



Photo by: International Cooperative Alliance

## Celebrating the International Year of Co-operatives

On 31 October 2011, the United Nations General Assembly declared 2012 as the International Year of Co-operatives to highlight the contribution of co-operatives to socio-economic development, particularly their impact on poverty reduction, employment generation and social integration.

Said then UN Secretary-General Ban Ki-moon: "Through their distinctive focus on values, co-operatives have proven themselves a resilient and viable business model that can prosper even during difficult times. This success has helped prevent many families and communities from sliding into poverty."

The global co-operative movement represented by the International Co-operative Alliance then launched the International Year of Co-operatives 2012 during the ICA General Assembly in Cancun, Mexico in

November 2011. Said ICA in its proclamation: "The International Year designation provides an opportunity for co-operatives globally to come together and to raise awareness of their way of doing business ... (as) values-based businesses that are owned and democratically controlled by their members."

On 19 June 2024, the United Nations General Assembly adopted another resolution supporting co-operatives, this time proclaiming 2025 as the International Year of Co-operatives (IYC). The resolution recognizes "that co-operatives, in their various forms, promote the fullest possible participation in the economic and social development of local communities and all people, including women, young people, older persons, persons with disabilities and Indigenous Peoples, whose inclusion strengthens

economic and social development, and contribute to the eradication of poverty and hunger."



Following the UN proclamation, the ICA Global Co-operative Conference 2024, held from November 25 to 30, 2024 in New Delhi, India, launched the International Year of Co-operatives 2025 with the theme "Co-operatives Build a Better World."

IYC 2025 has four objectives:

1. Highlight the contributions of co-operatives to sustainable development.
2. Strengthen the entrepreneurial ecosystem and establishments for co-operatives.
3. Encourage the creation of enabling legal and policy environments for co-operatives globally.
4. Foster purposeful leadership and engage youth in the co-operative movement.

Underlining both IYC proclamations is the recognition by the international community of the indispensable role co-operatives play in promoting people-oriented growth and development that is inclusive and sustainable. Note the emphasis on *poverty reduction, economic and social inclusion* in both proclamations, and the recognition of co-operatives' distinct business model as values-based and principled enterprises. Indeed, when successful, co-operatives provide real answers to local and global problems associated with increasing wealth gap, social inequality, deprivation and exclusion of most people despite increasing economic growth as well as environmental degradation.

## How do we celebrate IYC?

It's hard to remember how co-operatives in Mindanao and, for that matter, in the Philippines celebrated IYC 2012. This is because, if there was any celebration at all, this was confined to individual activities – commemorative activities undertaken by individual co-operatives for their own constituencies or for their own purpose. Or if these activities involved other co-operatives in the province or the region or even across the country, chances are they remained so – that is, activities for their own sake.

IYC 2025 should be different. This is an opportunity for co-operatives in the country to showcase their distinct contribution to Philippine society and support this with real, credible accomplishments. Not just numbers and figures that we see often in annual reports as “accomplishments” but the impact of such numbers on the lives of members, on the economic, social, and even political conditions affecting people in the community, and on the environment that is fast deteriorating because of climate change.

Have we contributed to improving the lives of our members, particularly the poor and vulnerable among them? Not only in terms of number and amount of loans granted, or other services provided to them, including the social programs we undertake for them. But, more important, in terms of significant change in their economic and social situation as evidenced by concrete results.

Have we contributed to the development of agriculture in this country considering that people in rural areas are mostly dependent on agriculture and the poverty incidence of farmers and fishermen are the highest in the country? Is it enough that we provide them with financing and support services but leave them to deal with the harsh realities of the marketplace? Have we explored other possibilities to level up the whole engagement of co-operatives in agriculture in terms of value chain development, technology adoption, and market integration? And to level up from localized primary production to industry level presence in the market?

Have we contributed enough to environmental protection and preservation? Can co-operatives go beyond environmental awareness programs, occasional environmental initiatives (usually during the Co-op Month celebration in October), and

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individual activities with limited impact? Can co-operatives give more seriousness, consistency, and substance to their environmental advocacy?

What about their contribution towards addressing issues related to health, education, and gainful employment that still affect many Filipinos?

These are questions worth answering if co-operatives in the country commit to participating meaningfully in IYC 2025. It is not as if these questions have not been raised before. It is the translation of these questions into real actions, supported by real results and factual outcomes, that has been missing.

