



“Co-operatives Build a Better World”

This is the theme of the 2025 International Year of Co-operatives. This is also the theme of the MASS-SPECC General Assembly this year. It is important to recognize the relevance of this theme to co-operatives in the Philippines, in particular.

Globally, co-operatives have already proven that their contribution to national development is real, especially in countries where co-operatives have national presence and achieved significant market share in some industries. Some examples: In Finland, 74% of meat products and 96% of dairy products are in the hands of co-operatives. In South Korea, 71% of fish products are produced by co-operatives. In Mauritius, co-operatives account for 60% of food production (meat, fish, fruits, vegetables, sugar, milk). Just to name a few.

Indeed, in many countries co-operatives are important players in the national economies and are recognized as such.

This is not yet so in the Philippines. And this will continue to be as long as co-operatives in the country remain conscious only of their own development and oblivious to the greater responsibility society expects of them, given the special status and privileges they enjoy under the law. Article 2 of RA 9520 expects co-operatives to promote **self-reliance** (or the economic freedom of members) and the attainment of **economic development** and **social justice** in the country (underscoring mine).

Now that we are celebrating 2025 as the International Year of Co-operatives, perhaps it is important that we reflect seriously on what this

societal expectation really means and what we can do to measure up to it.

Need to be Part of the Solution

As a sector, co-operatives in the country are not strongly associated with efforts to contribute to solving national problems. True, co-operatives report worthwhile activities in increasing the income of farmers, in improving the livelihood of poor members, in creating opportunities for their children to finish school, even in contributing to the preservation of our natural environment. But these efforts are perfunctory and lacking in purposefulness, and hardly recognizable in the grand scheme of things.

It is time for co-operatives in the country to move up the ladder of

conscious engagement and meaningful involvement in issues of national significance. It is time for the name “co-operative” here to be associated with real and serious efforts to contribute to solving national problems. One such problem is the high incidence of poverty in the country, a matter that co-operatives are dealing with up close. Co-operatives acknowledge that there are many poor among their membership. MASS SPECC’s ongoing data gathering of household income of members suggests that at least half of the total membership of co-operatives under the federation are either poor or low income.

This fact is a reflection of the poverty situation in Mindanao and in the country as a whole. According to the Philippine Statistics Authority (PSA), poverty incidence in the country in 2023 was at 15.5%, the highest among our peers in the ASEAN region. All regions in Mindanao had poverty incidence higher than the national average – 32.4% in BARMM, 31.7% in Zamboanga Peninsula, 25.3% in Northern Mindanao, 23.1% in Soccsksargen, 20.8% in Caraga, and 16.0% in the Davao Region.

The Philippine Development Plan 2023–2028 targets to reduce poverty incidence to “between 8 and 9 percent by 2028.” This is doable according to some economists if the Philippine’s GDP grows by 8% to 9% annually. The GDP already grew to 7.6% in 2022, but it was down again to 5.6% in 2024. So, the target remains a challenge. Optimistically, this has to be viewed against the long-term vision for the country as articulated in AmBisyon Natin 2040 where “Filipinos enjoy strongly rooted, comfortable, and secure lives.” A “whole-of-society” approach is required to achieve this vision.

