

2022 NATIONAL COOPERATIVE BUSINESS CONGRESS

*"Cooperative Enterprises:
The Catalysts for Socio-Economic Development"*

November 28-29, 2022 • NOVADECI Convention Center, Quezon City



 philcoopcenter@yahoo.com  (02) 8723-7392

 Philippine Cooperative Center  pccapex.coop



PHILIPPINE COOPERATIVE CENTER
Convener



NOVADeci
Event partner



BCC PRIVATE POOL

AMENITIES

- 3ft to 5ft swimming pool jacuzzi disco lights and falls
- Mini conference • Fixed table and chairs
- 24 hrs CCTV Security Camera • Night Security Guard

DAYTIME (8:00AM - 5:00PM)

- Monday-Friday: ₱6,000.00
- Saturday-Sunday: ₱8,000.00

OVERNIGHT (8:00PM - 6:00AM)

- Friday-Saturday: ₱10,000.00
- Sunday-Thursdays: ₱8,000.00

OPTIONAL

- Videoke: ₱900.00 | (8:00 AM - 10:00 PM)
- We also offer Swimming Lessons

BCC CONVENTION CENTER

Pax: 300

Rate: ₱40,000.00 for 4 hours

Inclusions

- Fully Air Conditioned Hall
- Clean Comfort Room
- Sound System
- Parking Space

Located at BCC Head Office: #170 General Julian Cruz St. Barangka, Marikina City.

**with Terms & Conditions*



BCC
M P C
...KEEP MOVING!

For inquiries and info, you may contact at

(02) 8805-2407, 0933-815-5006, 0955-941-3114, 0947-454-4926

Q barangkacoop.com

f i t y t d @barangkacoop

Sto. Niño

95 P. Burgos St., Brgy. Sto. Niño,
Marikina City, NCR

Parang

28 A. Paterno St., Brgy. Parang,
Marikina City, NCR

San Mateo, Rizal (SMR)

578 General Luna St.,
Brgy. Guinayang, San Mateo, Rizal

Pagrai

Lot 12 Block 12 Cuenco Road., Pagrai Hills,
Brgy. Mayamot, Antipolo City, Rizal

City Mall of Antipolo (CMA)

Olalia Drive, Brgy. Dela Paz,
Antipolo City, Rizal

Cainta (Rizal)

3783 Kingfisher St., Anak Pawis Floodway,
Brgy. San Juan, Cainta, Rizal

Marilag (Quezon City)

114 A. De Legaspi St., Brgy. Marilag,
Project 4, Quezon City, NCR

Calaca (Batangas)

0496 Brgy. Dacanlao,
Calaca City, Batangas

BCC & DigiCoop Business Center

20 A. Bonifacio Ave.
Brgy. Barangka, Marikina City, NCR

Table of Contents

I. Program	2
II. Messages	
Cong. Nicanor M. Briones	9
Representative, AGAP Partylist, Chairperson of the House Committee on Cooperative Development	
Congressman Filemon Espares	10
Representative, Coop NATCCO Partylist	
Sec. Alfredo E. Pascual	11
Department of Trade and Industry	
Sec. Benjamin de Castro Abalos, Jr.	12
Department of Interior and Local Government	
Usec. Joseph B. Encabo	13
Chairman, Cooperative Development Authority	
Ma. Josefina G. Belmonte	14
Mayor, Quezon City	
SR Sofronio V. Talisic	15
Cooperative Sectoral Representative National Anti-Poverty Commission	
Ms. Lucia G. Furo	16
Chairperson, National Cooperative Development Council	
Miss Celia L. Atienza	17
President, League of Cooperative Development Officers of the Philippines	
Mr. Ariel Guarco	18
President, International Cooperative Alliance	
Balasubramanian Iyer	19
Regional Director, International Cooperative Alliance - Asia Pacific	
Dr. Divina C. Quemi, DBA	20
Chairperson, Philippine Cooperative Center	
III. Philippine Cooperative Center, Federation Members	21
IV. Rationale, Objectives, and Plenary Briefers	29
V. Event Sponsors and Contributors	40

2022 National Cooperative Business Congress

"Cooperative Enterprise: The Catalyst for Socio-Economic Development"

November 28-29, 2022, NOVADECI Convention Center

INDICATIVE PROGRAM

DAY 1: November 28, 2022 (Monday)

7:00 am - 9:00 am	Registration	
9:00 am - 9:15 am	Opening Presentation	
9:15 am - 9:40 am	Parade of Colors	
9:40 am - 9:50 am	Philippine National Anthem	
9:50 am - 10:00 am	Ecumenical Prayer	
10:00 am - 10:05 am	Cooperative Pledge	
10:05 am - 10:20 am	Presentation of Delegates	
10:20 am - 10:30 am	Welcome Remarks	Mayor Maria Josefina Tanya 'Joy' G. Belmonte Mayor, Quezon City
10:30 am - 10:45 am	Opening Address Rationale + PCC Financial Services of Federation Members re: Social Solidarity Economy	Dr. Divina C. Quemi, DBA Chairperson, Philippine Cooperative Center Representing Nueva Segovia Consortium of Cooperatives
10:45 am - 11:10 am	Situationer: Philippine Development Plan	SR Paul Richard A. Paraguya Sectoral Representative, Non-Governmental Organization, National Anti-Poverty Commission
11:10 am - 11:30 am	Solidarity Messages	Cong. Nicanor M. Briones Representative, AGAP Partylist, Chairperson of the House Committee on Cooperatives Cong. Filemon Espares Representative, COOP NATCCO Partylist Sec. Alfredo E. Pascual Department of Trade and Industry Sec. Benjamin de Castro Abalos, Jr. Department of Interior and Local Government Usec. Joseph B. Encabo Cooperative Development Authority

2022 National Cooperative Business Congress

"Cooperative Enterprise: The Catalyst for Socio-Economic Development"

November 28-29, 2022, NOVADECI Convention Center

INDICATIVE PROGRAM

DAY 1: November 28, 2022 (Monday)

11:30 am -11:35 am	Introduction of the Keynote Speaker	
11:35 am -12:00 nn	Keynote Address	Sen. Maria Imelda Josefa Remedios "Imee" R. Marcos Chairperson of the Senate Committee on Cooperatives
12:00 nn - 1:30 pm	LUNCH	
1:30 pm - 2:40 pm	General Presentation of Credit and Financial Services Cooperatives	Presenters: CEO Roy S. Miclat representing 1 Cooperative Insurance System CEO Noel R. Raboy representing CLIMBS Life and General Insurance Cooperative CEO Engr. Sylvia O. Paraguya representing National Confederation of Cooperatives Mr. Plato C. Tirol Head of Retail and Special Markets Division, representing Metro South Cooperative Bank Deputy Director General Vidal D. Villaneva III Technical Education Skills Development Authority Former Assistant Sec., Head of Finance Services Cluster Credit & Cooperative Development Authority
2:40 pm - 4:20 pm	Plenary: I Cooperatives in the Agriculture Pillar programs for the Food Crisis	Presenters: CEO Raul Q. Montemayor representing Federation of Free Farmers Cooperative CEO Cresente C. Paez representing Philippine Family Farmers' Agriculture Fishery Forestry Cooperatives Federation (AGRICOOOPH) CEO Divina C. Quemi representing Nueva Segovia Consortium of Cooperatives

2022 National Cooperative Business Congress

"Cooperative Enterprise: The Catalyst for Socio-Economic Development"

November 28-29, 2022, NOVADECI Convention Center

INDICATIVE PROGRAM

DAY 1: November 28, 2022 (Monday)

Cooperatives in the Consumers,
Marketing, Producers, Logistics Pillar
programs for the Food Crisis

Presenters:

GM Eli Jacobe

representing National Cooperative Marketing
Federation

CEO Christie Rowena Plantilla

representing Federation of People's Sustainable
Development Cooperative

GM Ramil Santos

representing National Market Vendors' Confederation
of Cooperatives

CEO Roy S. Miclat

representing 1 Cooperative Insurance System

CEO Noel R. Raboy

representing CLIMBS Life and General Insurance
Cooperative

CEO Engr. Sylvia O. Paraguya

representing National Confederation of Cooperatives

Mr. Plato C. Tirol

Head of Retail and Special Markets Division,
representing Metro South Cooperative Bank

Asec Virgilio R. Lazaga

Head Agriculture Cluster CDA

Asec Pendatun B. Disimban

Head of Consumers, Marketing, Producers, Logistics
Cluster CDA

4:20 pm - 5:15 pm

REACTIONS / RESPONSES:

Credit & Financial Services Cooperatives'
Reaction

5:15 pm - 5:30

Announcement for DAY 2

7 pm onwards

Solidarity Night

2022 National Cooperative Business Congress

"Cooperative Enterprise: The Catalyst for Socio-Economic Development"

November 28-29, 2022, NOVADECI Convention Center

INDICATIVE PROGRAM

DAY 2: November 29, 2022 (Tuesday)

8:00 am - 8:30 am

Registration

8:30 am - 8:45 am

Morning Prayer

Rev. Fr. Anton CT Pascual

Chairperson, 1 Cooperative Insurance System

8:45 am - 9:25 am

Solidarity Messages

Regional Director Pedro T. Defensor, Jr.

Cooperative Development Authority - National Capital Region

Sectoral Representative Sofronio V. Talisic

Cooperative Sectoral Council, National Anti-Poverty Commission

Chairperson Lucia G. Furo

National Cooperative Development Council

President Celia Atienza

League of Cooperative Development Officers of the Philippines

President Ariel Guarco

International Cooperative Alliance

Regional Director Balu Iyer

International Cooperative Alliance-Asia Pacific

9:25 am - 9:30 am

Quick Recap

9:30 am - 10:20 am

Plenary II

Cooperatives in the Human Services
Pillar programs for the Health Crisis

Presenters:

CEO Dr. Paul Allan A. Espina

representing 1 Cooperative Health Management Federation

Dr. Tito Marcial

representing Pasig Medical Mission Group

2022 National Cooperative Business Congress

"Cooperative Enterprise: The Catalyst for Socio-Economic Development"

November 28-29, 2022, NOVADECI Convention Center

INDICATIVE PROGRAM

DAY 2: November 29, 2022 (Tuesday)

10:20 am – 11:10 am	REACTIONS/ RESPONSES: Credit and Financial Services Cooperatives' Reaction:	Reactors: CEO Roy S. Miclat representing 1 Cooperative Insurance System CEO Noel R. Raboy representing CLIMBS Life and General Insurance Cooperative CEO Engr. Sylvia O. Paraguya representing National Confederation of Cooperatives Asec Myrla B. Paradillo Head, Human Services Cluster CDA Mr. Plato C. Tirol Head of Retail and Special Markets Division, representing Metro South Cooperative Bank CEO Cielito Garrido representing San Dionisio Credit Cooperative
11:10 am -12:00 nn	Plenary III Cooperatives in the Public Utilities Pillar programs for the Transport Crisis	Reactors: GM Mark Anthony Ramos Quiñon representing NOVADECI Transport Cooperative President and General Manager Congressman Bert Mascariña representing Barangka Credit Cooperative Chief Officer for Administration Ms. Ida Rosette L. Ocampo representing Barangka Credit Cooperative Special Speaker President and CEO Cecilia C. Borromeo Land Bank of the Philippines
12:00 nn – 1:30 pm	Lunch Break	

2022 National Cooperative Business Congress

"Cooperative Enterprise: The Catalyst for Socio-Economic Development"

November 28-29, 2022, NOVADECI Convention Center

INDICATIVE PROGRAM

DAY 2: November 29, 2022 (Tuesday)

1:30 pm – 2:15 pm

REACTIONS/ RESPONSES:

Credit & Financial Services
Cooperatives' Reaction

CEO Roy S. Miclat

representing 1 Cooperative Insurance System

CEO Noel R. Raboy

representing CLIMBS Life and General Insurance
Cooperative

CEO Bernadette O. Toledo

representing MASS SPECC Cooperative Development
Center

Mr. Plato C. Tirol

Head of Retail and Special Markets Division,
representing Metro South Cooperative Bank

Asec Abad L. Santos

Head, Public Utilities Cluster CDA

Presenter:

Philippine Federation of Electric Cooperatives

2:15 pm – 2:35 pm

Plenary V

Cooperatives in the Public Utilities
Pillar programs for the Energy Crisis

2:35 pm – 3:15 pm

REACTIONS/ RESPONSES:

Credit & Financial Services
Cooperatives' Reaction:

Asec Abad L. Santos

Head, Public Utilities Cluster CDA

Open Discussion

2022 National Cooperative Business Congress

"Cooperative Enterprise: The Catalyst for Socio-Economic Development"

November 28-29, 2022, NOVADECI Convention Center

INDICATIVE PROGRAM

DAY 2: November 29, 2022 (Tuesday)

3:15 pm – 3:45 pm	Cooperative's Social Impact (Social Impact Research)	Dir. Carlo S. Sagun Bayan Innovation Group – Bayan Academy
3:45 pm – 4:00 pm	Cooperative Data Registry	Manager Lydia Canaliya CIBI Information, Inc.
4:00 pm – 4:10 pm	REACTIONS / RESPONSES on the Social Impact and Data Registry	Reactors: Director Rev. Fr. Anton CT Pascual Philippine Cooperative Center Chairperson Garibaldo O. Leonardo, DBA Philippine Cooperative Central Fund Federation Asec Abdusalam Guinomla Head, Education and Advocacy Cluster
4:10 pm – 4:55 pm	Cooperatives for Digitalization	CEO Engr. Sylvia O. Paraguya representing National Confederation of Cooperatives Ms. Ann Cuisia DigiCoop TBA- Brankas/Infivex Mr. Jeremille Raton Brankas and Infivex
4:55 pm	Resolutions / Call to Action	Dr. Divina C. Quemi, DBA Chairperson, Philippine Cooperative Center Representing Nueva Segovia Consortium of Cooperatives
5:10 pm – 5:25 pm	Closing Remarks	Dir. Marlene Sindayen Philippine Cooperative Center Representing CLIMBS Life and General Insurance Cooperatives
5:25 pm – 5:35 pm	Recognition of Partners, Sponsors and Supporters	
5:35 pm – 5:40 pm	Coop Hymn	

Message from the Chairperson of the House Committee on Cooperatives Development



Sa Philippine Cooperative Center, mga minamahal kong miyembro ng cooperatives sector, mga Ka-AGAPay, isang mapagpalang National Cooperatives Month sa ating lahat.

Ako po ay lubos na nagagalak sapagkat matapos ang dalawang taon, muli po tayong makakapagdiwang ng ating Cooperatives Month nang sama-sama. Sa nakalipas na dalawang taon, hindi lingid sa ating kaalaman ang hirap na dinanas ng maraming Pilipino. Sa kabila nito, patuloy na namukod-tangi ang sektor ng mga kooperatiba dahil sa pagtutulungang ipinamalas ninyo. Ako po ay nagpapasalamat sa inyong patuloy na pagsuporta sa isa't isa at sa pagtulong, hindi lamang sa inyong mga miyembro kundi pati sa inyong mga komunidad. Dahil dito, malinaw na di matatawaran ang halaga at kontribusyon ng mga kooperatiba sa pagpapabuti ng kabuhayan ng mga Pilipino.

Ako po bilang kinatawan ng AGAP Partylist at Chairman ng Committee on Cooperatives Development dito sa House of Representatives, ay nangangakong mas paiigtingin ang pagsulong ng kapakanan at pag-unlad ng mga kooperatiba. Naiintindihan ko ang agam-agam ng ilan ukol sa buwis. Ang aming Komite ay magbabantay at makikipag-usap sa iba't ibang ahensya ng pamahalaan upang hindi na madagdagan ang buwis na inyong binabayaran. Hindi po natin papayagan na mawala ang mga exemption na ipinatutupad ngayon.

