

# BMPCIANS

Official Publication of Barbaza Multi-Purpose Cooperative

## IN THIS ISSUE

### NATCCO 2019 GENERAL ASSEMBLY

page 1

### COOP-NATCCO PL GETS ONE SEAT IN 18th CONGRESS

page 2

### BARBAZA MPC 2019 STATUS REPORT AND HIGHLIGHTS

page 3

### YEAR OF THE YOUTH THROUGH COOPERATIVISM

page 4

### WHAT MEMBER'S SAY?

page 4



**More than 700 Coop Leaders from 189 Cooperatives converged last 2019 NATCCO General Assembly**

## 2019 NATCCO General Assembly sets Coops for "digital economy"

**Iloilo City**—Coops must, can, and will definitely go Digital!

More than 700 leaders from 189 cooperatives converged last April 26-28, 2019 at the Grand Xing Imperial Hotel for the 17th Co-op Leader's Congress and 42nd General Assembly. They came to learn, be inspired, and face the ongoing Digital Revolution.

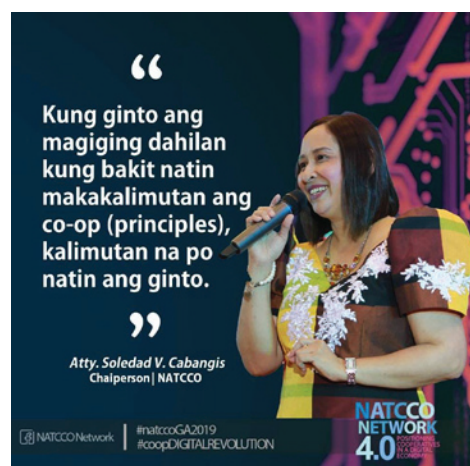
Held at the Ballroom, the General Assembly with a powerlist of speakers who are authorities in their respective fields gave directions for co-ops to take the 'Digitalization' of the economy not only in the Philippines, but worldwide.

Keynote Speaker on the opening day was Rafaelita Aldaba, DTI Undersecretary for Competitiveness and Innovation. She said, "Traditional Cooperatives do not use digital technologies, but our aim is for the transformation to happen!"

For NATCCO Chairperson, Wilfredo Dimamay of MSU-IIT National MPC in Iligan City said: "The Digital Revolution is now here. We are in the thick of it. If we in the cooperative sector will not be involved in it, we will be as obsolete as the dinosaur. So if we want to be relevant and attract millennial into our movement, we must be part of it. Join us!"

NATCCO Chairperson Atty. Soledad Cabangis said: "The only

permanent thing in the universe is change. It is understandable we are sometimes afraid to embrace change, but it will be more scary if we will not face change. We have nothing to fear because we have good leaders and expert partners". Speaking at the Opening Ceremonies, she urged all participants to remain rooted in the Principles: "If gold will cause us to forget the Cooperative Principles, let's forget Gold!"



E-Commerce Advocate, Janette Toral told the participants: "I am a big believer of 'organic marketing'. Instead of reaching out to people don't know, work first with the people that you know". She said referring to the Network of Cooperatives the NATCCO possesses, obviously urging leaders to take advantage of the linkages.

15-year-old Alessandra Daquila, Chairperson of Barbaza MPC Laboratory Cooperative told the leaders why co-ops should invest in youth: "If all coops in the Philippines would invest in youth, imagine the possibilities. Young people can contribute so much! 60% young people in the population- we can change the game! We are highly creative, energetic, and passionate but less ego. We are the digital natives so we are in the best position to navigate the digital world. Invest in us, give us more meaningful roles, and you'll be amazed of what we can do!"

The flagship products of the NATCCO for co-ops to keep pace with the Digital Economy are Kaya Payment Platform that allows members to transact using their cellphones, and eKoopBanker and eKoopBankerPlus which are the choice financial software to perform all co-op transactions.

**- The Philippine Co-op Sector**

### Did you know?

The National Confederation of Cooperatives (NATCCO) is the secondary level organization of 312 cooperatives which include primary coops, federations and regional development councils across the Philippines. NATCCO was organized in 1977 by five regional training centers, then known as National Association of Training Centers for Cooperatives. In response to the growing need of primary cooperatives affiliates, NATCCO was converted into a multi-service national cooperative federation. In 2000, NATCCO underwent a transformation journey which resulted to its decision to become a two-tier cooperative and focus its services to financial intermediation in 2005.