A Call to Action

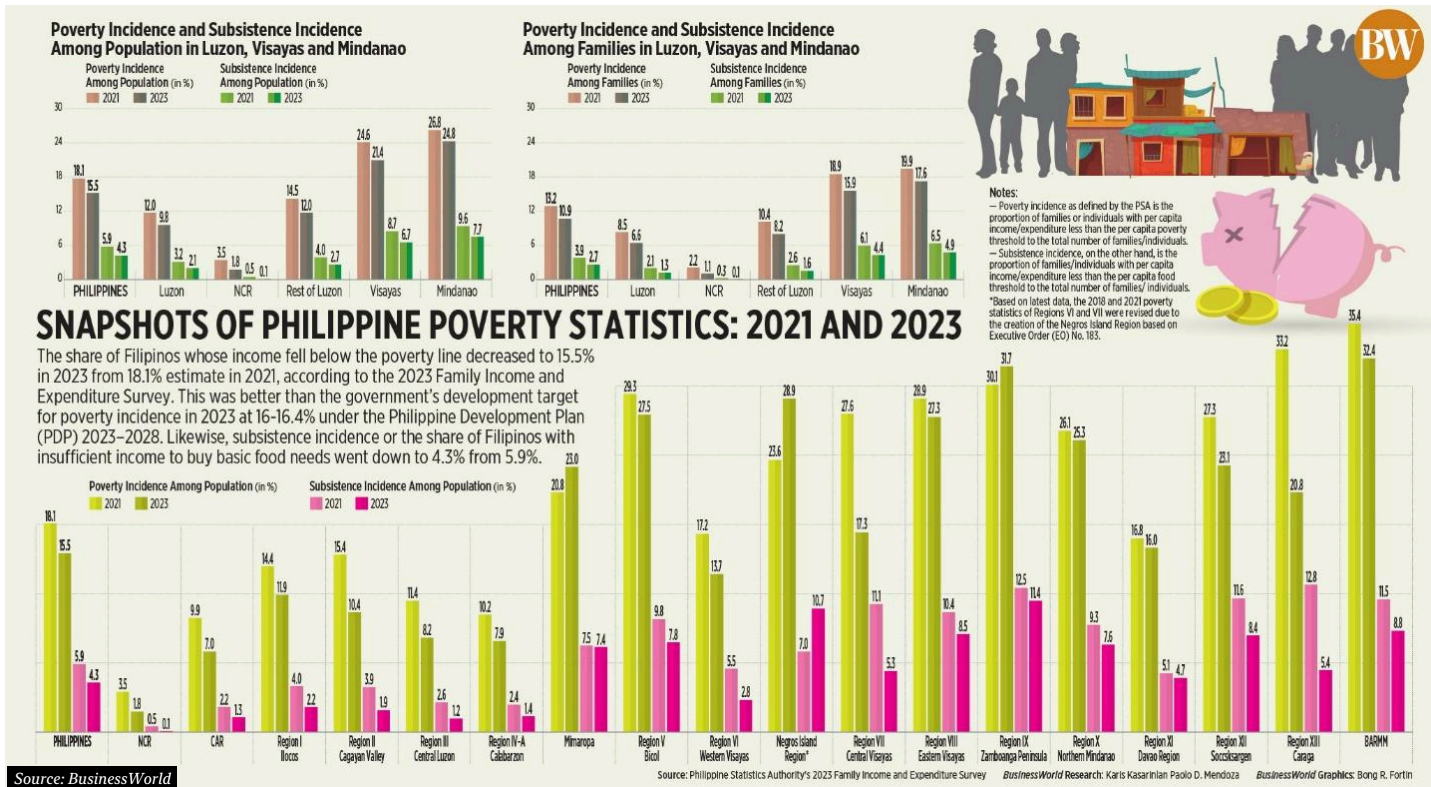
Co-operatives should be part of the national effort to reduce poverty and bring prosperity to the country. They are closest to the problem because many of their members are poor. And their business model, ideologically and practically, is meant to make people economically free and become responsible members of society. Historically, this was achieved by the pioneers of the co-op movement and continues to be

realized in countries where co-operatives are successful. But this achievement cannot be left to chance; it has to come from purposeful engagement with members on the ground and from concerted effort at all levels of the co-operative movement.

At the co-op level, this means moving away from the current practice of dealing with poor members only as “business clients” rather than owner-members, one that elevates their self-worth and reinforces the need to help themselves. After all, the philosophy of “self-help and mutual help” is central to the co-operative way of doing business. And there are examples of members who have moved out of poverty by adhering to this philosophy. This means that in delivering services to poor members, member education must be an important component of these services.

This philosophy has been successfully applied in the clustering approach adopted by some co-operatives, whereby farmers help...

