

A WATERSHED MOMENT



Photo by: MASS-SPECC



In August 2016, MASS-SPECC celebrated its 50th anniversary with the theme “50 years of growing co-operatives into a movement.” It captured the original thinking of the co-op pioneers in Mindanao that co-operatives were a movement of people, who aspired to develop themselves and their communities. This meant not only that members of the co-operative had to be active participants in its growth and development but also that the success of the co-operative enterprise translated into their well-being and in the improvement of their lives.

The theme also captured the ambition of the pioneers to see co-operatives working together so that they can contribute effectively to the economy and to society as a whole.

By 2016, co-operatives in Mindanao had already grown into multimillion enterprises. Some had even crossed

the billion-asset threshold, earning the bragging rights of being billionaires. With all the external manifestations of financial growth already visible – buildings and offices comparable to established businesses, expanding network of branches, etc. – there was no escaping the question: have co-operatives become a real people’s movement, with the primacy of members at the core of their belief system? As the explanation on the theme of the anniversary noted:

As MASS SPECC celebrates its 50th year of existence in 2016, it may be well for present leaders, managers and staff of the federation and its affiliate co-operatives to ask themselves: Are the beliefs and the vision of the pioneers of the organization still relevant today? If so, how far have we realized that vision? If not, what is our alternative vision that is compelling enough to inspire the present and future generation?

Members are considered crucial participants in the co-operative’s growth, linking success to their well-being and overall life improvement.

These questions led to the collective reflection on the state of the co-op movement in Mindanao. Discussions and conversations around these questions transpired at all levels of the organization – from the co-operative clusters that make up the base of the federation to the regional ownership meetings to the general assembly.

Indeed, the 50th anniversary was a watershed moment that triggered internal reflections and a growing realization of the need for change.



Photo by: MASS-SPECC

In 2018, co-op leaders under the federation decided to adopt a new vision for the co-op movement in Mindanao: all members enjoy better of life. This vision was adopted by most co-operatives as their own. And in a series of consultations from the ground up, they decided to translate this vision into reality.

A Growing Consciousness

One such realization was that co-op leaders and managers had been preoccupied with growing the business side of the co-operative enterprise. Growth was measured in terms of increase in assets, in deposits and share capital, in loan portfolio, in income and other financial indicators. Growth was also measured in terms of expansion in geographical reach with the establishment of branches in areas outside of home base as well as expansion of “customer” base with the increase in membership. Growth was also measured in terms of investments in new business undertakings that could contribute to a bigger bottom line.

This collective view of growth assumed and took it for granted that members, who are the main source of the co-operative’s capital and income, were the beneficiaries of such growth. After all, growth in loan portfolio meant more members had access to the co-operative’s products and services. And when the co-operative invested in business activities that did not directly address the needs and requirements of members, they would still benefit from the income coming these investments by way of more dividends – never mind if such dividends, on a per capita basis, were only marginal given that the average share capital of most members was relatively small.

This assumption, of course, did not hold water when viewed against reality. Not all members had equal access to the products and services of the co-operative. Neither were the benefits shared equally among them. In an independent study conducted in Mindanao to look into the state of well-being of members of co-operatives under MASS SPECC, it was established that at least 21% of members remained poor or became poor after 10 to 15 years of membership. In other words, not all members shared the growth story of co-operatives.

Fortunately, co-op leaders under the federation recognized this disturbing reality and decided to do something about it. In 2018, they decided to adopt a new vision for the co-op movement in Mindanao: all members enjoy better of life. This vision was adopted by most co-operatives as their own. And in a series of consultations from the ground up, they decided to translate this vision into reality. They agreed on economic indicators and measures to check on the well-being of individual members. And they agreed to monitor the achievement of this vision every year.

The year 2023 is the initial period the monitoring system has been put in place. Forty-eight (48) co-operatives have started gathering data from individual members. To date eleven (11) of them have completed the data gathering and they will form the first group of co-operatives that are able

to have a complete profile of their members and establish their economic status.

More co-operatives are expected to join this effort next year and in the coming years. The data gathering will be done on a yearly basis in order to track the change in the economic status of members. Member-level interventions will then be undertaken to assist members, especially the poor and the low-income among them.

