

CO-OPERATIVES AND SDG



The United Nations General Assembly officially proclaimed in 1995, the year the International Cooperative Alliance (ICA) celebrated its centenary, that the first Saturday of July of every year be commemorated as the **International Day of Cooperatives**. This dedicated day aims to “underscore the contributions of the cooperative movement to resolving the major problems addressed by the United Nations and to strengthen and extend the partnerships between the international cooperative movement and others.”

This year’s #CoopsDay theme is “Cooperatives Build a Better Future for All.” This is to highlight the contributions of the cooperative movement around the world to building a sustainable future, in line with the global effort to achieve the UN’s Sustainable Development Goals (SDG) by 2030.

Indeed, cooperatives around the world have been contributing to the SDGs. The Committee for the Promotion and Advancement of Cooperatives (COPAC), for example, has documented efforts by cooperatives to battle climate change. Some examples:

- UIREVI, a cooperative union in Cote d’Ivoire made up of 42 co-ops, is creating a community

of forests with people in rural areas to help restore a third of its lost forest cover.

- Rede CataSampa, a network of 22 cooperatives and associations of workers in Brazil who collect recyclable waste, reduce the volume of waste in landfills by 500,000 kg per month by turning these materials into biodiesel and other usable products.
- The Swedish Cooperative Union, a federation of 48 consumer cooperatives that accounts for 21.4 percent of the entire Swedish grocery retail sector, reduced its greenhouse gas emissions by 52 percent between 2008-2012, by prioritizing the improvement of energy efficiency and reduction of energy consumption in the group’s operations.

Besides climate action (SDG13), cooperatives have taken concerted action to end poverty (SDG1), end hunger and malnutrition (SDG2), achieve gender equality and empowerment (SDG5), provide decent work (SDG8), ensure sustainable consumption and production (SDG12), and promote peaceful and inclusive societies (SDG16). ICA’s advocacy is for cooperatives around the world to contribute to the realization of all 17

goals of SDG.

The #CoopsDay celebration on July 6 this year should serve as a reminder to all cooperatives that they have an important role to play in addressing problems people and societies face in a world that is increasingly polarized by ideological divisions and threatened by man-made and natural disasters. Says Jeroen Douglas, the ICA Director General: *“As we celebrate the significant and often quiet contributions of cooperatives, it is also time for us to reflect on what we have accomplished to build a better future, and what we can do better together.”*

Where We Stand As A Country

According to the latest UN report on where the Philippines stands in achieving the SDG Goals by 2030, the country has made tentative progress in pursuing some of the Goals. It is “moderately improving” in achieving SDG1 (no poverty), SDG2 (zero hunger), SDG8 (decent work and economic growth), SDG9 (industry, innovation, and infrastructure), SDG10 (reduced inequalities), SDG14 (life below water), SDG15 (life on land), and SDG17 (partnerships for the Goals). The country, however, is judged “decreasing” in pursuing SDG13 (climate action), the one area that it needs to address urgently, the