Sa hinaharap na problema ngayon sa suplay ng pagkain at produksyon sa agrikultura, ako po ay naghain ng panukalang magbibigay ng cash indemnity sa mga farmers at fisherfolk, pati na rin ang mga kooperatibang nasa ganitong industriya, na naapektuhan ng Avian Flu and African Swine Fever at mga kalamidad. Ang bill na Ito ay naglalayong matulungang makabangon ang ating lokal na agriculture industry at maging self-sufficient upang di na tayo aasa sa mga imported na produkto.

At kung mayroon man po kayong mga nais isulong na polisiya, bukas po ang aming opisina para sa inyong mga mungkahi. Atin pong sisiyasatin kung paano po natin mareresolba ang anumang isyu sa sektor. Kasama ang Cooperatives Development Authority at ang iba't ibang sangay ng pamahalaan, sisikapin po natin na bigyan ng kaukulang suporta ang mga kooperatiba sa buong bansa, nang sa gayon ay mas marami pa tayong matulungang mga pamilya at komunidad.

Muli, binabati ko po ang lahat. Nawa ay patuloy ninyong isalamin ang makabagong diwa ng Bayanihan sa ating bansa. Kaagapay po ninyo ako sa pagpapaunlad ng mga kooperatiba. Mabuhay po kayong lahat.

Maraming salamat po.


HON. NICANOR M. BRIONES
Representative AGAP Partylist



Message from the Representative of Coop NATCCO Partylist



Warmest greetings to my fellow cooperators across the nation.

My salute to the Philippine Cooperative Center for initiating the first-ever National Cooperative Business Congress. As Representative and voice of cooperatives in the House of Representatives, I join you in this laudable undertaking with the theme "Cooperative Enterprise: The Catalysts of Socio-Economic Development" which reminds us the significant role Cooperatives play in creating funds through mobilized savings; financial inclusion by providing services to members and communities, especially those denied by banks; and generating jobs and other opportunities to reduce poverty. Cooperatives must continue to advocate financial literacy and the values of thrift and savings to individual cooperators, operate as business enterprises, practice the complete framework of management and governance in order to sustain its economic services and in return deliver more social benefits to the members.

Our coop journey at Barbaza MPC is no unique story to tell. People were un-banked, neglected and unconnected. Cooperative is the only way. Like many others, we experienced failures and encountered challenges, but we have open line communication and active engagement with members, providing them every opportunity to grow and become productive. We embraced innovations in technology, allow cooperators to enjoy the benefits of digitalization with the end-goal in mind: Our prime concern are the members.

Cooperatives are organized to conquer poverty yet, we are still confronted with poor economic conditions, lack of access to financial services with the pandemic resulting to dependence in charitable assistance. While we can claim that cooperatives have significant contribution to nation building and socio-economic empowerment, a more holistic approach is needed for us to be more viable economic enterprises providing better products and services to members.

The financial service cooperatives cut across the many clusters of the sector. Pooled funds are necessary to keep up with the demands of agriculture, transport, human services, energy and even product consolidation that will provide affordable prices of commodities for the consuming public. Thus, the need of all the clusters to sit down and work for collaborative efforts to address the growing concerns of food shortage, high cost of energy, health concerns, fuel price hikes and define directions and actions cooperative enterprises can address. Various factors may hinder our aims for growth but unity, cooperation and harmony with support from all stakeholders will push forward our goals for a more inclusive and sustainable economy.

Rest assured that you have my full support in these initiatives.

Congratulations and Mabuhay ang Kilusang Kooperatiba!

A handwritten signature in black ink, appearing to read "Felimon M. Espares".

HON. FELIMON M. ESPARES

Message from the Secretary of the Department of Trade and Industry



I would like to congratulate the Philippine Cooperative Center (PCC) for successfully convening the 2022 National Cooperative Business Congress. We hope that this gathering will generate meaning resolutions and engaging call to action, bringing forth positive impact to the cooperative sector and the country as a whole.

PCC, and cooperatives in general, have been partners of the Department in the development of micro, small, and medium enterprises (MSMEs) in the country. This year's theme, "Cooperative Enterprises: The Catalysts for Socio-Economic Development," aptly highlights the important role of cooperatives in nation building. Cooperatives are at the forefront of creating livelihood opportunities and promoting development in communities. Their business model has been designed to tap the communities' potential to achieve inclusivity and sustainability through self-help for the marginalized sectors. With PCC at the helm of this Congress, the Department is confident that cooperatives will contribute meaningful interventions to meet the challenges of our times.

The Department's Cooperative Development Authority (CDA) will further push for programs that will upskill, upgrade, and upsize our MSMEs. We have committed our CDA to provide critical support to local enterprises through capacity building, training, technical assistance, mentoring, and networking. We will continue to leverage digital technologies through the implementation of technology-enabled services that streamline our regulatory and developmental services to assist MSME be in step with the evolving economic landscape. With intensified efforts, we will make our cooperatives - especially the micro and small ones - to become more viable, sustainable, and successful organizations.

Our cooperatives, working in partnership with DTI, CDA, and PCC, will continue to be a pillar of growth - promoting inclusive growth, development, and shared prosperity for Filipinos. With strong aspirations and dedicated efforts, let us work together for a brighter Philippine future.

Mabuhay po kayong lahat!

signed: **ALFREDO E. PASCUAL**
Secretary

Message from the Secretary of the Department of the Interior and Local Government



My warmest greetings and sincerest congratulations to all the members and officers of the **Philippine Cooperative Center (PCC)** for holding the first-ever **National Cooperative Business Congress** this 2022!

This gathering of top and key financial pillar cooperatives, cooperators, and leaders marks a significant milestone for PCC, as the convener, and the entire cooperative sector as it aims to harness people power towards economic change and social development and contribute to the achievement of the Sustainable Development Goals (SDGs) made up of 17 goals and 169 targets intended to be achieved by 2030.

Bannering the theme “**Cooperative Enterprise: The Catalysts for Socio-Economic Development,**” the Congress features the programs and best practices of financial cooperatives that would help solve the current crises and challenges of the country in food, health, energy, and public transportation,

among others, and encourage an open dialogue among cooperatives and other institutions to determine areas for collaboration.


Fulfilling our general supervision of local government units (LGUs), we at the DILG assure to support the creation, development, and growth of cooperatives by enhancing the capacities of the LGUs to better implement programs, projects, and activities aimed at cooperative promotion, organization, and development.

Moreover, we urge LGUs of the 81 provinces, 147 cities, and 1,487 municipalities to designate a Cooperative Development Officer (CDO) who shall take charge of the development of cooperatives registered with the Cooperative Development Authority (CDA), integrate cooperatives’ values, principles and practices in plans and strategies, and formulate measures that seek to promote cooperatives, as mandated by the Republic Act No. 11535.

I am optimistic that your National Congress will be able to establish and strengthen connection and dynamic collaboration between the cooperative sector and other government agencies and civil society groups in order to enhance cooperatives’ abilities and facilitate the advancement of economic growth and social justice in the country.

May this event also serve as a vehicle to prove that the distinct characteristic of cooperative enterprises can go beyond their crisis management capabilities as they can bring reforms and modernize old financial and social systems.

Kaisa po ninyo ang inyong Kagawaran ng Interyor at Pamahalaang Lokal at ang mga matitino, mahuhusay at maaasahang kawani nito na magbigay ng tapat na serbisyo upang palakasin at payabungin ang mga inisyatibo para sa promosyon at pag-unlad ng mga kooperatiba sa Pilipinas!


ATTY. BENJAMIN C. ABALOS JR.
Secretary

Message from the Chairman of the Cooperative Development Authority

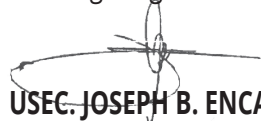


In the aspiration of continuously promoting social justice and economic development in the country, I would like to express my sincerest congratulations to Philippine Cooperative Center in celebrating your 2022 National Cooperative Business Congress with the theme: "Cooperative Enterprise: The Catalysts for Socio-Economic Development". It is a pleasure to share this momentous event with you as we work collectively in serving the needs of the cooperative sector.

For three years, the country has experienced the adversity caused by the occurrence of the worldwide pandemic, however, the cooperatives remained a strong instrument in providing above-standard services to their growing membership. I would like to applaud all of you for continuously upholding the principles of cooperatives and the core values of Excellence, Commitment, Integrity, and Teamwork, that the Cooperative Development Authority has instilled for several years.

It is my fervent hope that you will be persistent in providing significant contributions in attaining a rapid, inclusive, and sustained socio-economic growth for the country. With our growing commitment, I am sending my warmest wishes for the people behind the success of Philippine Cooperative Center. May you continue to envision the betterment of this country through the creation of a just and humane society motivated by mutual support and unity.

Daghang salamat at Mabuhay po kayong lahat!


USEC. JOSEPH B. ENCABO
Chairman

Message from the Mayor of Quezon City



Warmest greetings to all the delegates of the 2022 National Cooperative Business Congress with the theme, "Cooperative Enterprises: The Catalysts for Socio-Economic Development".

As we continue to face the struggles brought about by the global pandemic and other issues happening around the world, the role of business entities, like cooperatives, is essential to economic recovery and growth. Cooperatives bring people together through shared economic, cultural and social goals and values. The Philippine Cooperative Center serves as a model which sets the standard for efficient and responsible cooperation among its members.

The Local Government of Quezon City is committed to supporting the cooperative movement and welcomes initiatives that will help your organization in its pursuit of excellence and competitiveness. The Pangkabuhayang QC programs and Kyusi COOP Trade Fair have been designed to encourage entrepreneurship and financial literacy among QCizens. We hope that through the Philippine Cooperative Center, we may expand programs such as these to reach more Filipinos and help provide more livelihood opportunities towards our shared vision of progress through inclusion.

As you embark on this Congress to discuss endeavors which promote new initiatives and best practices, may it inspire all of you to bring forward innovative ideas towards developing and strengthening viable and responsive economic enterprises.

Happy National Cooperative Month!

A handwritten signature in black ink, appearing to be "J. Belmonte", written over a white background.

MA. JOSEFINA G. BELMONTE

City Mayor

Message from the Sectoral Representative Cooperative Sectoral Council National Anti-Poverty Commission, Office of the President



"With one vision, one belief, one feeling as underscored in our cooperative pledge we stand for the Co-operative Movement in our country."

It is my great pleasure as the OIC Sectoral Representative of the Cooperative Sector of the National Anti-Poverty Commission to be invited by the Philippine Cooperative Center to share my solidarity message on this memorable occasion, the First Cooperative Business Congress initiated by PCC.

Many decades have already past; the co-operative movement in our country is still in turmoil on how to become "ONE." We have been dreaming this for so long so that we fulfill our Vision as what our Cooperative Pledge emphasizes. But we cannot be "ONE" as long as our personal interest in the cooperative will still be controlling our motives in leadership. The Social Reform and Poverty Alleviation Act even included the cooperative as one of the basic sectors. Here, it is fervently anticipated that the co-op movement is one of the vehicles in promoting poverty alleviation. But we cannot do this if we will remain fragmented.

Today I have made my stand to support these noble purposes of PCC in leading this business congress, and I also encourage all coop leaders, whether affiliated or not to PCC to decide to support this undertaking not only today but also throughout the existence of the co-op movement. In this way we can bring to reality that co-op enterprise is the catalyst for socio-economic development.

Congratulations to PCC and let us not forget to praise GOD for this endeavor.

SOFRONIO V. TALISIC
OIC Sectoral Representative

Message from the Chairperson of the National Cooperative Development Council



Good day to the Pillars of the cooperative movement!

First and foremost, we congratulate the Philippine Cooperative Center (PCC) for inviting National Cooperative Development Council (NCDC) to be part of the **first 2022 National Cooperative Business Congress, November 28-29, 2022** at the NOVADECI Convention Center.

Your theme, *"Cooperative Enterprise: The Catalysts for Socio-Economic Development"* will bring together key and top financial pillar cooperatives and leaders to carefully think about and make a decision on **how equity and fairness in a co-operative's economic activity** can be strengthened especially in times of crisis being in the frontline.

As a self-help organization, with proper monitoring and support of the government, **COOPS** contribute to rapid economic growth because of the power of cooperatives to mobilize savings and capital which can serve as inputs in the production of goods and services of the less privileged members of the nation. **COOPS** generates employment, boost food production, empower the marginalized, especially women, and promote social cohesion and integration, thereby, improving livelihoods and reducing poverty.

NCDC will always support the initiatives of PCC that will bring about policy recommendations and appropriate push for legislation for the benefit of the cooperative movement

Mabuhay ang Kooperatiba!



LUCY G. FURO
Chairperson, NCDC

Message from the National President of the League of Cooperative Development Officers in the Philippines



This is indeed a fitting event for our cooperatives to continuously expose themselves to experiences and best practices of other cooperative enterprises. To the organizer, the PCC, our endless gratitude for bringing forth this occasion as it will ignite the purpose of the existence of every single cooperative, which is to contribute and play a significant role in the socio-economic development of the community and the nation in general.

In times of crisis, while the cooperatives were neither spared from the effects, it is but amazing that they struggled, strived and some of them even thrived and were able to create a niche of opportunities.

For the last two and half years, the recurrence of COVID-19 aggravated by the occurrence of other natural and man-made calamities, the cooperatives just like any other economic enterprises have to adopt to the new normal and prevented us to do what we are used to including physical gatherings.

The 2022 National Cooperative Business Congress is an indication that we are coming back to "normal" though still threatened by COVID-19 variants, the sector will never rest to nothing at all.

Thank you, PCC, for your persistence in opening the door for the cooperatives to come together (AGAIN) and partake in this endeavor. This is a good "start" dealing with the "better new normal". Our deepest appreciation for your uncompromising feat to meet the goal for cooperatives', "SAMA-SAMANG PAG-UNLAD"

CONGRATULATIONS and MABUHAY!

A handwritten signature in black ink, appearing to read "C. Atienza".

CELIA L. ATIENZA
President, LCDOP National

Message from the President of the International Co-operative Alliance



Dear Friends from the Philippine Cooperative Center,

I want to greet you for this important National Cooperative Congress that you are carrying out.

Undoubtedly, our movement faces great challenges on a global scale, which are expressed in a particular way in each region, in each country and town.

And it is there, at the local level, where the cooperative organization gains the necessary strength to help each community to overcome these challenges.

As you rightly point out, the health, economic and social difficulties caused by the pandemic continue. Geopolitical conflicts of worldwide impact, natural catastrophes and a delicate economic situation at the global level show that we need increasingly the solidarity integration between people, between enterprises and between cooperative organizations around the world.

In this sense, putting cooperative financing on the table to meet these emerging demands is a great success, and I am sure that at the end of this conference all of you will be stronger to act in this complex scenario.

As you know, we have an Identity that connects us on a global scale, based on values and principles that unite us. And we are, at the same time, the largest business network in the world guided by those values and principles..

Proud of this Identity, we can show a solid track record in terms of cooperative organization of production and consumption, both of food and energy and of so many other goods that communities need to meet the needs of all their members, leaving no one behind.

We also have a wealth of experience in directing community savings into investments that allow these same communities to grow. In other words, putting the capital accumulated in each territory at the service of that territory's development.