A Growing Commitment

Although majority of co-operatives under MASS SPECC have yet to join this effort, the fact that it has been started by some as an example means that a paradigm shift is already taking place, a shift that will place the primacy of members at the forefront of co-operative development and their well-being and welfare as the true measure of co-op success, as envisioned by the pioneers of the movement in Mindanao.

The general assembly of the federation approved last year the 5-year Co-op Movement Strategic Plan which will institutionalize the strategy of “grow members to grow the co-operative.” The growing commitment of co-operatives under MASS SPECC to sustain the effort will surely change course of the co-operative movement in Mindanao. RMV

Economic highlights and market trends Q4, FY 2023

This report compiles crucial news items gathered during the fourth quarter of 2023. These stories emphasize socio-economic events and market trends crucial for co-operatives to recognize, given their impact on overall development. Insights into these trends enable co-ops to adjust strategies, foster innovation, and capitalize on emerging prospects, fostering inclusive and sustainable growth.



Co-operatives call for amendments to clarify tax exemption rules

Source: Business World

The Philippine Chamber of Cooperative, Inc. (Co-op Chamber) is actively pushing for amendments to the Cooperative Code, aiming to bring clarity to the tax-exempt status of cooperatives. Established with the purpose of providing support to cooperative enterprises, the chamber is specifically addressing the need for regulatory changes

in tax laws, with a particular focus on transactions involving non-members.

The existing legislation, enacted 15 years ago, lacks clarity and has resulted in challenges for cooperatives. Despite the supposed tax exemptions for transactions with members, many cooperatives face audits and specific taxes, prompting the call for a simplified and more straightforward legal framework. The Co-op Chamber proposes a model akin to the tax exemptions enjoyed by religious groups, which could eliminate the current complexity and requirements.

Beyond tax-related concerns, the chamber places a significant emphasis on expanding lending assistance to farmers and fisherfolk, recognizing the pivotal role cooperatives can play in enhancing food security within the country.

The Co-op Chamber's mission goes beyond legislative advocacy. It aims to foster solidarity, advocacy, and education within the cooperative community. The chamber envisions empowerment through skill-enhancing programs, networking opportunities, trade missions, and comprehensive business development support. Additionally, the chamber is actively engaged in representing the interests of cooperatives to government agencies.

In summary, the Co-op Chamber's multifaceted approach includes legislative advocacy for tax clarity, expanding financial support for critical sectors, and a commitment to empowering cooperatives through education, networking, and comprehensive business development initiatives.

Most Filipinos prefer to save money than borrow to fund large purchases

Source: Business World

TransUnion Philippines conducted a comprehensive study, uncovering insights into the financial behaviors and attitudes of Filipinos. The findings reveal a notable conservative trend, with only 21% of respondents expressing intentions to use credit or borrow for future purchases. This inclination is indicative of a financial mindset shaped by the prevailing stigma surrounding credit in the country.

Despite a considerable 79% of respondents asserting a strong understanding of financial matters, a significant 51% find themselves regularly grappling with financial constraints. Notably, a majority of participants prioritize saving over borrowing, driven by the anticipation of income growth in the future.