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QUARTERLY HIGHLIGHTS

BUILDING FUTURES TOGETHER



MASS-SPECC Ushers in the 2025 International Year of Cooperatives with Ceremonial Flag Unveiling

To officially kick off the Mindanawon Co-op Movement's celebration of the 2025 International Year of Cooperatives (IYC), MASS-SPECC held a ceremonial launching and unveiling of the 2025 IYC flag on January 31 in Cagayan de Oro City, aligning with the national launch led by the Cooperative Development Authority (CDA) in Quezon City. This momentous occasion calls on co-ops to rise and take collective action in 2025.

Before the official ceremony, the staff gathered for a pre-event viewing party, which included a livestream of the CDA's national launch, highlights from the parade of co-ops, solidarity messages, and the IYC 2025

statement. A special video message from Ariel Guarco, President of the International Cooperative Alliance (ICA), and Wenyan Yang, Social Perspective on Development Branch Chief, was also shown, underscoring the global significance of the event.

The event's highlight was the Ceremonial Flag Unveiling of the IYC flag, led by MASS-SPECC Chairperson Doris B. Calapiz and Chief Executive Officer Bernadette O. Toledo. This was followed by their inspiring opening messages commemorating the occasion.

"As we proudly unveil the International Year of Cooperatives flag, we reaffirm a commitment to a future where all

members enjoy a better quality of life," said Chairperson Calapiz. She emphasized that the flag is not just a symbol, but "a call to action, reminding us that inclusive cooperation and shared responsibility build stronger communities and sustainable opportunities."

CEO Toledo echoed this sentiment, stating, *"The flag is a symbol of unity, resilience, and empowerment—values that guide us in our mission to improve the lives of our members, foster economic growth, and ensure that no one is left behind. Let this moment inspire us to work together with great passion and dedication, knowing that through cooperation, we achieve more and create a brighter future for all."*

Co-ops Lead Charge Against Plastic Pollution with Eco Trash Bins

In a bold and innovative step toward environmental sustainability, the Sustainable Co-ops (SCOOPS) Program's "Co-ops vs. Plastics" initiative marked a significant milestone with the successful turnover of eco-trash bins to Pagatpat and Canitoan Elementary Schools on January 24, 2025.

Launched on Earth Day 2024, this pioneering project mobilized member co-operatives of the CDO Cluster Region 10 to collect and repurpose plastic waste into sustainable solutions. While initially focused on the CDO-Cluster, MASS-SPECC envisions expanding this initiative across Mindanao, with the Mindanao Cooperative Managers Club (MCMC) Inc. leading the charge.

Through a collective effort involving local communities and businesses, a substantial volume of plastic waste was gathered and sent to the Macajalar Wharf Porters Association (MWPA MPC) recycling facility. The waste underwent rigorous sorting, cleaning, and processing into eco-bricks, showcasing an innovative approach to tackling plastic pollution.



These eco-bricks were then used to construct the eco-trash bins, now proudly standing in the two beneficiary schools. Creatively designed and brightly colored, the bins serve as a constant reminder of the importance of environmental responsibility and the power of recycling.

Beyond their practical function, the bins symbolize the potential of co-operative action in creating tangible, positive change. The "Co-ops vs. Plastics" initiative not only provides a waste management solution but also promotes environmental consciousness and sustainable practices within the co-operative sector and the broader community.

The project actively engages schools by fostering a culture of responsible waste management through hands-on workshops, educational materials, and interactive activities, empowering young students to become champions of environmental stewardship.

The success of the initiative was made possible through the collaborative efforts of various

partners, including MASS-SPECC, Oro Transport and Service Cooperative, Oro Integrated Cooperative, and other organizations. Their combined contributions — ranging from financial support to logistical assistance and technical expertise — amounted to Php 30,000.00, funding the project's implementation.

The turnover ceremony, attended by representatives from the participating co-ops, partner organizations, school officials, and local government, marked a significant milestone in the fight against plastic pollution in Cagayan de Oro City. It was a celebration of community engagement, environmental stewardship, and the power of collective action.