From the standpoint of the community and society at large right now, the contributions of co-operatives to economic and social change in the country are not apparent and, therefore, unrecognizable. Blame it to the lack of concrete data and information. Blame it to the lack of credible and coherent reporting especially at the national level. Blame it to the localized, individualized, and mostly disjointed efforts of co-operatives.

IYC 2025 is an opportunity for co-operatives to make their contribution to economic and social change (should we add political change as well) in the country real, credible, and recognizable. (RMV)



# QUARTERLY HIGHLIGHTS

BUILDING FUTURES TOGETHER



## Building a Brighter Tomorrow: MASS-SPECC's Highlights from Co-op Month 2024

In solidarity with the country's co-operative movement, MASS-SPECC embraced this year's National Co-operative Month with the theme, "Cooperatives: Stronger Together Today for a Brighter Tomorrow," through meaningful participation in several impactful events across Region 10. Highlighting its commitment to co-operative unity and community empowerment, MASS-SPECC actively joined the month-long festivities, organized a unique movement initiative, and contributed to environmental sustainability.

On October 6, 2024, the Co-op Month celebration launched in grand fashion, with MASS-SPECC participating in the Opening Salvo and the CEO's Cup Opening Program. This major event brought together 255 co-ops from across the region, all united under the shared vision of promoting co-operative values. The day began with a Holy Eucharist and a grand parade through the streets of Cagayan de Oro City, symbolizing the collective strength of the co-op movement. The activity culminated during the Opening Program at the Xavier

University Covered Courts, showcasing the competitive spirit, solidarity, and growth within the co-op community.

As part of its continued efforts to promote sustainability and environmental care, MASS-SPECC also participated in the "Together We Plant, Together We Thrive" tree-planting event on October 12, 2024, in collaboration with the Regional Cooperative Development Council

(RCDC) and the City Local Environment and Natural Resources Office (CLENRO). The co-operatives planted 200 seedlings at Camarahan Ridge in Pagatpat, Cagayan de Oro City. This initiative emphasized the importance of collective responsibility in safeguarding the environment, with participants planting trees not just for today but for future generations to enjoy a greener, more resilient world.





MASS-SPECC also spearheaded two special online initiatives for the Co-op Month celebration: the *My #CoopHERotive Story Reels Challenge* and the *Co-op Whiz: An Online Co-op Trivia Challenge*.

The *My #CoopHERotive Story Reels Challenge* invited member co-ops to share stories of heroism, hope, and aspirations through short vertical-form videos. These stories reflect the spirit of unity, gender equality, environmental sustainability, and youth empowerment. By highlighting unsung heroes within the co-op sector, this initiative amplified the positive impacts of co-ops and inspired pride among co-operators.

Meanwhile, the *Co-op Whiz* provided a fun and educational way to engage the public while promoting co-op identity. Hosted on Facebook, the activity featured weekly co-op-related trivia questions posted throughout October. Participants shared their answers by posting their responses, and correct entries were entered into a raffle. To add excitement, MASS-SPECC held four Facebook Live sessions for the raffle draws, during which additional trivia questions were shared to further promote the co-op identity. Spread over the entire initiative, around 90 participants actively joined, creating a lively and interactive platform that strengthened awareness of the co-operative movement.

Through these efforts, MASS-SPECC demonstrated its commitment to cooperation, community, and sustainable growth. By fostering collaboration, sharing inspiring stories, and promoting the co-operative identity in engaging ways, the organization continues to strengthen the co-operative movement.

With the successful conclusion of the Co-op Month, MASS-SPECC reaffirms that co-ops are not just business entities but also powerful forces for social change, environmental stewardship, and community development. Together, they are building a brighter tomorrow for all.







# Pinoy Coop Forum Explores Cybersecurity and AI: A Vision for Co-operative Resilience

As the digital landscape evolves at a rapid pace, co-operatives face both unprecedented challenges and transformative opportunities.

This was the central theme of the Pinoy Coop Forum on Cybersecurity and Artificial Intelligence, held on October 14, 2024, at the Mallberry Suites Business Hotel, Cagayan de Oro City. The event was organized by MASS-SPECC, in partnership with EPH Secure Systems, Inc.

The event brought together over 100 delegates from 47 co-operatives across Mindanao to discuss strategies for safeguarding co-operative assets while harnessing the potential of emerging technologies. The forum also welcomed representatives from the Cooperative Development Authority - Region 10 Extension Office.