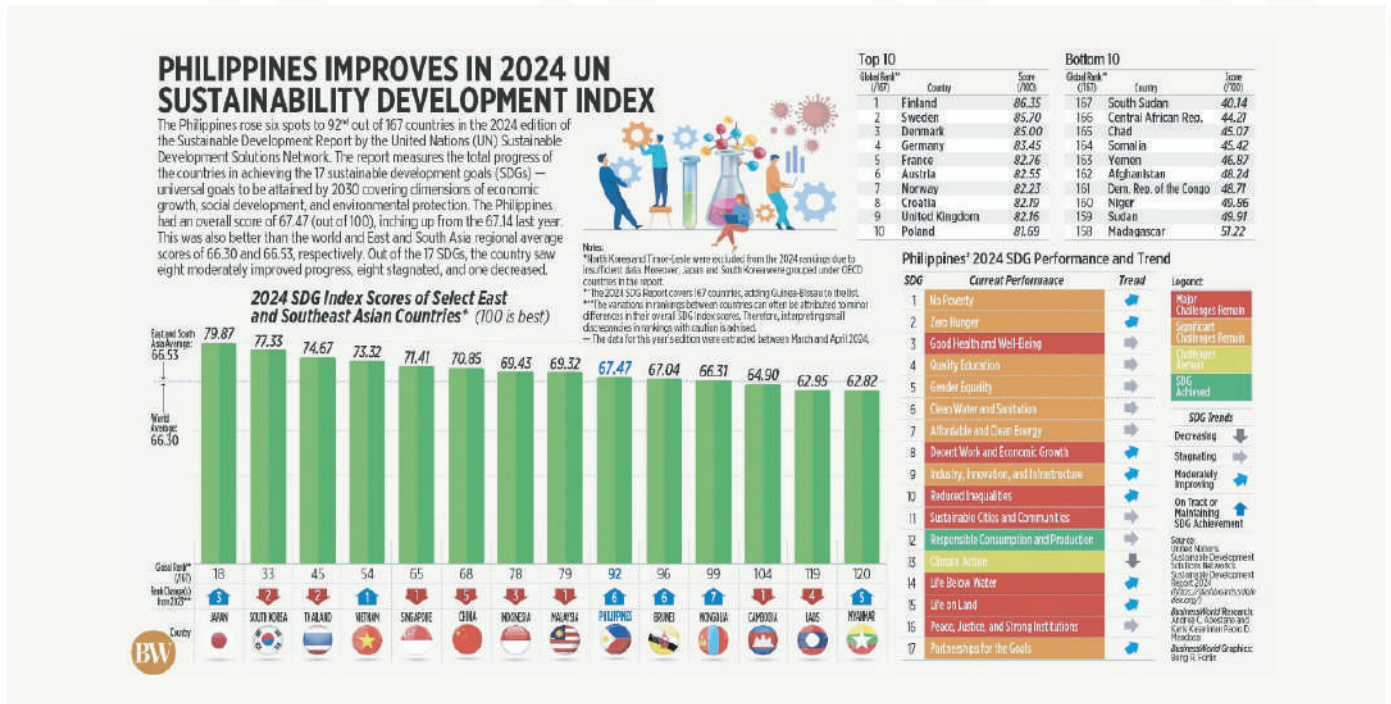


Photo by: Business World

country being one of the most disaster-prone countries in the world. In all the other SDG Goals, the country is judged “stagnating” and, overall, it is not on track in achieving any of the Goals by 2030. (See *infographics*)

The Philippines is on the 92nd spot out of 167 countries in the UN Sustainability Development Index. This means we have much work to do as a country. As a sector, cooperatives can and should do more. The UN Secretary General’s report on Cooperatives in Social Development in 2023 said this of the cooperative movement: cooperatives have a track record of promoting the economic and social development of all people including marginalized groups... The United Nations recognizes the cooperative movement as its key partner in accelerating sustainable development and calls on its member states to support and strengthen cooperatives’ entrepreneurial ecosystems.”

Where We Stand As A Sector

In Mindanao, we have started yearly monitoring of the contribution to SDG of cooperatives under MASS SPECC. In 2003, there were 48 cooperatives that reported such contribution. This is just a fraction (13%) of the total membership of the

federation. Many more need to be aware of the importance of SDGs. Of those that are aware, many more have to take seriously this endeavor and commit to the much-needed action.

Coop contributions towards eradicating poverty include skills training for micro entrepreneurs; livelihood and employment programs for poor members; micro and special purpose savings programs. Towards improving access to goods and services, their contributions include various types of health services targeting disadvantaged members; scholarship for children of poor members; financial literacy programs; and retirement savings for employees.

For climate action to protect the environment, coop contributions include tree planting and mangrove rehabilitation; energy, water, and paper conservation; use of renewable and green energy; and environmental advocacy such as proper waste disposal, 3Rs, zero plastic, and participation in clean-up drives. The average estimated percentage of reduction in energy consumption (in pesos) was 16% compared to the previous year. In terms of paper consumption, the average estimated percentage of reduction (in pesos) was 10% compared to the previous year.

In the grand scale of things, given the scope and volume of much-needed action by all sectors of society in meeting the challenges people and our planet are facing, these contributions may be minuscule. Nevertheless, they are needed. But much more needs to be done. More cooperatives need to be involved. And as the examples documented by COPAC and cited above, much more “cooperation among cooperatives” is needed to amplify the contributions of cooperatives as a sector and to ensure that these efforts make a real difference to people and the planet.