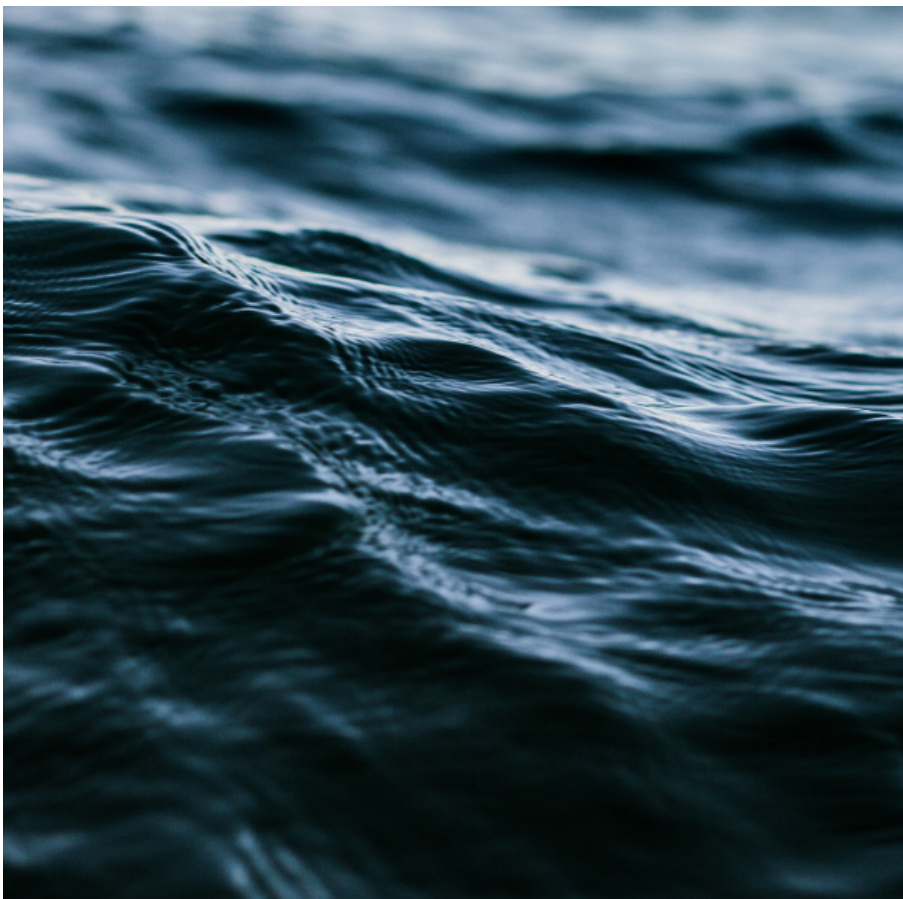
Interestingly, the study identifies a degree of openness among 57% of respondents to innovative transaction methods. Additionally, a striking 90% would be willing to explore and use more credit-based products given better education on the impact of credit.

When it comes to sources of credit information, family and friends play a crucial role for the younger generations, specifically Gen Z and millennials. In contrast, Gen X and boomers prefer obtaining credit information from traditional sources, primarily banks.

The study underscores the need for the formal financial sector to prioritize educational initiatives, especially targeting younger generations, to promote responsible

credit use and enhance economic mobility. The findings indicate a prevailing perception among 71% of respondents that they belong to the middle class, while 39% express a lower wealth perception. This perception potentially contributes to the reluctance among respondents to fully embrace credit as a financial tool.

In conclusion, the study sheds light on the complex interplay of factors influencing Filipinos' financial decisions, highlighting the importance of targeted education and awareness campaigns to reshape attitudes toward credit and foster a more informed and financially resilient society.



Waves grow more intense due to climate change

Source: Philippine Daily Inquirer

Climate change intensifies ocean waves and storms, impacting coastal areas and marine ecosystems. Research by Richard Aster links seismic activity to increased wave energy, highlighting climate change as the primary cause. Rising temperatures contribute to devastating waves. Urgent action is needed to lower temperature limits and address climate impacts. Additionally, higher temperatures pose health risks to vulnerable populations without cooling systems. Managing climate change is crucial to mitigate the escalating impact of intense ocean waves and extreme temperatures.

Digital banks struggle with lending — BSP chief

Source: Business World

Philippine digital banks, successful in online deposits, face challenges in lending and loan collection, noted by Bangko Sentral ng Pilipinas Governor Eli M. Remolona, Jr. Despite securing licenses in a regulatory sandbox for innovation, these banks, numbering six, encounter hurdles in loan disbursement, relying on personal interactions for repayment. In 2021, the BSP imposed a license moratorium to monitor growth and competition. Based on latest BSP data, the over NPL ratio of digital banks stood at 8.46% as of September 2023, significantly higher than the 3.4% NPL ratio of the whole Philippine banking system. Fitch Ratings sees limited competition for digital banks, citing small market share and low average deposits per customer compared to traditional lenders. Economic growth may bolster repayment capacity for both digital and traditional banks in the Philippines.



