



Cooperative Academy of NATCCO

## C-LINK

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## Fun, learning & inspiration at LAMP Homecoming

*By Ma. Claudette Risa G. Bataller*

TAGAYTAY CITY – It was a day of fun, learning, and inspiration for Co-op LAMP Graduates at the first-ever Certified Cooperative Manager Homecoming (CCM) last November 29 at The Kimberly Hotel

Daisybelle M. Cabal - Department Head of Education, Training and Consultancy Group (ETCG), welcomed and thanked all the participants for supporting the goal of NATCCO Network in providing excellent training, which ensures sustainability of the cooperatives.

In 2019, 109 participants from 29 cooperatives completed the Co-op Leadership and Management Program (LAMP), and were given the title “Certified Cooperative Manager”.

Ms. Cabal said the KRC will continue offering programs for Co-op LAMP, Strategic Human Resource Program (SHRM), Credit Risk Management (CRM) and Learning Materials and Methodologies Development (LMMD) next year.

KRC, in partnership with Bayan Academy is looking forward in the middle of 2020 to add courses in Finance Management, as well as the continuing Module for Tellers, which would give them a professional title of “Certified Cooperative Staff.”

The Day of Fun continued with KRC Unit Head, Mary Rose Gob requesting everyone to go to their respective batches and participate in a getting-to-know activity.

Each group was given 10 minutes to create a presentation.



Ms. Gob presented KRC's calendar of activities and awarded the plaque of appreciation to Mr. Philip Felipe – COO of Bayan Academy, representing Dr. Eduardo A. Morato – President of Bayan Academy.

Mr. Felipe thanked NATCCO on behalf of Bayan Academy: “Education is a gift through Co-op LAMP. We uphold this learning to all colleagues in the co-op, most especially for the members”. He emphasized: “Self-mastery is a way of empowering yourself . . . continue to share and be the best that you can become.”

NATCCO Chief Executive Officer Engr. Sylvia O. Paraguya talked about Digitization via phone patch. She inspired the co-op leaders: “Be the change. We are the champion of Digitization so help us improve the lives of people using whole brain approach”.

Multi-Awarded Motivational Speaker, Lloyd Luna inspired the participants with his “*Step back Leadership – A Philosophy of Putting People at the Center of Leadership.*” He spoke about the Leadership Process using Step In, Step Up and Step Back. Thus, the secret of successful organization is

*"PLG Framework"* -- People, Leadership and Goal. The Leader must place members at the center of all goals.



Finally, the main course of the event was on "Co-op DNA". Ms. Gob as moderator asked about what Traits should co-op maintain for the future. According to Ms. Rosalie Valencia – CEO of Valenzuela Development Cooperative: "We must maintain the trust. Leaders must remember that co-ops are in the business of trust. You lose trust, you lose everything!"

Ms. Maria Cristina Naigan – CEO of St. Martin of Tours and Development Cooperative said: "Creativity and ideas are with us. Our DNA of service to members is inherent for sustainability. Promote Education, Training, Community Service and Development. We need to strengthen relationships."

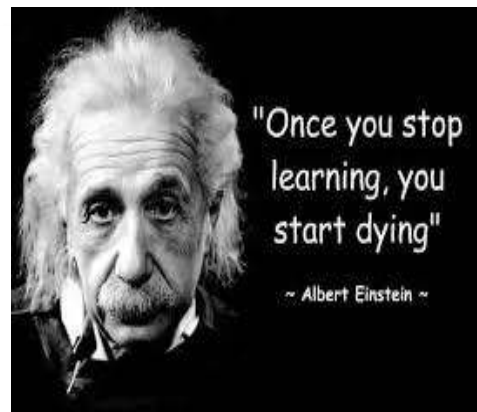
Eleonor Santiago-Dillena – CEO of Micro Entrepreneurs Cooperative said: "Leadership is the key to achieve the goal. Leaders must empower the people. Step back to improve."

Joel Joson – CEO of NEC Multi-Purpose Cooperative: "It's not about the money, it's about the service that the people can get, but also trust. We can give something to them that the members can't pay. Know the purpose why you exist for a holistic position. A co-op exists to accomplish its mission."

Daisybelle Cabal – Head of ETCG inputted, "Expansion of Co-op, expand our business and provide patronage refund, focus on what you can give back to the members. If we are true to our values and principle we can see the growth of our coop in 5 years. We must know our member, make them proud that they are member of co-op"

Ms. Naigan added "There's a reason why we're here, to uplift the member and know the strength of the organization."

Ms. Cabal concluded and wrapped-up the session with the following remarks: "All co-ops achieving the standards is our dream. That is our hope for the co-op movement!"







## Protecting trust key to sustainability

*By Ma. Claudette Risa Bataller*

QUEZON CITY – Risk is inevitable and something co-ops must live with and deal with.

This is the central theme of another successful training program conducted recently by NATCCO Knowledge Resource Center for twenty-five finance officers from 9 different cooperatives affiliated with NATCCO Network.

Former NATCCO Consultant Kristianne Aries P. Mendoza, who now serves as Chief Operating Officer (COO) of Most Holy Rosary Multi-Purpose Cooperative, along with NATCCO Consultant Timmy Rei Allocod hammered the realities of Risk at

the very successful five-day training on Credit Risk Management (CRM).

