



SOLIDARITY COVENANT

Reinforces Philippine Cooperatives as a Potent Political Force

Representatives from different primary cooperatives, unions and federations, as well as coop party-list groups gathered on the evening of February 28 at Club Filipino for the signing of a Solidarity Covenant that will maximize the participation of, and recognize the potent force of the movement in the political front. More so in the light of the forthcoming May elections where Filipinos will elect their LGU heads, senators and party-list representatives, among others.

This gathering of coop party-list groups was due to the efforts of the Philippine Cooperative Centre (PCC), with the unwavering support of Fr. Anton Pascual, an esteemed coop leader. It was agreed upon during this Covenant that specific regions, provinces and other LGUs will be designated as campaign territories for each coop party-list group; yet there are exceptions to the abovementioned general rule whereas

- A primary cooperative that has traditionally been associated with, and supportive of, a specific party-list group

- The primary cooperatives of which the coop party-list representatives are members
- Federations, unions and primary cooperatives whose coverage is nationwide, who are to follow the general rule of supporting the party list group designated for a specific geographical area

The general rule also calls for territorial appointment of party-list representatives where Ating Koop is for the National Capital Region, AGAP and KOOP KAMPI for Luzon, and COOP NATCCO for Visayas and Mindanao. Yet should any of the four coop party list groups seek to tap votes from an LGU (barangay) in an area designated - by agreement - for another coop party list, the former should exercise due discretion and restraint as to ensure that such votes will not be detrimental to the coop votes that are due to the latter. Respect and complementation will, and should be the guiding principle among the four party-list groups. Moreover, a Technical Working group

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All's well that ends well as the cooperators await the "signing moments"



Fr. Anton Pascual (left) and PCC Chairman Gary O. Leonardo (right) as among those very supportive signatories.

EDITORIAL **Going Beyond Borders and Barriers**



As we thank all those who have made our 14th National Cooperative Summit a resounding success, let us continue to reflect on what we, as one solid, unified group, can do to further strengthen our cooperative movement. This is especially so if we want to transcend existing borders and soar to greater heights . . .

We have seen how the power of cooperatives has changed and touched millions of people globally.

While the Philippine cooperative movement already thrives with several success stories, admittedly, so much yet remains to be done for the movement as a whole and for some sectoral groups or clusters in particular.

We are living in a world where boundaries have become a thing of the past. Globalization has broken down national borders, free trade has called for economic integration as a defensive posture and the rapid growth of easy to access communication systems and devices has reinforced interaction at the quickest possible time! Yet amidst all these positive developments, the coop movement can use these as references and/or benchmarks on how we can do better within our reach.

As we open up and adopt to interesting service innovations that increasingly make our growing members and services highly competitive and abreast with the changing times and economic trends, it is also an imperative for us to embrace flexibility; radiate a strong sense of eagerness and enthusiasm in adopting to newer trends and repackaging these trends to suit the cooperative credo of self-help and cooperation. In so doing, we maintain a highly proactive, yet pragmatic approach to face challenges and welcome opportunities that can be multiplied several times over--considering the vast number of our members that continue to grow by the day.

It is said that as the world changes, so do people, and their mindsets. As standards do change, so can we. Let us continue to be that potent force of proving that the cooperative way is the safe, sure way towards shared growth opportunities for one and all!



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SOLIDARITY COVENANT Reinforces ..

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(TWG) made up of representatives from the different coop party-list groups will be duly constituted for the mapping out of campaign territories across the country.

Everybody present was greatly enthusiastic as they inked their signatures on the covenant. For his part, PCC Chair Gary Leonardo stressed how this covenant “will help maximize the winning chances of the nominees of the coop party-list and thus maximize coop representation in Congress. This is indeed a show of love and solidarity in bringing together representatives from each of the four party-list groups, proof that we in the movement can do things together.”

“Politics affect all of us, whether we like it or not. But the meaning of politics is the art of service for the

common good,” pointed out Fr. Anton, adding how the movement must instill among its members the culture of unity, self-help and solidarity. “Let us do away with politics that are divisive, corrupt and unprincipled and replace these with politics that are **NOT DIVISIVE, NOT CORRUPT AND PRINCIPLED**. Let us gain our strength in unity with good governance and ethical standards.

“*Let us do things the cooperative way*,” summed up Fr. Anton.



Each of the representatives of the different Party List groups doing things together the cooperative way.

Coop News

SOLIDARITY COVENANT

In our earnest and selfless desire to maximize the participation of, and recognition for, our co-operative sector, we - the undersigned representatives of the sector's party list groups - have come together and agreed on a territorial mapping of would-be votes coming from our co-operative members together with their respective relatives, friends and associates,

This convergence of co-op party list groups is upon the Initiative of the Philippine Cooperative Center (PCC), and duly supported by well-respected co-operative leader, Fr. Anton Pascual.

Under the terms of this agreement, specific areas (e.g regions, provinces) will be designated as campaign territories for each of the co-op party list groups. This constitutes the general rule or core provision of the agreement. However, there will be exceptions to this general rule, as follows:

1. A primary co-operative that has traditionally been associated with, and supportive of, a specific co-op party list group
2. The primary co-operative(s) of which the co-op party list representative(s) is/are members
3. Federations, unions and primary co-operatives the coverage of which are nationwide in scope; these are to follow the general rule of supporting the party list group designated for a specific geographical area.

More specifically, the coop party list representatives have agreed on the following territorial apportionment as a general rule:

1. National Capital Region - Ating Koop
2. Luzon - AGAP and KOOP KAMPI
3. Visayas and Mindanao - (COOP NATCCO)

All pertinent exceptions will apply. Moreover, should any one of the four coop party list groups seek to tap votes from a local government unit, e.g. barangay, in an area designated - by agreement - for another coop partylist, the former should exercise due discretion and restraint as to ensure that such votes will not be detrimental to the coop votes that are due to the latter. Respect and complementation will and should be the guiding principle among the four coop party list groups in any given area.

[Handwritten signatures and scribbles on the left margin]

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Technical Working Group (TWG) made up of representatives from the different Co-op Party list groups will be duly constituted for the mapping out of campaign territories across the Philippines.

This agreement has been crafted with the specific intent of making our campaign activities more cost-effective while maximizing the winning chances of all the co-op party list candidates, i.e. up to the third nominee of each co-op party list group. We hope that with this agreement, territorial encroachments will be avoided, thereby instilling and spurring mutual respect among the party list groups and our respective supporters.

This initiative is in consonance with Co-operative Principle No. 6 (Cooperation among Co-operatives). Guided by this principle, we would all see the essence and urgency of integrating our effort, which in this present case will be manifested by our collective action towards maximizing our party list representation in the halls of Congress. This, in turn, will be towards the ultimate interest and benefit of the co-operative sector.


In recognition and support of the foregoing aspirations, we affix our signatures for and in behalf of our respective co-op party list groups.




Hon. RICO B. GERON
Representative
AGAP Party List



Mr. ROBERTO C. MACARINA
Representative
Ating Koop Party List




Mr. PETE S. PRINCIPE
Secretary-General
Ating Koop Party List




Ms. DIVINA S. QUEMI, DBA
3rd Nominee
COOP-NATCCO Party List



Mr. RAMIL C. SANTOS
Secretary-General
COOP-NATCCO Party List



Hon. ANTHONY M. BRAVO, Ph.D
Representative



Mr. RENATO M. BUENAFE
Chief Operations Officer
KOOP Kampi Party List

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Signed in the Presence of:



GARIBALDI O. LEONARDO, DBA
Chairperson
Philippine Cooperative Center

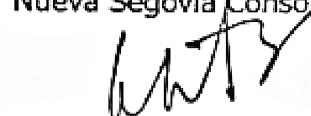

Fr. ANTON C.T. PASCUAL
Chairperson
Metro South Cooperative Bank

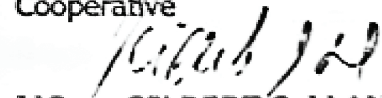

Hon. ORLANDO R. RAVANERA, CESO IV
Chairman
Cooperative Development Authority


ANABELLE D. TUY
Political Affairs Officer IV
Committee on Cooperative Development


DIVINA C. QUEMI
Chief Executive Officer
Nueva Segovia Consortium of Cooperatives



ALEXANDER B. RAQUEPO
Chairman
Sta. Cruz Savings and Credit
Cooperative



CESAR M. CORTES
Office of Sen. Juan Miguel Zubiri


MGen. GILBERT S. LLANTO (Ret)
Chairman
ACDI Multi-Purpose Cooperative


RAYMOND JOSEPH SALVADOR
Director
1Cooperative Insurance System of the Phils.




MGen. ROLANDO F. CAPACIA (Ret)
Vice-Chairman
Union of Defense and Public Safety
Cooperative

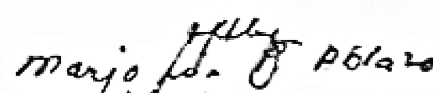
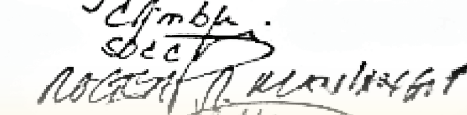


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Vice-Chairman
Cooperative Union of Taguig and Pateros


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Secretary General
COOP-NATCCO Party List


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Officer
Ating KOOP Region 2


MODESTO S. MARGARICO Jr.
Chairman
Western Visayas Alliance of Cooperative


ELENA EDFERBER - SDCC

Manife SDCC


Marjo P. Pblazo
Climb
SDCC

Robert

Rido

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Chief Executive Officer
San Dionisio Credit Cooperative

LEILANI N. BABISTA
Chief Executive Officer
Bulacan Federation of Cooperatives

EMMA S. DELA CERNA
Chief Executive Officer
Philippine Federation of Credit Cooperatives

CRESILLA BULAT-AG
Branch Manager
First Community Cooperative

SONNY REGENCIA
General Manager
Baclaran Vendors Development Cooperative

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Chief Executive Officer
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marjorie P. Abloza

climb a y.