This is how we should understand the meaning of the International Day of Cooperatives. RMV

“Without economic feasibility, co-ops cannot exist. But without social feasibility, co-ops have no reason to exist.”

- Geane Nazare Ferreira, Manager, Social Development of Co-operatives of the OCB

Economic highlights and market trends Q1, FY 2024

The following news reports are culled from local newspapers to highlight certain developments in the economy and Philippine society that may be of interest to cooperatives. Besides raising awareness, these reports can hopefully enhance strategic thinking and decision-making among coop leaders and managers whom members of cooperatives depend on for direction and guidance.



BPI Banko Launches New Loan Program for Farmers

Source: Business World

BPI Direct BanKo, Inc. (BPI BanKo), the microfinance arm of listed Bank of the Philippine Islands (BPI), has launched an agricultural loan program to expand farmers' access to financing.

BPI BanKo has partnered with agricultural financial technology company Agrilever and government agencies such as the Department of Agriculture and the National Irrigation Administration and local government units to launch the

AgriNegosyoKo Loan Program.

"Going beyond financial aid, we're committed to providing financial education programs and insurance coverage to safeguard the well-being of the farmers and the sustainability of our agricultural sector. Farmers now have the guidance and support they need to enhance the yield of their harvests and secure a prosperous future," BPI Executive Vice President, Mass Retail Segment Head and BPI BanKo

Chairman Marie Josephine M. Ocampo said at an event on Wednesday.

Qualified farmers can get an uncollateralized loan ranging from P50,000 to P300,000 for a monthly rate of 2.3%, BPI BanKo President Rodolfo K. Mabiase said. "That's about P70,000-P80,000 per hectare."

Repayment will be done at the end of the planting cycle after the produce has been sold, he said.

Filipinos Use BNPL Services to Manage Budgets — Study

Source: Business World

Almost half or 40% of Filipinos use buy now, pay later (BNPL) services to manage their budgets, a survey by UnaCash showed. This financial tool is becoming increasingly popular among Filipinos who seek to manage their expenses more effectively and make purchases without the immediate need for funds. The survey, conducted online, included 115 individuals. This group comprised UnaCash clients, users of other services, and non-users. It was revealed that 49.6% of respondents had heard of or used BNPL services, while 37.4% had heard about BNPL services but had not used them, the online loan app said in a statement on Tuesday.

In terms of familiarity with BNPL, 38% of the respondents said they consider using these services monthly. Meanwhile, 29% said they plan to use them at least once every six months, and 26% intend to use them at least once a year. This indicates a significant level of awareness and interest in BNPL services among the population.

The top reason cited by respondents for using BNPL, at 37%, was having an urgent need for a specific product without the availability of funds. This shows that many people turn to BNPL as a solution for immediate financial needs. This was followed by the desire to have an even distribution of

expenses in the long term (23%), highlighting BNPL's role in helping users manage their budgets over time. Additionally, 20% of respondents cited BNPL's simplicity and convenience as key factors, 13% appreciated the ability to purchase products without relying on future funds, and 7% enjoyed the instant gratification of acquiring a high-value product without delay.

UnaCash said the results of its online survey showed an underlying interest in BNPL and its relevance in the market. The growing popularity of these services reflects a shift in how consumers manage their finances.



Photo by: Business World

Basic Deposit Accounts Grow to 24.2m in 2023

Source: Business World

Basic deposit accounts (BDAs) in the country rose to 24.2 million at end-2023, data from the Bangko Sentral ng Pilipinas (BSP) showed.

The number of BDAs jumped by 58% as of the fourth quarter of 2023 from the 15.3 million accounts recorded a year prior, the BSP said in a social media post. It was also 2.5% higher than the 23.6 million recorded as of end-September 2023.

Meanwhile, the total value of BDA deposits more than tripled (207%) to P36.7 billion at end-2023 from P11.96 billion in the comparable year-ago period.

This was also up by 3% from the P35.6 billion recorded at the end of the third quarter of 2023, central bank data showed.

BDAs were introduced in 2018 and are meant to promote financial inclusion and address the needs of unbanked and underserved Filipinos.

Campaign Launched To Address Skills Mismatch, Low Job Quality

Source: Business World

A private sector-led and government-supported national campaign was launched on Thursday to help create quality jobs and address jobs and skills mismatches following the success of a previous job creation program.

