Impact study on contributions of cooperatives to*

GDP

- Non-reporting – no consolidation by CDA*
- To strengthen microeconomic activities which comprise 50 percent of Philippine coops*
- To enhance publicity and information of cooperatives to the public in order to counter the lack of awareness and knowledge about its impact in generating socio-economic change and upliftment.*

In ending this Pillar Conference, as reflected in the closing remarks of Vice Chair Loreto Ramiro, those present were all confident of working together in continuing what the sector can do via the concerted efforts of its members, that they will continue *to host Pillar meetings, but this time on a regional basis; present their output during the 15th Cooperative Summit next year, and, together with CDA, continue their advocacy with Congress and Senate.*

MINDANAO

With its theme *Integration and Unification for a Stronger Cooperative Movement*, PCC hosted the 3rd leg of consultations at the Mindanao Pillar Conference last August 15 at the Waterfront Davao Insular Hotel in Davao City.



During her welcome message, Director Elma R. Oguis, CSEE (CDA) of CDA expressed her optimism and confidence over the signing into law of RA 11364, which stresses the forging of a stronger partnership between CDA and the cooperative sector.

DTI Regional Director Elena Ambi, for her part, stated that cooperatives are their partners for progress; and emphasized as well that cooperatives serve as catalysts for change.

Meanwhile, she updated the assembly on their programs in the Region relating to comprehensive agrarian reform/shared service facilities of which 72 are operated by coops and the P3 Program; many of which are channeled through coops. Thus, both DTI and the coop sector can identify programs of action on issues/concerns that the latter is facing.

In his welcome message, PCC Chair Garibaldi O. Leonardo, DBA, reiterated the latest developments affecting the movement such as RA 11364 and encouraged participants to attend the pillar/cluster breakout sessions in the afternoon for more in-depth discussions on the issues that the sector faces and urged everyone to put more focus on the action plans for addressing those issues.

Sponsors' messages also came from BGen. Ted Evangelista (1CISP) in full support of PCC ("wherever PCC goes") and gave this as an advice – "Ask not what PCC can do but what we as members of PCC can do". In the same token, Dr. Luis Espino of FICCO and CLIMBS' Ms. Marjorie Ablaza both expressed their support for PCC.

Coop situationer presented

Elma R. Oguis, CSEE of CDA presented an apt situationer on *Philippine Cooperatives: An Update*. The report stressed that out of 18,676 coops, only 56 percent are reporting. The highest number of coops are in Regions 3, 4 and 7, with Multi-purpose coops being the highest by type. Highest membership, totaling 10 million members, is concentrated within the NCR, Regions 7 and 10; highest employment, NCR, Regions 4 and 11; highest assets, NCR, and Regions 7 and 10; with the net surplus coming from the NCR, regions 3, 4 and 10.

In a similar vein, Elma R. Oguis, CSEE, enumerated the Flywheel of Values of the Coop Industry being:

- (1) *Right Guidance from CDA*
- (2) *Right Human & Financial Capital*
- (3) *Right Technology*
- (4) *Right Governance*
- (5) *Right Partners and*
- (6) *Sustainable Excellence.*

She also cited the CDA Flywheel which consists of Investing in the Right People; investing in the Right Thinking; Orchestrating Catalytic Interventions; and Nurturing Coops to Sustainable Excellence.

PCC Chair Gary Leonardo provided highlights of the two coop conferences in NCR and Luzon, with additional insights on *The Present State of the Coop Sector in the Country*; emphasizing that the coop sector practically mirrors the Philippine society.

An Open Forum followed where issues raised would include what metrics can be used to show how coops contribute to GNP & poverty alleviation. Yet it was noted that:

--None yet but can be further studied in CAPR, or clusters/pillars.

--Contribution to generating social return on investment (e.g., lower interest rates availed/benefited by members, discounts given by Coop Schools)

--International Coop Research findings: economic security, quality of life, contribution to the well-being of the community can be used in advocacy spiels amidst the

painful reality based on a study which apparently indicates that coops are not really serving the poorest of the poor but more of those who belong to the middle class.

It was emphasized that it is imperative to assist coops on the Issue of the Data Privacy Act (National Privacy Commission), enhancing the quasi-judicial powers of CDA, and establishing a much stronger partnership between CDA and the sector thru a national alliance of cooperatives as the overall coordinating & consultative body.

Also raised in the open forum was - if PCC has a legal personality; and it was directly answered by Chair Gary Leonardo; that PCC is registered with CDA. Another issue raised was the effect of institutions that use the name 'cooperative' which are not attuned to the coop values (e.g. high interest rates). Director Oguis responded that there was a move from concerned cooperatives informing CDA to act on "cooperatives that are violating RA 9520".

Other issues raised were the following: delinquency, small claims went up to P400,000, plus the need to Issue the implementation of exemption of coops from court docket fees, and to assert/send letters citing the provisions based on RA 9520.

Mergers, consolidations and correcting data

During the Financial Pillar workshop which was facilitated by NATCCO's Engr. Sylvia O. Paraguya and BGEN Teodoro Evangelista; the issue of a having a National Apex/Alliance was strengthened; pointing out that: *the Apex must have governance, accountability, clear direction, agenda and member-engagement activities ; Evolve to a state where only Feds & Unions are members ; Should increase penetration of the sector ; and Come up with ways to strengthen PCC financially (for its voice to be heard).*

Several concerns were raised during the workshop: focus is yet with the large and medium due to High cost of accessing data; How can PCC help? How credible is CIC? How can data to be corrected when there are errors?; PCC to hold a forum on Compliance/ and how can it take the lead in a shared coop database.