SOCC
maria c. santes

ROGER C. MANLANGIT

W. Manang

Arto V. Felilla

Coop News

14th National Cooperative Summit

Overcoming Challenges, Succeeding Together Under one APEX



Philippine Cooperative Center Chairman Gary O. Leonardo banging the symbolic gong to formally open the 14th National Cooperative Summit held in SMX Convention Center, Lanang, Davao City, October 3-5, 2018

The 14th National Cooperative Summit successfully gathered almost 4,000 delegates that attended the two-day event. Just in time for the country's celebration of cooperative month, the huge gathering of cooperators from Luzon, Visayas and Mindanao was an apt expression and an avenue to renew ties as well as to strengthen the bond, to advance the movement's call for unity under one apex.

The opening ceremonies recounted the cooperative movement's pioneering years and the major strides already embedded in the annals of cooperative history where milestones showed in the growing number of membership; that is, where more than 27,000 cooperatives in the country continue to serve around 14 million members.

The Philippine Cooperative Center (PCC) through Chair Garibaldi O. Leonardo, resonated throughout the summit's program and activities, the overriding purpose and intent of this gathering as a manifestation and

affirmation of the serious efforts to integrate and unify the cooperative sector, as it continues to influence amendments to the process of strengthening the CDA Charter in Congress. By influencing, PCC believes that partnership between CDA and the cooperative sector shall also amplify relevance and developmental gains.

In the same token, the Cooperative Development Authority (CDA) re-affirmed its unstinting support through policy advocacy and implementation, to further address issues that restraint delivery of basic services upon which they are mandated. CDA has also expressed to reinforce the summit's theme under one apex. Hence, the agency articulated its firm resolve in providing pathways for the cooperative sector to institutionalize reforms that truly advance the cause of its membership in an integral fashion.

Sarah Duterte, the Local Chief Executive of the host city together with the representatives from Congress, aptly described as well as gave recognition of the movement's

14th National Cooperative Summit

Overcoming Challenges, Succeeding Together Under one APEX



contribution to the Philippine economy and its pivotal role as a social investment, benefiting more communities and engaging more women and youth into cooperative activities. The Mayor also said that cooperativism as a way of life addresses not only the economic needs of communities, but the opportunity to develop their

full potential as productive forces in society. Cooperatives, as important players in our country's socio-economic progress, were also cited in the Summit's



Some of the cooperators holding a briefing about the 14th National Cooperative Summit



Davao City Mayor Sara Duterte-Carpio

solidarity messages as another essential indicator in determining sustainable growth and development as they compete in the market as well as generate more jobs.

The **BIGAY PUGAY AWARDS** was another highlight during the summit. Such recognition did not only recognize the significance of the awardees' achievements as cooperative leaders in their respective fields, but the

impact they created when they helped form, develop and sustain growth levels of various cooperative endeavors that they initiated.

The country's state of cooperative movement and its strategic direction also provided insights as perspectives were shared by both the government and private sector, as well as the voice of the youth that awe-inspiringly flavored the vast creativity of the celebration. Like a wellspring, the youth have enthused the majority aging delegation when they shared about their own journey and contributions. They also expressed the need for recognition and equal opportunity such as representation in defining the strategic course of the cooperative movement in the country.

Over time, the overall state of the cooperative movement was described to have continuously manifested an imbalance in development. Evidence showed during Summit presentations that the big disparity in terms of coops' assets is glaring, where large coops stood at more than Ph500M average assets against a little less than Ph1M for micro coops. Accordingly, more than 80% of both total assets and net surplus was attributed to Multi-purpose and Credit cooperatives. Electric coops remain rigorous as significant contributor to total assets and net surplus, while coop banks, insurance coops and federations followed suit.

Regional performances also indicated that the so-called tail-enders in terms of both build-up of assets and

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14th National Cooperative Summit Overcoming Challenges, Succeeding Together Under one APEX

October 3-5, 2018, SMX Convention Center, Lanang Davao City

generation of net surplus, these are: Caraga (Agusan, Surigao), Regions 5 (Bicol), 8 (Eastern Visayas) and 9 (Zamboanga). While consistent top performers on the basis of asset build-up, net surplus and return of assets, these are: the National Capital Region, Regions 3 (Central Luzon), 4 (Calabarzon & Mimaropa), 7 (Central Visayas), 10 (Northern Mindanao) and 11 (Davao Region).

The sheer imbalance as reported by the CDA and the PCC Chair was also translated in terms of imbalance in the benefits that accrue to the individual coop members and their respective communities. Such problem was also echoed in the previous summits, according to the reports. Hence, it was on the 10th summit that a strategic direction has come into form by way of creating five (5) solidarity clusters, namely: Financial Service, Producers, Insurance, Service and Utility, Advocacy and Education. Strategic themes were also conceived as reference in developing the coop sector's strategic direction.

A number of successes were also mentioned as indicators to the strategic initiatives. Mergers or consolidation of some coop banks; an e-payment platform from NATCCO that has started functioning; a number of successful applications of value chain like the experiences of the Federation of People's Sustainable Development Cooperative (FPSDC), Nueva Segovia Consortium of Coops and LAMAC MPC. Also noteworthy were experiences as cited by the coop insurance federations (1CISP & CLIMBS). Also mentioned was the



birth and phenomenal growth of a health management organization or the Coop Health Management Federation (CHMF).

The cooperative movement's strategic initiatives and growth will yet define those indicators that truly represent the aspiration of the movement to be unified. Hence, the integration process has already taken its course as a driving force toward unification. Integration and inclusion of services through the pillars on Financial Services, Producers and Marketing, Service, as well as



Cooperators taking a friendly pose in between the Education and Advocacy Pillar presentors

14th National Cooperative Summit

Overcoming Challenges, Succeeding Together Under one APEX

October 3-5, 2018, SMX Convention Center, Lanang Davao City

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One big, proud group of cooperators after the unveiling of the Coop Marquee

Education and Advocacy were cluster themes presented with evidences of good practices and promising stories on the ground. Another model pathway as shared by the strategic themes of the International Cooperative Alliance, being the recognized apex body of the global cooperative movement, may yet inspire this local endeavor.

The 14th summit reverberated the same strategic call for integration towards the achievement of a unified movement under one apex. While perspectives and evidences were exhaustively shared by various groups at the plenary, the PCC has again committed as one apex to represent the voice of the sector.



Philippine Cooperative Center Board of Directors in a posterity shot with some of the proud recipients of the Bigay Pugad Award

Coop News

Tribute PHilippine Cooperative Center CEO Danny R. Ang

Thanks a lot for all those moments, Sir DRA

More of a leader and friend than a boss



"O, anong balita sa inyo?"

"Mayroon akong ikukuwento sa iyo?"

These are but two of the very familiar words that many of us will remember as we mourn the passing of our colleague in the movement, Daniel Rivera Ang, Chief Executive Officer of the Philippine Cooperative Centre (PCC) who joined his Creator last December 3.

Sir Danny, or DRA as he is fondly called by his friends and partners in the movement, will always be remembered for that unique rough but welcoming voice and that personality which is so down to earth that in spite of his position, he makes everybody feel that he is also like one of them.

What a very interesting journey to the top did Danny Ang have. As a partial scholar at the Mapua Institute of Technology, he had to work his way up. It was in the hotel/services industry where he began his career as a page boy and bell man at the then Manila Hilton Hotel; this is where he got involved in the trade union as a member of the Manila Hilton Labour Union. That was during the late 1960s and early '70s. It was a career that was sadly shortened due to his arrest and detention for four months after the imposition of Martial law in 1972. This painful moment had him blacklisted from work in the hotel industry due to alleged charges of subversion.

That poignant episode prompted him to devote his career full-time with the trade union at NUWHRAIN (National Union of Workers in Hotel, Restaurant and Allied Industries) for three decades, which honed his passion for grass-roots advocacy and eventually, cooperativism. He will be remembered by his colleagues in NUWHRAIN as a CBA negotiator, trade union educator, and Department Secretary (Head) for its Economic and Cooperative Affairs. Though he took an indefinite leave from NUWHRAIN as full time-staff in 2002 to work temporarily with the coop movement through PCC, he still managed to do volunteer work for it.

Mr. Ang's involvement with the cooperative movement was a very bright chapter in his life as a professional co-operator. Beginning in 1983 where he was founding Chairperson of the NUWHRAIN Development Cooperative, this was further honed when he became Chairperson of Philippine Federation of Credit Cooperatives (PFCCO), 1990-1991; and, was one of the incorporating directors of PCC in 1997.

His stint with PCC was his most shining moment, where he strengthened his passion and dedication that helped PCC be what it is today. We will always remember Mr. Ang as Summit Coordinator for the 7th, 8th and 9th Coop Summits; Board Secretary; Managing Director; and Chief Executive Officer.