2023 Digital lending in PH tipped to hit \$489M

Source: Philippine Daily Inquirer

The Philippine digital lending market is poised for significant growth, with projections indicating a surge from \$336 million in 2022 to \$488.8 million in 2023. Over the subsequent four years, an average annual growth rate of 36.2% is anticipated, reaching a substantial \$1.68 billion by 2027. Several factors drive this remarkable

expansion, including the increasing prevalence of alternative lending channels, the proliferation of digital banking services, and strategic collaborations among fintech firms.

Key contributors to this growth include addressing the needs of the unbanked population and navigating the challenges posed by inflation. These factors drive more consumers to explore alternative lending providers as viable financial solutions. Notably, partnerships between digital lenders and AI-powered fintech companies are playing a crucial role in enhancing credit risk assessments, even catering to previously underserved

unbanked borrowers.

The market dynamics are further shaped by collaborations among industry players. For instance, partnerships like Tala and Union Digital joining forces to launch e-wallet lending services exemplify the industry's commitment to diversifying service offerings. Such collaborations not only cater to evolving consumer needs but also open up avenues for generating additional revenue streams, fostering a dynamic and innovative digital lending landscape in the Philippines.

Filipinos trust E-wallets despite issues

Source: Business World

A survey by Nomura Research Institute (NRI) revealed that despite encountering issues, Filipinos maintain a high level of trust in and frequent use of e-wallets for low-value transactions.

Out of the 477 respondents

in Metro Manila, 40.9% faced integration, technical, and security problems in the past six months, such as downtime and OTP issues.

However, 55.4% reported increased e-wallet usage due to convenience, easier cash-in, discounts, and perceived security enhancements. Remarkably, 95% of those facing issues still trust e-wallets.

The survey highlights the integral role of e-wallets in daily life, driven by the wider adoption of e-commerce and digital finance.

Common e-wallet uses include money transfers, online payments, and everyday purchases below

P10,000. Concerns about security, reliability, and limitations in cashless payments led some users to decrease e-wallet usage.

Over half of the respondents felt the government's support for e-wallets was insufficient, citing difficulties in reporting fraud and lack of tools to trace cybercriminals.

Users anticipate improvements such as insurance for lost money and stricter security measures from e-wallet platforms in the future.

Despite occasional inconveniences, consumers strongly favor these platforms and seek enhanced security for financial loss protection.



Virtual banking embraced by Filipinos, opens doors for greater financial inclusion — Visa study

Source: Philippine Daily Inquirer

The Philippines is witnessing a rising preference for virtual banking, fueled by practicality and the shift toward cashless transactions, especially during the pandemic.

According to the Consumer Payment Attitudes (CPA) Study by Visa, this trend gained momentum during the lockdowns and has grown significantly since 2020, with 91% of Filipinos interested in virtual

banking as of 2022.

Benefits include increased convenience, better financial management, and a perception of enhanced safety compared to traditional banking.

Virtual banking is seen as a key driver for financial inclusion, offering the unbanked population easier access to financial services.

Despite this shift, challenges

persist, including concerns about security and a lack of access to mobile phones and signal coverage for mobile banking.

The government and stakeholders are working on solutions to address these challenges, aiming to promote financial inclusion and cybersecurity while fostering partnerships to ensure secure and convenient digital payment options for Filipinos.



Photo by: congress.gov.ph

House body ok's Paluwagan Bill

Source: Philippine Daily Inquirer

The House of Representatives committee greenlit a measure to regulate the “paluwagan” or microfinancing system, aiming to grant tax exemptions on its income and loan transactions.

This initiative, a substitute bill to HBs 7356 and 7757, aims to oversee and formalize the operation of community groups engaged in paluwagan.

Representative Mikaela Angela B. Suansing highlighted the importance of regulating this informal microfinancing system to protect participants from potential fraudulent activities.

According to the Bangko Sentral ng Pilipinas, around 35.4% of Filipino households consider placing savings in paluwagan or credit associations.

The bill will now move to the House micro, small, and medium enterprises panel for further approval before entering plenary debates.