In her opening remarks, Doris B. Calapiz, Chairperson of MASS-SPECC and Women Representative to the Board of Directors, celebrated the co-operative movement's commitment to digital innovation. She highlighted MASS-SPECC's history of technological leadership, from pioneering core banking systems in the 1990s to the recent launch of the Pinoy Coop Mobile (PCM).

*"Today's forum is a testament to our relentless drive to ensure that our co-operatives not only survive but thrive in this ever-changing landscape. Let us build a future where our co-operatives are safeguarded, strengthened, and ready to harness the full potential of AI and cybersecurity for the benefit of our communities,"* she said.

The forum featured insightful discussions led by esteemed

speakers, including Dr. Emiliano Bolongaita, Jr., Principal Knowledge Specialist at the Asian Development Bank (ADB); George Nolasco, Founder, CEO, and Solutions Engineer of EPH Secure Systems, Inc.; and Rachel Garaygay, IT and Finance Marketing and Sales Expert. They discussed the critical intersections of cybersecurity and AI, equipping delegates with actionable strategies to protect co-operative data, improve operational efficiency, and enhance member services.

In her closing remarks, Lourdes Bernadette Luad, IT Governance Committee Chairperson and Women Representative to the MASS-SPECC Board of Directors, underscored the importance of embracing technological advancements to foster co-operative growth and resilience.



"Today's discussions have underscored the importance of being prepared for the technological advancements reshaping the co-operative landscape. Together, we have the power to strengthen our systems, secure our data, and use technology to serve our members and communities better," she remarked.

Luad urged participants to translate the lessons from the forum into practical actions, helping their co-operatives thrive in the digital era.

Adding to the forum's engaging atmosphere, participants had the chance to win exciting prizes in a raffle held toward the end of the program, courtesy of Pinoy Coop Mobile (PCM), EcoFlow Power Station-Northern Mindanao, and EPH Secure Systems, Inc.

The Pinoy Coop Forum was more than a one-day event—it was a call to action, a space for collaboration, and a celebration of innovation. Through initiatives like this, MASS-SPECC reaffirms its commitment to its core advocacy of bringing *Digital Solutions for a Better Life*.

As co-operatives continue to embrace cutting-edge technologies, they ensure that their members and communities benefit from a future that is not only digitally secure but also inclusive and prosperous.





## MASS-SPECC Partners with MEDEXPRESS to Expand Healthcare Access

MASS-SPECC solidified its dedication to enhancing member co-operatives' well-being by signing a Memorandum of Agreement (MOA) with MEDEXPRESS on November 22, 2024. This strategic partnership, a cornerstone of MASS-SPECC's Yaman ang Kalusugan Program (YAKAP), underscores the federation's mission to provide affordable, high-quality medicines and medical supplies to co-operatives and their members.

The ceremonial signing took place at the Unilab Main Office in Mandaluyong City. Representing MEDEXPRESS was its President, Dr. Joel Javier, alongside key executives from Unilab. MASS-SPECC was represented by its Board of Directors Chairperson, Doris B. Calapiz, and Chief Executive Officer, Bernadette O. Toledo, CPA. This collaboration reflects a shared dedication to improving healthcare access for communities within the co-operative network.

Through its partnership with MEDEXPRESS, MASS-SPECC enhances YAKAP's ability to meet the growing demand for reliable and affordable healthcare solutions. This initiative empowers co-operatives to access essential medical resources more effectively and efficiently, upholding the co-operative principle of Concern for the Community.

This collaboration enhances YAKAP's impact by providing co-operatives with better access to crucial healthcare services, promoting community well-being in line with co-operative values.



## MASS-SPECC Receives Smart Projector from Access Agriculture to Empower Communities

MASS-SPECC is one of the few pioneering organizations in the Philippines to receive a Digisoft Smart Projector from Access Agriculture — a global leader in producing high-quality agricultural training videos in local languages and supporting sustainable farming initiatives across developing countries. This milestone reinforces MASS-SPECC's commitment to sustainable development through its flagship advocacy programs: the Sustainable Co-operatives Program (SCOOPS) and the Agri-Based Enterprise System Program (AGRI-BEST).

The Digisoft Smart Projector, a portable and solar-powered device preloaded with over 250 training videos in local and international languages, provides essential agricultural knowledge to communities lacking access to electricity or the internet. This innovation fosters farmer-to-farmer communication, enabling collaboration and the exchange of best practices to improve productivity and sustainability.