Indeed, Mr. Ang's long experience in the cooperative movement, where he rose from the ranks with a long hard climb coupled with hands-on and extensive learning from various training programs was all worth his efforts and energy.

Of course, there were times when heated moments erupted during meetings over clash of opinions or views. These differences are all part of the game. But in the end, DRA knew how to listen - and he digested the views of others as inputs that added more life and as purely healthy exchanges that translated into things very productive.

Being people-oriented, and a very good listener at that, we will always remember DRA more as a leader who is also a true friend who understands your colleagues so well more than a boss.

Thank you very much for your invaluable contributions for the movement and for being a true confidante.

When PILLARS Come Together Towards Genuine Coop INTEGRATION, UNIFICATION

Coop News

Integration and Unification are the two musts that go together in making the coop movement stronger, much more effective and cohesive as a genuine catalyst for social change.

That was the main thrust during the *NCR Pillar Conference* held last March 26 at Club Filipino in Greenhills, San Juan City.

The conference, which drew the participation of delegates from the different federations based in the National Capital Region, saw the different pillars identify the major issues that confront them, which will in turn aid them in mapping out their plans for the next few years in tandem with an overall aspiration for an integrated and unified movement.

As for the Finance Pillar, what was envisioned is a Finance Cluster StratPlan that will pursue the attainment of One CoopBank, One Asset Management, One Federation, One Coop Insurance, and One Coop Mutual Investment Fund as well as financial techno innovations like the Kaya Payment Platform, Cash Transfer, Risk Management, Coop Deposit Insurance System (CODIS), Coop Stabilization Fund, Coop Disaster Recovery Fund. It was also brought up that there is the need for equitable representation by asset size; if finance is 50% then 8/15 of the Board representation will come from One CoopBank, One Asset Management, One Investment, One Insurance, and One Federation, which is to evolve naturally. There was also a *'Gentlemen's Agreement'* on the representation of One

Federation in the long-term but for now what is imperative is to strengthen existing local and regional federations to affiliate/collaborate with their national counterparts. Considered at large is the representation of a Council of Elders/Leaders .

The Producers & Marketing Pillar discussed rice as the main product sold and could be sold, within Metro Manila where primaries are willing to affiliate in this endeavour. Tasks identified are the strengths, weaknesses, opportunities and threats, product surveys and production cost efficiencies, with the ultimate goal of being able to sustain the supply chain endeavour.

In the Education, Training, Information and Advocacy Pillar there is the need to enhance dissemination of Coop Ideology and Culture, the Importance of having a Coop Apex, Business and IT Solutions as well as advocacy about the movement on a political level.

Labour Issues such as regulations through trainings, pooling of resources, TESDA accreditation interpretation of the law about the Security of Tenure [SOT]; workers representation aimed at generating consciousness, transparency through sound policies and procedures; and hiring processes that are in compliance with rules, were taken up in the Services/Utility Pillar. Also very timely under this Pillar is the Transpo sub-sector, in the light of PUV Modernization which will call for reform measures in fleet management, accreditation, the role of the Office of Transport Cooperatives of the Department of Transportation in the fields of training and



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When PILLARS Come...

accreditation, whether these entities should be formed either as Corporations or Cooperatives, and their links with the Financial Pillars.

The conference also gave an overview of the Philippine coop sector by noted resource persons. Cooperative Development Authority (CDA) Executive Director Ray Elevazo gave an overview of the movement, stating that as of 2018, the Philippines has 18,676 operating cooperatives, with Regions 3 and 4 having the largest concentration. Of these, Multi-Purpose Cooperatives (MPC) make up 52 percent in NCR, which also comprise the highest and largest type of cooperative in terms of membership, employment, assets and net surplus.

Just as Executive Director Ray Elevazo emphasized how the movement makes a significant contribution to the national economy, he also stressed the value of unification and consolidation instead of being fragmented. Also sharing the same sentiment was Major General Gilbert S. Llanto (ret.), Chair of ACDI and Vice Chair of CLIMBS, who noted that during the Asia-Pacific Cooperative Development Conference held in Colombo, Sri Lanka in February last year, the Filipinos, who were the best speakers, were not as good in achieving integration compared to their Asian counterparts. He also pressed the need for integration via an established identity, initially in what may be regarded as superficial forms such as use of a common coop logo in T-shirts and signage; the establishment of an institute exclusively dedicated to coop management and governance, and reinforcing PCC's role as Apex. The ACDI Chair encouraged attendees from primary coops to join federations or actively participate in different national and regional activities.

Coop stalwart Fr. Anton Pascual enthusiastically stressed how the movement continues to move forward, being powerful and aimed at one direction, but called for the imperative on the part of the movement to preserve its identity guided by cooperative principles and values that will strengthen federations and unions—with the need of 'pushers' who are that critical mass of leaders and managers bent on stressing the need for attaining genuine integration.

PCC Chair Gary Leonardo called for the need to unify the movement by coming together (being one), and to integrate by putting pieces together (being whole). He also cited how unification and integration can be made manifest in the sector's support for the coop partylist groups in Congress namely Coop-NATCCO, ATINGKOOP, KAMPI, AGAP. He explained the solidarity covenant that was agreed upon by the four partylist groups and stressed that as PCC representative, he needs to remain impartial.

In closing, the new PCC CEO, Edwin Bustillos stressed the need to further strategize and sustain its momentum in all these integration and unification initiatives so that the cooperative movement will continue to strengthen and advance its role in the economic, political and cultural spheres of our society.

Subsequent pillar conferences in the three island regions have already been set in the coming months. But what counts the most is that the movement remains steadfast to weigh in the plusses of integration and unification, and how these will truly make cooperativism a very potent force to enhance and empower social change through the most effective, proactive, pragmatic means there can be.



Breakout Session during the Pillars Meeting

Fond Reminiscences and Keeping the Legacy Alive

Coop News

Despite having joined his Creator in 2015, the legacy of Agapito 'Butz' Aquino, who is dubbed as the Father of Cooperatives is still very much alive—thanks to fond reminiscences by his colleagues, most recently in particular during the First Butz Aquino Lecture Series: Good Governance In Cooperatives which took place last May 20, 2019 at the Grand Ballroom of The Heritage Hotel in Pasay City.

The whole-day affair, which featured sessions on Good Governance as an Advocacy; Good Governance Practices in Philippine Cooperatives; and Good Governance Practices of Cooperatives In The Global Arena, which were conducted by esteemed resource speakers Ida Tiongson and Rex Drilon of the Institute of Corporate Directors; Bon de la Roca of Sorosoro Ibaba Development Cooperatives; and Datuk, Mohammed Ali Bin Hasan, Vice President of Malaysia's coop apex ANGKASA, respectively, also gave the late Senator's—or most precisely, The Father of Cooperatives'—colleagues the opportunity to recall how he helped plant the seeds that led to the movement which we know of today.

"Butz was a very, very focused person who combined his passion for advocacy with a very strong sense of humor that put everyone at ease," noted Cesar Cortez of the National Cooperative Movement. "He was very persistent and passionate in the way he wanted cooperatives to transform both him and the millions of beneficiaries that would be its members, and he never stopped. He ate, drank, talked, laughed and lived cooperatives."

For former Bulacan Governor Robert 'Obet' Panganganan, he will never forget Butz as a leader who advocated equitable progress, where he affirmed that he wanted the common people to experience success by having access to income through the power of cooperatives. "It was indeed a challenge to work with him in his lofty aim to help reverse the level of poverty in the country, by not being treated as bonsai plants," he pointed out.

On another angle, the former Bulacan governor stressed how, in South Korea, the cooperative movement progressed due to the order of then-President Park Chung Hee; he noted how total loans in that country from banks that are 100 percent owned by coops were given out at a level significantly comparable to that of the entire Philippine banking system. He also noted the success of 100 percent cooperative-owned banks such as the Netherlands' Rabobank and Noritsuge Bank of Japan, as well as the electrical cooperatives in the US, which have been very vital in electrifying so much of rural America.

"Microfinancing can create microwealth. And let the day come when our own movement can have our own Centralized Coop bank, with its Centralized Cooperative Financial System. And as Sir Butz would best put it, Kung Kaya Nila, Kaya Rin Natin."

"I learned about cooperatives from Obet Pagdanganan, which earned my interest," stated ATOM President and PR man Reli German. "But enhancing its know-how with the public can be done via the three A's from Butz's own initials: Awareness, on what to do; Acceptance, for that



Family of the late Philippine Cooperative Center CEO Daniel R. Ang accepting the Plaque of Appreciation

Coop News

Fond Reminiscences and Keeping the Legacy Alive

which people will show interest in; and Action, where people will engage themselves in cooperatives.”

In as much as the cooperative sector has the numbers, the sector needs much more action. This was the insight shared by Former Department of Agriculture Secretary and Chairman of the National Cooperative Movement Senen Bacani. “The movement is still fragmented and parochial—even in the party-list where recent results in the elections were very dismal. We have to start learning, and we cannot afford to give up.”

Which brings to a vivid recollection of what the Father of Cooperatives himself graciously but firmly advised for the movement and its leaders to succeed in an interview for PCC’s Coop Voice a few years back: “Any entity, coop

or otherwise will benefit by leadership by example, where we do not try to preach, do what has to be done. And lastly, for the movement to succeed, what is really needed for one and all is to instill the spirit of empowering people, of making people come together as one unified solid force, that indeed will improve the old system and adopt to one that is more efficient and workable.