“  
As a Youth Chairperson,  
I am aware that it is my duty  
to influence the youth about  
the importance of Cooperatives,  
the discipline of savings,  
being confident, doing something  
good for the community, and  
drawing them closer to the  
Cooperatives.  
”

Alessandra J. Daquila  
Laboratory Cooperative Chairperson | Barbaza MPC

NATCCO Network | #natccoGA2019  
#coopDIGITALREVOLUTION

NATCCO  
NETWORK  
4.0



# COOP-NATCCO Party list gets one seat in Congress

COOP-NATCCO Partylist announced that it won a seat in Congress in the May 13 elections.

In a very impressive display of solidarity, cooperative members, leaders, staff, management and stakeholders voted COOP-NATCCO Partylist (CNPL) in the May 2019 Mid-Term Elections through voting, campaigning, or providing finances and logistics.

The Facebook Page of COOP NATCCO Party list said: "Our party leadership wishes to convey its sincerest gratitude for the all-out support and prayers in this mid-term election. Ranking #14 amongst all the 134 party lists that participated. With a final tally of 417,285 votes. . . assuring our party in the 18th Congress one seat, represented by the Congressman Sabiniano S. Canama".

The FB Page added: "This fresh mandate, allows us to share honor to all our party nominees from Luzon, Visayas and Mindanao—the men, women and youth in the cooperative movement who untiringly campaigned for the party. Our commitment to put forward the interest of the coop sector in the halls of the congress will be above all priority of COOP NATCCO".

The CNPL, since 1998, has endeavored to protect the interest of cooperatives in legislation, provided scholarships, pushed pro-farmer support, helped place co-op leaders in key government positions like the Cooperative Development Authority, United Coconut Planters Bank, National Anti-Poverty Commission, and more.

Nominees of the Party are incumbent Rep. Sabiniano Canama representing Mindanao, Reynaldo Gandiongco representing Visayas, and Divina Queme from Ilocos Sur representing Luzon.



*Bicameral Conference of both congress, on Senate Bill 2063 and House Bill 9051 An Act Re-organizing and Strengthening the Cooperative Development Authority COOP NATCCO PL as principal author*

Only APEC, AGAP, and COOP-NATCCO will occupy one seat each in the next Congress which opened last July.

The NATCCO Board, composed of co-op leaders from all over the country met in Cagayan, Isabela on July 27, 1997 to establish the CNPL. On November 12, the group met again and commissioned Atty. Edmund Lao to prepare the Party's manifestation to participate in the election and to draft the by-laws.

In the 1998 elections COOP-NATCCO Party list garnered 189,000 votes or 2.2% of the total votes, giving the Party a seat in the 11th Congress, which was later occupied by Cresente C. Paez from Cebu.

In the 2001 elections, the party garnered 226,169 votes, or 3.1% of the votes. The seat was occupied by Guillermo P. Cua from Cagayan de Oro City.

In 2007, CNPL votes increased more than 50% to 409,812 votes. Cua again represented the Party in congress until his death in December 2008.

NATCCO Network Board Chairman, Jose Ping-ay from Ilocos Sur took over the seat, as he was the Party's second nominee. In April 2009, the Supreme Court increased the number of Party list seats in Congress and paved the way for CNPL to take a second seat, occupied by Cresente Paez.

Votes for CNPL in the 2016 Elections reached 678,905. In 2016, former Rep. Cresente Paez ran for Senator but lost.

The 1987 Constitution allots 20% seats in the House of Representatives for party-list representatives.

A group that is able to get at least 2% of the total number of votes cast in the party-list race is entitled to at least one seat. These groups can still secure up to two more seats based on a formula.

The Party list system has been criticized because of the participation of some Party lists that are perceived to be Communist or political fronts, and do not really represent the poor and marginalized.

**- The Philippine Co-op Sector**



*CNPL Representative Nominee Reynaldo Gandiongco (5th from the left) during the campaign period in Barbaza MPC Office San Jose Branch.*

Canama is from Lorenzo Tan MPC, Gandiongco is from Fairchild MPC in Cebu, and Queme is from the Nueva Segovia Consortium of Cooperatives in Ilocos Sur, and is concurrently a Director of the Philippine Cooperative Center (PCC), considered to be the apex federation of the Philippines Cooperatives.

The CNPL's greatest legacy is the passage of the Philippine Cooperative Code of 2008 ( Republic Act 9520), which ensured and expanded the tax exemptions of cooperatives. It must be noted that then CNPL Representative Gil Cua succeeded in having the tax exemptions portions of the Bill passed by the Joint Congressional Committee while personally battling cancer and in the face of opposition from the Department of Finance.

RA 9520 redefined and strengthened the first cooperative code (RA 6938 & 6939) passed by President Cory Aquino in 1990.