The world organization of cooperative banks is turning 100 years old these days. The International Cooperative Alliance, our Common Home, has already passed 127 years of life. This means that, integrated, we have overcome and can overcome all kinds of difficulties that arise in the history of the World and that, as I said before, impact to a greater or lesser extent in each territory.

I am confident that the cooperative movement in the Philippines is ready to face the current challenges.

I know that the strengthening of the cooperative business model will not only serve to solve the demands found in your country, but that your contribution will also be very useful to cooperativism at a regional and global level.

I thank you for your permanent commitment to the International Cooperative Alliance, I thank you for the possibility you always give me to share my visions with you and I wish you two excellent days in Quezon City.

Cooperatively,


DR. ARIEL E. GUARCO
President

Message from the Regional Director of the International Co-operative Alliance Asia Pacific



On behalf of the International Cooperative Alliance Asia and Pacific I would like to congratulate the Philippine Cooperative Center for organizing the first 2022 National Business Congress and choosing the theme Cooperative Enterprise: The Catalysts for Socio-Economic Development!

The rationale for the Congress is very clearly outlined in the background note. While the pandemic appears to be tapering, the ongoing Ukraine-Russia war is resulting in rising prices of commodities which threatens economic recovery and increases the prospects of food insecurity. To combat rampant inflation (though moderated in the Philippines), central banks are raising interest rates leading to fears of lower growth and real prospects of recession. The era of low interest rate and generous supply of money is coming to an end!

The above issues and challenges highlight the perils of valuing short-term gains over longer-term viability. The shortfalls of relying on market-oriented models which increase inequality and translate into lower levels of 'social capital' and wellbeing is being amply reflected. Cooperatives with their human-centered business model, sustained by the cooperative values of self-help and solidarity and ethical values of social responsibility and concern for community, can lead the way forward.

The growing importance of using local supply chain alternatives considering global vulnerabilities, and the need to discover alternate alternatives to way of living and organizing for long-term value provides cooperatives the opportunity to show their relevance. We need to build trust and raise awareness of social justice issues, ensure access to digital cash transfers and universal health coverage, and encourage the adoption of technology to meet changing needs of work and human interactions. In this regard the importance of adhering to principles, especially Principle 6: Cooperation among Cooperatives becomes important.

There are gaps and inconsistencies in applying and living our cooperative principles. There is sometimes more competition among cooperatives rather than cooperation, and a lack of meaningful participation of women and young people. There can be an over-dependence on government, especially among smaller cooperatives. A deepseated commitment to the cooperative identity is the source of our strength. And because of this, our path forward is clear: we need to work together, make the case for the cooperative difference, and engage more with our stakeholders. We need to reach out to new audiences and communities outside of the cooperative movement who could benefit greatly from the cooperative business model.

During the pandemic, cooperatives in the Asia-Pacific region, have demonstrated in several ways, their ability to step up and respond to the needs of members and their communities. Market and private gain don't account for social stability, health, or happiness. To rebuild economies and to make it better for the community and environment; cooperatives need to show the way to inclusive, resilient, and sustainable economies and societies that respect people and planet.



BALASUBRAMANIAN IYER
Regional Director



Message from the Chairperson of the Philippine Cooperative Center



Greetings and best wishes to all our cooperators and partners as we celebrate this 2022 Cooperative Business Congress! It takes great pleasure indeed to see all our colleagues in the movement gather in full force for this event. It is a delight similar to rain after a time of long drought.

We survive through the resiliency, determination, and passion that we cooperatives - both as one solid movement and as entities - have shown during the two years of lockdowns triggered by the COVID-19 pandemic. Today, as we enter the 'renewed normal' when economic activities are gradually moving towards a pandemic-adjusted society, let us also acknowledge that cooperatives are still potent, effective, and standards-setting role models in socio-economic growth and development.

Much has been said about how the cooperative system has transformed individual lives, communities, and enterprises. Much has been praised about the cooperative system as a successful marriage between enterprise and social responsibility, welfare, and justice. Unlike other business entities, cooperative-run entities generate greater socio-economic wealth and benefits for everyone - with members as both invaluable stakeholders and partners. Cooperatives also put into consideration the communities in which they exist and operate.

And if that were not enough, let us also view coop enterprises as significant contributors to our economy in different ways. We have transport cooperatives that provide safe, secure, and sound means of conveyance for the commuting public. We have agricultural and producers' cooperatives that contribute to healthier food and fresh produce for everybody. We have consumer cooperatives that showcase the best of coop-made products and services for its growing number of members and we hope, in the not-so-distant future, the mainstream of society. We also have financial cooperatives that do their job in supporting cooperative ventures through their sub-entities such as cooperative-owned banks and coop-owned financial institutions. The list may go on but these summarize the way cooperatives have become perfect examples of self-help and self-sufficiency when not just only one, but everyone, reaps the benefits.

True, the challenges as obstacles will be there. But with our unwavering adherence to the spirit of cooperativism - and how it has proven its amazing transformation to its members, the community, and society as economic role models in very holistic yet pragmatic ways, we cooperators will surely overcome - as well as best these obstacles. As the saying goes, 'rough seas make stronger sailors. Tough times build greater people.' Let us mainstream the niche, let us mainstream cooperativism.

DIVINA C. QUEMI, DBA

Chairperson, Philippine Cooperative Center

PHILIPPINE COOPERATIVE CENTER AND MEMBER-FEDERATIONS



PHILIPPINE COOPERATIVE CENTER



Philippine Cooperative Center and Member Federations



The **Philippine Cooperative Center (PCC)**, as a body that coordinates national cooperative networks in the country composed of 25 leading federation cooperatives all over the country. PCC was founded on the common desire of its members to make the cooperative movement a strong and important player in the economy and to respond to rapid changes in the environment.

PCC acts as a body that coordinates with national cooperative networks in the country. Its mission is to promote social justice and eliminate poverty. It serves as a unifying center that will strive for excellence and competitiveness, create partnerships and ensure the accountability of the cooperative movement. PCC is an affiliate of the International Cooperative Alliance, a non-governmental cooperative federation representing 318 cooperative federations and unions in 112 countries.

Federations - Members



1Cooperative Insurance System of the Philippines (1CISP)

Established on January 25, 1974, the Cooperative Insurance System of the Philippines (CISP), is the FIRST and duly licensed insurance cooperative operating nationwide. It was primarily organized by the Samahang Nayons to provide life insurance protection to Filipinos, particularly farmers and workers, members of cooperatives, labor unions, and coop-oriented groups and organizations not covered by formal insurance. Shortly after, its existence was legalized by its initial registration with the Department of Local Government and Community Development, under Presidential Decree 175, on April 8, 1974, having an initial authorized capital stock of Php30 million. It is also one of the primary movers of microinsurance in the Philippines. In 2018, the Insurance Commission (IC) has issued to CISP its Certificate of Authority to operate as Life and Non-Life Insurance Cooperative. CISP has further been authorized by IC and CDA to amend its name to 1 COOPERATIVE INSURANCE SYSTEM OF THE PHILIPPINES LIFE AND GENERAL INSURANCE (1CISP). Operating nationwide with nineteen (19) area offices and two (2) branches today, 1CISP has now grown its community by having 4,451 cooperative members. As of September 2022, it insures over 1.2 million individuals and holds a current assets of Php3.7billion.



CLIMBS Life and General Insurance Cooperative (CLIMBS)

CLIMBS Life and General Insurance Cooperative is a composite insurance company, offers life and non-life insurance and is the only insurance company born and retained its head office in Cagayan de Oro City. Today, CLIMBS is the biggest microinsurance cooperative in the country with over 4,000 primary cooperatives as stakeholders.

Established in 1971, CLIMBS has accumulated almost five decades of experience. CLIMBS has designed insurance products that will fit the needs of its cooperative members, especially the marginalized poor and help them live better lives. CLIMBS is registered with the Cooperative Development Authority (CDA) and the Insurance Commission (IC).

Philippine Cooperative Center and Member Federations



Federation of Free Farmers Cooperative Inc. (FFFC)

The Federation of Free Farmers Cooperatives (FFFC) is the economic arm of its mother organization, the Federation of Free Farmers (FFF). Initially established in July 1966 as a national primary cooperative, it has since evolved into a nationwide network of small-farmer based cooperatives. The basic objective of the FFFC is to contribute to the total human development of Filipino farmers. For this purpose, the federation engages in membership organization and orientation and leadership development and provides technical training, audit, advisory, and liaison services for its chapters. It also acts as the spokesman for its members, in coordination with the FFF, on issues affecting farmers and agriculture in general. The FFFC currently has around 400 barrio cooperatives and chapters in around 35 provinces. The cooperatives engage in a variety of business activities such as retail stores, credit, marketing, processing, and communal farming.



MASS-SPECC Cooperative Development Center (MASS-SPECC)

MASS SPECC Cooperative Development Center is the oldest and largest cooperative federation in the country. Following the voluntary tradition of cooperative development, it started with mostly parish-based credit unions being organized in different dioceses in Mindanao during the 1950s. In 1966, these credit unions organized the Southern Philippines Educational Cooperative Center (SPECC) in recognition of the importance of co-op education in cooperative development. In 1973, they organized the Mindanao Alliance of Self-Help Societies (MASS) to provide support services like audit, technical advice, and extension services as well as represent their interest with government and other stakeholders. In 1984, both secondary organizations merged into what is now known as MASS SPECC Cooperative Development Center.

MASS SPECC's services to its affiliate cooperatives have evolved over the years. Right now, it has a Central Fund, which pools surplus funds of co-operatives for on-lending to cooperatives with financing needs. It has an Information & Communication Technology unit that provides software solutions and ATM services, a Consultancy unit that provides technical support and advice, and a Research & Development unit. Its Education and Training services are managed by the Institute of Cooperative Studies (ICS), which is still an integral unit of the federation.



National Confederation of Cooperatives (NATCCO)

The National Confederation of Cooperatives (NATCCO Network) comprises 888 cooperatives nationwide. NATCCO enables its co-ops to serve their members and improve their lives. Services include financial services, financial software, training & consultancy, advocacy, mobile payment services, ATMs, and life & borrowers' insurance. NATCCO Network advocates the Cooperative Values & Principles, youth leadership development, gender & development, social performance, business continuity planning, financial inclusion and literacy, inclusion of persons with disabilities, Climate Action, and pro-Coop legislation and policies. NATCCO has maintained three ISO Certifications since 2008 - in Quality Management, Environmental & Health Management, and Occupational Health & Safety Management.

Philippine Cooperative Center and Member Federations



National Market Vendors' Confederation of Cooperatives (NAMVESCO)

NAMVESCO is the National Market Vendors Confederation of Cooperatives, a 43 year national organizations servicing the needs of the individual market vendors and their basic cooperative organizations.

It provides, among others, loans of various types to the primary cooperative members and principally, representation for market vendors in advocating their positions on issues and concerns directly affecting their well beings.

Northern Luzon Federation of Cooperatives and Development Center (NORLU-CEDEC)

NORLU CEDEC is one of the vibrant cooperative federations in Luzon aims to be "a globally competitive federation" and with a tagline "We make coops better".

NORLU CEDEC interventions to make cooperatives better are facilitating the capability building geared towards enhancement of skills, knowledge, attitudes (of officers, employees and key actors of cooperatives), capacity building through its Central Fund services (deposit liabilities and lending windows) and consultancy services. With the meaningful support from its 145 viable cooperative affiliates and support from various development agencies and economic situations of cooperative affiliates.



PHILAC Service Cooperative (PHILAC)

PHILAC SERVICE COOPERATIVE was organized by 22 national and primary cooperatives with Registration No. QC-048 issued by the Cooperative Development Authority on January 25, 1996. It is the first National Insurance Agency Service Cooperative in the country. Its vision is to be a fully integrated cooperative non-life insurance agency. Its mission and objective is to assist and provide non-life insurance service to cooperatives and other registered organizations and individuals at most affordable rates. PHILAC offers a wide array of non-life insurance services such as bonds, motor car, fire, marine, personal accident insurance and credit life insurance with reasonably-priced premium rates. For the 25 years of existence, PHILAC was able to serve, provide after-sales service and has met the most stringent requirements of clients without major fuss. In the industry where there is too much competition, Philac has survived the odds as it has gained that very strong sense of trust from clients.



Tagalog Cooperative Development Center (TAGCODEC)

TAGCODEC, formerly known as the Tagalog Cooperative Training and Education Center (TAGCOTEC) was born in response to a felt-need, at a time when cooperatives in Luzon were dying as fast as they were born; when enthusiasm for cooperation was so pervading, yet education and training were nowhere to be found. It was organized by a handful of cooperative leaders in Metro Manila and in various provinces of southern Tagalog and Central Luzon on July 19, 1975 at the Jesuit Sacred Heart of Novitiate in Novaliches, Quezon City. It was registered with the Securities and Exchange Commission on February 2, 1976. Moved by the ardent desire of its members to engage in economic activities in order to uplift their socio-economic condition.

Philippine Cooperative Center and Member Federations



VICTO National Co-operative Federation and Development Center (VICTO)

VICTO National was founded in 1970 by Canadian missionaries called the Scarboro Fathers who started a parish program in Southern Leyte called "Saving Souls the Credit Union Way". Its core service is education and training. It offers the widest variety of courses in the country, ranging from mandatory seminars required by the Cooperative Development Authority (CDA) to technical, motivational and specialized training.



Federation of People's Sustainable Development Cooperatives (FPSDC)

Federation of Peoples' Sustainable Development Cooperative (FPSDC) is a secondary type of cooperative catering to member organizations consisted of Civil Society Organizations, Non-Government Organizations, Peoples' Organizations and Cooperatives hailing from Luzon, Visayas and Mindanao. FPSDC provides financial and non-financial services anchored to in its 4P's advocacy namely, People, Planet, Prosperity and Peace. In 2017, FPSDC included in its array of programs and services the distribution and marketing of its producer-members' products. This is in order to address the pressing marketing woes of FPSDC's partners. The Distribution & Marketing a service of FPSDC operates through the value chain of doing business. FPSDC assist its members from the production up to the consumption of their products. Given that FPSDC strongly adheres to sustainable practices in agriculture, it only caters to organic products of its members. Additionally, FPSDC's D&M Facility, aids in removing the middlemen and traders in the equation, thus allowing the farmers to receive the actual value of their produce.



National Cooperative Marketing Federation (NCMF)

National Marketing Cooperative Federation is an initiative of producer and consumer coops in Luzon, Mindoro, and NCR Area to facilitate the sales of their locally produced rice and other agricultural products. The idea is to connect the farmers coop products to urban consumer's coops in Metro Manila and outlying areas. Primary Purposes of NCMF is to acquire, handle and market the rice, corn, and other grain products, vegetables and other crops products, dairy, livestock, poultry, swine, marine products, and other products produced by primary members, or any other products derived there from, and supply such products to its members who need and/or deal with it.



Cooperative Banks Federation of the Philippines (BANGKOOP)

Cooperative Bank Federation of the Philippines (BANGKOOP) is the national federation of cooperative banks that are owned by cooperatives whose members are mostly agrarian reform beneficiaries. Its main objective is the socio-economic empowerment of the masses through the promotion, organization and strengthening of cooperative banks in all the 80 provinces of the country. The office is located at Quezon City at Roces Avenue cor. Mother Ignacia Ave. Brgy. Paligsahan.

Philippine Cooperative Center and Member Federations



Metro South Cooperative Bank (MSCB)

Metro South Cooperative Bank is ownership banking. It has always been from its inception, still is now and will be as it moves forward toward One CB. The Cooperatives who own it and the Sector it serves manifest the unified desire of the its leaders to craft a vision working together in building a robust cooperative economy for an inclusive Philippines. We envision coopbanking with digital technology as the pivotal economic engine to realize it onwards. And MSCB is leading that collective purpose.