To ensure the effective use of this technology, MASS-SPECC participated in the two-day Access Agriculture Projector Training Course held on December 2-3, 2024,

in Cagayan de Oro City. Led by Access Agriculture's Co-Founder Phil Mallone and Executive Director Josephine Judgers, the training equipped participants with the skills to deliver impactful educational sessions and extend critical knowledge to grassroots communities.

On December 3, MASS-SPECC led the active video screening at Fergber Integrated Organic Farming, Inc.'s training site in Sitio Mahayahay, Barangay Bayabas, Cagayan de Oro City. The session brought together local farmer-residents to learn about innovative and sustainable farming practices, demonstrating the projector's potential to drive knowledge-sharing and capacity-building in underserved areas.

The federation plans to deploy the Smart Projector through SCOOPS' ECO-OPeducation initiative and AGRI-BEST's Strengthened Co-operatives and Viable Agro-enterprises for Smallholder Farmers' Profitable Production and Engagement in the Value Chains (Coop-PROPEL Project). This initiative aims to create a more inclusive agricultural value chain, empowering co-operatives and smallholder farmers to thrive while contributing to sustainable community development.



## Junior Co-operators' Camp 2024: Empowering Future Co-op Leaders for a Sustainable World

Young Mindanawon co-operators gathered at Mt. Guru in Gingoog, Misamis Oriental, on December 19-20, 2024, for the 4th Junior Co-operators' Camp (JCC), organized by MASS-SPECC's Co-op Youth Parliament (CYP) in partnership with the Sustainable Co-operatives (SCOOPS) Program. The camp aimed to inspire young leaders to take on roles as co-op leaders and climate advocates.

The camp focused on equipping participants with a deeper understanding of the co-op movement, enhancing leadership skills, and mobilizing them for climate action, particularly aligned with the UN's Sustainable Development Goal (SDG) No. 13.

Sixteen youth leaders from various co-operatives participated in the two-day event. The first day featured a

session on co-op principles and climate leadership by Ms. Justine Lynn C. Limocon, Operations Manager of Lamac Multi-Purpose Cooperative, followed by a tree planting activity where participants pledged environmental protection by planting 70 native tree seedlings.

The second day featured sessions on sustainability, led by Ms. Shiena Marie Lagura, SCOOPS Focal Person and Environmental Analyst, and green skills and technology by Atty. Dulce Bustamante Delmo, Chairperson of the International Cooperative Alliance - Asia and Pacific (ICA-AP) Committee on Youth Cooperation, which provided practical tools for promoting eco-friendly initiatives.

The camp concluded with a commitment-building activity where participants pledged to promote co-



op values and support environmental preservation, embracing the spirit of the International Year of Co-operatives (IYC) 2025.

The Junior Co-operators' Camp underscored MASS-SPECC's dedication to empowering the next generation of co-op leaders, inspiring them to take bold steps toward sustainable development and ensuring a brighter future for their co-ops and communities.





## Fostering Solidarity and Empowerment: MASS-SPECC's "COOPmmunity" Outreach

On December 21, 2024, MASS-SPECC brought the spirit of cooperation and solidarity to Barangay Indulang, Talakag, Bukidnon, through its annual outreach program, "COOPmmunity: A Solidarity Project" with Grade 5 Students of Indulang Integrated School. Reflecting the cooperative principle of *Concern for Community*, the initiative combined generosity, education, and environmental stewardship.

Students received umbrellas, hygiene kits, Happy Meals, and gifts that addressed practical needs while spreading holiday cheer. An engaging and interactive financial literacy session introduced saving habits to the students, with each student receiving a coin bank to begin their "Ipon" challenge.

The program also emphasized teamwork and solidarity through the

video "Coffee: Group Organization," showing how collaboration transformed coffee farming communities in Uganda. For the school, whose community has a long history of coffee farming, this message resonated deeply, reminding them of the importance of collaboration in addressing challenges and protecting their local resources.

In partnership with DENR Region 10, Philippine native tree seedlings were distributed to encourage environmental stewardship and the preservation of local biodiversity, fostering a sense of responsibility in the school.

The program introduced several firsts for MASS-SPECC, such as the child-focused financial literacy module and innovative use of a smart projector for translated educational

materials. These efforts highlight MASS-SPECC's commitment to adapting to community needs.