“The learning process never ends. Once you stop learning, you really get old.”

Let’s take these simple but thought-provoking words as strong inspiration that the sector can all—and still-- get their acts together amidst the odds. Which clearly shows that the presence of Sir Butz is still very much alive.



Breakout Session during the Pillars Meeting

Philippine Cooperative Center @22: Gearing Up for the Future while Paying Tribute to the Past Seeking to UNITE, PROMOTE, DEVELOP and TRANSFORM through the SPIRIT of COOPERATIVISM

Coop News

It was indeed a family-like gathering where colleagues and co-operators gathered during the Philippine Cooperative Center (PCC)'s 22nd Anniversary held at the newly-renovated Manahan hall in the afternoon of March 11 at the Agapito Butz Aquino Building, 90 Balete Drive Extension, Quezon City.

The anniversary celebration started off with an afternoon mass, followed by the blessing of the refurbished Manahan Hall. Congratulatory messages were then delivered by the coop leaders who graced the event.

For his part, Orlando Ravanera, Chairman of the Cooperative Development Authority (CDA), stressed how it is always a pleasure to touch base with the cream of the crop in the cooperative movement. He noted that PCC's anniversary celebration coincides with that of CDA, which is now on its 29th year. "Looking back also makes us ponder how to make our celebrations more meaningful. Cooperatives, he said, are instruments of equity and social justice. Via cooperatives, there is democratic distribution of wealth and power. Cooperatives also herald change and specifically seek to break the formidable structure of poverty and inequality.

"Anyone can succeed, but it takes a leader to chart the course." So pointed out Congressman Anthony Bravo from an adage by John Maxwell. He then cited how PCC has a strong leadership that holds the group together. "PCC is our unifying factor on issues that we have advocated for, such as retaining the tax exemption of cooperatives. We are also very thankful for the initiative of both houses of Congress in recognizing the efforts of the movement.



Let us also acknowledge the recent Solidarity Covenant signing, which is geared towards maximizing coop representation in Congress through our four party-list groups in this year's local elections.

"PCC has always been at the top, and on top. As the cooperative apex, PCC is the driving force and effective catalyst of change for the movement. Indeed, I want our sector to have a real voice in Congress as we grow from strength to strength," proudly summed up Bravo.

"PCC's 22nd anniversary is full of challenges, because cooperative life is full of challenges since the day I did my advocacy," began Congressman Rico Geron, who emphasized how PCC lived up to its reputation as an organization that has unified the movement - amidst all the challenges that were deemed difficult.



Family of the late Philippine Cooperative Center CEO Daniel R. Ang accepting the Plaque of Appreciation

Coop News

Philippine Cooperative Center @22: ...

"The major challenge for us to be successful as an apex organization is to make a bold move to make our voices heard, and we need to sacrifice," Geron continued. "The real essence of cooperation is always equal to the sacrifices we make in order to be successful in cooperation so that the movement will be more effective in making ourselves heard." He graciously ended with, "PCC is much qualified to be the apex."

Former PCC Chair Hamilcar Rutaquio cited PCC's importance in the movement as a 'work of everybody in the sector.' "We do have different opinions, but I am so happy to note that in PCC amidst all those clashes, there is always a TRUCE, then we learn how to get together to chart a new direction. Let us also look at the wisdom of those who came before us."

Representing another avid coop supporter Senator Migz Zubiri, is his spokesman Cesar Cortes who proudly commended how PCC has lasted for 22 years thus far as a symbol of unity. He then added the need for the movement to 'work together for party-list representation, as well as amendments to R.A. 9520 that will keep it in pace with the socio-economic shifts.'

"Anniversary is a special time, which we call KAIROS," stressed Fr. Anton Pascual. "Let us look back to our vision, mission, why we are here, where we are going. Let us give strength to the values that we have inspired together with the strategy to integrate the sector: legislative integration, economic integration, and cultural integration. Indeed, a powerful team, critical mass and one mind with one heart will truly integrate us."

Following these congratulatory messages, the anniversary also took time out to pay tribute to long-time PCC employees via the awarding of plaques of recognition for their outstanding service: Administrative Officer Ms. Marifel 'Ping' Marcelo, 22 years; Ms. Geraldine 'Gie' Lamson,

Executive Officer, 10 years; and Don Mamaclay, Head of Services, 15 years.

Not to be outdone was a very touching video-tribute to former PCC Managing Director Daniel R. 'Danny' Ang, who joined our Creator last December 5 due to a heart ailment. Accepting the plaques and tokens were his widow Isabel and their two children, who graciously expressed their thanks to the PCC people.

Following the tributes was the acknowledgement of the presence of another Coop Partylist candidate and PCC Director, Roberto Mascarina, as well as the introduction of PCC's new CEO, Edwin Bustillos.

PCC Chair Gary Leonardo began his closing remarks by stressing a take-away from the officiating priest's earlier homily: that we should count our blessings, be content with what we have and share some of these to the less fortunate. This, to him, is akin to the spirit of cooperativism. He then remarked that "As may be noted from our invitation, PCC as an organization is like a young adult that looks back at the past to guide it to where it wants to be, and what direction it wants to take."

The PCC Chair also cited that close to 80 per cent of both the total assets and net surplus of the coop sector is accounted for, system-wide, by the member-unions and member-federations of PCC together with their respective member-coops (without any duplication in count). Thus, in terms of numbers alone, PCC appears to be the most well-placed organization to position itself as the coop apex.

"The coop sector has total combined assets of P400 Billion, which approximates 20 percent of the total assets of the biggest commercial bank in the country. The single biggest challenge, though, is integration/unification. Thus, by way of closing, "Let us unite, promote, develop and transform the sector by constantly instilling and propagating the spirit of cooperativism and the values that it espouses."



Geraldine 'Gie' Lamson receiving 10-year service Plaque of Appreciation



Admin Officer Ping Marcelo receiving 22-year service Plaque of Appreciation



Don Mamaclay receiving 15-year service Plaque of Appreciation



ACDI MPC: Championing Cooperativism towards People Empowerment and Nation-Building

Featured Coop

ACDI Multipurpose Cooperative is a duly registered cooperative with the Cooperative Development Authority (CDA), the regulatory agency of the Government of the Republic of the Philippines over matters concerning the development of cooperatives in the country. We are an institutional cooperative serving members from the entire Armed Forces of the Philippines (AFP) and the Philippine Coast Guard (PCG). Our members include those who are in active service, retirees, those in reserved forces, regular civilian employees of the AFP and PCG and their dependents.

The 37-year history of ACDI Multipurpose Cooperative presents a colorful and successful transformation from a budding credit cooperative when the cooperative started operations in 1982 into the country's largest multipurpose cooperative today. At the end of 2018, ACDI reported total assets of Php 33.47 billion and a net surplus of Php 893.56 million. It operates a network of more than 115 offices, composed of 30 branches, 59 extension offices, and 26 mobile operations units, that serves 183,135 members nationwide as of December 31, 2018.

For more than three decades, service is the core reason why ACDI Multipurpose Cooperative exists. The leaders of the Cooperative believe in the philosophy that a business must be run not to serve the interests of a few nor for purely profit-taking; rather, it shall operate as a social enterprise. ACDI strives to sustain its successes by growing both the business and the organization, which in turn will be distributed for the development of direct members, their communities, the cooperative sector, and the nation as a whole.

GROWING THE BUSINESS

ACDI MPC offers a wide array of products and services, and is continuously expanding its offering towards understanding the uniqueness of its members and other stakeholders' needs. Lending and savings form the core business. Loan packages offered to members are customized to cater to the various needs of members, such as livelihood, real estate, and calamity loans. The cooperative also provides high-yielding savings and long-term investment packages to help members prepare for their future.

But to move closer to its service philosophy of providing diverse and integrated services, ACDI has since widened its business lines to effectively address its members' growing needs. To complement the core business, the cooperative ventured into aviation training and chartering, sea transport services, tourism



MGen. Gilbert S. Llanto AFP (Ret.)

Chairman

(travel and tours), agribusiness, retail and consumer services, construction (in partnership with ACESER), coop bank investments, insurance (in partnership with the Cooperative Insurance System of the Philippines and CLIMBS Life and General Insurance Cooperative), and health services (through the Cooperative Health Management Federation).

GROWING THE ORGANIZATION

Sustaining the growth momentum of ACDI requires strengthening the organization to better serve members and other stakeholders' needs and aspirations. Good governance, sound management, and capacity-building are key ingredients to sustainability.

Capacity-building through office network expansion, infrastructure modernization, and human capital development are essential to ensuring ACDI's long-term competitiveness. In the recent years, ACDI continues to enhance its structure and systems to better cope with the fast-changing business and competitive environments. It recognizes that information and technology are central to a data-dependent lending operations business, thus it continues to invest in technology to improve efficiencies in service delivery and overall customer business experience with the cooperative. ACDI is in the final stages of the migration to the new Core Banking System which will improve the member-clients real-time and faster-than-before access to their accounts from any ACDI lending office. The cooperative also takes advantage of the social media to broaden the scope of promotional activities for its diversified products and services, and facilitate pre- to post-sale engagements with members.