Philippine Federation of Electric Cooperatives (PHILFECO)

The Philippine Federation of Electric Cooperatives (PHILFECO) is a conglomerate association of thirteen (13) electric cooperatives (ECs) registered under the Cooperative Development Authority (CDA) and governed under the rules of the Philippine Cooperative Code of 2008 (R.A. 9520). As electric power distribution utilities, these cooperative organizations serve the electricity needs of over 1.2 million households in a total of 130 municipalities and cities in 12 major provinces of the country.

As distinguished from other ECs operating in most parts of the country, PHILFECO's member- co-ops are basically stock cooperatives, and their member-consumers own/hold individual shares in and contribute to the growth of their co-op's capital stock. PHILFECO serves as the voice and advocate of its 13 CDA-registered member-ECs, promoting and lobbying for necessary legislations and legislative reforms for their benefit and providing, among others, technical assistance for the further expansion and improvement of their services.



Federation of Cooperatives of Workers' Organization (FedCoWorkers)

Federation of Cooperatives of Workers' Organizations (FEDCOWORKERS) is a Workers cooperative, registered under the Cooperative Development Authority with an Registration Number: 9520-16020565 in the province of Metro Manila, NCR.



Nueva Segovia Consortium of Cooperatives (NSCC)

Nueva Segovia Consortium of Cooperatives was organized by the Archdiocese of Nueva Segovia thru His Eminence Orlando Cardinal Quevedo and Msgr. Ambrose L. Cabildo. Dr. Divina Cabunoc Quemi was the founding Manager and now the CEO. It was registered on September 17, 1992 with the Cooperative Development Authority with Registration Number DAG-2218. The pioneer members of NSCC are 18 church based cooperatives coming from different parts of Ilocos Sur. NSCC innovated its programs and services and called it as the NSCC FACTS or Financial Services, Agriculture and Marketing, Capacity Building Program, Tourism Program, and Social Services.

NSCC is also an active partner of the Department of Agriculture in the implementation of various projects like the Rice Processing Center, Palay Buying, 5 hectares Research Center, Organic Waste Converter and turn-over of farm machineries and equipment. The marketing program of NSCC comprises of cooking oil refilling and distribution which is now FDA Registered. Marketing of bagoong, suka, longanisa, rice, and other local products.

Philippine Cooperative Center and Member Federations



Philippine Cooperative Central Fund Federation (PCF)

The Philippine Cooperative Central Fund Federation (PCF) was organized in 1978 primarily to address the capital needs of then inchoate but growing cooperatives. A cooperative federation serving both depositors and borrowers, it is envisioned to be a major financial intermediary and a viable fund for cooperatives, helping them grow in knowledge and skills for effective and efficient business growth. PCF accounts are with any size of affiliate primary cooperatives for their working capital and acquisition of fixed assets at very affordable rates. Recently, PCF supports the transport industry by financially and technically assisting transport cooperatives in the acquisition of modernized vehicles under the PUVMP. PCF is growing. From initial investors of four primary cooperatives and with initial capitalization of PhP20,000.00, PCF has now 264 affiliates from all over the country, and with total assets of more than PhP500M. PCF is in the position to consolidate, integrate services for the benefit of both the affiliate cooperative and their respective individual members. Thus, PCF also works for the growth of the entire cooperative sector and their enterprises.



Western Visayas Alliance of Cooperatives (WVAC)

The Western Visayas Alliance of Cooperatives was registered with the Cooperative Development Authority on March 10, 2006, with Registration No. ILOPF037. Seventeen founding affiliates were registered, and at its first General Assembly on June 30, 2007, the affiliates raised to twenty-four with a Total Share Capital of P 327,125.65. In its initial year of operation, the officers decided to peg the CETF to P2,000 per affiliate and collected a total of P 38,000.00. Through the years of itself under the Iloilo Provincial Cooperatives Development Office at the Iloilo Provincial Capitol from 2006 to May 2009. Within a decade of operation, the Alliance had led its affiliates in creating and successfully operating model businesses which drove its Assets to PhP 32M at the close of 2014. Recently, the Alliance has 63 strong affiliates with roughly 100,000 in membership and aggregate assets of PhP 3,000,000,000.



Couples for Christ Co-operatives Federation (CCFed)

The CFC Co-operatives Federation is composed of primaries that belongs to the Couples for Christ Community. We have 44 member-primaries that represents different areas in the Philippines. While all the members of our cooperatives are members of Couples for Christ, we also use our cooperatives to evangelize non-CFC members. We help our members be wealthy in their faith and in their wallets as well. Coops for Christ is a member of the Couples for Christ Social Development Program and the Gateway Evangelization Department.



SAKOMI Federation of Cooperatives (SAKOMI)

(SAKOMI) started as an association registered with the Securities and Exchange Commission in February 27, 2012. SAKOMI became SAKOMI Federation of Cooperatives (SFC) and was registered in Cooperative Development Authority on November 26, 2012 under CDA Reg. No.9520-0302693 and CIN 02-04030004. Membership of the Federation was previously from duly registered cooperatives of municipality of Mariveles but was amended and approved to province of Bataan. Its principal office is temporary located at Dry Goods Stall No. 32 Mariveles Public Market, Mariveles, Bataan.

Philippine Cooperative Center and Member Federations



Cooperative Health Management Federation (CHMF)

Cooperative Health Management Federation (CHMF)/ 1COOPHealth is the first and only duly licensed Health Maintenance Organization (HMO) cooperative in the Philippines. It was founded in 2014 by 8 Primary Cooperatives, 3 Medical Mission Groups and 2 Non-stock organizations. It is regulated by the Department of Health (DOH) until 2018, Insurance Commission (IC) beginning 2018 and Cooperative Development Authority (CDA).

As a health insurance, 1COOPHealth membership is open to all primary and secondary cooperatives nationwide. As an HMO, 1COOPHealth is offering products and services at a very affordable premium comprised the following benefits: (1) Preventive (Annual Physical Exam), (2) Outpatient consultations and laboratories, (3) Inpatient (Confinement), (4) Emergency Treatment, (5) Dental Services, (6) Financial Assistance, (7) Telemedicine (1COOPTeleHealth), (8) COVID-19 benefit, and (9) Eye care benefit.



Philippine Family Farmers Agriculture-Fishery-Forestry Cooperative Federation (AGRICOOP PH)

AgriCOOPh is a national federation of agri-fishery-forestry cooperatives whose members are small-scale family farmers. These farmers have various agro-industrial commodities such as rice, corn, cacao, coffee, vegetables, fruits, banana, coconut, cassava, poultry, swine, dairy, fishery, palm oil, rubber, abaca, and forestry. We were founded in 2018 by twenty leading agricultural cooperatives engaged in a variety of agro-industries with a combined assets of 10.5 billion pesos (US\$ 202 million) and with 388,000 individual members. The federation's vision is to become an empowered, just, prosperous and resilient agri-cooperative federation. As a full value-chain service provider, the AgriCOOPh Federation aims to strengthen member capacities through capacity building, business development, and supply and marketing services to the agricultural cooperative sector nationwide.



Imus Cooperative Federation (ICF)

The Imus Cooperative Federation is secondary federation with programs for training, livelihood, and digitalization. They work closely with Imus Cooperative Development Council. They are located in 1F Sangguniang Panlungsod Bldg., City Hall Compound, Poblacion IV-B, Imus, Cavite.



ONE-COOP
FEDERATION

One Cooperative Federation (OneCoopFed)

We exist to provide financial services, training, research and enterprise development for member-cooperatives and the cooperative sector, distribution and marketing of products and services of members and non-members, and encourage partnership with national and international cooperatives in the development of the coop sector in the Philippines.

Our mission is to help member and non-member-cooperatives in their capacity building, governance and sustainable growth and our vision is to be happy, relevant, significant, sustainable and be recognized as the number ONE Federation in the region.

2022 NATIONAL COOPERATIVE BUSINESS CONGRESS

Cooperative Enterprises: The Catalysts for Socio-Economic Development

RATIONALE

The 2022 National Cooperative Business Congress is a national event that endeavors to promote initiatives, programs, best practices, and business undertakings, of the financial cooperative services (Insurance, Financial and Credit Cooperatives, Banking Cooperatives). The sector believes that these initiatives and programs would help solve or mitigate the country's current challenges: Food, Health, Energy, and Public Transport crisis, among others. The Business Congress aims to highlight the intersection of the financial cooperative pillars with other pillars for a more comprehensive dialogue among cooperatives.

Another objective of the Business Congress is to establish linkages, dynamic interactions, and common grounds with member cooperatives, other cooperatives pillars with financial concerns, business associations, government institutions, and civil society groups with cooperative programs. These linkages would assist in the development of cooperative capabilities for efficient and effective contribution to economic development, social justice, community cohesiveness, environmental protection consciousness, and promotion of indigenous cultural traditions.

World and Country in Upheaval

We are on the brink of – if not experiencing – a social and economic crisis. In relation to the ongoing pandemic, there is a possible extension of the public health emergency until the last quarter of 2022. While the country is experimenting with a “back to new normal” work and education scheme due to relatively low cases of Covid-19, there are still fears of positive cases ballooning due to the typhoon-heavy climate of the country¹. The Covid crisis highlighted and exacerbated the public health crisis the country has long been experiencing (ex. crisis in health infrastructure, resourcing, crisis preparedness, healthcare inequalities, etc.)²³.

Connected to the ongoing health crisis is the rising prices of commodities. Experts say that 2022 and 2023 will see a food insecurity increase (due to the pandemic and the ongoing UkraineRussian war, droughts, and other regional conflicts - among others)⁴. In Africa, the Middle East, and Central Asia, food consumption currently outpaces food production. In our own country, while we are not experiencing runaway inflation, there is a continuous commodity price increase due to various domestic and international factors⁵. According to Carnegie⁶, our country does not have enough tools to mitigate issues brought about by food importation (such as protectionism). Instead, the country falls prey to other countries’ “food nationalism” as the global food supply continues to encounter sustainability problems.

Recently, there is a great spike in oil and petroleum prices. In the Philippines, while there is a continuous oil price roll-back, the price decrease is still at a minimum⁷. The sudden oil price spike affected all aspects of the

1 <https://www.ifrc.org/press-release/philippines-mounting-health-crisis-after-super-typhoon>

2 <https://www.manilatimes.net/2022/07/26/public-square/msd-in-the-philippines-advocating-an-inclusive-healthcare-for-philipinos/1852294>

3 <https://www.rappler.com/nation/covid-19-pandemic-latest-situation-philippines-august-2022/>

4 <https://www.ft.com/content/e44db6b3-7266-4188-8d08-79d678a61146>

5 <https://www.philstar.com/business/2022/08/17/2203097/philippines-inflation-and-economy>

6 <https://carnegieendowment.org/2022/07/13/why-philippines-is-so-vulnerable-to-food-inflation-pub-8746>

2022 NATIONAL COOPERATIVE BUSINESS CONGRESS

Cooperative Enterprises: The Catalysts for Socio-Economic Development

Philippine economy. It affected commodity prices and public utility sector services especially our already burdened public transport sector. Not to mention, we are currently facing an energy crisis as the Malampaya natural gas field - supplying 30 percent of Luzon's energy consumption - is expected to run out by 2024⁸. Brought by a rising population, rising electricity costs, and the ongoing pandemic, the energy crisis is clouding the vision of Philippine energy self-sufficiency.

This begs the question - what can Cooperative Enterprises, as business institutions, do in order to facilitate positive change? This brings us to the 2022 theme: *Cooperative Enterprises: The Catalysts for Socio-Economic Development*.

Cooperatives in times of Turmoil

In times of crisis, it is not solely the task of cooperatives to respond and assist. The global scale of economic and social crisis calls for the universal preference for sustainable economic and social paradigms for all types of enterprises. According to Giuanluca Salvatori of Euricise, the difference that cooperatives can bring, amidst the universal preference for social enterprises, is “developing its own metrics in a showcase of cooperatives social and environmental goal”.

Cooperatives have their enterprise edge, as social responsibility is naturally embedded in the identity of cooperatives. Cooperatives have long been responding in times of crisis. During the earlier portion of the pandemic, cooperatives had been “providing emergency services; providing actions for members and the community; strengthening local communities; and encouraging business innovations.”⁹

Cooperative Enterprises: The Catalysts for Socio-Economic Development

Salvatori mentions that Covid-19 and 2008 Financial Crisis “were not just crises within the system, but a crisis of the system, because they have challenged in a deep way, an economic model based on profit maximization on the one hand, and civil society minimization on the other”.

Cooperative enterprises are distinct as we are geared for a system change that might be an alternative solution in this ongoing “system” crisis. Cooperatives are not just crisis response institutions but are organizations that can change and rehabilitate the weathered financial and social system. This is why cooperatives aim to contribute to the Sustainable Development Goals, which are composed of 17 goals and 169 targets assumed to be reached by 2030. SDGs range from poverty eradication to gender equality, sustainability, resiliency, and many more. In essence, what cooperatives bring to the table is economic change (business), embedded in social development and care for the community.

7 <https://www.cnnphilippines.com/news/2022/8/13/Oil-price-rollback-forecast-.html>

8 <https://www.trade.gov/country-commercial-guides/philippines-energy-0#:~:text=2022-07-25%2C,Overview,to%20be%20depleted%20by%202024.>

9 <https://icaworldcoopcongress.coop/stories/cooperatives-in-times-of-crisis>

2022 NATIONAL COOPERATIVE BUSINESS CONGRESS

Cooperative Enterprises: The Catalysts for Socio-Economic Development

Business Congress' Goals

The 2022 National Cooperative Business Congress will bring together key and top financial pillar cooperatives, cooperators, and leaders to present and discuss their programs and practices that could help alleviate – if not solve – the ongoing and looming crises the country is or will be facing.

More than an alternative, financial cooperatives will be presented as agents of paradigm and systemic change in this congress. While financial cooperatives are key to the event, the cooperative sector is not a vacuum. The only way for cooperatives to properly service the community is through cooperation among cooperatives. As such, other pillars are also integral to this congress.

The 2022 National Cooperative Business Congress aims to:

- Promote Financial programs, best practices, business undertakings, and roles
- Address and discuss the current crises and challenges of the country (Food, Health, Energy Public Transportation, among others).
- Create an avenue for discussion of the ongoing crises
- Link up the Cooperative Sector with other institutions to help solve crises and other economic and social issues

Brief Overview

Brief Overview

Credit and Financial Services Cooperatives

Credit and Financial Services Cooperatives are grassroots financial institutions providing credit services to communities that may not be able to access traditional financial institutions. Credit and Financial Services cooperatives form a large part of cooperatives in the country, with the well-known top 100 billionaire cooperatives having credit facilities. The focus of credit and financial services cooperatives is to serve the grassroots community and provide benefits to its member-co-owners.

In a study conducted by the US Overseas Cooperative Development Council (OCD) in 2016, they described credit and financial services cooperatives (among non-banking financial service providers) as one of the major financial sources in the country. More than that, credit cooperatives offer an alternative to “unbanked” rural areas that are not able to access – or are deemed not qualified to avail the services of corporate banks. According to former CIC president and CEO Jaime Jose Garchitorena, [credit] cooperatives are important actors in the financial ecosystem of the country, especially for the new normal.

For so long, Philippine credit cooperatives have increased their assets, portfolios, and membership, especially now that billionaire credit and financial cooperatives are at the forefront of digitalization. Major issues of credit and financial cooperatives revolve around the typical delinquency, overhead expenses, and the relative niche outlook towards cooperativism.