Under Mergers and Consolidation, what were raised are:

the need to facilitate the mergers and consolidation of the micro and small coop entities; The role of PCC in influencing legislation to promote mergers and/or consolidation; The need for legislation, thus controlling the loose formation of coops (thru the establishment of targets; timelines or more stringent requirements); and to include these in the IRR for the CDA strengthening bill as well as within the advocacy of PCC.

Just as there is the need for the registration; organization of cooperatives based on standards and to influence the requirements in the registration of a cooperative (to prevent multiple membership of individuals intending to 'shop' for loans). How can these be handled?

First is to allow multiple membership with coops offering different services. Then comes the assessment of the readiness of the members to organize. These things can be addressed by CIC under CISA; though what is needed is to make the fees affordable.

Also tackled under this pillar is the need to probe on the reasons why cooperatives are organized, where sometimes the intention is just to have access to money. Yet on the 'encroaching' of coops in areas already with coop presence, these counter-ideas were raised: *to strengthen education and values that cooperativism is not about competition but cooperation and complementation.*

During the open forum that followed, the burning issues raised were: Mergers/consolidation; Multiple membership; CISA compliance; and the role of PCC. In summing up this sub-session, the following were agreed upon:

- *Strengthening of CDA to help strengthen the coop sector*
- *Strengthening of PCC for advocacy, education & sector leadership/representation; position as partner of CDA for the sector; and*
- *Strengthening of primaries (education & values formation of member-individuals)*

Weak membership, lack of structure

- Facilitating the Consumers, Marketing and

Agriculture Pillars were PCC Vice Chairperson Loreto Ramiro and Director Raul Montemayor, who pointed out that: *There are actually more Agri-based coops, than financial services coops; generally weak membership, assets, gross income, net surplus; No single coop structure for producer and marketing coops; and coops at various levels handle similar functions and business projects.*

As for organizational integration, the duo stressed that: *Only feds/unions are to become direct members. Each apex member with one (1) vote regardless of size. A national assembly of member-feds will be convened to select representatives, Non-affiliated small and micro primaries to join existing feds but membership rates are to be made more affordable, CDA to help gather primaries and feds and facilitate integration at provincial, regional levels and Geographical or commodity-based clusters may be formed later.*



Business integration is of utmost importance where these would: *Instill cooperation among coops, instead of competition; Enhance the role of primaries for credit, input supply, tech assistance; Heighten the role of federations for financing, bulk inputs, processing, marketing; Boost the financial pillar for fund sourcing and Level up PCC for marketing, import, export potentials.*

Forthcoming events/developments under this pillar include: *Data profiling, Integration meetings and info campaigns with support of PCC and CDA. A 2nd round of pillar consultations in preparation for the launch of Apex/National Alliance during the 2020 summit in Iloilo and the Launch of pilot linking projects (rice marketing).*

Transport modernization, Labor, Health and Electric Cooperatives

PCC Board of Directors Ma. Theresa Drueco, Yolanda Pinzon and Cong. Ponciano Payuyo facilitated the Services and Public Utilities Pillar where under the section of PUV Modernization, they brought up the issue of *How transport coops can reasonably compete with corporations/Fleet management requirements (e.g. terminals, maintenance/repair of units); How to avail of credit facility from LandBank of the Philippines (LBP) as well as Payroll and Labor-only contracting.* They also emphasized PCC's role in facilitating the renewal of franchises with concerned government agencies.

In terms of Health, they noted the *difficulty in getting tax exempt certifications* as well as *zero billing for indigents.*

For Electric Cooperatives, RA10531- NEA has jurisdiction over Electric Cooperatives (disciplinary function power, usurpation of owner of coop), thus PCC is requested to question the constitutionality of this provision of the law. NEA administrator is very powerful. (DANECO already questioned the authority of NEA over ECs before the Supreme Court) Further, DANECO Franchise is expiring in 2020, and again DANECO seeks the support of PCC and COOP NATCCO for the renewal of its franchise.

Training partnerships, instilling coop culture

The final pillar session, Education, Training and Advocacy, was facilitated by PCC Chair Gary Leonardo, TAGCODEC's Hamilcar Rutaquio and Prof. Ellen Mantalaba of Polytechnic University of the Philippines (PUP). In terms of Political Advocacy, they reiterated the need to *protect the interest of coops by engaging in the electoral arena via the Party list system of representation in Congress.*

Under Education, they stressed Pre-registration training in partnership with CDA, despite the issues of lack of accredited trainers and the lack of, as well as the cost factor in terms of training and materials. Other salient points given emphasis were: *the Proper Usage of CETF ; A proposal to initiate a Coop Institute; The Application of more Digital Technology; Furthering coop votes as a means of boosting up the sector's political advocacy and*

Financial Inclusion: Literacy, Extension of membership; Legislation: RA 9520; Tax (TRAIN); TIMTA (Tax Incentives Mgt & Transparency) Art. 60-61; the roles of Federations and Unions/ and effectively promoting and advocating Coop Ideology.

Just as the road ahead may experience bumpy rides, there will also be smooth pavements that can lead to a safer journey as the movement faces interesting and more exciting challenges ahead; to reassess its role not only for its members, but for the country as well; as it contributes to the realization of a better future for Filipinos.

PCC, in partnership with CDA and other stakeholders in the movement, will carry on concerted efforts geared towards integration and unification; particularly pushing their common advocacy of bringing to fore the invaluable role of the movement in uplifting the incomes and quality of life of coop members and their respective communities through the value of self-help. In so doing, we will always be guided by what a timeless African proverb seeks to instill: *"If you want to go fast, go alone. If you want to go far, go together."*



Article for the NCR Pillar Conference can be viewed at January – June 2019 issue of COOP VOICE.