Featured Coop

ACDI MPC: Championing Cooperativism towards People Empowerment and Nation-Building



Investing in employees' growth and development is a key to sustaining the cooperative's leadership position in its businesses and markets being served. This is achieved through a holistic approach to human resource management from performance management to talent acquisition and development that maintains the best talents to grow the business and the organization. At the end of 2018, total workforce of the Cooperative reached 1,186 personnel, who enjoy the full complements of industry-competitive compensation and benefit packages. Human resource development is also fueled by the various programs for continuing education and training. In 2018 alone, 114 training programs for key officers and personnel were undertaken, which include Standard Training Curriculum courses, multi-level and ladderized in-house Professional Development Programs for supervisors, first-level managers and senior officers, and other competency-based training courses.

EMPOWERING MEMBERS' LIVES

ACDI has always been and will always be committed to being a reliable socio-economic partner to its members – from building their first homes, opening their first business stores, to sending their children to the first day of school. This brand of service stands on the principles of innovation and member-centricity. The goal has always been focused on providing the best business experience to members whenever and wherever they transact with the Cooperative.

The commitments to improving members' lives further extends to providing better value and returns to members. ACDI members continue to enjoy lending rates that are among the lowest that lending institutions in the AFP market have to offer. Furthermore, as a result of the stellar operational performance at the end of 2017, ACDI was able to earmark substantial funds for members' benefits, of which Php 451.28 million were released as dividends payout to 348,600 members and Php 177.42 million were released as Patronage Refund to 80,183 qualified members nationwide.

More than these basic economic benefits, ACDI also extended to members health and insurance benefits, training, and educational assistance for members' dependents, among others. In 2018, free health insurance coverage were distributed to 474 member-beneficiaries and a series of medical missions and/or wellness programs benefited 710 members. At the end of 2018, 2 dependents of ACDI were being supported financially for their education, and 23 scholars were enrolled in the technical-vocational course offered by the Leading Edge International Aviation Academy, Inc. (LEIAAI), the Cooperative's Flying School.

Group accident insurance were provided to 76,527 members. Free health maintenance cards were awarded to 343 qualified members. Meanwhile, amelioration benefits (death assistance) were extended to 1,017 surviving dependents of deceased members amounting to Php 3.05 million. ACDI also facilitated the release of Php 25.88 million worth of death benefits to 409 beneficiaries of deceased members.

CHAMPIONING COOPERATIVISM FOR SOCIAL DEVELOPMENT AND NATION-BUILDING-5

A truly successful organization must be able to contribute to social change and further inspire others. ACDI's service commitment to improve lives encompasses its direct members, the communities they live in, the advancement of the cooperative movement, the nation, and the environment it pledges to protect. In 2018 alone, ACDI undertook 420 social development programs which include support for partnership programs with the Armed Forces of the Philippines, support for elders and senior citizens, health and well-being, education and youth development, cooperation among cooperatives, developing sustainable communities, and environmental sustainability and climate action.

Through the years, ACDI has directed its efforts to capacitating small and budding cooperatives from the marginalized sectors and in the countryside to be sustainable in the long-run. Programs such as financial literacy seminars and study visits are among the fora through which knowledge sharing of best practices and lessons learned from challenges is facilitated between and among cooperatives. Furthermore, ACDI has been an active partner of the Cooperative Development Authority in the "Convergence Initiatives" as it plays a lead role in the establishment of the Coop Health Management Federation in 2014 and Coop TV (Coop Broadcasting Federation of Mindanao) in 2015.

Moving closer to realizing ACDI's vision of becoming "the leading Cooperative System of diversified services" rests on how well ACDI will be able to carry-out its mission of improving the lives of its members and stakeholders. From financial services, ACDI will continue to expand and improve its services to effectively address the multi-dimensional needs of cooperative members from "womb to tomb," such as: food production, affordable education, accessible healthcare, comprehensive insurance, affordable housing and construction services, travel and tourism services, and across other areas that will greatly benefit members of cooperatives nationwide.

MGEN GILBERT S. LLANTO, AFP (Ret)
Chairperson

Rubber Farmers to Launch BIKE TIRE Brand in April

By Christine Cudis

Source: <http://www.pna.gov.ph/articles/1064962>

Featured Coop

MANILA - A group of rubber farmers have stepped up their livelihood through the production of a local motorcycle tire brand.

In a statement Tuesday, Agriculture Secretary Manny Piñol said the group will help produce Pilipinas Agila Tires -- the first farmer-owned motorcycle tire brand using locally harvested rubber cup lumps.

"This marks a small step forward in the program of the Department of Agriculture (DA) to elevate the farmer from the status of a raw material producer to the processor and merchandiser of finished products with added-value," Piñol said.

The Philippine Rubber Farmers' Cooperative (PRFC), composed of farmers from Mindanao and Palawan, leads the effort to develop finished products from raw rubber cup lumps.

The Pilipinas Agila Tires are designed for working motorcycles commonly known as "habal-habal" and tricycles.

"We, along with our children, will be the marketing agents of the Pilipinas Agila tires and we can easily sell these even to our members because almost everybody owns a working motorcycle," PRFC head Amando Pedregosa said.

It will be in the market next month at prices lower than imported tires.

President Rodrigo Duterte will be requested to officially launch the marketing of the Pilipinas Agila 300x17 motorcycle tires which came exactly one year after the Philippine Rubber Industry Road Map was crafted and presented to him by the DA and the Department of Trade and Industry (DTI).

The Process

Organized by DA in 2017 and assisted by the DTI, the PRFC entered into a processing and marketing agreement with Leo Tires Manufacturing of Valenzuela, Metro Manila in a supply and buy-back scheme.

In the agreement, PRFC will buy the cup lumps produced by its members and process these into rubber blocks called SPR-20 which will be sold to Leo Tires Manufacturing.

The Leo Tires-manufactured Pilipinas Agila will be bought back by the PRFC to be sold in the market.

The DA, through the Agricultural Credit Policy Council (ACPC), has approved a PHP10-M initial working capital of the PRFC with a 2 percent interest payable in eight years.

In the computation made by PRFC officials, the cooperative will make a little profit from buying cup lumps from its members and selling these as SPR-20 to Leo Tires Manufacturing.



The bigger margin of profit, however, will be realized in the sale of the Pilipinas Agila motorcycle tires where the cooperative is expected to gain at least PHP100 per tire sold.

Next move

Initially, only the 300 x17 motorcycle tire will be produced mainly because this is widely used and easily marketable in the provinces.

But seeing a wide opportunity for business, Pedregosa shares future plans laid by the cooperative.

"Our next move is to manufacture other tire sizes, including tires for small tractors like 'kuliglig'," Pedregosa said.

DA targets that before the Duterte administration ends in 2022, the country's rubber farmers will have their own tire manufacturing plant in Mindanao.

"We thank President Duterte for his support and we promise him, we will handle this project well and we will move forward and liberate ourselves from the bondage of middlemen and traders who buy our produce at very low prices and sell us expensive tires," Pedregosa said. (PNA)



The Philippine Rubber Farmers' Cooperative, composed of rubber farmers from all over Mindanao and Palawan, leads the effort to develop finished products from the raw rubber cup lumps. (Photo from Agriculture Secretary Manny Pinol's social)

Youth in Action

GLOBAL MONEY WEEK 2019: The Paglaum Way



The Global Money Week (GMW) officially started on March 25, 2019 until March 31. However, for Paglaum Youth Team, we started our activities on March 18, 2019 with a kick-off Financial Literacy Session and Ways To Save Bingo game at Parasan National High School located at Molave, Zamboanga del Sur. The rest of the sessions were conducted as follows:

- March 19, 2019 – Liberation Institute
- March 25, 2019 – Tudela Comprehensive High School; Cebulin National High School; Sindangan National High School; Jimenez Bethel Institute
- March 26, 2019 – Galas National High School; Tangub City National High School; Causwagan National High School
- March 27, 2019 – Mobod Comprehensive High School; Misamis Occidental National High School
- March 29, 2019 – Pulot National High School

Throughout the month, Paglaum Youth Team has reached a total of 782 students from all 12 participating schools.

Paglaum Multi-purpose Cooperative has always been a



GLOBAL MONEY WEEK 2019: The Paglaum Way

Youth in Action

local financial partner for the communities we're serving that is why when the GMW activities were proposed, the schools were very excited to participate. Interactive Financial Literacy lectures and learning sessions were conducted simultaneously and were followed by a customized BINGO game where students were able to share their different techniques and strategies to save money. The learning sessions were facilitated by trained Financial Literacy advisers of Paglaum, all of which are also employees of the cooperatives.

Participating students, teachers and principals agreed that the conducted learning sessions were very timely and relevant to help young ones fully enjoy their youth and at the same time, inspire them to start saving their money as early as possible. The learning sessions also became interactive and fun-filled for the students as they were able to learn from the facilitators and from their co-students as well.

In the Philippines, financial literacy is not really an official part of the education curriculum taught in middle school that is why partner schools are very thankful to Paglaum Multi-purpose Cooperative and to the Paglaum Youth Team for their time and effort to enrich young ones with

the basics of Financial Literacy.

Through the years, Paglaum has always been an advocate of youth welfare, education and development. We strongly believe that through these efforts of spreading financial awareness to our youth, we are doing are part in shaping a better future for the next generation.

Qoutable Quotes

"The savings goal must be measurable, meaning you need to have a fixed idea as to how much you must save and when you will reach it..."

- Joemar R. Patilona (Aflatoun Coordinator), March 27, 2019 during Financial Literacy Session at Galas National High School

"The ultimate goal of this session is to give you an idea as to how you will manage your finances in the future, when eventually all of you will become adults. That future seems so far, but it is a reality that eventually all of us will face.."