The "Co-ops vs. Plastics" initiative stands as a testament to the transformative potential of co-operative action in addressing urgent environmental challenges. With plans for expansion beyond Cagayan de Oro, this initiative reaffirms the commitment of co-ops to building a greener, more sustainable future for Mindanao and beyond.

Economic highlights and market trends Q1, FY 2025

As we stepped into the first quarter of 2025, the co-operative movement faces a crucial period of adaptation as it responds to emerging trends in technology, sustainability, and financial markets — both in the Philippines and on the world stage. The global economic climate, coupled with domestic developments, will influence how co-ops sustain their operations, expand their reach, and reinforce their role in fostering inclusive growth. By staying informed, proactive, and collaborative, co-ops can turn challenges into opportunities, ensuring they remain at the forefront of socio-economic transformation in 2025 and beyond.

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 co-operatives. Besides raising awareness, these reports can hopefully enhance strategic thinking and decision-making among co-op leaders and managers whom members of co-operatives depend on for direction and guidance.

ASIA-PACIFIC SDG PROGRESS 'STAGNATING'

Source: *Business World*

The Asia-Pacific region is expected to miss most of its sustainable development goals (SDGs) by 2030, with progress stagnating and even regressing, especially for climate action, the Economic and Social Commission for Asia and the Pacific (ESCAP) said.

“Overall, progress on the 17 SDGs is off track. Most targets are either stagnating or advancing too slowly, meaning we’re not moving at the pace needed to achieve our 2030 goals,” ESCAP Statistics Division Director Rachael Joanne Beaven said in a virtual forum on Tuesday.

In the 2025 Asia and the Pacific SDG Progress Report, ESCAP said that among the 117 specific targets for which there is sufficient data, only 16 are on track to be achieved by 2030,



while 18 targets show “a negative trend in need of urgent reversal,” with most of these related to climate-related challenges and disaster risk.

Ms. Beaven said the region is lagging the global pace on climate action (SDG 13), decent work and economic growth (SDG 8), life below water (SDG 14), and partnership for the goals (SDG 17).

“On climate action, goal 13, the region is not just slow, it’s regressing.

Instead of moving forward, we’re seeing setbacks that threaten our collective efforts to combat climate change,” she said.





Photo by: BusinessWorld / BW FILE PHOTO

BILL EYES INTEREST-FREE LOANS FOR MSMEs

Source: Business World

A bill seeking to promote the growth of Philippine micro, small, and medium enterprises (MSMEs) by providing them with interest-free loans was filed at the House of Representatives last month.

House Bill (HB) No. 11212, filed by Zamboanga City Rep. Khymer Adan T. Olosa, mandated the Development Bank of the Philippines (DBP) and Landbank of the Philippines (LANDBANK) to provide zero-interest

loans with minimal collateral requirements to MSMEs.

Small-scale businesses must be registered with the Trade department and the Securities commission and have operated for at least six months to be eligible for a loan. They must also demonstrate the capacity to pay off the loaned amount through “reliable projected revenue streams.”

Micro enterprises could loan up to P500,000, with small businesses allowed to borrow for up to P2 million. Medium industries could borrow a maximum of P5 million.

Repayment of the loaned amount could range between one to five years, with “borrowers entitled to a grace period of up to six months before repayment begins.”

CO-OP TAX EXEMPTION PROBE SOUGHT

Source: Business World

A Philippine senator has filed a resolution that seeks to look into a Bureau of Internal Revenue (BIR) requirements for cooperative members to present Tax Identification Numbers (TIN) to avail of tax incentives after complaints of stalled tax exemptions.

Senate Resolution No. 1286, which

Senator Sherwin T. Gatchalian filed on Jan. 21, sought to conduct an inquiry into the BIR’s revenue district offices refusing to accept TIN from cooperatives seeking tax exemptions.

“Despite the existence of the Online Registration and Update System, there have been numerous reports of its unavailability and downtime hence, making it difficult for

cooperatives to apply for TIN of their members online,” based on a copy of the resolution.