Looking forward to 2025, the International Year of Cooperatives, MASS-SPECC plans to expand COOPmmunity and work with other co-operatives to amplify its impact. By fostering solidarity, empowering youth, and promoting sustainability, the initiative continues to sow seeds of growth and resilience in Mindanao.



# Economic highlights and market trends Q4, FY 2024

These reports provide co-operators with an in-depth analysis of the economic landscape and market trends that defined the Philippines in the fourth quarter of 2024.

Despite facing substantial economic challenges, the country experienced transformative changes that significantly impacted the co-operative movement. Dynamic shifts across various sectors — from emerging opportunities and disruptive innovations to policy reforms and changing consumer behaviors — presented both obstacles and avenues for growth. By analyzing and leveraging these trends, co-operatives are better positioned to adapt, innovate, and drive inclusive and sustainable socio-economic progress.



Photo by: Unsplash / Gen Dread

## 8 IN 10 MILLENNIALS, GEN Zs WORRY ABOUT CLIMATE

Source: *Business World*

Eight in 10 Filipino millennials, or people aged 28-43, Gen Z, or people aged 27 and younger, are heavily concerned over the changing climate, according to a recent WR Numero poll.

In a March 2024 survey, WR Numero found that 79% of millennials and 78% of Gen Zs said they were concerned over the effects of climate

change, compared to 69% of Gen X and 64% of the Baby Boomers and Silent Generation.

“These figures exceed the national average, with 74% of all Filipinos expressing anxiety about climate change and its effects on their lives,” the polling firm said in a press release. Gen X are individuals born from 1965 to 1980, while baby

boomers are those born from 1946 to 1964. The silent generation are those born from 1928 to 1945.

WR Numero said 22% of baby boomers and the silent generation, and 18% of Gen X, were unsure about the negative impacts of climate change.





Photo by: Inquirer / GRIG C. MONTEGRANDE

## ARAL PROGRAM LAW SIGNED

Source: Inquirer

President Ferdinand Marcos Jr. on Friday signed a bill to provide an academic support program for students who have failed or marginally passed their exams.

Marcos signed Republic Act No. 12028, or the Academic Recovery and Accessible Learning (Aral) Program, during a ceremony held in the

Malacañang Palace.

Under the Aral Program, students would be allowed to take refresher courses during summer breaks, with the following students as priorities: (1) those who are failing in the examinations and tests as assessed and evaluated by the teachers; (2) those whose grades are at or

marginally above the minimum level of mastery required in the attainment of Most Essential Learning Competencies; and (3) those who have returned to school after a furlough.

The Senate and House of Representatives approved the final version of the bill last August.

## CHED EYES BOOSTING CREDENTIALS OF COLLEGE GRADUATES

Source: Business World

The Commission on Higher Education (CHED) on Tuesday said it would roll out programs that seek to boost the credentials of Filipino college graduates and allow senior high school and technical vocational school graduates to earn degrees through work experience.

“We are also in the process of finalizing the crafting of the guidelines for micro-credentials, as

well as the enhancement of the implementation of the expanded tertiary education equivalency accreditation program,” CHED Director Cherrie Melanie Ancheta-Diego told a Senate hearing.

Last month, the Senate passed a bill setting up the accreditation program, which will credit relevant work experience to school credits for a bachelor’s degree.

The program allows applicants who are at least 23 years old and have at least five years of work experience in an industry to pursue these degrees in their chosen industries. At the same hearing, Senator Sherwin T. Gatchalian pushed an increase to the P23.38-billion budget for free college education programs, saying it would help more students earn degrees and find quality jobs.



## BAMBOO IS POISED TO BE MINDANAO'S NEXT MAJOR INDUSTRY

*Source: Business World*

Bamboo is being considered the next major industry for Northern Mindanao after the Philippines set a Guinness World Record for planting the most bamboo simultaneously across areas of Mindanao, a lawmaker said.

The world record attempt was joined by a total of 2,305 planters, led by the Department of Science and Technology (DoST), and its Kawayanihan Circular Economy partners on Oct. 18, at 19 locations across Mindanao.

“All eyes are now on Northern Mindanao because a lot of investors are actually interested to come in and invest, whether in propagation, processing, or marketing. There are many opportunities here available in this initiative,” Bukidnon Rep. Jose Manual F. Alba said in mixed English and Filipino during the press conference of the DoST held in Cagayan de Oro City.