Today, the CNPL continues to advance co-op interests in the House of Representatives. This is done in cooperative with other co-op bloc party lists and development-oriented legislators.

From 2016 to June 2019, CNPL had two seats in Congress, occupied by Rep. Sabiniano "Ben" Canama, former CEO of Lorenzo Tan Multi-Purpose Cooperative in Tuguegarao City, and Dr. Anthony M. Bravo from San Isidro Development Cooperative in Sorsogon.

134 Partylists participated in the May 2013 elections. Other participation "Co-op Bloc" Party lists were "Ating Coop" associated with a faction of the Philippine Federation of Credit Cooperatives (PFCCO); AGAP composed of agricultural cooperatives by Cong. Rico Geron from Soro-Soro Ibaba MPC in Batangas; APEC or (Association of Philippine Electric Cooperatives).

Convenient Transactions  
for Co-op Members

**PAYMENT  
PLATFORM**

**ENABLES INTER-BRANCH AND INTER-COOP TRANSACTIONS**

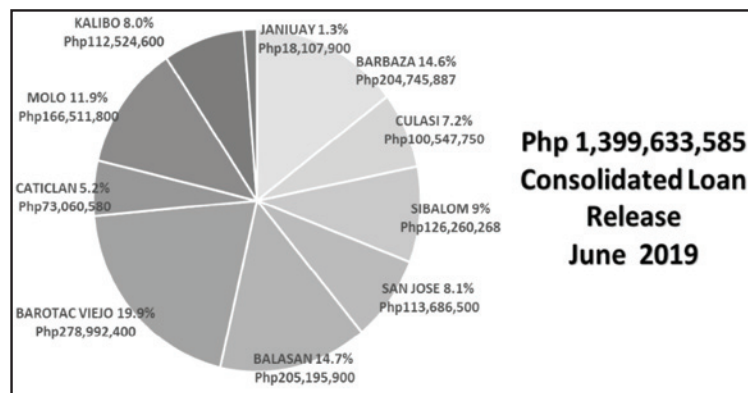
- Cash Deposit
- Withdrawal
- Fund Transfer
- Online Bills Payment
- Balance Inquiry
- Mini Statement
- ATM
- Purchase Goods

# 2019 Mid-Year Status Report

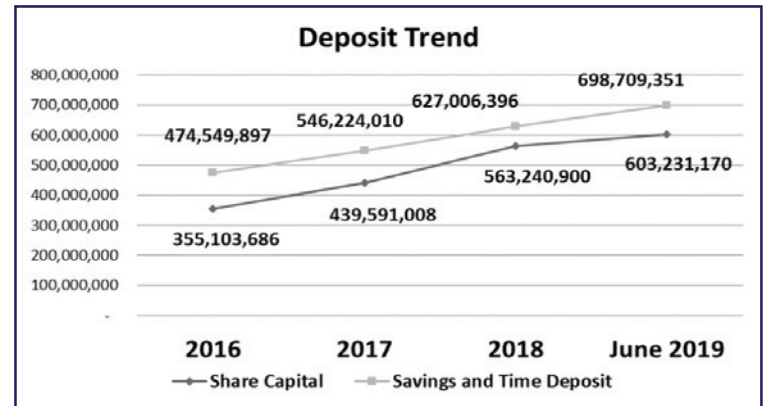
By: Erwin Bana, CPA



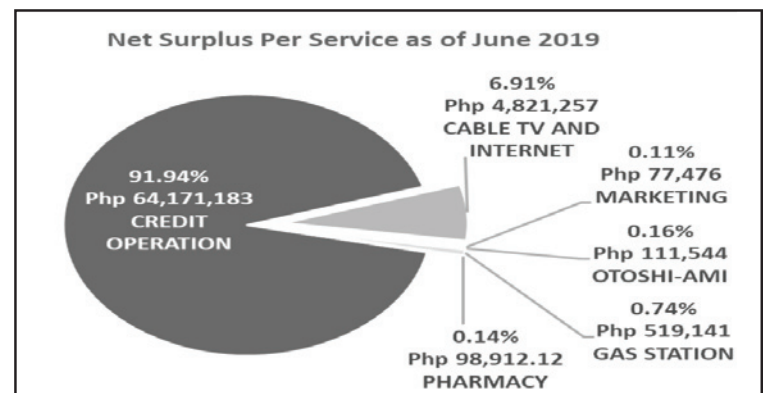
In continuous effort to expand its area of coverage, Barbaza MPC continue to explore new areas and encourage members of the community to be part of one of the regions best cooperative. Regular and associate membership increased by 10.41% and 9.55% respectively.