“This is the next season of the One-Million Jobs Program two years ago, and it is not just us but also PSAC, JobStreet by Seek, and SM Group, so we have a lot of private sector involvement to be able to focus on creating quality jobs,” Philippine Chamber of Commerce and Industry (PCCI) Executive Vice-President Ferdinand A. Ferrer said.

“This just started this year, but this will not be just a one-year



Photo by: Philippine Star/Edd Gumban

project; this will go across multiple administrations. What we want to do is have a continuous, quality job-generating program,” he added.

He said the program hopes to create at least a million quality jobs in the first year of the campaign after hitting the target for the One-Million

Jobs Program.

“If we can do more, the better. You know, actually, just between manufacturing, construction, and business process outsourcing, we can create a million jobs,” Mr. Ferrer said.

GoTyme Bank Acquires Salary Lender SAVii

Source: Business World

GoTyme Bank has acquired fintech salary lender SAVii to offer payroll-enabled financial products, marking a significant move in the financial sector. “This acquisition enables us to drive our strategy of deepening customer relationships by offering payroll and financial products that benefit both employees and their employers,” GoTyme President and Chief Executive Officer (CEO) Nathaniel D. Clarke said in a statement on Tuesday.

The acquisition is also expected to boost GoTyme’s profitability. The digital lender earlier said it expects to become profitable in the next three years as it expands its products and customer base, targeting a broader market with enhanced



Photo by: GoTyme

offerings.

SAVii, formerly known as Uplon, was founded in 2017 and has a loan book of more than P3 billion, showcasing its substantial growth and impact in the financial technology sector. The financial technology company serves more than 500,000 employees across 150 corporations in the Philippines, highlighting its extensive reach and influence.

GoTyme and SAVii aim to provide Filipino companies with payroll-enabled financial products, facilitating better financial management and support for both employers and employees. This strategic acquisition is expected to enhance the range of services offered to clients, further establishing GoTyme’s presence in the market.



Plastic Bank Eyeing to Expand Operations in PHL

Source: Business World

Canada-based for-profit social enterprise Plastic Bank has announced plans to expand its operations in the Philippines. “We have branches that operate in Palawan, and we’re also exploring setting up branches in Cebu and now we’re exploring operating also in Mindanao,” Plastic Bank Regional Vice-President Asia Pacific Rene Guarin said during a media roundtable on Wednesday.

Plastic Bank builds comprehensive recycling systems wherein collection members can exchange the plastic they collect for various perks such as health insurance, grocery vouchers, and school supplies. This innovative approach not only helps reduce plastic waste but also provides tangible benefits to individuals in local communities.

“Each plastic collection is recorded using its

blockchain-supported platform, ensuring a verified plastic collection journey from collection branches to processors and providing incentives for communities,” Plastic Bank said. This advanced tracking system enhances transparency and accountability in the recycling process.

The company currently operates 206 active branches spread across Metro Manila, North Luzon, and South Luzon. In addition to the Philippines, Plastic Bank also has a presence in Indonesia, Brazil, Egypt, Thailand, and Cameroon.

Plastic Bank offers an “impact subscription,” which is a monthly contribution that ensures the collection of a pre-set amount of plastic bottles by its collection communities. This model supports ongoing efforts to manage plastic waste more effectively and sustainably.



PHL Financial System's Resources Expand to P31.5 Trillion as of April

Source: Business World

The total resources of the Philippine financial system grew to P31.531 trillion as of end-April, preliminary data from the Bangko Sentral ng Pilipinas (BSP) showed.

Resources of banks and nonbank financial institutions rose by 9.9% from P28.7 trillion in the same period a year ago.

Meanwhile, month on month, resources slipped by 0.5% from P31.683 trillion recorded at end-March.

The financial system's resources include funds and assets such as loans, deposits, capital, as well as bonds or debt securities.

BSP data showed resources of banks rose by 11.7% to P26.301 trillion as of April from P23.549 trillion a year prior.

Broken down, total resources held by universal and commercial banks increased by 11.7% year on year to P24.641 trillion from P22.069 trillion.



Photo by: TESDA

Tech-Voc Training to be Part of All Senior High School Strands

Source: Philippine Star

Technical-vocational skills training will soon be given to all senior high school students regardless of strand or area of study after the government's three education agencies agreed to streamline their policies to produce more employable graduates.