In a statement, Mr. Gatchalian said most members of local cooperatives are from the informal sector of the economy who often opt not to obtain TINs...

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ELECTION WATCHDOG SAYS 55% OF PARTY-LIST GROUPS DON'T REPRESENT THE POOR

Source: Business World

More than half of the party-list groups participating in the 2025 Philippine midterm elections do not represent marginalized sectors, contrary to their mandate under the 1987 Constitution, according to election watchdog Kontra Daya.

In a statement, the watchdog said 86 of 156 party-list groups or 55% have links to political dynasties, big business or the police and military.

"It appears that 55% of those running do not represent the marginalized and underrepresented, especially in

the case of those linked to political clans and big business," it said.

Among the top-performing party-list groups in the December 2024 and January 2025 polls by Social Weather Stations (SWS), seven have been flagged by Kontra Daya for their connections to political dynasties, large corporations, or security forces.

These groups include 4Ps, ACT-CIS, Duterte Youth, Ako Bicol, FPJ Bantay Bayanihan, Tingog Sinirangan, and TGP.

DIGITAL LOANS TO GROW AS DEMAND FOR ONLINE FINANCIAL SERVICES SOARS

Source: Business World



Digital lending is expected to grow further in the next three to five years, with demand to be driven by the increasing number of tech-savvy individuals in the Philippines and small borrowers in need of funding, financial technology company AND Global Pte. Ltd. said.

"The use of digital loans is expected to continue rising, driven by supportive regulations, technological advancements, and the growing demand for accessible financial services... The country's young, tech-savvy population, combined with increasing smartphone use and government support for financial inclusion, has accelerated adoption," AND Global Chief Business Development Officer Baasandorj Davaasuren said in an e-mail interview with BusinessWorld.

CO-OP TAX, continued from page 6...

..."Cooperatives are designed to empower our poor constituents, especially those in the informal sector," he said. "But the BIR requirement has created a lot of confusion and discouragement. For example, if you have market vendors as coop members, you cannot just force them to get a TIN."

Photo by: BusinessWorld File Photo



"As infrastructure improves and mobile networks expand, digital lending will likely reach more remote areas, further reducing the financial inclusion gap. Government reforms, such as open banking, will increase competition, improve product offerings, and keep interest rates competitive," Mr. Davaasuren said.

He noted that Filipinos have adopted digital loans faster than expected, similar to Mongolia.

EXPANDED TERTIARY EDUCATION PROGRAM OKAYED BY PRESIDENT MARCOS

Source: Philippine News Agency

President Ferdinand R. Marcos Jr. has signed into law a measure seeking to create pathways for working professionals to earn degrees through non-traditional means.

Marcos signed Republic Act (RA) 12124 or the Tertiary Education Equivalency and Accreditation Program (ETEEAP) Act on Monday, allowing working professionals to earn college degrees without going through the traditional schooling methods.

The ETEEAP will identify, assess, validate, and assign equivalent undergraduate-level and special graduate programs of prior learning from formal, non-formal, and informal learning systems and relevant work experiences to qualified individuals for the grant of appropriate academic degrees.

The Commission on Higher Education (CHED) will serve as the lead implementing agency of the new law. Its functions include deputizing higher education institutions (HEIs) with academic degrees to be opened for the ETEEAP, developing standards for a diversified mode of assessing skills, values, knowledge, and levels of competence, and granting or revocation of HEIs' authority to implement the ETEEAP.

The CHED is also tasked with monitoring and evaluating the implementation of the ETEEAP by deputized HEIs, convening broad-based and inter-agency consultation meetings, and setting standard fees and other administrative charges for accreditation that will contribute to ETEEAP's special account.



Photo by: PHILIPPINE STAR / KJ ROSALES / BusinessWorld

FARMER LAND OWNERSHIP RATE ONLY 21.8%, AGRICULTURE CENSUS FINDS

Source: Business World

The Philippine Statistics Authority (PSA) said only 21.8% of the 19.68 million persons engaged in agriculture own or have rights to their farmland.