Philippines faces surge in info stealer attacks — report

Source: Business World

Experts emphasize the pressing need for the Philippines to address the escalating threats posed by information stealers and phishing scams. A report from Cyberint underscores the Philippines as the third most targeted country

in the Asia Pacific for information stealers, highlighting vulnerabilities in handling sensitive data. These malicious programs adeptly collect diverse personal and financial information, leading to potential breaches and security risks.

Adrienne Chester Camat, the lead in threat intelligence, underscores the sophistication of information stealer operations, likening them to legitimate companies in terms of structure and impact. The study specifically draws attention to the prevalence of social media impersonations in the Philippines. Threat actors mimic institutional pages, such as those of banks,

to deceive users into sharing credentials or clicking fraudulent links, thereby posing significant risks to online security.

To counteract these evolving threats, experts stress the importance of implementing digital literacy programs, cybersecurity training, and stringent monitoring of social media platforms. By enhancing public awareness and knowledge, coupled with proactive measures in cybersecurity, the Philippines can better protect its citizens from falling victim to these malicious practices, ultimately fortifying the nation's online security landscape.

Shopping scam rate in PH is 36%, highest in 11 Asian countries

Source: Philippine Daily Inquirer

In the comprehensive 2023 Asia Scam Report, unveiled at the inaugural Anti-Scam Asia Summit in Taipei, the Philippines stood out as the most affected among 11 Asian nations, boasting a notable shopping scam rate of 35.9%. This alarming statistic, based on data meticulously gathered by the Global Anti Scam Alliance (Gasa) and Gogolook from a survey of 20,000 respondents spanning diverse countries, underscores a troubling pattern of Filipinos falling prey to scams.

Frederick Amores, the Director of the Department of Information and Communications Technology in Central Visayas, acknowledged this distressing trend, emphasizing the crucial importance for consumers to exercise heightened caution. His sentiments echoed those of Cybercrime Investigation and Coordinating Center (CICC) Executive Director Alexander K. Ramos, who issued a warning about the heightened risk of scams during the holiday season.

Amores illustrated the need for vigilance by recounting a cautionary tale involving the purchase of a kilo of gold at an unrealistically low price, underscoring the necessity to verify product descriptions and approach seemingly lucrative deals with skepticism. Furthermore, Amores advised consumers to meticulously document the unboxing of parcels through photos and videos, providing tangible evidence in the event of complaints or concerns with sellers. This approach, he emphasized, is essential for the mutual protection of both buyers and sellers in the dynamic and occasionally deceptive landscape of the online marketplace.



Hiring gen Zs? They shun 'toxic' workplaces – survey

Source: Philippine Daily Inquirer

A wellness survey conducted by PhilCare explored the work attitudes of Generation Z, revealing their emphasis on mental and emotional well-being upon entering the workforce.

With a strong sense of individualism and an entrepreneurial mindset, they prioritize personal health benefits, job satisfaction, and flexible work arrangements over traditional employment models.

The survey, involving 400 individuals aged 16 to 26, indicated that Gen Z seeks meaningful careers aligned with personal and professional goals rather than just a job.

They prioritize health insurance coverage and seek a balance between work and personal life, valuing independence and meaningful careers.

The study suggests that this generation's perspective on holistic wellness should prompt companies to consider adjusting workplace practices to accommodate their preferences.

The survey outlined demographic details of the participants, such as their predominantly single status, educational background, and employment status, shedding light on the needs and preferences of this emerging workforce.

CO-OP NEWS STORY

Inclusivity and Impact



Photo by: MASS-SPECC

MASS-SPECC conducts successful 2nd round of face-to-face ownership meetings

To foster collaboration and strengthen the foundation of cooperative growth, MASS-SPECC Cooperative Development Center has successfully concluded its eagerly awaited second round of face-to-face ownership meetings.

This year's sessions, held in ZamBaSulta, Region 9, Region 10, Region 11, Region 12, and Caraga throughout November, facilitated extensive discussions crucial for the Mindanaon cooperative movement's planning and development.

Agenda for Cooperative Advancement

Deliberations centered on the "Liquidity and Deposit Security Fund" report, vital for ensuring financial stability. Jose Nograles, former Philippine Deposit Insurance Corporation (PDIC) President, emphasized the significance of co-operatives in the financial system, stressing the need to address systemic risks.