Mr. Alba highlighted bamboo’s potential beyond furniture, emphasizing its use as a durable, sustainable material for modern infrastructures. He added that promoting bamboo would create job opportunities for locals in rural areas, dismantling the belief that such opportunities exist only in urban centers.

“Right now, we are trying to reverse the situation... The opportunity is right there in your backyard,” Mr. Alba furthered.

In Bukidnon alone, Mr. Alba said the DoST has identified 18,000 hectares of land planted with bamboo, highlighting its great potential for economic use.

## FAO EYES FARM ENTREPRENEURSHIP PROJECTS WITH INDIGENOUS PEOPLES

*Source: Business World*

The Food and Agriculture Organization (FAO) said it is seeking to collaborate with more farm co-operatives and associations for its agri-entrepreneurship program in the Philippines, with a particular focus on involving indigenous peoples and the youth.

“What we would like to explore is the possibility to work with indigenous peoples and also the possibility to work with youth,” FAO Country Representative to the Philippines Lionel Henri Valentin Dabbadie told BusinessWorld.

The FAO is also hoping to improve the agricultural economy in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM).

He said that FAO started its agri-entrepreneurial program to address farmer groups affected by the conflicts in BARMM. These included Christian and Muslim farmer communities.

“We are expanding to new regions, and we are also trying in the same region to diversify the beneficiaries,” Mr. Dabbadie added.



## GEN Zs AT WORK: WHAT MAKES THEM STAY, AND STAY FULFILLED

Source: *Inquirer*

Employers must foster a fulfilling work environment and offer long-term financial security if they want to keep Gen Z employees.

These were among the findings of the seminal study, “Motivating Filipino Generation Z Employees at Work: Enablers and Outcomes,” by Ateneo de Manila University (ADMU) researchers published last month.

Gen Z, or those born between 1995 and 2012, tend to look for meaningful and fulfilling work environments but also willingly forgo creature comforts in favor of long-term financial stability, the study found.

Those in this generation are now between 12 and 29 years old, or are either young students or young professionals and are the youngest employee cohort that recently joined the workforce.

The Ateneo researchers found that obtaining new skills and financial security were the top reasons for Gen Z to stay motivated in the workplace, in addition to career growth.

“This focus is reflected in their desire for rapid advancement and fulfillment in their roles,” they said.

They added that companies relying

solely on traditional job security and loyalty strategies might find themselves less effective in engaging and retaining Gen Zs. This is because workers from this generation must have their values and passion aligned, and that their jobs allow them to create “a positive impact on others and on society at large.”

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**Employers must foster a fulfilling work environment and offer long-term financial security if they want to keep Gen Z employees.**

## ‘ALARMING’: P460B LOST TO SCAMS IN PH, SAYS STUDY

Source: *Inquirer*

Filipinos lost \$8.1 billion, or nearly P460 billion, in the past 12 months mostly due to text messaging scams that offered too-good-to-be-true deals, according to a report by Global Anti-Scam Alliance (Gasa).

The estimated losses are equivalent to 1.9 percent of the country’s gross domestic product. On average, each Filipino victim lost \$275, or about P16,000, to scammers, noted the study, titled “The State of Scams in the Philippines 2024.”

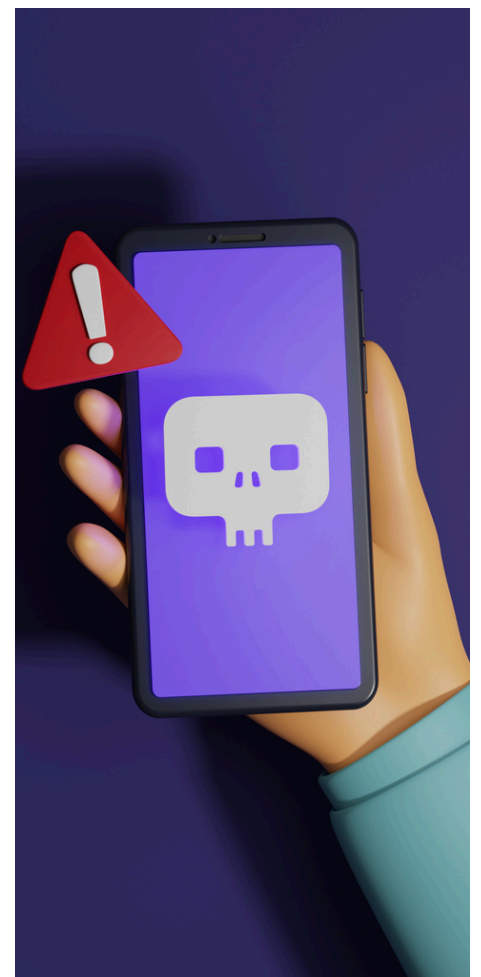
About 39 percent of surveyed Filipinos had lost money to scammers. Only 3 percent of the victims were able to recover their losses, while 78 percent tried but failed.