The Department of Education (DepEd), Technical Skills Development Authority (TESDA) and the Commission on Higher Education (CHED) signed a joint memorandum circular on Friday that embeds Technical and Vocational Education and Training

(TVET) in all senior high school tracks. The Department of Labor and Employment is also a co-signatory.

An earlier TESDA press release said its purpose is to "equip high school graduates with industry-relevant skills and knowledge" by including at least one training regulation (a set of competencies for a certain industry or sector) in every grade level in the SHS. By the time a student graduates from senior high school, they would have earned two National Certificates (NCs).

DepEd and TESDA also signed another joint memorandum circular on Friday that requires senior high school students taking the technical-vocational livelihood (TVL) track to undergo assessments to receive a National Certificate (NC) from TESDA. An NC serves as official proof of a person's mastery of a skill or competency when applying for jobs locally and abroad.

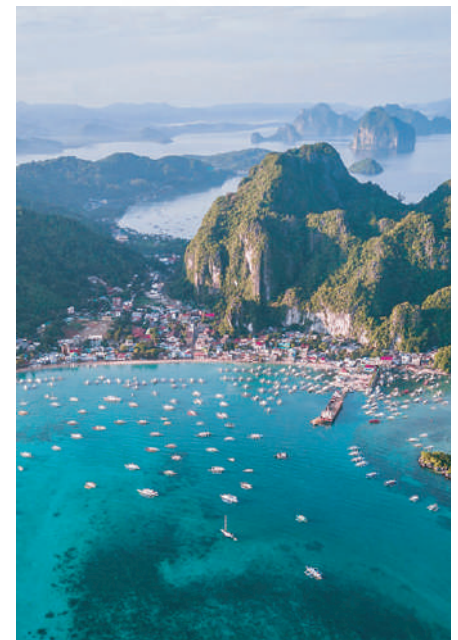


Photo by: Eibner Saliba-Unsplash

Tourism Share of GDP Rises to 8.6% in 2023

Source: Business World

The tourism industry accounted for 8.6% of gross domestic product (GDP) in 2023, up from 6.4% a year earlier, due to the post-pandemic reopening, the Philippine Statistics Agency (PSA) reported.

Citing preliminary data, the PSA said the industry's direct gross value added, which measures the value generated from various tourism-related activities, was P2.09 trillion in 2023, against the revised P1.41 trillion a year earlier.

Tourism-related spending by nonresidents grew 87.7% last year to P697.46 billion.

Spending by domestic tourists, including expenditures of nonresidents traveling domestically or as part of an international trip, expanded to P2.67 trillion in 2023, up 72.3%.

Spending on accommodation grew 143.2% to P347.97 billion, followed by food and beverage spending, which rose 131.4% to P568.35 billion.

Workers employed by the industry totaled 6.21 million last year, up 6.4%, and accounted for 12.9% of the overall workforce, the PSA said.



Photo by: [Inquirer.net](https://www.inquirer.net)/Marrienne Bermudez

World Bank to Ph: Invest in Youth Now for Better Economy

Source: Philippine Daily Inquirer

The World Bank (WB) said the government must immediately boost investments in education, jobs and health to avoid ending up with an economy backed by a legion of young workers who are not productive enough to help fuel its growth.

In a report titled “The Philippines Human Capital Review” released on Monday, the WB said the country has only one generation left—or about 20 to 25 years—before the window to harness the benefits of its relatively young population closes, as it is projected to see another demographic shift after that.

For this reason, the Washington-based multilateral lender urged the Philippines to ramp up investments in developing Filipinos’ human capital—or the health, knowledge, skills and experiences that individuals accumulate throughout their lives.

Human capital is measured as the expected future earnings of the country’s entire labor force. That said, the WB explained that more investments are needed in boosting the human capital of Filipino children in their first 10 years—when social, emotional and cognitive skills are shaped and their potential to learn, earn, innovate and compete are realized.



More Pinoys do buy now, pay later transactions

Source: Business World

MANILA, Philippines — Nearly 50 percent of respondents in the Philippines are likely to adopt buy now, pay later (BNPL) services for future transactions, according to a survey from consumer research and data analytics company Milieu Insight.

The survey showed 48 percent of Filipino respondents are likely to use a BNPL service to purchase an item in the future.