MASS-SPECC leaders discussed the BOD and Management Report, Regional Steering Committee (RSC) Report, and Co-operative Inter-Connectivity and Digitalization Initiatives to gather members' insights and approval. The consolidated Inclusive and Sustainable Growth (ISG) Commitment report was also presented and ratified. Progress tracking and milestone assessment through the Movement Vision Monitoring (MVM) was discussed.

Coop NATCCO Party List provided updates on legislative amendments, particularly for the Cooperative Code of the Philippines (Republic Act 9520). Discussions included the "2022 Co-op Financial Highlights with Comparative Figures (Region and Mindanao)" and an announcement for the conduct of a member satisfaction survey.

After rigorous discussions, the respective regions' solidarity night served as a platform for fostering camaraderie and celebrating unity

among participants. It provided an opportunity to strengthen bonds, share experiences, and establish connections transcending geographical boundaries.

Unified Drive Toward Progress

This year's second round of face-to-face ownership meetings underscored co-ops' collective commitment, emphasizing not just discussions but active participation in bringing about positive change for the sector. This series epitomized solidarity and highlighted the cooperative movement's collaborative spirit.

"As the cooperative sector progresses, our commitment toward inclusive growth, sustainable practices, and unwavering support for one another must remain paramount," shares MASS-SPECC CEO Bernadette Toledo. "Together, let's continue building a future where co-ops thrive."



Photo by: MASS-SPECC

Let's Go SCOOPS: MASS-SPECC unveils SCOOPS Program in environmental forum

CAGAYAN DE ORO CITY — In a bid to foster informed environmental discussions and empower its members, MASS-SPECC Cooperative Development Center has officially launched the Sustainable Co-operatives (SCOOPS) Program.

The unveiling took place during an impactful environmental forum named “Let’s Go SCOOPS: Managing Environmental Awareness and Action in the Co-operative Movement” on October 28, 2023, at the Dynasty Court Hotel in CDO.

The SCOOPS Program, devised under the dedicated commitment to contribute to the UN Sustainable Development Goal No. 13, specifically targeting Climate Action, aims to steer the co-operative movement towards environmental stewardship.

Addressing climate crises

The forum participated by 111 attendees from 53 co-operatives featured prominent figures in climate action, such as environmental expert Annalyn Mejares and Pat Pangantihon

from the Philippine Movement for Climate Justice.

Mejares delved deep into the critical aspects of environmental awareness in the context of climate change. Her comprehensive discussion spanned the interconnectedness of environmental degradation, climate shifts, and the imperative need for heightened consciousness regarding these issues.

She explained the intricate links between human activities, such as rampant industrialization and unsustainable practices, and the escalating climate crises witnessed worldwide. Her presentation emphasized the urgent necessity for widespread awareness and proactive measures to address these ecological challenges.

On the other hand, Pangantihon tackled the pressing topic of “Climate Justice and Climate Crisis: What Future?” showing the disparities in climate impacts and the disproportionate burden borne by marginalized communities.

Pangantihon’s thought-provoking discussion resonated with the need for a future that prioritizes

justice, fairness, and inclusivity in the face of the unfolding climate crisis.

Both presentations not only raised awareness but also spurred attendees to contemplate actionable strategies and societal responsibilities in mitigating the impacts of climate change while striving for a more equitable and sustainable future.

Leading role in SCOOPS

The SCOOPS Program marks a groundbreaking initiative, signaling a new era of sustainability within the co-operative sector, empowering co-ops to take a leading role in advocating for sustainability.

With the guiding theme of “Promoting Environmental Awareness and Action in the Co-operative Movement,” this initiative equips co-operatives with essential knowledge and tools to bring about tangible changes in combating climate change.

The program’s objectives include reducing environmental footprints, making informed decisions prioritizing sustainability,



and actively contributing to global efforts against climate change.

Highlighting the urgency, MASS-SPECC CEO Bernadette Toledo emphasized the Philippines' vulnerability, ranking as the third most disaster-prone country in the world, and contributing significantly to global ocean plastic waste.