The study, which Gasa conducted in partnership with antiscam service providers ScamAdviser and Whoscall, found that 67 percent of the respondents had dealt with scams at least once every month.

A rising trend was also observed as half of the respondents said they had encountered more scams in the past 12 months.

“Scams in the Philippines have reached an alarming level,” ScamAdviser product director Aaron Chiou said.

About 85 percent of the scams were delivered via text messages, which have risen by 10 percent since last year.



# COMPLIANT POWER CO-OPS TO BE GRANTED EXEMPTION FROM LOCAL TAXES

Source: *Business World*

Electric co-operatives (ECs) found compliant with the financial and operational standards set by the National Electrification Administration (NEA) will be exempt from tax, fees, and charges imposed by local government units (LGUs), according to the Department of Energy (DoE).

The Energy and Finance departments signed a joint memorandum circular on Wednesday which set the guidelines for ECs availing of the preferential tax treatment.

The arrangement is governed by the Republic Act (RA) No. 7160 or the Local Government Code of 1991 and RA No. 10531 or the National Electrification Administration (NEA) Reform Act of 2013.

“This local tax exemption is a significant milestone for our qualified ECs, as it directly translates to reduced financial burdens that can be reinvested into improving services and achieving 100% total electrification,” Energy Secretary Raphael P.M. Lotilla said in a statement.

“By reducing these costs, we empower them to focus on expanding access to electricity, especially in unserved and underserved areas, ensuring no Filipino household is left behind,” he added.

Local taxes are collected by provinces, cities, municipalities, and barangays. They include real property tax, business tax, franchise tax, and tax on transfer of real property ownership.



## MARCOS SIGNS PRIORITY MEASURE ON APPRENTICESHIP INCENTIVES

Source: *Business World*

President Ferdinand R. Marcos, Jr. signed into law Thursday a priority bill seeking to boost apprenticeship programs and better align them with industry needs.

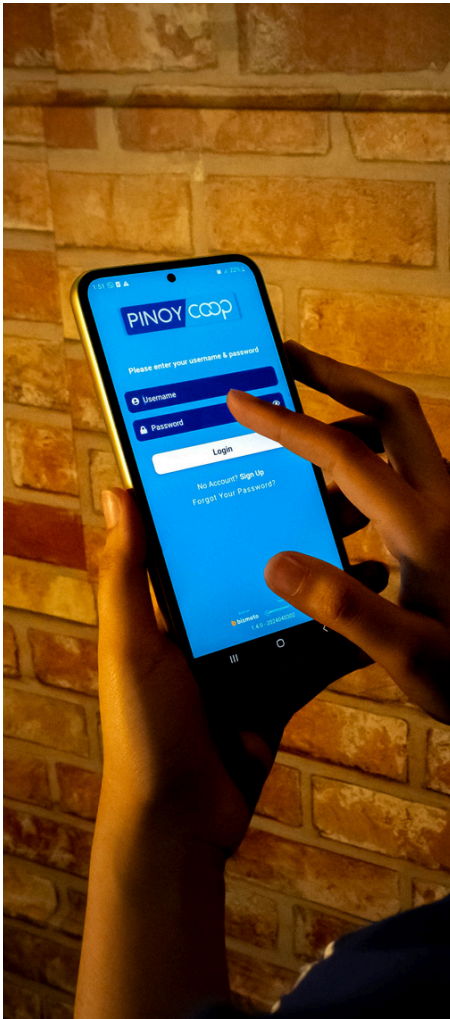
The proposed Enterprise-Based Education and Training (EBET) Framework Act provides incentives for employers offering apprenticeship programs to prospective members of the workforce.

It also covers workers who want to engage in upskilling to support career progression.