- Agnes Jane M. Equia (Youth Program Coordinator), March 19, 2019 during the Financial Literacy Session at Liberation Institute



Coop News

PUVM Orientation: weighing in what it offers for the movement

Manahan Hall, Agapito 'Butz' Aquino Bldg., Balete Drive Ext., Quezon City
March 18, 2019



A slide presentation towards attaining ambitious 2040 for a more efficient transportation

The Philippine Cooperative Center (PCC) hosted its Orientation on Public Utility Vehicle Modernization last March 18 at the Manahan Hall of the PCC Agapito 'Butz' Aquino Building in Quezon City.

The hosting was in the light of expressed apprehension among transport coop groups over the urgency of deadlines set by the Land Transportation Franchise and Regulatory Board (LTFRB) over PUV Modernization which was slated the following day.

Setting the tone for the orientation proper was USec Albert Cruz, representative of the Office of Transport Cooperatives (OTC) from the Department of Transportation (DOTr) who thoroughly made a presentation of PUV modernization which was based on the Ambisyon 2040 of the government, stating that transport cooperatives shall enjoy financial sustainability and improved quality of life through the effective and efficient provision of an integrated public transport sector. He also furthered the need for transport coops to partner with the Cooperative Development Authority (CDA) or as a Corporation instead of individual franchises.

The Fleet Management Edge

With the New Transport Coop System (NTCS), Cruz emphasized several factors that prove its advantages over the individualized, or 'old' franchise system. Under the old system, individual operators maintain individual garages and practice the boundary or 'hulog', but with the new system, fleet management is done through a more thorough cooperative selection process that includes vehicle acquisition, driver selection and training and common garage and terminal, and, for the benefit of the operator/investor, interest on capital and patronage refund.

In terms of dispatching, the old system is based on ridership, with a cash system in fare collection that is practiced by the individual operator. The new system counters the old habits through instilling practices such as unified dispatching, the hiring of safety officers, driver scheduling, passenger demand planning and trip monitoring, and an automatic fare collection system. The new system also provides the coops/corporations to provide maintenance and repair for vehicles, hire mechanics and come up with preventive maintenance practices.

Fuel and parts management-wise, the new system offers that edge of more efficient fuel purchase, monitoring and management, the availability of moving spare parts and waste management and disposal versus the old system which has none.

The OTC USec also discussed the details of how transport cooperatives are formed, via the so-called Four Steps, which are Organizing, CDA Registration, OTC Accreditation, and Franchise Operation to Concerned Agencies; as well as all the exact processes under which all necessary documents and endorsements are to be followed, which include those pertaining to LGUs and TRUs. As for the Bank Certificate of deposit representing paid-up capital per vehicle, the amounts are as follows:

- PUJ/Multicab, P300,000;
- Airconditioned van, taxi or TNVS, P750,000;
- PUV/Minibus, P1,000,000;
- Trucks for hire (two units), P2,000,000.

USec Cruz equally called the need for a Nationwide Education Campaign of regulatory reform via capacity-building that will strengthen modernization and expansion, especially among cooperatives with their vast potential for participation in the PUVM.

Support Mechanism

"There are a lot of things that need to be done that will balance the needs of the commuter," so stressed USec Pedro P. Defensor of the Cooperative Development Authority (CDA). "In PUV modernization there needs to be that support mechanism based on the adage 'to drive or not to drive,' whereas there must be a concerted effort between the Department of Labour and Employment (DOLE), Technical Education Skills Development Authority (TESDA), Department of Trade and Industry (DTI), and of course, the CDA."

PUVM Orientation: weighing in what it offers for the movement

Manahan Hall, Agapito 'Butz' Aquino Bldg., Balete Drive Ext., Quezon City
March 18, 2019




Philippine Cooperative Center Chairman Gary O. Leonardo introducing guests from OTC, CDA and Landbank

This premise makes one ponder on the viable alternatives that can be offered by the various agencies considering that drivers may be affected by the phase-out of their old units and may need to seek other forms of income or be involved in allied transport sectors. On another angle, Defensor mentioned how existing transport cooperatives are in the process of consolidation, whereas the LTFRB must be convinced that the LGU will have an existing port and terminal.

It was also noted that LTFRB would like to join the coop efforts through consolidation, which is designed to make the groups join together as one, with more non-members than cooperatives. It is also imperative for the OTC to allow one or two groups plying a route instead of the so-called individual route rationalization—a system that is not designed only for jeepneys, but all public utility vehicles.

Also there to make a short presentation was Leo Garcia of LandBank of the Philippines (LBP), who confidently reiterated that LBP will always be of service to cooperatives, providing them loans and different forms of financial assistance in undertakings such as coop transport services.

During the open forum, it was admitted that the movement had apprehensions over the quick timeline where 500,000 drivers will be affected. It was also noted that the extent of compliance was pathetic, as transport coops themselves are not much aware about it, with the need to make a solid representation with the government to extend the deadline for compliance—with a possible

date to be extended to July 19,2020. There is also the need to call for close coordination with the LGUs on the dilemma of routes consultation.

There is also an imperative for operator-members to engage themselves in businesses allied with the transpo sector, such as maintenance, vulcanizing and the like. But what is needed more is industry consolidation.

With the investments of owners/members who have a franchise, it is not only on the unit, but prerequisites that need to be addressed such as terminal, technical and maintenance, the dispatch system and other logistics needed to ensure safe, efficient operation. The big question is, kaya ba?

What is very much needed is a matrix for financing for fleet management which just does not extend only to the purchase of units, but for long-term purposes that include terminals for rent, and the financial viability of routes.

On a much broader scale, credit cooperatives may partner among themselves, in addition to Land Bank and the Development Bank of the Philippines (DBP) towards a more effective financing scheme. Not to mention. Let there be a more effective route plan approved by the LGUs on possible route-sharing or the opening of two or more new routes possible, based on capacity/commuter demand and the introduction of more pilot routes.

At the end of the orientation, many co-operators present agreed that PCC, as the unifier of the movement, can do well to host, in partnership with OTC, DOTr and CDA, a major forum on PUVMP which will also include the participation and support of billionaire coops.

With the hosting of that forum, it will indeed bring together and synchronize action among big, small transport coops who will group together and show how solid and determined they are in mapping out their contributions to help generate a modernized, efficient, effective public transport system which both their members and the general public can benefit from - and to show one and all that kaya rin natin!

Coop News

Better Operated, and More Recognized, Transport Coops at PUVM Forum

Manahan Hall, Agapito 'Butz' Aquino Bldg., Balet Drive Ext., Quezon City
May 23, 2019

The Philippine Cooperative Center (PCC) hosted the Public Utility Vehicle Modernization Forum, Part 2 last May 23 at the Manahan Hall of the PCC Agapito 'Butz' Aquino Building in Quezon City.

This was to supplement the PUVM Orientation that was held last March 28 in the same venue.

Attending the forum were over 50 representatives from different transport coops throughout Metro Manila as well as nearby provinces, while the pool of resource speakers consisted of executives from LandBank of the Philippines (LBP), AVP Leonardo 'Dodo' Aurellana and Ronaldo 'Ony' Averion, Program Officer; the Cooperative Development Authority (CDA), in the person of Administrator Buddy Abad Santos; and San Dionisio Cooperative, represented by PCC Chair Gary Leonardo.



SPEED PUVs from LandBank

Mr. Averion presented LBP's SPEED PUVs: Support Package for Environment-friendly and Efficiently-Driven—PUVs program, which is part of LBP's support of the Public Utility Modernization Program of the Duterte Administration, which envisions a restructured, modern, well-managed and environmentally sustainable transport sector where drivers and operators have stable, efficient and dignified livelihoods while commuters get to where they want to be quickly, comfortably and safely. This was accompanied by a slide presentation that expounded on its features such as who the eligible borrowers are, specifically public transport cooperatives and corporations with approved routes under the LTRFB Omnibus Franchising Guidelines; eligible loan purposes, which detailed on the purchase of PUVs with specifications; credit facility; amount of loan; loan tenor; interest rate; and pre-processing requirements.

As for specifications, Averion stressed the following for qualified PUVs:

- Minimum capacity of 20 passengers, which can also be airconditioned
- Powered by either electric motor/Euro 4 or 5 compliant internal-combustion engines/hybrid engines
- Entrance and exit located along the right side of the unit, with at least standard headroom for commuters of average height in an upright position to ensure commuter convenience while entering and alighting

- Equipped with Global Positioning Systems (GPS), Tap-in-Tap-Out (TITO) radio frequency card reader for automated fare collection, LED-video systems for informational campaign and advertising purposes, and Closed-Circuit Television System (CCTV).

"Indeed, LBP is ready to provide help through loans for coops to acquire and operate modern vehicles," proudly stated Averion, adding that through PUVM, mas matipid gumamit at mas maliit yung maintenance costs while contributing to cleaner air.

Cooperatives versus corporations?

It is an unknown secret that the concept of PUV modernization did not take place recently. According to Abad Santos, plans for modernizing PUVs were initiated during the administration of President Fidel V. Ramos (FVR) and was supposed to take place during the succeeding administrations—but sadly, fell on deaf ears. He added that it was only during the DU30 administration where PUVM was implemented due to political will.