The 2022 Census of Agriculture and Fisheries (CAF) defines the agricultural population as individuals aged 18 and above that are members of households with at least one person engaged in agriculture.

Out of the total population, 10.13 million or 51.5% are males, while 9.55 million or 48.5% are females.

Some 4.3 million persons told the census that they own their land or have rights to farm it.

The Cordillera Administrative Region (CAR) posted the highest rate of farmland ownership or rights with 28.6%.

"This reflects the region's strong emphasis on land ownership, which aligns with cultural and historical practices," the PSA said.

COOPERATIVES BUILD, continued from page 2...

...themselves in improving farm productivity and producing quality products that meet the standards of institutional buyers, increasing their income in the process. Here, the co-operative serves as a support system, allowing farmer members to develop themselves and providing financial and other services necessary to strengthen members' capacity to help themselves.

At the co-op movement level, concerted effort among co-operatives is needed to reinforce emerging initiatives at the local level. Dealing with poor members brings with it

unique challenges and requires innovative solutions. Different co-operatives may discover different solutions but when shared with others can create a pool of knowledge to the benefit and advantage of everyone. Shared knowledge will not only broaden knowledge itself but also strengthen the resolve of co-operatives to work together. This may lead to the much-needed collaboration and higher level solutions that can create greater impact – and make visible the contribution of the co-operative movement to Philippine society and the national economy. *RMV*

PDIC DOUBLES DEPOSIT INSURANCE TO P1M

Source: *Philippine Daily Inquirer*

The Philippine Deposit Insurance Corporation (PDIC) announced an expanded insurance coverage for bank deposits, doubling again the protection for depositors' funds.

In a memorandum to all banks dated Feb. 27, the PDIC — which is mandated to protect depositors and their funds — hiked the maximum deposit insurance coverage (MDIC) to P1 million per depositor per bank. That was twice the previous MDIC of P500,000.

The bigger MDIC will take effect on March 15.

The last time the MDIC increased was in 2009—doubling from P250,000 to P500,000—through an earlier amendment to the PDIC charter.

Under its amended charter that lapsed into law in 2022, PDIC can adjust the MDIC based on inflation and other relevant economic indicators without the need for a new law.



Photo by: Jean Mangaluz / Philstar Global

PHILIPPINE DIGITAL ECONOMY TO SUSTAIN GROWTH

Source: *Business World*

The Philippine digital economy is expected to remain robust this year amid the continued growth of the e-commerce and financial technology (fintech) sectors and increased adoption of artificial intelligence (AI) technologies, analysts said.

“The Philippine digital economy is forecast to sustain robust growth in 2025, with a projected expansion of 15% to 20%. Key drivers will include e-commerce, fintech, and digital infrastructure development, such as data centers and 5G connectivity,” Philippine Institute for Development Studies Senior Research Fellow John Paolo R. Rivera said.

“E-commerce will continue its momentum as online retail becomes

a staple for consumers, supported by the rollout of more affordable logistics solutions in rural areas.

Fintech, particularly digital wallets and micro-lending platforms, will cater to the underbanked population. On the other hand, online education and remote work tools may see slower growth due to saturation in demand.”

The Philippine digital economy's share in the country's gross domestic product (GDP) went down to 8.4% in 2023 from 8.6% in 2022, data from the Philippine Statistics Authority showed.





Photo by: FREEPIK/Business World

PHILIPPINES RANKS FIRST GLOBALLY IN REGULAR USE OF ONLINE FINANCIAL SERVICES, SAYS REPORT

Source: Business World

PHL JOBLESS RATE HITS 6-MONTH HIGH

Source: Business World

The Philippines’ unemployment rate in January rose to its highest level in six months, as hiring declined after the holiday season, the statistics agency said on Thursday.

Preliminary data from the Philippine Statistics Authority’s (PSA) Labor Force Survey showed the jobless rate at 4.3% in January, slightly lower than 4.5% a year ago but higher than 3.1% in December.

This translated to 2.16 million jobless Filipinos in the first month of the year, unchanged from January 2024 but higher than the 1.63 million seen in December 2024.