However, bigger credit cooperatives are now addressing these issues through modernization and digitalization, with known cooperatives deploying their digital platforms (online marketing, e-wallets, among others) to compete in the globalized stage. Digitalization does not only focus on the increasing market presence in the internet and financial technologies, it also addresses the need for data for risk assessment, market benchmarking, and research and development. Known Credit and Financial cooperatives have very competitive and able R&D to help further the organization.

COVID-19, while plunging the world into a semblance of a recession, highlighted the alternative financial solutions offered by cooperatives, especially to those of the economically vulnerable. There is still an undeniable need for mainstream cooperatives and not simply as a niche socio-economic enabler. For one, credit cooperatives are also pushing for the institutionalization of a stabilization fund system to improve the resiliency of credit and financial services cooperatives and avoid unforeseen insolvency.

Brief Overview

Cooperatives in the Agriculture-Consumers-Marketing-Producers

In the 2nd Quarter of 2022, Deep Knowledge Analytics ranked the Philippines 146th out of 171 countries in the Global Food Security Index (among the indicators are food accessibility, crisis level, food system, etc.). This means that the country is the most food insecure in East and Southeast Asia¹. The COVID-19 pandemic further exacerbated the problem of hunger and malnutrition. Among others, the war Russia-Ukraine war, the typhoon heavy climate of the country intensifies the food insecurity of the country.

There are 4 major points in food security: (1) its availability, (2) affordability, (3) safety and nutrition, and (4) resilience and sustainability. In addressing food security, experts point to an effective food supply chain management – of the food value chain. The food value chain can be dissected into also 4 integral processes: Production, Processing, Marketing, and Consumption.

Any disruption among these 4 processes would affect the indicators for food security. Agri-based (from agriculture, agrarian, aquaculture, farmers, dairy, fisherfolk, based cooperatives) and Marketing (consumers, marketing, producers, and logistics) Cooperatives are in forefront of issues related to production, processing, and marketing aspects of the food value chain.

Production-wise, issues may arise from issues of calamities, diseases (plant and animal), increasing costs of pesticides, seeds, fuel, and issues of credit, and it can especially arise from political issues such as land conversion and issues of tariffication and importation. Post-Harvest/Processing-wise are meanwhile affected by issues of logistics (roads, storage, shipping costs, equipment costs, etc.). Some of these issues also extend to the Marketing aspect – which is heavily affected by importation-tariffication issues, corruption (kotong and red tape, and the sheer unfair competition in the market.

While international issues cannot be controlled, some solutions can mitigate the challenges to food security. Among others, there should be preferential treatment – not just to cooperatives – but to the food production sector (agri-aquaculture, farmers, etc.) in general. It is morally repugnant that providers of food like farmers and fisherfolk are the first to be hungry and marginalized. There is a direction toward commodities instead of the farmers. Even if farmers managed a successful harvest, they still profit less and are still mired in debt².

Improvement in post-processing facilities, just and considerate importation practices, and proper agriculture education to the youth – as the sectors in food production are also aging – should be implemented in harmony with governmental and private institutions. Of course, there should be immediate action against climate change. The increasing strength of typhoons is heavily disrupting the food value chain thereby increasing food insecurity in the country.

1 <https://www.bworldonline.com/infographics/2022/08/26/470673/philippines-most-food-insecure-in-east-and-southeast-asia/>

2 <https://www.philstar.com/business/2022/11/02/2220818/farmer-security-key-food-security>

Brief Overview

Health Service Cooperatives Human Services

One of the major challenges of healthcare in the country is its inaccessibility. According to the Upecon Foundation of the University of the Philippines School of Economics (UPSE), 6 out of 10 Filipinos succumb to sickness, not able to seek professional help. While many benefit from the likes of the Philippine Heart Center, Lung Center of the Philippines, National Kidney and Transplant Institute, and the Philippine Children's Medical Center – these governmental medical facilities are not enough to cater to all the needs of the public. Connected to this is the uneven distribution of healthcare workers in the country according to a 2019 paper by the Philippine Institute for Development Studies (PIDS).

Aside from uneven distribution, there is also the issue of “Brain Drain” in the country, where qualified medical personnel finds work in the high-paying medical industry abroad. This, together with uneven distribution of healthcare workers, and limited government-subsidized medical facilities burdens the healthcare system of the Philippines, where subsidy is limited, infrastructure is full to the brim, and healthcare workers are overworked – this is even before the pandemic took place.

While PhilHealth covers almost 87 percent of Filipinos, the coverage of PhilHealth is still lacking and patients still finance a large brunt of medical costs. Not to mention, the remaining 13 percent of the uncovered population is vulnerable to high medical costs.

In a 2019 paper for the UN Inter-Agency Task Force on Social and Solidarity Economy by Rolan F. Literatus (Xavier University – Ateneo de Cagayan) titled Health Maintenance Cooperative: an alternative model to universal healthcare coverage in the Philippines, the increasing commercialization and liberalization of the health care sector disenfranchised further the marginalized and increased their inaccessibility to decent health care. In the paper, he proposed an alternative to commercialized healthcare through health insurance provided by Cooperatives such as the Coop Health Management Federation. We also have Medical Mission Groups and Hospitals that are funded by big cooperatives. MMGs are created with the mindset of social responsibility (as opposed to a highly commercial hospital) that seeks to provide medical services to the marginalized.

Of course, while alternative medical insurance in the vein of cooperative insurance faces challenges. Competition is high when corporate providers are put in the picture as they have larger capital and a more established network of medical service providers. Less capital means fewer accredited service provider partners. Connected to this is the lack of endorsement and support for cooperative medical insurance. Cooperative membership in these types of insurance is still in its infancy.

As we are entering the new normal, promotion of alternative healthcare systems is a must to provide medical care to the needy. More than that, mainstreaming these types of the system could alleviate the burden in our healthcare system.

Brief Overview

Transport Service Cooperatives - Public Utilities

Transport Service Cooperatives provides transport services to its members as well as the general public at considerably lower rates. At times, they are organized in areas where there is a demand for a functional transport infrastructure or route. TSCs functions are broad. TSCs may be organized to supplement routes for school districts or offices (government or private institutions). TSCs puts in the forefront the necessity for a transport infrastructure to lessen heavy traffic, meet the demands of the public, and offer a sustainable and environmental alternative to the prevalent – or non-existent – transportation system. In the gathered data for the year 2020, there are 1,205 accredited TSCs, 197 of them are located in Metro Manila, and 1,008 are located in the provinces.

Major issues for the transport service cooperatives revolve around the (1) current implementation of the Public Utility Vehicle Modernization Program, (2) procurement of new modernized units, (3) and the different levels of interest towards cooperativism in general. There is still a lack of proper implementation of the route plans (including terminals) at the local government level. Documentary, compliance requirements, inconsistent governmental circulars, and rulings, and unfriendly registration application creates roadblocks for aspiring and established transport cooperatives. In the same vein, while there is legal precedence for preferential treatment of cooperatives, integration of public transport service with cooperativism is still difficult. Not to mention the ever-increasing price of oil in the international market deeply affects the transportation sector.

Support from their parent cooperatives, loans from government financial institutions, government subsidies, and linkages and partnerships, helped alleviate some of the challenges of TSCs. The shift from a boundary system to fixed-salary-benefits, while difficult, assured employees of a stable income – at the same time, they are co-owners of the Transport Service Cooperative.

There is a need to clarify and harmonize guidelines between government agencies and local government units, especially in the implementation of the PUVMP. At the same time, amnesty and moratoriums of unpaid taxes of individual operators could alleviate the impact of the modernization program and the ongoing pandemic. As emphasis, especially in the route rationalization plans, there is a need for proper coordination with the local government and the Land Transportation Franchising and Regulatory Board, considering that there should be preferential treatment with cooperatives, especially with established transport routes. There should also be additional assistance or subsidy in the procurement and maintenance of modern public vehicle units in order to lessen the burden of the transport service sector.

While the PUVMP offers a more sustainable and eco-friendly future for transportation, there should be harmony between transport service providers/ transport cooperatives, and the lead implementer, as penalties, procurement costs, delays, and confusion will only add to the burden of the transport system – thus affecting the general welfare of the public.

Brief Overview

Electric Cooperatives Public Utilities

In 1969, Rural Electrification was instituted through the Rural Electrification Law to provide electricity to areas not reached by corporate energy providers (Meralco, Aboitiz, etc.). Lawmakers – enticed by the successful member-owned electric corporations in the United States – proposed that rural electrification should be owned by the consumers.

Power distribution is regulated in a country. It is granted by a franchise that covers a specific geographical area. They may be investor-owned (corporate), local government-run, or customer-owned electric cooperatives. ECs, in general, are small – with a small number of electric sales. However, ECs contribution as distributors/providers of electricity to rural areas should not be overlooked. Electric Cooperatives, which are non-stock, non-profit entities are created with a mission to support the rural electrification program of the country. Most of their consumers are households in the lower economic bracket.

Currently, there is a rise in electric rates brought by multiple factors. There is the weakening of the peso, high fuel prices, the ongoing Russia-Ukraine War, and the country's dependence on fossil fuel importation. The ever-increasing energy costs impact poor households the most – more noticeable in rural areas. Connected to this, as coal is the primary source of fuel for our power plants – at almost 43 percent energy generation – the coal impart taxes exacerbate the rising cost of electricity. Together with the rising cost of maintenance, regular typhoons that damages electric facilities, and the pandemic, electricity costs are continuously rising.

Aside from these economic issues, electric cooperatives are also faced with the confusion of legal registration when it comes to the National Electrification Administration tasked with rural electrification and the Cooperative Development Authority, the mother agency of all types of cooperatives. As such, there are requests for the review and amendments in the provision of RA 9520 to further enhance the role of the Authority in relation to the registration of Electric Cooperatives in the country. Further, there is a continuing trend of privatization of electric cooperatives. It is about time to discuss the energy crisis and what will be the direction of the cooperative sector in terms of empowering the power sector belonging to the electric cooperatives.

Brief Overview

Cooperative Social Impact

Baseline Study on the Philippine Cooperative Sector's Social and Economic Impact¹

Project and Partnership between Bayan Innovation Group and the Philippine Cooperative Center

One of the discussed weaknesses of the sector is the lack of data to inform about the social and economic contribution of the sector relative to the wider Philippine economy. While the transformational approach of the cooperatives could be seen and felt by the movement, it could be quite difficult for the sector to establish these claims if there were no quantitative and qualitative data to support them. Such vital information could be used as evidence to push more programs and policies for the promotion and development of the cooperative economy in the country.

Finding out about this need and in its earnest efforts to push for cooperative enterprises in the country, Bayan Academy has already initiated a research and development endeavor to create a technology platform that would be able to measure and provide real-time information about the cooperative's social and economic impact. With the Philippine Cooperative Center's network and capacity, the same technology could be used to generate the needed data to statistically quantify the socio-economic impact of the entire sector.

RESEARCH OBJECTIVES

The general research objective is to measure the social and economic impact of the Philippine cooperative sector at large.

The specific objectives are:

1. To measure the cooperative's social impact relative to:
 - a. Cooperative values and principles
 - b. UN Sustainable Development Goals
 - c. Pilipinas' Ambisyon 2040
2. To benchmark the economic contribution of the Philippine cooperative sector relative to:
 - a. Other major industries and sectors in the Philippines
 - b. Other cooperative sectors in neighboring countries

The information gathered from the research will be used to recommend strategies and action programs to increase the transformative contribution of the sector to the Philippine economy.

¹ This is the proposal submitted by Bayan Innovation Group to the Philippine Cooperative Center, prepared by Mr. Carlo Sagun and Ms. Reichelle Carlos

Brief Overview

Cooperative Data Registry

A Project-Partnership between CIBI, Inc. and Philippine Cooperative Center

There is a much-needed focus on digitalization for the cooperative movement. Part and parcel of digitalization is the need for a more precise, more accurate, and more updated centralized cooperative data bank. Currently, there is an absence of such data banks, thereby making our nationwide cooperative statistics and analytics limited. For example, there is a lack of data on cooperatives' affiliations or multi-affiliations with federations.

"The need for pertinent data is one of the concerns that clusters will benefit from."
- Garibaldi Leonardo, PCC Director

While the Cooperative Development Authority has a comprehensive master list, which is readily available to everyone by virtue of research and development and compliance to freedom of information - there is a need for partnership and complementary databank for the whole cooperative sector. This is also in line with the digital ecosystem that is anchored on a value chain that cuts across all clusters, and will be a very effective tool in decision-making, advocacy, and in carrying out more programs.

Addressing the issues above, the objective of the project is to establish a national cooperative data registry, co-owned by the Philippine Cooperative Center (PCC) and the Cooperative Sector. The PCC and Cooperative Sector will benefit from this in many ways. This will be further elaborated.

What is this data registry?

This is how the registry will work and function: for data source, federations/unions/primary coops will input data such as, organizational, financial and non-financial, and that of individual members. For example, outputs, this will mean gaining the benefits, via updated co-op data, figures, and statistics; multi-affiliation; multi membership; benchmarking; service/credit ratings and added value; CIC compliance for co-ops with lending; CDA reports; standardized co-op practices and terminologies. According to Wedel and Kannan (2016), "data is the oil of the digital economy". Data is integral to organizations, especially the market oriented one.

"Although big data's potential may have been over-hyped initially, and companies may have invested too much in data capture and storage and not enough in analytics, it is becoming clear that the availability of big data is spawning data-driven decision cultures in companies, providing them competitive advantages".(Wedel & Kanna 2016) (Emphasis added)

The creation of a data registry would generate organizational value through the creation of a management/administrative management database necessary for any organization. Through the data registry, PCC and the cooperative sector would have general and immediate access to data and information that would be useful in everyday cooperative management. Shared management of the information means availability of shared data amongst different sectors. This, indirectly, is also a first step for inclusivity and unity amongst the cooperative sector. The creation of a data registry will also jump start PCC's and the Cooperative sector's digitization process. An online registry would serve as an example of the perks of a digitized cooperative.

Brief Overview

Cooperatives in Digitalization

The new normal highlights the need for digitalization of organizations, both as a means of survival but also progress. As the digital economy permeates all industries reducing costs and increasing efficiency – and arguably – accessibility, there is a need for cooperatives to adapt to the technology change. According to NATCCO CEO Engr. Ibing Paraguya, digitalization assisted organizations and cooperatives during the dire times of the pandemic, allowing meetings and events to be held within the safety of their homes. According to Ms. Paraguya, this type of transition requires good digital literacy among cooperators.

The process of digitalization requires massive amount of capital and skills. As such, while 1CISP President Roy Miclat foresees a stronger move towards digitalization for the next 5 years, there is a need for stronger partnerships and pooling of resources so that small cooperatives may also reap the benefits of digital and global economy. Through digitalization, we are opening more markets, more avenues, and is future proofing cooperatives.

According to Ann Cuisia of digiCOOP, there is a danger of either “digitize or die” aspect in the digitalization process, thus the need for a comprehensive planning for digitalization. On the other hand, in one of the discussion in the World Cooperative Congress, there is the danger of “blitzscaling” which pushes for rapid but undemocratic and unethical growth, specifically of the tech sector. The focus should be the terms of the common, of the MSMEs, and not focusing on “fast return on investments”.

Based on the analysis of CDA in Region 7, last November 2021, micro and small cooperatives have a difficulty digitalizing. According to Ms. Doreen Ancheta, while digitalization may seem to be a natural movement for big cooperatives, small and micro cooperatives still have limited access to digital – thus global – infrastructures.