Conducted to get perspectives on BNPL in Southeast Asia, the survey covered 500 respondents each in the Philippines, Singapore, Thailand, Indonesia, Malaysia and Vietnam.

BNPL allows consumers to purchase items immediately without having to pay the full amount at once.

Across the six Southeast Asian countries, 57 percent of respondents said they are likely to use BNPL for a future purchase.

The survey showed that 35 percent of respondents in the Philippines have used BNPL at least once, below the regional average of 41 percent.

In terms of the perception toward BNPL services, 19 percent of respondents in the Philippines indicated it to be very positive or somewhat positive, lower than the regional average of 39 percent.

Majority or 62 percent of the respondents in the Philippines have a neutral view on BNPL, while 20 percent said they see the service as somewhat negative or very negative.

For respondents in the Philippines, the key considerations when choosing installment services are getting a better discount off purchase (71 percent), cashback (61 percent) and installment flexibility (53 percent).

These were also cited as the top three considerations in selecting installment services across the region with better discount off purchase at 68 percent, cashback at 59 percent, and installment flexibility at 54 percent.

Asked about their preferred installment duration, 46 percent of Filipino respondents said they want to complete payments immediately.

The survey also showed that 13 percent of respondents in the Philippines would like to have payments completed in one month, while seven percent cited three months as their preferred duration to settle payments.

In Southeast Asia, 33 percent said they want to have payments completed immediately, while one in 10 respondents prefer to settle payments within three months.

CO-OP NEWS

Inclusivity and impact

CO-OPvention 2024 shines spotlight on 'inclusive growth and community resilience'



CAGAYAN DE ORO CITY, PHILIPPINES — MASS-SPECC Cooperative Development Center, the largest regional co-op federation in Mindanao with over 300 primary co-operatives, successfully held the 2024 MASS-SPECC CO-OPvention from May 28 - 30, 2024 in Cagayan de Oro City.

The event featured the Managers' Congress, the 54th Co-op Leaders' Congress, and the 50th General Assembly, drawing co-op leaders from from all over Mindanao, with some delegates from Luzon.

This year's CO-OPvention focused on the theme "CO-Operating for Inclusive Growth and Community Resilience," driven by the need to ensure that all members benefit equally from cooperative growth. The event emphasized the importance of leveraging digital technology to promote financial inclusivity and provide greater access to financial services for

members.

Additionally, the CO-OPvention called for collective action among cooperatives to enhance the delivery of equitable services and contribute significantly to environmental preservation. The event aimed to position cooperatives as pivotal contributors to national development, echoing the cooperative principle of mutual aid and the importance of sustained individual and collective commitments for community improvement.

On the first day of the CO-OPvention, May 28, co-operative leaders from across Mindanao converged at the Mallberry Suites for a day of insightful discussions and assembly at the Managers' Congress organized by the Mindanao Cooperative Managers Club (MCMC).

Keynote speaker Dr. Jesus P. Estanislao, a distinguished figure in corporate governance and founder of the Institute of Corporate

Directors, delivered an impactful address on ethical business practices crucial for co-op managers. His presentation highlighted the importance of governance frameworks in sustaining co-operative success amidst evolving economic landscapes.

The Managers' Congress not only served as a platform for learning and collaboration but also reaffirmed the commitment of Mindanao's co-operative leaders to uphold ethical standards and drive sustainable development in their communities.

The 54th Co-op Leaders' Congress, held on May 29, resonated with a powerful theme: "CO-Operating for Inclusive Growth and Community Resilience." Bringing together co-operative leaders and stakeholders from across Mindanao, the congress aimed to forge a path towards sustainable development and resilience in the face of challenges.





Discussions highlighted the transformative impact of digital technology in enhancing financial services accessibility, particularly in underserved rural areas where co-operatives are crucial lifelines.

Representatives from the Bangko Sentral ng Pilipinas (BSP) and Peppermint Innovation Ltd, a trailblazer in financial technology, emphasized the growing acceptance of digital payments among diverse socioeconomic groups, showcasing co-op opportunities to leverage technology for broader financial inclusion.

Peppermint and MASS-SPECC are united not merely for commercial endeavors but to usher in a new era of digital financial inclusion through

the Pinoy Coop Mobile (PCM) app, where members can send money between Pinoy Coop ATM accounts, check balances, and access wallet services via Instapay or PESONet, eLoad, and bills payment, among other features.