From January to June 2019, Barbaza MPC released an amount of Php 1.3B to its valued borrowers. With varying purposes like educational, business and agricultural, Barbaza MPC is still the member's choice in financing their needs and expenses.



Share capital continue to increased by 7.10% while savings and time deposit increased by 11.44% . The increase in amount for the last six months is attributed to continuous patronization and trust of its members.



Within six (6) months, Barbaza MPC managed to earn a consolidated surplus of Php 69.7 M a positive indicator that the business and operation of the cooperative is doing great. With this trend, the management expects this year surplus will be better that last year.

## 2019 Mid-Year Highlights (January to June)

By: Paul Philip C. Tolentino

### Cooperative Activities

Barbaza MPC reached another milestone when it opened its 10th Branch in the town of Janiway, Iloilo last February 10, 2019. The blessing and inauguration was accompanied by a free Medical Consultation and medicines to the elderly in the area, gift giving to the ati community and free haircut during the whole event. Ownership Meeting was held in all branches to report development, status and coop updates. Last March 22-23, the 54th Annual Assembly and 8th Representative Assembly was held in Sampaguita Gardens Resort, New Washington, Aklan with the theme " Embarking Eco-Tourism and Embracing Digitalization for Sustainable Growth".



### Trainings and Seminars

As published by the International C o - o p e r a t i v e Alliance (ICA), the 5th Cooperative principle says that the Cooperatives provide education and training for their

members, elected Representatives, managers and employees so they can contribute effectively to the development of their Cooperative. The following are the trainings and seminars attended

by selected staff and officers from January to June 2019: Sales and Marketing Training,

Training for Trainers, 3rd Party HR Journey to Coop HR, Leadership and Social Entrepreneurship Training Program for OFW, Youth Entrepreneurship Training, Basic Occupational Safety and Health Training & Compliance Training on Fundamentals of Cooperative.

### Assemblies and Meetings

Barbaza MPC sends officers, staff and managers to attend various meetings and assemblies of partner federations, coops and institutions. The following are the meetings and assemblies attended from January to June 2019: COOP NATCCO Manager's Conference, PCTA Convention Exhibit, COOP NATCCO Ownership Meeting, AFFCUI GA, NATCCO 42nd GA and 17th Coop Leaders Congress, CLIMBS 47th GA, and VICTO 49th GA.

### Social Services

Barbaza MPC continuously conducts social programs for a sustainable development of its community. Gugma sa Kooperatiba 2019 was conducted during the recent Ownership Meeting by giving gifts to indigent members and offer free eye check up and eyeglasses to around 180 beneficiaries all over the branches. The Barbaza MPC Culasi Branch also organized a "Kasalang Bayan" last March 8, 2019.

### Lakbay Aral Host

4 Cooperatives have visited Barbaza MPC from January to June 2019 for their educational trip, which are: Western Visayas Parole and Probation Administration Cooperative, Cabatuan National High School Multi-Purpose Cooperative, Kooperatiba Naton Multi-Purpose Cooperative and Catmon Mutli-Purpose Cooperative.



# Year of the Youth Through Cooperativism

By: Director Ryan Alabado



In preparation for the Celebration of the 500th Year of Christianity in the Philippines, the CBCP has declared 2019 as the Year of the Youth. The occasion was opened in December of last year and will close in November 24 this year, the feast of Christ the King.

The year-long celebration is reflected in the theme Filipino Youth in Mission: Beloved, Gifted, Empowered. Activities both in National and Diocesan levels are aimed on at least four objectives—youth in formation, youth in community, church and society, youth in mission, and youth ministry and youth ministers.

Since this is the year of the Youth, I can't help but look back at what the Philippines' national hero, Dr. Jose Rizal, once said, "The children are the hope of our nation." With these words in mind, I being a cooperative movement leader believe that young children should be financially educated and molded to become future responsible cooperative leaders.

However, there are misconceptions. One mistaken belief is that cooperatives only exist for parents and that these are just a way for people to borrow money. A cooperative — especially in the Philippines and especially here in Barbaza — is actually an avenue for youth to learn about proper handling of money, an avenue for entrepreneurs to enhance their skills and an organization that caters to the needs of the

marginalized sector. By empowering youth, brilliant leaders are created, leaders who have the heart and passion to serve others.