Echoing what the points of President Bongbong Marcos during the 29th Asia-Pacific Economic Cooperation economic Leader’ Meeting last November 18, 2022, there is need to assist the “disadvantaged segments” and economies in the country, specially the micro, small, and medium enterprises (MSMEs) in their effort to digitalize. This is similar to the small brother, big brother concept that President Miclat was pushing for.

Digitalization will not only open markets, open avenues, and open opportunities for cooperatives. It will also future proof the organization, assist in the mitigation of the limitations brought by the pandemic. More than that, digitalization and the technology – may it be social media, internet, or financial technology, can also promote mainstreaming cooperativism to the general public.



*"Dito kami, Sali na kayo,
Sigurado tayo sa SDCC!"*

HIGHLIGHTS OF OPERATION

as of December 31, 2021

- **Share Capital** - ₱ **546.02 M**
- **Savings Deposit** - **480.03 M**
- **Time Deposits** - **997.90 M**
- **Total Assets** - **2.27 B**
- **Total Receivables** - **923.74 M**

• **Membership**

as of August 31, 2022

- Regular Members - **24,138**
- Associates Members - **490**
- Special Depositors - **9,404**
- Adult Depositors - **1,408**
- Aflatoun - **4,059**

BOARD OF DIRECTORS

2022 - 2023

1. Garibaldi O. Leonardo, DBA - Chairperson
2. Engr. Raymond Joseph L. Salvador, MBA - Vice-Chairperson
3. Zenaida A. Alcantara, CPA, MBA, CrFA - Director
4. Maria Nelia Rafaela G. De Leon - Director
5. Alma S. Ferreros - Director
6. Normandy G. Jose - Director
7. Apolonio M. Mendoza, Jr. - Director
8. Charlie A. Ramos, Jr. - Director
9. Marife S. Santos - Director
10. Ofeliza V. Martinez - Board Secretary
11. Rosalina G. Sapungan - Treasurer
12. Cielito L. Garrido, MBA - Ex-Officio Member/CEO



8826-1055 / 8820-2402

8826-6726 loc. 7

sandionisiocredit.coop

info@sandionisiocredit.coop
sdcreditcoop@yahoo.com

MAIN OFFICE
0554 Quirino Avenue,
San Dionisio, Parañaque City

SUCAT SATELLITE OFFICE
Dr. A. Santos Avenue,
corner Santos Compound,
San Isidro, Parañaque City

LAS PIÑAS SATELLITE OFFICE
101 Zapote-Alabang Road,
Brgy. Pamplona Uno, Las Piñas City

TANZA SATELLITE OFFICE
2nd Flr. 1DKP Bldg., 122
Tanza-Trece Martirez Rd,
Daang Amaya 1, Tanza, Cavite

@sdccofficial

@OfficialSDCC

@sdccofficialLig

San Dionisio Credit
Cooperative Official

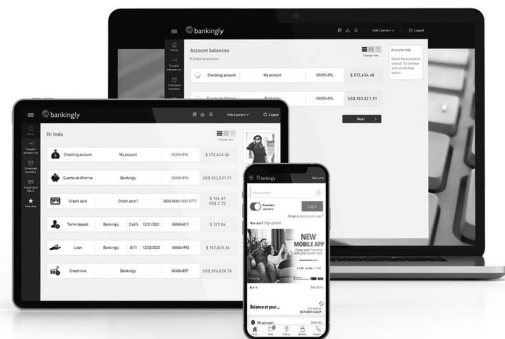
Interested in accelerating
financial inclusion?
Interested in Impacting
member's life in a positive way?



Members want services that help them to accomplish goals and solve their problems through a positive experience. At **BANKINGLY**, we created a **powerful and innovative solution** that offers a **confident member experience** and allows you to **scale and enhance your operations**.

With BANKINGLY your members will:

- Access digital services 24/7
- Obtain further products & solutions easily
- Manage their finances in real time
- Get better risk rating



With BANKINGLY your institution will:

- Stay relevant in business
- Target new segments and get new users
- Get better member satisfaction
- Increase loyalty & reduce churn
- Promote cross-selling opportunities
- Extend member life-time value
- Save costs as you will improve internal processes
- Reduce operational and compliance risk



Contact Us!

Andrei Mortos

REGIONAL DIRECTOR
FOR SOUTH EAST ASIA

andrei.mortos@bankingly.com

www.bankingly.com



METRO SOUTH COOPERATIVE BANK

Empowering the Cooperatives in the Digital Space

CREDIT FACILITIES

- Revolving Credit Line
- Term Loan
- Other Loans:
 - Purchase of Receivables
 - Back to Back Loan
 - Modernized Jeepney Fleet Financing
- Retail Loan
 - Salary Loan Facility
 - Juan/Juana Kabuhayan Loans
 - Agri & Fishery Loans

DEPOSIT PRODUCTS

(FOR INDIVIDUAL, CORPORATIONS, & COOPERATIVES)

- CHECKING DEPOSIT
 - One Checking Account
 - Payment Checking Account
- SAVINGS DEPOSIT
 - Regular Savings Account
 - Riders Savings Account 2 (Riders Savings)
 - Regular Cooperative Account
 - Juan Savings Account
- TIME DEPOSIT / SPECIAL SAVINGS
 - SCM Account
 - VIP Account
 - Money Tree Account
 - Tanging Yaman Account

— MEMBER COOPERATIVES —

WHO MAY BECOME MEMBERS?

Any registered, active and operating cooperative in good standing with CDA

REQUIREMENTS FOR MEMBERSHIP

- Duly accomplished Membership Application Form
- Subscription Contract
- Board Resolution (Membership & Deposit Account)
- CDA Certificate of Registration
- CDA Certificate of Compliance
- Articles of Cooperation & By-Laws
- Latest Audited Financial Statements
- Payment:

Membership Fee	P 1,000.00
Paid-Up Capital	P 20,000.00 (<i>initial</i>)
Opening of Account	P 2,000.00

— CASH MANAGEMENT SERVICES —

- JUAN STOP BILLS PAYMENT
- INTERNET BANKING
- POST DATED CHECK WAREHOUSING (SOON)
- AGENCY BANKING THRU CASH AGENTS (SOON)

*Driving the COOPeratives towards
One Cooperative Banking.*

M
S
C
B

METRO SOUTH COOPERATIVE BANK

WEBSITE: www.metroouthcoopbank.com MEMBER: Philippine Deposit Insurance Corporation

Deposits are insured by PDIC up to P500,000.00 per depositor

MAIN OFFICE

IDC Centre, Kalayaan Avenue corner
Zapote St. Brgy. Sta. Cruz Makati city
8897-9046 / 8897-6600

EMAILS

mscb@metrosouthcoopbank.com
marketing@metrosouthcoopbank.com
ibdgroup@metrosouthcoopbank.com

SOCIAL MEDIA

FB: Metro South Cooperative Bank
IG: @metrosouthcoopbank
Website: www.mscb.com.ph



75 GREAT YEARS OF SUCCESSES EARNED AND DEVELOPMENT LESSONS LEARNED. ALL THANKS TO YOU.



DBP was born in extremely difficult times, as the Philippines struggled to recover from the shattering aftermath of World War II. Against all odds, DBP helped steer the country towards economic productivity.

Seventy-five years since its establishment, DBP stands firm in its mission as the country's premier development financial institution channeling growth in strategic sectors -- infrastructure and logistics, the environment, small and medium enterprises, and social services and community development.

Development Bank of the Philippines

Head Office: Sen Gil J. Puyat Avenue corner Makati Avenue, Makati City

Telephone Number: (02) 8818-9511 | E-mail: info@dbp.ph

fb.com/devbankphl | www.dbp.ph



A proud member of
BancNet

Deposits are insured by PDIC
up to P500,000 per depositor



The Development Bank of the Philippines (DBP) is regulated by the Bangko Sentral ng Pilipinas (BSP). For inquiries and complaints, please visit your branch of account, e-mail customerservice@dbp.ph or contact the BSP Financial Consumer Protection Department at (02) 8708-7087; BSP Webchat - <http://www.bsp.gov.ph/>; SMS: 021582277 (for Globe subscribers only); BSP Facebook - <https://www.facebook.com/BangkoSentralngPilipinas/>

**75 YEARS OF BANKING
FOR THE COUNTRY.**

Our Services



PORTFOLIO MANAGEMENT

Expert portfolio construction and selection of securities and companies employing strategic or tactical asset allocation



CASH MANAGEMENT

Short-term investment instruments providing returns better than savings



MONTHLY INVESTMENT PROGRAM
Voluntary investment & retirement benefit plans for the company's employees or institution's members through payroll deduction



FINANCIAL EDUCATION PROGRAMS
Various financial literacy sessions offered exclusively to cooperatives and its members for free

Our Awards

Best ETF Provider Philippines
The Asset Triple A Sustainable Investing Awards 2022

Back-to-Back Most Innovative Wealth Manager
Financial Awards by International Finance 2019 & 2020

First Metro Philippine Equity Exchange Traded Fund
1st Place: 3-Year Performance
2nd Place: 5-Year & 1-Year Performance

First Metro Save and Learn Equity Fund
2nd Place: 10-Year Performance

First Metro Save and Learn Balanced Fund
2nd Place: 5-Year Performance

First Metro Save and Learn FOCCUS Dynamic Fund
2nd Place: 1-Year Performance

First Metro Save and Learn Money Market Fund
2nd Place: 1-Year Performance



Contact Us:



www.fami.com.ph



directsales@fami.com.ph

@firstmetroasset



NATIONAL CONFEDERATION OF COOPERATIVES

NATCCO@45:

Epitomizing Co-op
Leadership
in Sustainability
and Resilience



PRODUCTS AND SERVICES

BUSINESS

Treasury and Credit
Deposits
Loans
Investment

Payment Services
KAYA Payment Platform
KAYA ATM
Point-of-Sale (POS)

Conditional Cash
Transfers

SELF REGULATION

Stabilization Fund System

SUPPORT

Education & Training
Consultancy
Micro Finance Innovations
in Cooperatives
Information Technology
eKoopBanker/Plus Financial
Software

Advocacies
Climate Change Action
Gender Equality
Youth Leadership Development
Disaster Risk Reduction &
Management



Life and Non-Life Insurance Products

"Insuring 20 Million Lives by 2024"

Life Insurance Products

- Coop Loan Protection Plan (**CLPP**)
 - Riders
 - Accident Coverage
 - Family Protection Plan (**FPP**)
- Coop Life Savings Plan (**CLSP**)
- Microinsurance Products**
 - Group Life & Accident with Fire Insurance (**GLAFI**)
 - Group Accidental Death, Dismemberment and Disablement Insurance Plus (**GADDDI PLUS**)
 - Group Accidental Death, Dismemberment and Disablement Insurance (**GADDDI**)
 - Coop Family Plan (**CFP**)
 - Kids & Youth Secure (**KYSe**)
- Bantay Protection for Tanod and Security Guards

CAC Exclusive Products

Microinsurance Products

Life Products

- Kabayan Insurance (**KABAYANI**)
- Life and Home Assure
- 3Sure Life Insurance
- Individual Disability Life Ensure (**IDLE**)
- MyParents Protek (**MPP**)
- Insurance TeleHealth (**INTELEHEALTH**)

Non-Life Products

- Tricycle Operators and Drivers Association (**TODA**)
- Accident Insurance
- Family AKSI (**FAMSI**) Plan
- Millennials Protek
- Love Yourself Always (**LYSA**)

Non-Life Insurance Products

Motorcar Insurance

- Compulsory Third Party Liability (**CTPL**)
- Comprehensive Motor Vehicle

Fire Insurance

- Standard Fire with Allied Perils
- Prestige

Personal Accident Insurance

- Keyman

Parametric Insurance

- Weather Protect Insurance

Other Insurance Products

- Money, Securities & Payroll Robbery (**MSPR**)
- Fidelity Guarantee

Microinsurance Products

- Coop AKSI
- Fire Advantage
- Fire Insurance Cash Assistance (**FICA**)
- CLIMBS Health & Accident Insurance (**CHAIN**)
- Student Personal Accident Insurance (**SPAI**)
- Travel Personal Accident Insurance (**TPAI**)
- PATxt15
- Property Emergency & Tragedy Insurance (**PrETI**)

Life Permanent Plans

- 5 Pay Life
- 5 Pay Endowment at 15
- 10 Pay Endowment at 15

SUBSIDIARIES & AFFILIATES



CLIMBS INVESTMENT
MANAGEMENT AND
ADVISORY CORP.



CLIMBS SHARE CAPITAL
EQUITY INVESTMENT FUND
CORP.



CLIMBS INSURANCE
AND BROKER CORP.



CLIMBS PRINTING PRESS
& PUBLISHING, CORP.



CLIMBS REAL ESTATE
DEVELOPMENT CORP.



CO-OPERATIVE COLLEGE
OF THE PHILIPPINES
(FORMERLY CIM)



COSMOPOLITAN
CLIMBS LIFE PLAN, INC.

CLIMBS Life and General Insurance Cooperative

CLIMBS Bldg., Zone 5, National Highway, Bulua, Cagayan de Oro City, Philippines, 9000
Cellphone No.: (+63) 9177010662 | Website: www.climbs.coop
Email: customerservice@climbs.coop | TIN: 006237231

20/24
CLIMBS



Online Micro Sellers

Multipurpose Cooperative

"We unlock e-commerce for micro sellers."