With sessions focusing on innovation, inclusivity, and resilience, co-operatives are well-positioned to navigate future challenges and foster lasting impacts in their respective communities.

The 50th General Assembly of co-operative leaders concluded on May 30, where co-operative leaders reconvened to address crucial agenda items, including the eagerly awaited 2024 Election Results and

the Proclamation of Winners.

The assembly proceeded with diligence and transparency, ensuring the democratic process in electing new leaders who will steer co-operative initiatives forward in the coming years.

The 50th General Assembly celebrated co-operative achievements and reaffirmed their pivotal role in fostering inclusive growth and resilience within local communities.

As co-ops look towards the future, they remain steadfast in their mission to empower members and contribute meaningfully to sustainable development across the region.





AADC, CARE Philippines, MASS-SPECC launch project simulation for typhoon readiness

The AGRI-AQUA Development Coalition – Mindanao (AADC) and Cooperative for Assistance and Relief Everywhere – Philippines (CARE Philippines), in collaboration with MASS-SPECC Cooperative Development Center and its member-co-operatives, have initiated a project to support cash distributions through the Multi-Purpose Cash Assistance (MCPA) using the Pinoy Coop POS cash-out facility.

The project aims to activate the contingency plan’s anticipatory action ahead of typhoons in the municipalities of Tagana-an, Sison, Mainit, and Dapa, Surigao del Norte.

This initiative is designed to mitigate the negative impacts of typhoons on vulnerable populations.

From June 4-16, 2024, the project distributed Pinoy Coop Kards to 4,130 beneficiaries across 27 barangays in the said municipalities.

A full simulation exercise of the payout process was conducted on June 13, 2024, involving 556 beneficiaries across four barangays.

This proactive approach ensures that cash assistance reaches those in need efficiently and effectively, reinforcing community resilience against typhoons.



CO-OP STORY

Building success together

Navigating challenges, thriving with MAK-MPC

The Story of Arlyn Loma of Makilala Multi-Purpose Cooperative



In the bustling town of Makilala, nestled within the vibrant community, resides a tale of triumph embodied by Arlyn L. Loma. Her journey intertwines with Makilala Multi-Purpose Cooperative (MAK-MPC), a cooperative that not only fosters financial growth but also cultivates a sense of belongingness and support.

Arlyn's narrative unfolds against the backdrop of her entrepreneurial ventures, spanning from a humble eatery established in 2007 to a flourishing car wash and a bakeshop in 2021. However, it was not merely the success of her businesses that sets her story apart but the support and guidance she found within MAK-MPC.

Encouraged by her mother to join the co-operative, Arlyn saw it as an avenue to safeguard her hard-earned income from her small enterprises. Today, her dedication bears fruit as she proudly shares her

monthly and weekly earnings: 100,000 pesos from the eatery, 200,000 pesos from the car wash, and 150,000 pesos from the bakeshop. Employing a total of 37 people across her businesses, she extends her reach beyond Makilala, serving communities in neighboring barangays.

Amid her successes, Arlyn faced adversity in 2010 when her eatery operations were suspended by the DPWH due to its proximity to the national highway. In her hour of need, she turned to MAK-MPC, securing a back-to-back loan using her savings and share capital to transform her setback into an opportunity, investing in essential infrastructure that led to the lifting of the suspension.

Her story is marked by strategic financial decisions, including her initial loan for a piggery business, diligent savings, and prudent investment in share capital.

Through the co-op, she not only secured her children's education but also acquired valuable assets such as land titles and service vehicles. Her commitment to her employees is evident in the boarding house she built, providing them with a comfortable and rent-free accommodation.

Reflecting on her journey, Arlyn expresses her profound gratitude towards MAK-MPC, acknowledging that without their support, her businesses would not have thrived. Her employees, too, attest to her generosity and kindness, highlighting her compassionate leadership and dedication to their well-being.

Arlyn envisions a future rooted in continued partnership with MAK-MPC. She plans to encourage her employees to join the co-operative, recognizing its role in financial empowerment and community development.

**The Nanlimbasog Category of MICMA is open to all members who successfully engaged in an enterprise that is now a reliable source of income for the family. Asset size has a market value of Php 1 Million and below.*

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