What Abad Santos strongly observed was the fierce disparity of support and unfair treatment given by government agencies for transport cooperatives versus that of corporations. "For every franchise, three are allocated for cooperatives, and seven for corporations. Where are the cooperatives in those areas which the corporations have dominated? Our role is to let our voices be heard," he reasoned out.

Better Operated, and More Recognized, Transport Coops at PUVM Forum

Manahan Hall, Agapito 'Butz' Aquino Bldg., Balete Drive Ext., Quezon City
May 23, 2019




“PUV modernization is the biggest non-infrastructure program of the Duterte administration; as most transport associations have become cooperativized, why are there still the endorsement of politicians?”

He also stressed the need for the Bureau of Internal Revenue (BIR) to abolish the certificate of tax exemption in the purchase of PUVs by cooperatives which, as of press time, is being levied at 12 percent on the purchase of vehicles; this levy was imposed by then Commissioner Kim Henares under the previous administration.

“Before any cooperative decides on purchasing any unit, let them stick to one that is sturdy, with cleaner engines that are Euro 4 or 5 compliant. As they register with CDA, they then go to the Office of Transport Coops (OTC) for endorsement and accreditation for which they will have to attend a CETOS (Cooperative Education and Transport Orientation Seminar),” Abad Santos added.

Dual membership needed

“Dual membership revolves around cooperation among cooperatives, and this is what SDCC has been practicing for quite some time now. It is a Big Brother, Small Brother scheme. Yet the government’s intent will not be successful if it supports corporations,” warned Leonardo. “It makes a lot of difference if you partner with the same family as yours—which are cooperatives.

He also emphasized how the Big Brother, Small Brother scheme could facilitate joint ventures where the big coops can help in equity build-up for the small coops, as well as provide aid for displaced drivers to help them set up businesses allied with transportation such as parts,

maintenance, charging stations (for electric motors) and supply of petrol and lubricants.

“PUV modernization for land-based transportation can also be a starting base for similar modernization initiatives for other means of transport such as sea (ferries) and air (air taxi services),” furthered Leonardo.

After the open forum, where the group was allowed to air their observations and grievances it was finally decided that there will be an advocacy by the movement for legislation that will call for:

- The abolishment of the 12 percent VAT that will be pressed by the movement towards the 18th National Congress, and for it to be passed on to the dealers instead;
- Preferential treatment for cooperatives, where the movement will come up with a position paper in support of transport cooperatives; and
- For the government to consider a ‘just and orderly transition’ for transport cooperatives in modernizing their units.

Indeed, if the movement gets its acts together, we cooperators are confident that we can make a big difference where everybody benefits: the cooperatives, with their operation of cleaner, more efficient, technologically sound vehicles; the commuting public, who will enjoy safer and sound modes of transport; and the environment, where we all can breathe and enjoy cleaner air.

And yes, we coops CAN, AND WILL DO IT.

Coop News

Tax Issues Discussed, Clarified at CLFPTR

Representatives from different cooperatives gathered in the afternoon of January 28 for the Coop Leaders' Forum on Pinoy Tax Reform (CLFPTR) at Club Filipino in Greenhills.

Conducting the forum was renowned tax expert Richard R. Ibarra. A former professor in taxation at the Polytechnic University of the Philippines (PUP) and presently a columnist with Business World where he shares insights and expounds on the salient points and pressing issues relating to tax matters in his column, Let's Talk Tax, Ibarra is a manager with the Tax Advisory and Compliance Division of Punongbayan & Araullo, a respected audit, tax, advisory and outsourcing services firm that is a Philippine member of Grant Thornton International Ltd.

The forum became a very effective vehicle for clearing all the issues pertaining to the recent TRAIN (Tax Reform for Acceleration and Inclusion) which is one of the packages of the comprehensive tax reform program (CTRP) envisioned by President Rodrigo Roa Duterte's administration, and which is designed to correct the imbalances in the tax system to make it simpler, fairer, and much more efficient. It also includes mitigating measures that are designed to redistribute some of the gains to the poor.

Through TRAIN, every Filipino contributes to funding more infrastructure and social services in order to eradicate extreme poverty and reduce inequality, towards prosperity for all. TRAIN addresses several weaknesses of the current tax system by lowering and simplifying personal income taxes, simplifying estate and donor's taxes, expanding the value-added tax (VAT) base.

In terms of tax classification of cooperatives, Ibarra discussed that cooperatives which transact solely with members are tax exempt; those transacting with both members and non-members with individual net savings of P10 million and below are non-taxable. However, those with accumulated reserves and undivided net savings ABOVE P10 million are taxable.

Ibarra revealed that based on surveys, 75 per cent enjoy the privileges offered by TRAIN (citing how minimum wage earners had much more purchasing power), with 20 percent not enjoying the benefits and a further 5 percent got hurt due to the increases in levies from 32 to 35 percent. Despite the setbacks that affected the 25 percent who had to contribute more than before its implementation, Ibarra cited how the government was able to maintain an impressive 94 percent recovery!

The Philippines, added Ibarra, has a reputation where its corporate tax rates among its ASEAN neighbours, are the highest, at 30 percent; contrasting this to Cambodia's, Vietnam's, Thailand's, at 20 percent; and Singapore's, which is the lowest, at 17 percent! But thanks to House Bill 8083, or the Tax Reform for Attracting Better and High-Quality Opportunities (TRABAHO), Ibarra pointed out how this will help reduce the corporate income tax rate at two percent, from 30 percent in 2018 to 24, 22 and 20 percent by 2025, 2027 and 2029, respectively.

One major concern that alarmed the coop sector is Section 116, Tax On Persons Exempt From VAT, which seemed to be misinterpreted. But after clarifications by Ibarra, he assured



Philippine Cooperative Center Chairman Gary O. Leonardo presenting the Plaque of Appreciation to TAX Expert Richard Ibarra after the session

Tax Issues Discussed...



that there was not much to worry about. The section states that 'Any person whose sales or receipts are exempt from Section 109 of the Tax Code from the payment of VAT and who is not a VAT-registered person shall pay a tax equivalent to three percent of his gross quarterly sales or receipts: provided, that cooperatives, and beginning January 1, 2019, self-employed and professionals with total annual gross sales and/or receipts exceeding P500,000 shall be exempt from the three percent gross receipts taxes herein imposed.' So, cooperatives were also retained along with those groups newly added which will enjoy the 3 percent exemption!

The afternoon also gave Ibarra the opportunity to discuss other details regarding tax matters that included compliance and administrative requirements in keeping book accounts, invoicing requirements and penalty provisions; property valuation tax; the lowering of personal income tax, as well as excise taxes on cosmetic procedures, petroleum products, automobiles and sweetened beverages.

As for minimum wage earners, Ibarra stressed that under the TRAIN Law, they are exempt from income tax on basic minimum wage, holiday/overtime pay, night differential/hazard pay provided the total is beyond 250,000; exemptions also are on non-taxable de minimis benefits, SSS/PHIC/HDMF contributions, bonuses and other benefits not exceeding P90,000. However, additional compensation such as commissions, honoraria, fringe benefits, bonuses in excess of P90,000 and other income such as taxable allowances shall be subject to withholding tax based on the corresponding tax rate.

Fringe benefits taxes were also expounded during the Forum. The 32 to 35 percent levy is to be shouldered by the employer. The list of fringe benefits are: housing,

expense account, vehicles, household personnel, interest on loan at less than market rate, membership fees in social/athletic clubs, foreign travels, education assistance, holiday and vacation expense, and life/health insurance.

As for the Tax Amnesty Act of 2018, House Bill No. 8854 consolidating HB No. 4418 and SB No. 2059 (As of December 12, 2018), its provisions call for 6 percent based on the decedent's total net estate at the time of death, under Estate Tax Amnesty.

Under General Tax Amnesty, this covers income tax, withholding tax, capital gains, donor's tax, value-added tax, other percentage taxes, and DST; including VAT and excise tax collected by the Bureau of Customs (BOC). The provisions call for: 2% of the Total Assets; or 5% of the Net Worth or Minimum Amount.

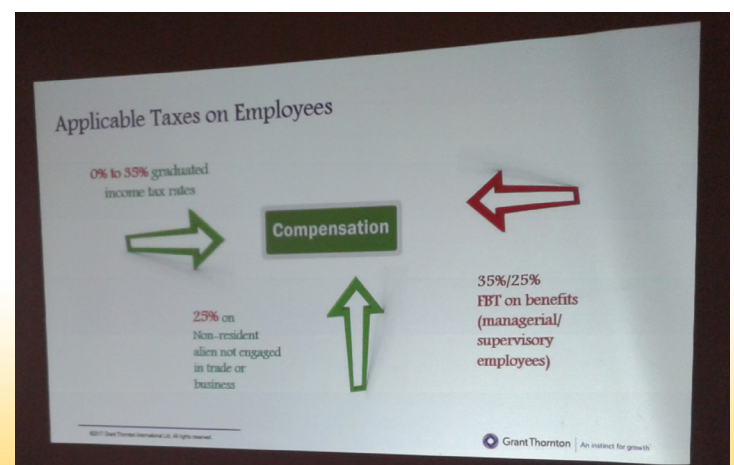
On the plus side, discounts are offered for those who pay on or before the deadline from the effectivity of the IRR: 20 percent on or before the 3rd month; 15 percent between the 3rd to 6th months; and 10 percent between the 6th to 9th months.