18,940

MEMBERS AS OF SEPTEMBER 2022

P206M

ASSET SIZE IN 2021

P36K

LAZADA SHOPS IN 2021

P31B

VALUE CREATED FOR MEMBERS
IN 2021

P25M

OF ORDERS COMPLETED IN 2021

We offer:

- ✓ **Access to Lazada**
#LegitSeller
- ✓ **Training & Education**
#Learn #GrowYourBusiness
- ✓ **Community**
#KaSeller #Network
- ✓ **Soon: Credit and Savings...
and many more!**

5,457

 SELLERS COMPLETED
THEIR BUSINESS DOCS

352

 TRAININGS
CONDUCTED

33K

 ATTENDEES

1.8K

 COMMUNITY DEVELOPMENT
BENEFICIARIES (FAMILIES, NGOS, SCHOOL
COMMUNITIES, HOSPITAL)

www.omsmpc.com



@omsmpc @ka_microsellers

Unit 907 & 908, One Park Drive 8th Avenue Corner 11th Drive BGC,
Barangay Fort Bonifacio Taguig City

Registered with the Cooperative Development Authority -
Manila Extension Office

CDA Registration No. 9520-101600000039775
CIN 16201739775 | TIN 50157-206-00000



1 COOPERATIVE INSURANCE SYSTEM OF THE PHILIPPINES

LIFE AND GENERAL INSURANCE

Protecting You Like Family

LIFE INSURANCE

GROUP TERM PLANS

1. LOAN PAYMENT PROTECTION INSURANCE (LPPI)
2. SAVINGS INCENTIVE INSURANCE (SII)
3. GROUP YEARLY RENEWABLE TERM (GYRT)
- YOUTH AND ELDERLY SHIELD (YES)

MICROINSURANCE

1. GROUP-BASIC LIFE INSURANCE SECURITY SYSTEM (GBLISS)
2. STUDENT INSURANCE PLAN (SIP)
3. PERSONAL ACCIDENT INSURANCE CARD (I-CARD)
4. KOOPAMILYA PLAN

INDIVIDUAL PLANS

1. 5 PAY 15 YEARS ENDOWMENT
2. 7 PAY 15 YEARS ENDOWMENT
3. WHOLE LIFE WITH ANTICIPATED ENDOWMENT

NON-LIFE INSURANCE

FIRE INSURANCE

COMPREHENSIVE CAR INSURANCE

1. PRIVATE CAR INSURANCE
2. COMMERCIAL VEHICLE INSURANCE
3. MOTORCYCLE INSURANCE
4. LTO VEHICLE INSURANCE

COMPULSORY THIRD PARTY LIABILITY (CTPL) INSURANCE

MISCELLANEOUS CASUALTY INSURANCE

1. PROPERTY FLOATER INSURANCE
2. PERSONAL ACCIDENT INSURANCE
3. COMPREHENSIVE GENERAL LIABILITY (CGL) INSURANCE
4. MONEY, SECURITY, AND PAYROLL ROBBERY (MSPR) INSURANCE
5. HOMEPROTECT
6. ACHIEVERS
7. NEGOSEGURO
8. NEGOSEGURO PLUS

NON-LIFE INSURANCE

MARINE INSURANCE

INLAND MARINE CARGO

ENGINEERING INSURANCE

CONTRACTORS' ALL-RISK INSURANCE

SURETY

1. BOND FOR ACCOUNTABLE OFFICERS (SURETY BOND IN ACCORDANCE WITH ARTICLE 56 OF R.A. NO. 9520)
2. PERFORMANCE BOND
3. BIDDER'S BOND
4. ADVANCE PAYMENT BOND
5. RETENTION MONEY BOND
6. WARRANTY BOND
7. FORESTRY BOND

VALUE-ADDED SERVICES

1. 1 KOOPERATIVE INSURANCE NETWORK
2. DIGICOOP APP/PLATFORM POWERED BY TRAXION TECHNOLOGY SERVICE COOPERATIVE
3. CAPACITY AND CAPABILITY TRAINING PROGRAM IN PARTNERSHIP WITH MCN, VICTO, WVAC, AFFCUI
4. HEALTH AND ALLIED SERVICES IN PARTNERSHIP WITH ICOOPHEALTH
5. 1KOOPMART IN PARTNERSHIP WITH NCCC
6. KOOP4HER IN PARTNERSHIP WITH MALAYAN INSURANCE
7. CREDIT SCORING IN PARTNERSHIP WITH TRANSUNION

GET YOUR INSURANCE COVERAGE WITHOUT GOING TO COOP! LOG IN TO YOUR digicoop ACCOUNT TO APPLY FOR YOUR INSURANCE COVERAGE ONLINE.



Want a RISK PROTECTION AND FINANCIAL LITERACY PROGRAM for your members?

BE OUR 1KIN PARTNER COOP!





SERVING THE NATION

towards recovery and growth

We are at the forefront of revitalizing the local economy.

We provide accessible, responsive, and uninterrupted service.

We leverage on technological solutions to serve our diverse customers.

We forge partnerships and cultivate resiliency among families, businesses and communities.

At LANDBANK, serving the nation takes centerstage of everything we do.



LANDBANK

SERVING THE NATION




[landbankofficial](#)

[@LBP_Official](#)

[LANDBANK](#)

[Land Bank of the Philippines \(Official\)](#)

[www.landbank.com](#)

Regulated by the Bangko Sentral ng Pilipinas
T: (+632) 8708-7087 | E-mail: consumeraffairs@bsp.gov.ph | Webchat: <http://www.bsp.gov.ph/>
SMS: 021592277 (Globe) | Facebook: @BangkoSentralngPilipinas

Deposits are insured by PDIC up to P500,000 per depositor.
A proud member of **BancNet**



digicooP

"The Most Complete Digital Platform for Cooperatives!"

Available on:



GET IT ON
Google Play



Download on the
App Store

f facebook.com/digicooP.ph

www.digicooP.ph

(02) 8 254-3643

info@digicooP.ph

COOPNET

"The Philippines' first inclusive QR based teller machine"

Available on:



GET IT ON
Google Play



Download on the
App Store



www.coopnet.online

f facebook.com/coopnetonline

www.coopnet.online

(02) 8 254-3643

marketing@coopnet.online

coopnet.online

BENECO joins the 2022 National Cooperative Business Congress by the Philippine Cooperative Center

"Cooperative Enterprises: The Catalysts for Socio-Economic Development."



Capacity•Affordability•Reliability•Efficiency• Sustainability



BENECO

**Benguet Electric Cooperative
4 South Drive, Baguio City**

CDA Certificate of Registration no 9520-1015000000049802



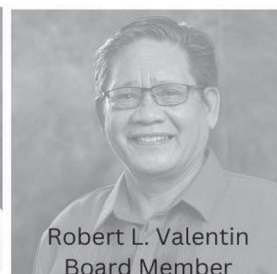
Atty. Esteban A. Somngi
Board Chairperson



Mike W. Maspil
Treasurer



Fr. Jonathan C. Obar
Board Member



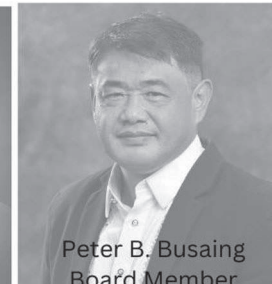
Robert L. Valentin
Board Member



Melchor S. Licoben
General Manager



Jeffred S. Acop
Vice Chairman



Peter B. Busaing
Board Member



Josephine B. Tuling
Secretary



info@beneco.com.ph
www.beneco.com.ph



BENECO-Benguet Electric Cooperative



LANDLINE: (074) 637 4400
SMART: (+63) 0908 865 7202
GLOBE: (+63) 0917 592 1698



PANELCO III

PANGASINAN III ELECTRIC COOPERATIVE

joins the 2022
COOPERATIVE MONTH CELEBRATION
OCTOBER 1-31, 2022



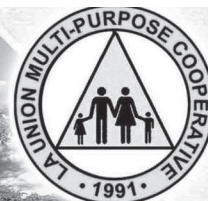
**KooPinas : NAGKAKAISANG
LAKAS PARA SA MAKABULUHAN AT
SAMA-SAMANG PAG-UNLAD!**



LA UNION MULTI-PURPOSE COOPERATIVE

CDA Registration No.: 9520-01-001492

☎ (072) 710-1153 ✉ lumpcoop@yahoo.com
0930-5377-707



LUMPC
Warehouse

KOOP
Medical Clinic

AFFILIATIONS

Municipal Cooperative Development Council
Provincial Cooperative Union
Regional Cooperative Union
Cooperative Union of the Philippines
National Confederation of Cooperatives
Nueva Segovia Consortium of Cooperatives
Cooperative Insurance System of the Philippines
CLIMBS Life & General Insurance Cooperative
La Union Credit Surety Fund
VICTO National Cooperative Federation
and Development Center

SERVICES, PRODUCTS AND BENEFITS

- ✂ **Savings Deposits (Tax Exempt)**
 - Special Savings Deposit
 - Regular Savings Deposit
 - Laboratory Savings Deposit
 - Prime Savings Deposit
- ✂ **Credit Facilities**
 - Regular Loan
 - Educational Loan
 - Emergency Loan
- ✂ **Consumers Mini-Grocery / KOOP Mart**
- ✂ **Canteen**
- ✂ **KOOP Resto Grill**
- ✂ **Water Refilling Station**
- ✂ **Western Union Money Transfer**
- ✂ **Livelihood Training Programs**
- ✂ **BuyANihan Program**
- ✂ **College Scholarship Grants**
- ✂ **Mortuary Benefits**
- ✂ **Travel & Tours**
- ✂ **Loading Center**
- ✂ **Health & Wellness Program**
- ✂ **A I D Program**
- ✂ **LUMPC Commercial Building**
- ✂ **KOOP Medical Clinic**



NEW SATELLITE OFFICES



Aringay



KOOP Gulayan

LUMPC
Mushroom Production

OFFICE HOURS

Monday to Friday
8:00 A.M. to 5:00 P.M.
Saturday
8:30 A.M. to 12:00 N.N.

from: *Congratulations!*

BAAO PARISH MULTI-PURPOSE COOPERATIVE

*"Most Dedicated and Exemplary
Trusted Cooperative in Camarines Sur"*

by:

Asia's Pinnacle Award



📍 Main Office

National Highway, San Nicolas, Baa, Camarines Sur

☎ (054) 266-3199 / 09178596494 / 09258900960

✉ baacoop@gmail.com



📍 Iriga Branch

LST Bldg., San Francisco, Iriga City

☎ (054) 299-1998



📍 Goa Branch

Rivero Bldg., San Jose St., Goa, Camarines Sur

☎ 09508983131



📍 Sipocot Branch

Gaangan St. Centro 1, Sipocot, Cam. Sur

☎ 09453860568 / 09816075605



📍 Ocampo Satellite

Poblacion West, Ocampo,
Camarines Sur



📍 Naga Satellite

Emilio Pinoy Bldg., Peñafrancia
Ave., Naga City



📍 Polangui Satellite

Nat'l. Highway, Centro Oriental, Cor.,
Sabaybay St. Polangui Albay



F.A.S.T. Laboratories

The First Analytical Services And Technical Cooperative

"Tested Through Time"



Services:

Physical-Chemical & Microbiological Testing

- *Food / Feed / Beverage
- *Water & Wastewater
- *Environmental Swab and Air Exposure
- *Food Packaging Material, Soils & Ores
- *Cosmetics & Cleaning Products

Air Quality Monitoring (Sampling and Testing)




- *Work Environment
- *Stack Emission
- *Ambient Air

Other Technical Services

- *Nutrition Labelling
- *Shelf-life Studies
- *Sensory Evaluation
- *Lab Equipment Calibration & Repair
- *Seminars / Trainings (Fast Laboratories Institute)

Laboratories Nationwide:

Cubao • Calamba • Cebu • Cagayan De Oro • Clark-Angeles

 www.fastlaboratories.com.ph
 info@fastlaboratories.com.ph
 (02)8913-0240 to 41



NATCCO NETWORK STA. CRUZ SAVINGS AND DEVELOPMENT COOPERATIVE **coop** **SACDECO**

DEPOSITORY SERVICES

- REGULAR SAVINGS DEPOSIT
- TIME DEPOSIT
- SPECIAL SAVINGS DEPOSIT
- Bagong Bayani Cash Builder (BBCB)
- Mother Savings
- Super Teen Savers (STS)
- Retirement Savings
- PESO Savings

LABORATORY COOPERATIVE

- Youth Tipid Movement (YTM)
- Aflatoun Program

ALLIED SERVICES

- BAYAD CENTER
- COOPERATIVE ASSURANCE CENTER
- ATM

LENDING SERVICES

- PERSONAL LOAN
- BUSINESS LOAN
- AGRICULTURAL LOAN
- REAL ESTATE LOAN
- FAST CASH LOAN
- KOMTEK LOAN
- GREEN FINANCE LOAN
- BANGON LOAN
- SAGIP LOAN
- ANYO LOAN



PROGRAMS AND SOCIAL SERVICES

- Give Love and Delight
- Old Age Welfare
- Marital Benefit
- 65-25 Pension Program
- Medical Aid Program
- Gender Equality Advocacy
- SAVE THE EARTH (Environment Protection Program)
- SACDECO Cares
- Health and Wellness Program
 - > Medical Mission
 - > Sanitation Project
 - > School Feeding Program



Management & Staff



Board of Directors



Sta. Cruz Coop



www.Sacdeco.com.ph



09178800434 (077) 674-7134

2022 NATIONAL COOPERATIVE BUSINESS CONGRESS

*Cooperative Enterprises: The Catalysts for
Socio-Economic Development*

Serving Always for the Continuous Development and Enrichment of Communities



NOVADECI CONVENTION CENTER

Managed by: NVDC Properties 

AVAILABLE SERVICES



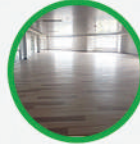
COMMERCIAL SPACES

- ✓ FOOD CART
- ✓ NON-FOOD / DRY GOODS
- ✓ TIANGGE STALLS FOR:
 - NIGHT MARKET
 - OWNERSHIP MTG.
 - GENERAL ASSEMBLY
- ✓ DOCTOR'S CLINIC



SPORTS FACILITY CONVENTION CENTER

- ✓ SPORTS EVENTS
- ✓ CONCERTS
- ✓ CONFERENCES
- ✓ BAZAAR
- ✓ TRADE FAIR/ EXHIBIT



FUNCTION ROOMS

- ✓ CELEBRATIONS
- ✓ CORPORATE MTGS.
- ✓ TRAININGS
- ✓ PLANNING SESSION
- ✓ RELIGIOUS ACTIVITIES



HOTEL

introductory rate

PER ROOM WITH
FREE BREAKFAST
FOR 2 PAX

THE 17-ROOM
NOVADECI SUITES
OFFERS ITS GUESTS AN

- ✓ AFFORDABLE
 - ✓ CLEAN
 - ✓ COMFORTABLE AND
SAFE
- PLACE TO STAY IN THE
HEART OF NOVALICHES



EVENT MANAGEMENT

RATES AVAILABLE
UPON REQUEST AND
DEPENDING UPON
TYPE OF EVENT
ALLOW US TO PROVIDE
THE PERFECT EVENT
MANAGEMENT
SERVICE FOR YOU!

FUSS-FREE AND
FLEXIBLE ON YOUR
PART BECAUSE WE'LL
HAVE ALL YOUR EVENT-
RELATED NEEDS
COVERED



1COOPHealth

Cooperative Health Management Federation

Standard Premium Plans



Emergency Card



Php 499.00



Php 1,999.00

- Preventive • Emergency Care • OutPatient / Consultation • In-Patient / Confinement
- Dental • Financial Assistance • Telemedicine • Covid-19 Assistance • Eyecare
- Dismemberment • Total Permanent & Disablement



Download our Mobile App Now!

- ✓ Enrollee Information
- ✓ Availment History
- ✓ Plan Validity
- ✓ Claim Status
- ✓ Access Accredited Providers



1CoopHealth

Our Newest In-House Telemedicine!

1COOP

TeleHeal

- ✓ Consultation
- ✓ Follow-up Checkup
- ✓ E- Prescription
- ✓ E-Medical Certificate
- ✓ E-Laboratory Request

You can book an online appointment through the following:



Facebook



Website



Viber



Messages

What are you waiting for?

ENROLL NOW!

For Inquiries and concern, contact +63 917 804 8994 or email us at marketing@chmf.coop. You can also visit us on our website www.chmf.coop



PHCCI

PERPETUAL HELP COMMUNITY COOPERATIVE

**Going stronger,
Fortifying resilience**





SOROSORO IBABA DEVELOPMENT COOPERATIVE

Main Office: Sorosoro Ibaba, Batangas City Tels.: (+6343) 723-7432; (+6343) 300-4058 to 59
E-mail: info@sidc.coop, sidcnet@yahoo.com | Website: www.sidc.coop | Facebook Page: [/www.facebook.com/SIDCOfficial/](https://www.facebook.com/SIDCOfficial/)

SUPPORTS

2022 NATIONAL COOPERATIVE BUSINESS CONGRESS

SIDC PRODUCTS & SERVICES



BE AN ACTIVE MEMBER NOW!