Cooperatives are principle-based enterprises that place people at the center of their business rather than the pursuit of profit. Because of this, cooperatives pursue an extensive set of values, namely, self-help, self-responsibility, democracy, equality, equity and solidarity, than those associated purely with making a profit. The democratic nature of the cooperative enterprise encourages participation, broadens ownership and fosters empowerment of youth. Indeed, young people often cite that it is the cooperative values and principles that make cooperatives attractive to them both as a means to create their own enterprises and as a potential employer who will provide "decent work".

Cooperatives are not systematically part of business development services offered by governments at the national or local levels. Similarly, the inclusion of cooperatives as a subject matter in school curricula at all levels is still insufficient. These gaps limit young people's ability to choose the cooperative option to doing business. To fill this gap, cooperatives should offer cooperative entrepreneurship training and education.

This commitment to education and training builds competence for members and employees allowing for job mobility and advancement both within the cooperative as well as skills that they can also carry with them to other enterprises. In some cases, this capacity-building can also be linked to support for cooperative start-ups in the form of business advisory services and access to finance.

Cooperatives can also facilitate school-to-work transition by providing on-the-job training to young people through internship or apprenticeship programs. In offering a combination of career-related work experience and advanced employability skills, cooperatives must invest in the youth, offering first exposures to the world of work and breaking the "experience trap".

For young people still in school, combining work experiences and school-based education through school cooperatives introduces young people to the cooperative model of enterprise while providing exposure to the skills needed in running a business. These cooperatives can be made up of students in educational institutions (primary, secondary, technical schools, universities). They can be organized as consumer cooperatives making school supplies, uniforms and books available at reasonable prices. Laboratory cooperatives can also offer basic financial services for savings and micro-credit and in doing so introduce basic financial literacy. Young people run the enterprise and gain valuable pre-employment experience by exposure to skills and entrepreneurial culture.

## WHAT MEMBERS SAY?

### Barbaza MPC Member Testimonial



Ako si Rosemarie Castillo isa ka myembro sang Bayas Small Fishers Association. Nagpa member kami sa Barbaza Multi-Purpose Cooperative sang September 2017. Duha na ako ka tuig nga membro ka Barbaza Coop. Ang amun grupo nga fisherfolks nag loan sa Barbaza Coop para e-dugang capital sa amun pangisda. Dako gid ang na bulig ka Barbaza Coop sa amun nga mga mangisngisda bangud sa tama ka nubo nga interest sa pagpa loan. Sa duwa ka tuig nga nangin myembro ako ka Barbaza Coop naka dugang capital ang akun gina loan sa pag baligya ka bugas sa amun isla, kag sa subong ga amat amat na ini dako. Gina tinguhaan ko gid nga updated ang pagbayad sa akon loan angud indi ma guba ang akon record bilang is aka meymembro sang Barbaza Multi-purpose Cooperative.

## COOP BASICS

### Glossary of Useful Terms

- 1. Assets:** Resources w/ an economic (typically monetary) value that an individual or businesses has ownership of.
- 2. Dividend:** Amount paid to business owners based on their investments. Typically dividend represent a portion of profits paid to members proportionate to the shares held.
- 3. Revenue:** Income that a business receives from normal business activities.

**BMPCIANs** provides an opportunity to celebrate all the successes of the Cooperative and provide news about our Coop. It is designed to inform members and also non-members about the achievements and the relevant opportunities at Barbaza Multi-Purpose Cooperative. The publication keeps people well-informed and up to date with the latest events. It is another important element in establishing strong member-cooperative relations.

## BMPC BOARD OF DIRECTORS

**CORAZON C. TINGSON**  
CHAIRPERSON

**FELIZA NECESARIO**  
VICE-CHAIRPERSON

**JOHNNY LUCES**  
AGRICULTURE

**ALEXANDER AMANTILLO JR.**  
GENDER & DEVELOPMENT

**TEODORO BALLARTA**  
FINANCE & INVESTMENTS

**JESSIE PIDO**  
DELIQUENCY

**RYAN ALABADO**  
YOUTH & DEVELOPMENT

## BARBAZA MULTI-PURPOSE COOPERATIVE



headoffice@barbazampc.coop



(+63) 927 824 8610



www.barbazampc.coop



facebook.com/Barbazacoop

## EDITORIAL BOARD

**FELIMON M. ESPARES**  
EDITOR-IN-CHIEF

**PAUL PHILIP TOLENTINO**  
CONTENT CONTRIBUTOR

**RYAN ALABADO**  
CONTENT CONTRIBUTOR

**DEVINE GRACE BATAYOLA**  
CONTENT CONTRIBUTOR

**PETER NAMBONG**  
CARTOONIST

**ERWIN BAÑA**  
CONTENT CONTRIBUTOR

**PONCIANA VEGAFRIA**  
COPY EDITOR