Of course, we cannot do without speculations on whether or not the revised provisions on our tax system will work to benefit our people, corporations and different entities such as cooperatives. But it always pays to be aware of, fully informed and updated on the benefits that these will offer. Let us all extend our heartfelt thanks to Professor Ibarra for his very enriching presentation and to all of us co-operators who were there in our quest for getting more profound inputs and insights that will help us understand issues better and without much fuss.

And, let there be a sequel to this forum should the situation call for it.



TAX Expert Richard Ibarra giving insights on the TAX Reform Program



A slide presentation on Applicable Taxes on Employees



Philippine Cooperative Center
The Apex Organization of the Philippine Coop Movement
 Member: **INTERNATIONAL COOPERATIVE ALLIANCE (ICA)**



September 8, 2018

To the Officers and Members of Philippine Cooperatives

Greetings!

Part of the Philippine Cooperative Sector's integration effort as well as thrust towards having a distinct cooperative identity is the adoption of the official coop logo, which appears below:



The official color of the logo is white, with a blue background as indicated above. This shall officially be unveiled during the National Cooperative Summit on October 3-5 at the SMX Convention Center in Davao.

Upon the initiative of the Philippine Cooperative Center (PCC), this Coop Philippines marque was approved by the International Cooperative Alliance (ICA) last March 19, 2018, as contained in an email message from Finn McCullagh (hereby attached).

On August 20, 2018, PCC filed with the Intellectual Property Office (IPO) for the registration of the said logo as the Philippine Cooperatives' trademark. Said application is now being processed by the agency (all pertinent documents are also attached). We are awaiting approval, which we expect to come within the next 2-3 weeks. The Cooperative Development Authority (CDA) recognizes the said Coop Philippines marque.

Initially for use in coop shirts, the dimensions of the Coop Philippines marque are as indicated:



The standard dimensions for use in other marketing collaterals e.g. jackets, caps, signage will follow.

In the spirit of coop identity, unity and uniformity, PCC enjoins everyone to begin using this marque in all our respective marketing collaterals following the dimensions approved by ICA. Also, as part of fund build-up for the sector, PCC had originally thought of requiring a minimal royalty fee of 1% from all suppliers at the onset, but this shall be temporarily suspended in order to hasten the promotion of our sector's coop logo. Rest assured that if and when implemented, all the proceeds from this royalty fee shall revert to the sector and shall all be duly accounted for by PCC.

Looking forward to everyone's kind understanding and support.

Cooperatively yours,

DANIEL R. JANG
 Chief Executive Officer

Attached as stated

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Anyone can do it. And anyone - from doctors and health experts to everyday people who have praised its simple pleasures and how it has greatly made them healthier and live longer, can attest that walking is indeed the best exercise. Something which anybody can do for at least 20 minutes a day.

While it is advisable to take those walks early morning before the sun comes bright or after sunset and into the evening and night (to avoid heat strokes, especially in tropical climates), walking can be done any time of the day. It is also the perfect exercise for pregnant women, for those who counter ailments that range from arthritis to heart diseases, and among those who combat obesity even for five to ten minutes a day. For pet lovers, walking can also mean good exercise both for you and your dog, especially for those leisurely evening strolls.

Health-wise, walking can lower the risks of ailments such as diabetes, as it helps regulate blood sugar levels as it keeps insulin levels low. Walking after eating, especially after dinner, equally lowers obesity as it helps burn over 100 calories that, in turn, contributes to weight loss.

Not to mention, walking is also very good for your heart. A report issued by Healthy Living section of The Huffington Post also debated on why walking can be better than running or jogging. The report stated 'everyone knows that in the ranking of the so-called 'best-for-you exercises', running is better than walking, right? Not necessarily,' pointed out the report, and especially not when it comes to cardiovascular health. The Huffington Post report also revealed how a study conducted in 2013 found that walkers who cover the same mileage as runners enjoy comparable reductions in high blood pressure, high cholesterol and coronary heart disease. While it took twice as long for walkers to cover the distance, walking has proven to be a much more sustainable and accessible activity than running for most people, especially those who are new to exercise.

Walking also proves its benefits as a form of therapy, both physically and psychologically. It can also be that moment of lifting up your spirit in wanting you to get things done and in being there in the nick of time. This is also where through walking, your body release endorphins, a set of feel-good chemicals that dull pain receptors in the brain, sedate you and even give you feelings of happiness and triumph. There are indeed times when walking can indeed be faster than being idle in a bus or jeepney or having minutes - and precious fuel - wasted bringing

continue on page36



In hot areas its nice to do walking amidst areas with trees and buildings that provide natural shade against the heat

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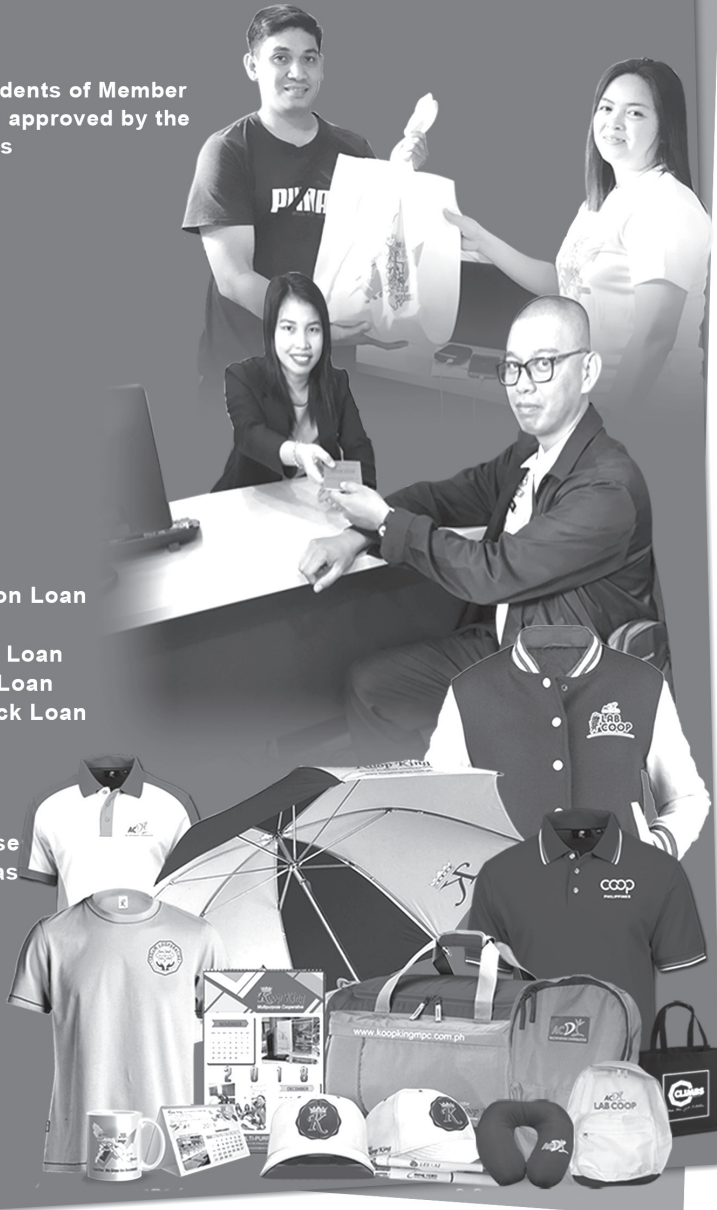
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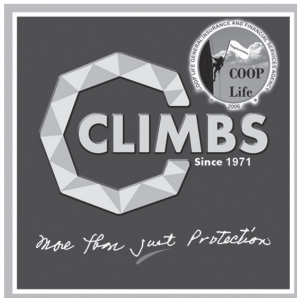
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continued from page 7

your car and desperately finding a parking slot. Considering the horrendous traffic in Metro Manila, walking is the best solution indeed. Remember those moments when you get stuck in public transport in, say, going from Port Area to Robinsons' Place Ermita? When, bringing your car, you have to catch up with meetings along the Ortigas Centre, from one along San Miguel Building to yet another one at Robinsons' Galleria? Or when you are in a rush after taking the MRT from Ayala to get to the other end of Makati, along Makati Med-Amorsolo? Walking from Port Area can also be a breeze as it throws in some sights, as you get an opportunity to cross into Luneta, admiring some moments of greenery and history and across Roxas Boulevard to admire placid Manila Bay before moving on towards Pedro Gil into Robinsons' Place. Along Ortigas, clever souls have proven their agile footwork - along with their 'yes, I can do it, I will also make it by walking instead' mind set, getting from building to building, navigating those sidewalks and side streets, in due record time! And, thanks to that covered foot bridge that spans from Greenbelt to Makati Med, one can walk from MRT Ayala to Amorsolo in a cool 25 to 30 minutes . . . Or how about a walk from PCC to Cubao MRT via E. Rod and the side streets along the way? An early evening stroll along that route takes 25 to 30 leisurely minutes.

The nicest thing also about walking, in addition to the plusses mentioned above, is that it is FREE! No need to worry about buying costly gear and shoes, or worrying how to be trained to walk properly. All you need are a good pair of walking shoes, trekking sandals, or those heavy, sturdy but light to wear flip-flops that double as trekking footwear and prevent you from sliding.

That done, you can truly enjoy one of the best, and simplest forms of exercise man has ever had for ages that are truly holistic, can be done regardless of age or body build and will lift you up towards good health and happy spirits. As the saying goes, the journey towards greatness begins with every single step . . .