CALL US @ 0998 997 6855 or
E-MAIL US @ sidc.membership@gmail.com



ADTEMPCO

ABRA DIOCESAN TEACHERS AND EMPLOYEES

MULTI-PURPOSE COOPERATIVE

Taft Corner La Zala St., Zone 4, Bangued, Abra

Products & Services

Credit & Savings
Microfinance
Coop Mart
Meat Shop
Aflatoun / Aflateen
Hostel and Lodging
Mortuary Aid
ATM Encashment
Housing / Hardware
Mt. Carmel Agri-Tourism & Training Center

Conference Hall
Printing Press
Business Development Services
Petron Micro-Refilling Station
PaSaDa
Laundry Services
Gender Equality Resource Services
SSS Membership and Payment
Heavy Equipment Rental
Coca-Cola Sales Distributor

CREDIT BRANCHES

BANGUED MAIN BRANCH

Taft Corner La Zala Sts., Zone 4,
Bangued, Abra
Contact #: (074) 752-8676/0917-585-0761
Email Add: adtempco@1985@yahoo.com.ph

LAGANGILANG BRANCH

Laang, Lagangilang, Abra
Contact #: 0906-340-8890

MANABO BRANCH

San Juan Norte, Manabo, Abra
Contact #: 0926-378-6880

SALLAPADAN BRANCH

Gangal, Sallapadan, Abra
Contact #: 0936-663-8639

SAN FERNANDO BRANCH

Unit B2 Centro Lumber, Pagdaraoan
San Fernando City, La Union
Contact #: 0977-316-4436

MANAOAG BRANCH

Unit D, 2nd Floor MVJ Bldg.
Soriano St., Poblacion, Manaoag, Pangasinan
Contact #: (075) 540-5667/0905-456-5667

URDANETA BRANCH

501 San Vicente West, Urdaneta City
Pangasinan
Contact #: 0905-944-1997/0905-880-4388

SAN CARLOS BRANCH

Mabini St., Brgy., Mabini,
San Carlos City, Pangasinan
Contact #: 0905-843-8807/0907-529-8807

PENARRUBIA BRANCH

Brgy. Dumayco, Penarrubia, Abra
Contact #: 0992-655-6800

BAGUIO BRANCH

Lyman Ogilby Centrum,
368 Magsaysay Ave., Baguio City
Contact #: 0935-159-4299

VILLAVICIOSA BRANCH

Brgy., Kibbasan, Villaviciosa, Abra
Contact #: 0926-600-2154

CABANATUAN BRANCH

Purok 1, Brgy. San Isidro,
Cabanatuan City, Nueva Ecija

LA TRINIDAD BRANCH

3rd Floor, Ramon Bldg. KM 4
Pico, La Trinidad, Benguet
Contact #: (074) 620-9985
0915-153-2124

INTEGRATED FARMING SYSTEM

Brgy., Monggoc, Galicia,
Pidigan, Abra
Contact #: 0935-002-9437

COOPMART BRANCHES

COOPMART BANGUED MAIN

Burgos Corner, Zamora St., Zone 5,
Bangued, Abra
Contact #: 0915-202-2116
(074) 752-5854

COOPMART LAGANGILANG & PETRON

Laang, Lagangilang, Abra
Contact #: 0916-617-6743

COOPMART SALLAPADAN

Gangal, Sallapadan, Abra
Contact #: 0965-498-5282

COOPMART PENARRUBIA

Brgy. Dumayco, Penarrubia, Abra
Contact #: 0935-927-6735

COOPMART MANABO

San Juan Norte, Manabo, Abra
Contact #: 0936-444-4518

COCA-COLA SALES BRANCHES

COLA-COLA BANGUED MAIN

Angad, Bangued, Abra
Contact #: 0977-005-6546

COLA-COLA CAOAYAN

Brgy. Don Dimas Querubin,
Caoayan, Vigan City
Contact #: 0917-794-0576

COLA-COLA NARVACAN

Brgy. Don Dimas Querubin,
Caoayan, Vigan City
Contact #: 0917-794-0576

COLA-COLA MARCOS

Brgy. Lydia Marcos,
Ilocos Norte
Contact #: 0950-580-4531

COLA-COLA MANGALDAN

Bantayan, Mangalda, Pangasinan
Contact #: 0936-635-0695

COLA-COLA BAYAMBANG

Baluyot, Bautista, Pangasinan
Contact #: 0929-284-7492

NETWORK CONSOLIDATED COOPERATIVE BANK

Together, Stronger



DEPOSIT PRODUCTS



LOAN PRODUCTS

- Competitive Interest Rates
- Flexible Terms
- Higher Loanable Amount



Loan to
member-cooperatives
Be a member now!



#47 20th Avenue corner
19th Avenue, Barangay San Roque, Quezon City

(02) 8364-3756 | (02) 8364-6514

Branches: Quezon City | Daet | Sorsogon | Maasin | Ormoc | Roxas | San Francisco

NCCB is regulated and supervised by the Bangko Sentral ng Pilipinas (BSP) and the Cooperative Development Authority (CDA) and a member of the Philippine Deposit Insurance Corporation (PDIC). Deposits are insured by PDIC up to Php 500,000 per depositor.



www.nccbank.coop



@NCCBcoopbank

-ACDECO

*Empowering the
community for over
56 years...*



● **LOAN** ● **SAVE** ● **EARN**

HEAD OFFICE

#061 Col. Guido Street, Brgy. San Roque, Angono, Rizal
8292-7896 / 8651-0603 / 0920-103-6256

acdeco_angonorizal@yahoo.com

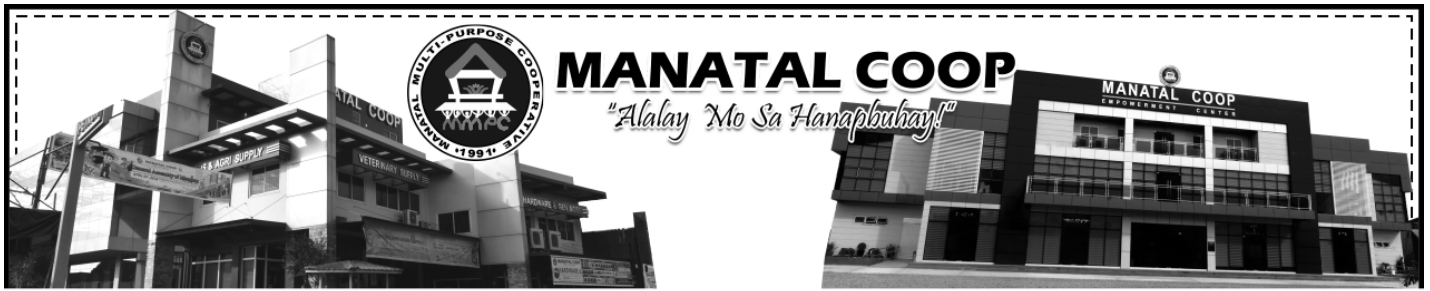
FACEBOOK: ACDECO | ANGONO RIZAL

TAGPOS SATELLITE OFFICE

Km. 31 National Road, Brgy. Tagpos, Binangonan, Rizal
8985-9113

MUZON SATELLITE OFFICE

GP Borja Street, Barangay Muzon, Taytay, Rizal
8985-7027



BRANCHES & SATELLITE OFFICES

Main Office

Bunsuran 2nd, Pandi, Bulacan
(044) 896-7207 | 0917-803-6800

Santa Maria Branch

Gov. F. Halili Ave., Bagbaguin Sta. Maria
0933-850-3801 | 0945-804-2671

Norzagaray Branch

#42 Ahunin, Bigte, Norzagaray, Bulacan
(044) 815-7933 | 0943-141-3884

Bustos Satellite Office

C.L. Hilario Hi-way, Poblacion, Bustos
(044) 812-1494 | 0932-672-0676

Caloocan Satellite Office

Brgy. 178, District 1, Camarin, Caloocan City
0923-084-9800

f /manatalcoop www.manatalcoop.com manatalcoop@yahoo.com

PRODUCTS

SAVINGS PRODUCTS

- EDUCATION SAVINGS
- HEALTH SAVINGS
- HOLIDAY SAVINGS
- KIDDIE SAVER'S CLUB
- OFW KAAGAPAY SAVINGS
- PENSION SAVINGS
- PESO GROW SAVINGS
- REGULAR SAVINGS DEPOSIT
- SHORT TERM DEPOSIT
- SMART TEENS
- SOLIDARITY DEPOSITS
- TIME DEPOSIT

LOAN PRODUCTS

- AGRI-BUSINESS LOAN
- AGRICULTURAL LOAN
- BACK-TO-BACK LOAN
- BALANCE TRANSFER LOAN
- BUSINESS LOAN
- CHATTEL LOAN
- CHECK REDISCOUNTING
- FLEXI LOAN
- HOUSING LOAN
- LAND ACQUISITION LOAN
- MYKOOP AUTO LOAN
- SME BUSINESS LOAN

OTHER BUSINESSES

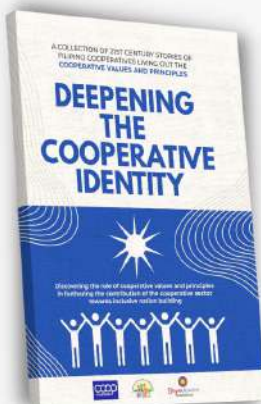
- FEED MILL (FEEDS AND AGRI SUPPLY) 0917-542-1086
- HARDWARE SUPPLY 0923-742-9363
- MOTOR TRADE & COOP ASSURANCE 0932-420-1427
- MICRO-FINANCE 0923-503-7264
- MOTOR LOAN
- RENT & OWN TRANSPORT LOAN



PHILIPPINE COOPERATIVE LAWS: REPUBLIC ACT NO. 9520 AND REPUBLIC ACT NO. 11364

The Philippine Cooperative Center shares to you a book compilation of key cooperative laws and circulars. This updated physical handbook for quick legal references is a must for any cooperatives, cooperative legal experts, and cooperator-leaders.

SRP: P250.00 / book



DEEPENING THE COOPERATIVE IDENTITY BOOK

Marrying theory, principles, and real-life experiences – Deepening the Cooperative Identity contains 24 evidence-based case studies narrating the successful enterprises of 12 of the most respected cooperatives and cooperative movement leaders in the country. The collection shows how cooperative ideologies, values, and principles can – and should – serve as a guideline for a successful cooperative enterprise.

SRP: P 1,000.00 / book

**Books
for SALE!**



To place your order, you may contact us at 8723-7392 or email, philcoopcenter@yahoo.com

Event Sponsors and Contributors

DIAMOND SPONSORS



GOLD SPONSORS



CONTRIBUTORS



OFFICIAL INTERNET PROVIDER

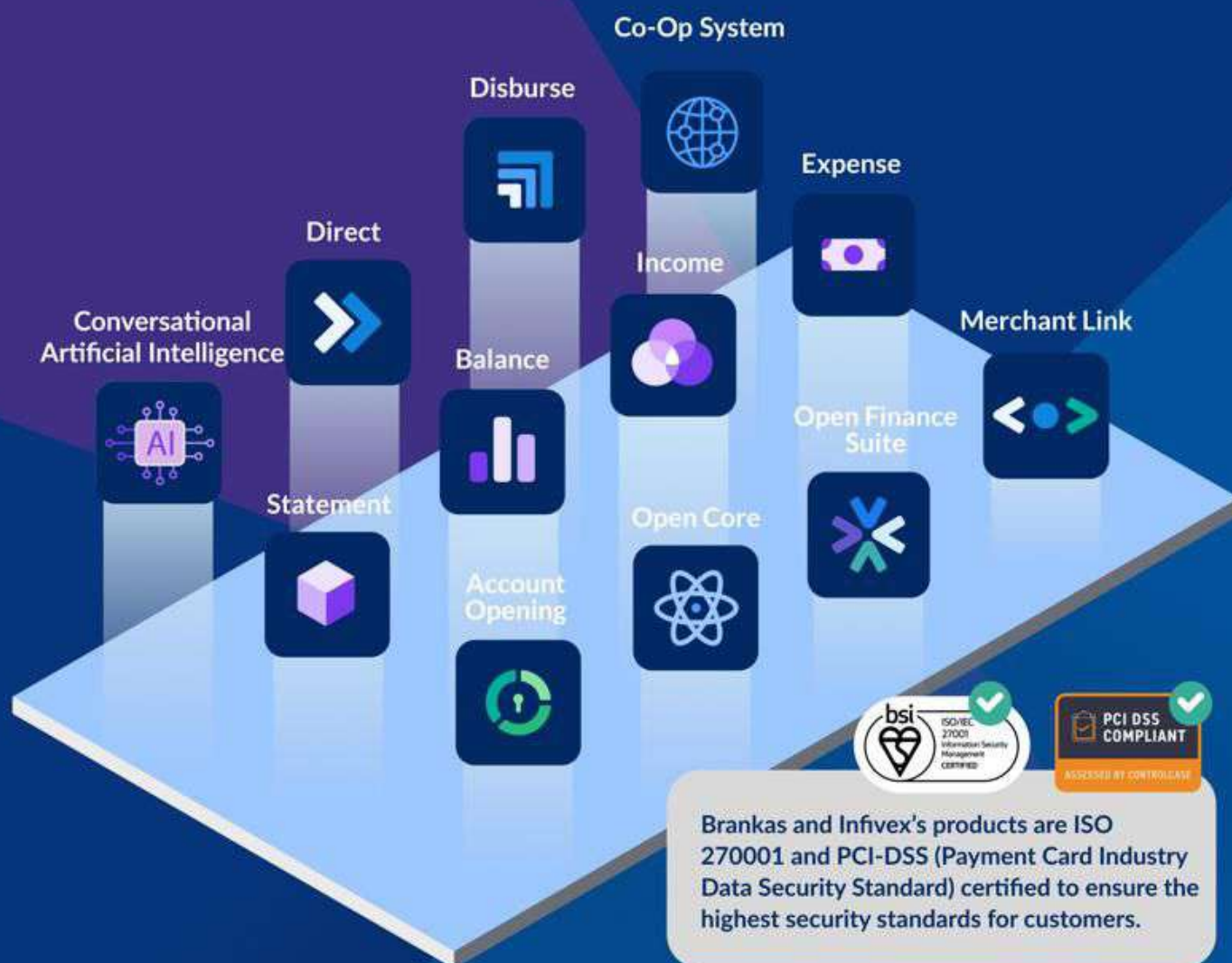


Special thanks to the following cooperatives for supporting this event:

- Perpetual Help Community Cooperative (PHCCI)
- Philippine Army Finance Center Producers Integrated Cooperative (PAFCPIC)

**Build any financial use case in Southeast Asia with our APIs.
Create bespoke products that your members will love.
Integrate seamlessly with your current system**

Brankas and Infivex are the leading Open Finance technology providers in Southeast Asia. We provide API-based solutions for financial service providers (like banks, co-ops, MFIs, lenders and e-wallets) and online businesses.



Leading Financial Innovation for Asia's Biggest Brands



Get in touch with us now, contact Russel at 09695630638 or email at edrosel.encontro@infivex.com



NUEVA SEGOVIA CONSORTIUM OF COOPERATIVES

Tel. No. 077-722-3281 / 077-674-0267

www.coop-nssc.com

Programs & Services NSCC F-A-C-T-S

1. **F**inancial Services - Credit and Savings
2. **A**gro-enterprise, Marketing & Trading
3. **C**apability Building and Training Services
4. **T**ourism Services
5. **S**ocial and Community Services



NSCC Plaza Hotel & Convention Center



NSCC Hotel Vigan



NSCC Casa De Vigan

NSCC Bath & Coffee



Come and Join our Network!



EMAIL us at nsscvgan2@yahoo.com
CALL us at Telefax # 077-722-3281

NUEVA SEGOVIA CONSORTIUM OF COOPERATIVES
Main Office: Gov. A. Reyes St., Brgy. I, Vigan City Ilocos Sur