January saw the highest unemployment rate since 4.7% in July 2024.

At a news briefing, PSA Assistant Secretary Divina Gracia L. Del Prado said higher unemployment is always seen in January.

The Philippines has the highest number of regular users of online financial services in the world, according to a report by consumer intelligence firm Meltwater and creative agency We Are Social.

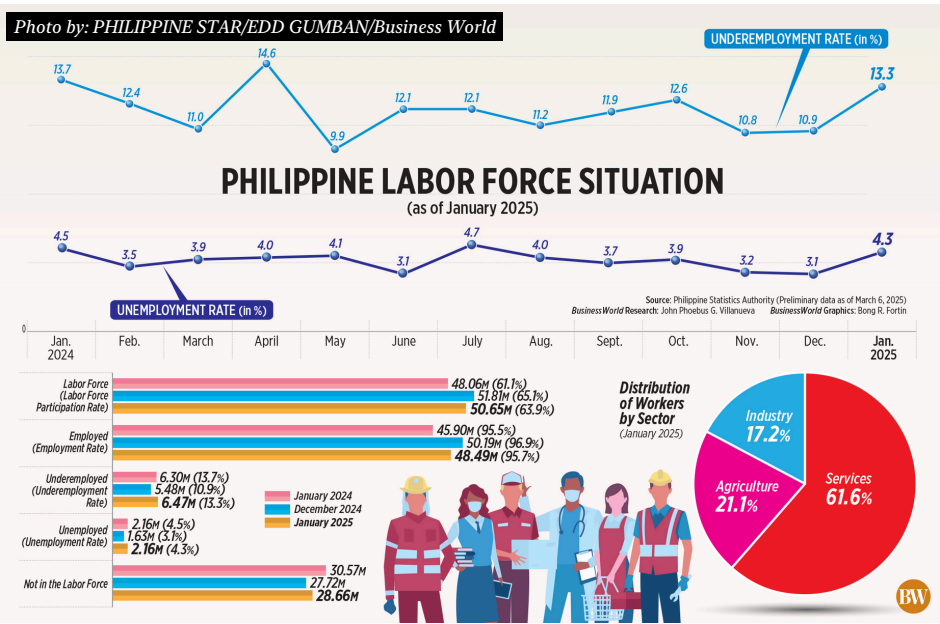
Findings in the firms’ 2025 Global Digital Report showed that 91.3% of Filipino internet users aged 16 years old and higher said they use a banking, investment or insurance website or app each month.

“The Philippines is the highest globally and far exceeds Brazil which comes in #2 (74.8%), and the global

average of 37.8%,” they said in a statement.

The total transaction value of consumer digital payments in the Philippines was at 9.3% of gross domestic product (GDP) in 2024 versus the global average of 10.5%, according to the report.

Meanwhile, the average full-year 2024 value of consumer digital payments average revenue per user (ARPU) in the Philippines was at \$1,170, well below the global average of \$3,240, the report showed.



PSA: MORE FILIPINOS SEEK EXTRA WORK DESPITE LOWER JOBLESS RATE

Source: Cebu Daily News

For many Filipinos, having a job no longer guarantees financial stability. Even as the country's unemployment rate slightly improves, millions of workers still struggle to earn enough, forcing them to look for extra work or longer hours just to survive.

The latest Labor Force Survey (LFS) released by the Philippine Statistics Authority (PSA) on March 6, revealed that the country's unemployment rate dropped to 4.3 percent in January 2025, an improvement from 4.5 percent in January 2024. This translates to 2.16 million Filipinos without jobs, down from 2.18 million in the same period last year.

However, beneath this development is a deeper issue that underemployment remains a persistent challenge. The report shows that 6.47 million Filipinos (13.3 percent) are underemployed, meaning they already have jobs but are actively seeking additional work or longer hours to make ends meet.

While slightly lower than 13.7 percent in January 2024, this figure reflects the reality that many employed Filipinos still struggle with low wages, contractual work, and limited job opportunities.