"Given these pressing challenges, it is imperative that we, as cooperative enterprises, actively contribute to mitigating and managing the destructive effects of climate change on the lives and livelihoods of our people," Toledo shared.

"This responsibility extends not only to our present members but also to future generations and as

value-based enterprises, it is our duty to partake in these efforts."

Co-operatives in climate action

In 2022, the Co-operative Movement Strategic Plan was approved, which aims to foster the growth and prosperity of co-operative enterprises.

"It is vital to ensure that this growth is inclusive, benefiting all members and improving their overall well-being and quality of life, particularly those who are less privileged among us," according to Toledo.

SCOOPS, beyond being a mere

program, stands as a "catalyst for transformation" for embodying a commitment to building a community of "environmentally conscious co-operatives dedicated toward a more sustainable and resilient future."

MASS-SPECC aims to track the number of co-ops that embrace the SCOOPS program, which promotes sustainable practices.

"By adhering to these principles and working collectively towards our objectives, we can forge a path towards a more sustainable future for our co-operative movement and pave the way for the holistic well-being of our members and communities," Toledo shared.



CO-OP STORY Building success together

Empowering Tomorrow: Mindanawon Co-op's GAD Strategic Planning



Photo by: MASS-SPECC

The Mindanawon Co-operative Movement's Gender and Development (GAD) Strategic Planning Workshop proved to be an insightful and pivotal event held on December 5-6, 2023, at The Dynasty Court Hotel in Cagayan de Oro City. The aim of the workshop was to provide a clear direction for the co-op movement by ensuring the inclusion of GAD perspectives and priorities.

The event was attended by 15 co-operatives from different regions, with 13 females and five males taking part. This showed a growing interest and commitment to address GAD concerns within the co-op sector. Doris Calapiz, Women's Representative to the Board of Directors and Chairperson of the MASS-SPECC GAD Committee, welcomed the workshop participants.

Salome Ganibe, the senior consultant of the Gender Equality Resource Center (GERC) Inc. and former Executive Director of the Asian Women in Co-operative Development Forum (AWCF), acted as the resource facilitator.

She provided a global and national perspective on GAD, giving invaluable insights during discussions on memorandum circulars addressing GAD and the duties and responsibilities of GAD teams within co-operatives.

The workshop covered sessions on the MASS-SPECC Co-op Movement Strategic Plan, presentations of the results from the Gender Assessment Tool (GAT) from various regions utilizing the web-based GAT developed by GERC, Inc., and workshops aimed at identifying common GAD actions and intervention strategies.

To consolidate a comprehensive understanding of the GAD landscape within the Mindanawon co-op movement, emphasis was placed on the submission of the web-based GAT results from primary co-ops. The significance of these submissions was highlighted during an initial presentation, where participants greatly appreciated the insights provided.

During the workshop, initial assessment and plans from each respective region were formulated,

but they are still to be polished and confirmed by the respective regions soon. The goal is to integrate a comprehensive GAD strategic plan into the MASS-SPECC Strategic Plan for the next three years.

To accommodate the primary co-ops' convenience of availing of the benefit of the tool, MASS-SPECC offers a three-year (2022, 2023, and 2024 data) free subscription to the web-based GAT in partnership with GERC, Inc. Member co-ops of MASS-SPECC that have fully remitted their CETF are encouraged to register and fill out the tool as soon as possible.

This event provided a crucial platform for the Mindanawon Co-op Movement to consolidate efforts, share expertise, and pave the way for a more inclusive and sustainable co-op sector.

"Insights and contributions gathered during this workshop will be instrumental in shaping a more gender-responsive and purpose-driven future for co-operatives in Mindanao," said MASS-SPECC CEO Bernadette Toledo.

For further inquiries, please contact:

INSTITUTE OF COOPERATIVE STUDIES (ICS)
MASS-SPECC Cooperative Development Center,
Tiano-Yacapin Sts., Cagayan de Oro City
Telefax: (088) 856-5753 (ICS line) or (088) 856-2339 loc 16
Email: ics@mass-specc.com | Website: mass-specc.coop

MASS-SPECC Davao, Anahaw Road,
Anahaw Village, Ma-a, Davao City, Philippines
elefax: (082) 244-1096