“By establishing a framework on career advancement and industry-relevant skills, this law directly addresses the issues (like) the lack of formal training and skills mismatches,” Mr. Marcos said in a speech at the signing ceremony.

He said many livelihood programs at the national and local levels have been inadequate in terms of landing jobs for participants.





## REAL-TIME PAYMENTS TO BOOST PHL GDP

Source: *Business World*

Real-time payments are seen contributing an additional \$323 million to the Philippine economic output and providing access to financial services to 20.9 million unbanked Filipinos by 2028, according to a study by ACI Worldwide in partnership with The Centre for Economics and Business Research (Cebr).

The report titled “Real-Time Payments: Economic Impact and Financial Inclusion,” which covers 40 countries, shows an empirical link between real-time payments and financial inclusion, ACI Worldwide said.

“By providing citizens with access to affordable financial services, real-time payments drive economic

growth and could potentially help lift millions of people out of poverty,” it said.

The Philippines was in third place among the top 10 countries for the projected financial inclusion uplift by 2028 as a result of the growth of real-time payments, only behind Pakistan, which is expected to see 63.5 million unbanked individuals getting access to financial services, and India’s 25.5 million.

The expected increase in the Philippines’ banked population by 2028 represents a 23% growth from the projected end-2023 level, the report said.

## KADIWA TO TAP MORE FARM-COOPERATIVE SUPPLIERS

Source: *Business World*

The Department of Agriculture (DA) said on Monday that it is seeking to encourage more farmer co-operative and associations (FCA) to supply products to its flagship KADIWA ng Pangulo program.

Assistant Secretary for Consumer and Legislative Affairs Genevieve E. Velicaria-Guevarra said that the DA will organize an expo to encourage more FCAs to join the program.

“Through this event, we will encourage many more farmer cooperatives to join us or become suppliers or sellers in our KADIWA ng Pangulo program,” she added.

She added that the DA is looking to partner with other government agencies like the Philippine Postal Corp. (PhilPost) for its Kadiwa expansion plans due to PhilPost’s presence in numerous municipalities.

“Logistics-wise they are in the best position to help us transport all these goods in various areas in the country,” she added.

The DA is looking to expand its KADIWA network to 1,500 locations by 2028. It is expecting to open 179 KADIWA Centers by the end of the year.



Photo by: *Business World / DA*

# CO-OP Member Story

## Inclusivity and Impact



## FROM CURIOSITY TO LIVESTOCK BUSINESS OWNER

*The Story of Chona G. Magtuba of Davao Oriental Market Multipurpose Cooperative, MICMA Trese Micro-agri Category 1st Runner Up*

In the bustling markets of Davao City, Chona G. Magtuba, a 47-year-old mother of four, navigates the familiar crowd with a confident stride. A member of the Davao Oriental Market Multipurpose Cooperative (DOMMUPCO) for a decade now, Chona's journey with the co-op began with a simple question – a curiosity sparked by her friend's frequent cash purchases of dressed chicken. It was this curiosity that led Chona to the doors of DOMMUPCO, and into a world of opportunity.

DOMMUPCO became more than just a source of fresh chicken for Chona. It transformed into a springboard for her own ambitions. With the support of the co-op, she wasn't just buying

chickens, she was acquiring the tools to become a business owner herself. Their guidance and financial programs empowered Chona to take a significant leap — the purchase of a 1.2-hectare livestock farm.

This wasn't the end of her growth, however. Fueled by her determination and the co-op's loan program, Chona expanded her reach by opening two stalls in the public market.

Chona isn't just a successful entrepreneur; she's a testament to the power of co-operative principles. She religiously participates in the co-op's daily savings program, a habit that has instilled a culture of saving within her family.

This dedication to saving has gone hand-in-hand with her smart utilization of the co-op's loan program, allowing her to strategically invest back into her business and increase her share capital in DOMMUPCO.

Chona's story is an inspiration for many in Davao City. It is a narrative woven with threads of curiosity, determination, and support of a co-operative community.

As Chona looks towards the future, one thing is certain: her journey with DOMMUPCO has only just begun. Together, they will continue to write a story of success anchored on the power of collective action and shared dreams.

*The Micro-Agri Category of Mindanaw Co-operative Micro-Entrepreneur Awards (MICMA) is dedicated to members engaged in agro-enterprises, providing a stable income for their families with assets not exceeding Php 1 Million.*

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