Photo by: INQUIRER/ MARIANNE BERMUDEZ/CDN

TOP CLIMATE SCIENTIST DECLARES 2C CLIMATE GOAL 'DEAD'

Source: Agence France-Presse

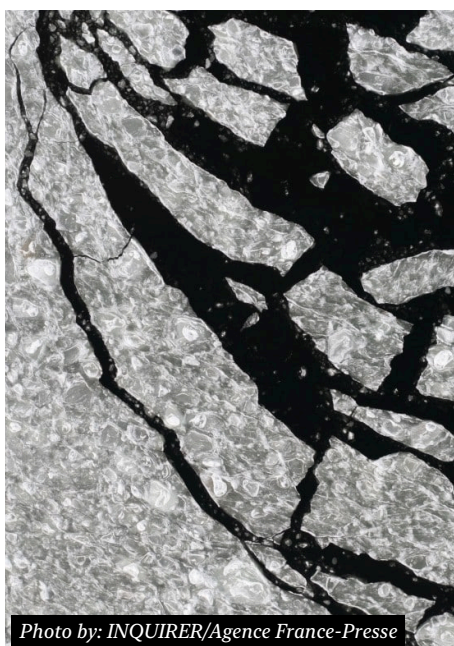


Photo by: INQUIRER/Agence France-Presse

Holding long-term global warming to two degrees Celsius — the fallback target of the Paris climate accord — is now “impossible,” according to a stark new analysis published by leading scientists.

Led by renowned climatologist James Hansen, the paper appears in the journal “Environment: Science and Policy for Sustainable Development” and concludes that Earth's climate is more sensitive to rising greenhouse gas emissions than previously thought.

Compounding the crisis, Hansen and colleagues argued, is a recent decline in sunlight-blocking aerosol pollution

from the shipping industry, which had been mitigating some of the warming.

An ambitious climate change scenario outlined by the UN's climate panel, which gives the planet a 50 percent chance of keeping warming under 2C by the year 2100, “is an implausible scenario,” Hansen told on a briefing.

“That scenario is now impossible,” said Hansen, formerly a top NASA climate scientist who famously announced to the US Congress in 1988 that global warming was underway.

CO-OP Member Story

Inclusivity and Impact



'A GIFT FROM HEAVEN'

The Story of Vilma Baludo of Timbermines Multi-Purpose Cooperative

MICMA Trese Micro-Agri Category Grand Winner

Vilma Baludo, a 54-year-old farmer from Davao City, knows the backbreaking labor and constant worry that comes with working the land. For years, she and her family were like many Filipino farmers – trapped in a cycle of debt. They toiled long hours, yet financial security remained elusive.

In 2015, the threat of losing their land loomed large. A looming credit deadline threatened to see their rice fields sequestered by the bank. "We were drowning in debt," Vilma recalls. "Just making ends meet felt like an impossible dream." But then, hope emerged. Vilma learned about the Timbermines Multi-Purpose Cooperative (TIMMULCO) for struggling farmers like herself.

The co-op's land redemption loan program became a lifeline. "It was like a gift from heaven," she says.

With the loan, Vilma could finally pay off her crippling debt and reclaim ownership of her land. This wasn't just a financial victory; it was a chance to rebuild her life and her dreams. She used her first loan from the co-operative to invest back into her farm, embracing integrated farming practices that yielded a bounty of rice, calamansi, and bell peppers.

The impact of TIMMULCO went far beyond just financial aid. The co-op provided Vilma with the support and guidance she needed to thrive. "They taught us not just about farming,

but also about saving and managing our finances," she explains.

The results have been nothing short of transformative. Within five years, Vilma's farm flourished. "We are no longer slaves to debt," she beams. "We've even been able to acquire new properties and hire workers to help us manage the farm."

But Vilma's success extends beyond her own farm. TIMMULCO's model has empowered her to give back to her community. "We're able to provide employment opportunities," she says proudly. "And by selling our produce directly, we can offer affordable goods to our neighbors, saving them trips to the market."

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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