Mendoza expounded that trust is the foundation of credit: “Co-ops are in the business of trust. Without trust, a co-op cannot remain in business!”

He also defined credit operation management and its history, risk and reward, as well as the essential elements to become an effective credit advisor.

“A co-operative must at all times aim to improve revenues while lowering the possible impact of risk,” he added.

Mendoza thoroughly explained the topic by showing its process and relevant regulations. He added: “Credit risk arises whenever a lender is exposed to loss from a member-borrower who fails to honor their debt obligation as agreed and contracted.”

Allocod provided various case studies on credit investigation and other common issues. Delinquency Management, Loan Portfolio Planning, as well as Management information system were also discussed. By insistent demand, another set of training for Credit Risk Management (CRM) is scheduled for 2020.

## COMMENTS:

*"Kudos to the team! Thank you for designing this type of training. Thank you for the continuing effort in helping co-ops to be better and appreciate what we have and to realize what we don't have. Hopefully, we will this more in the future."*

*- Donnah P. Macaambac, Oro Integrated Cooperative*

*"Credit Risk Management seminar can help us for our daily operation, and we can share and apply it as part of management, as part of credit committee it can applied on all aspect of 5'c f credit investigation"*

*-Ma. Theresa Antipuesto, NOVADECI*

*"Continue the good services and help that you extend to us to have a effective and efficient operation. In the end the research and seminar you provide to the cooperatives will be used in our practices and will be applied by our members to have a qualify and more productive lives."*

*- David S. Garganza, Western Philippine University Credit Cooperative*

*"Thank you very much NATCCO KRC Team! From the start of our confirmation in attending this training seminar. You have continuously coordinated the participants. Every time we have concerns. You listened and provided actions you have made us at ease in discussing issues which requires clarification. Personally. I commend the KRC Team for this particular training seminar."*

*- Eddie Mame, St. Vincent Ferrer Multi-Purpose Cooperative*

*"Lubos kaming nagpapasalamat dahil isa kami sa napiling makadalo sa ginanap na seminar na ito. Salamat sa mga bagong kaalaman na aming natutunan na maibahagi naming sa aming mga miyembro at sana maulit muli ang seminar na ito. Maraming Salamat po mula sa Lourdes Multi-purpose cooperative, Magsaysay Occidental Mindoro."*



## National Conference on Social Entrepreneurship!

By Ma. Claudette Risa G. Bataller

PASIG CITY – NATCCO’s Knowledge Resource Center (KRC) and partner, Bayan Academy, conducted an exposition entitled: *“Starting, Professionalizing, and Scaling-Up Social Enterprises: A National Conference on Social Entrepreneurship.”*

Mary Rose Gob, NATCCO Knowledge Resource Center Unit Head, gave the rationale of the event: rationalize factors and share best practices on how economic progress is accelerated by social enterprises.

Philip Felipe, Executive Director and Chief Operating Officer of Bayan Academy, proudly introduced Bayan Academy’s thrust to help social enterprises through education – teaching upcoming social entrepreneurs business ethics.

Marvin Beduya, Senior Fellow and Mentor of Bayan Academy spoke about start-up and acceleration of social enterprises by presenting their new publication *“The Social Enterprise Model Tapestry, 10<sup>th</sup> Anniversary Edition.”*

John Francia, Executive Director of Social Economy Action Research Foundation (SEARCH) gave his thoughts and experiences in organizing community-based social enterprises.

“Social Enterprise is about people . . . business of people,” he said.

Other guest speakers included: Salika Maguindanao, Co-Founder of Maranao Collectibles; Melissa Yap, Founder of Got Heart Foundation; and Cecile Cabañas, Board Secretary of San Pedro MPC.

After the discussion and forum, BPI Foundation’s Executive Director, Ma. Tersa Lea Calalang, and Forest Foundation Philippines Executive Director Atty. Jose Andres Canivel expressed appreciation for Bayan Academy and the NATCCO Network’s direction.

The second part of conference was “Capacitating & Professionalizing Social Enterprises.”

Carlo Sagun, Program Director of Bayan Academy briefed participants on Bayan Academy’s Degree and Non-Degree programs.

Ramon Jocson, Program Director of Bayan Academy introduced Experience Design, philosophy, and methodology beyond MESEDEV.



Thus, the 2<sup>nd</sup> batch panelist were introduced William Barry Camuque, Program manager of Segunda Mana, Johanna Jeraldine Santos, Program Director of Bantay Kalikasan ABS-CBN Foundation, Mary Rose Gob Unit Head of NATCCO KRC.

Gob also gave the history of NATCCO when it started in 1977 with just five (5) trainings and only focusing on credit and savings. Today, NATCCO is the largest co-op federation with 837 members. Gob mentioned also about how KRC was established.

The 1<sup>st</sup> wave of change is not just education but more of knowledge management for the coop network since it aims to uplift the managers of the cooperatives. 2<sup>nd</sup> Wave of change KRC Department not just project, Doc. Ed Morato gives training design like co-op lamp, and LMMD. Gob, shared about the balance of job, consultancy, doing program and business plan and also the impact of MESEDEV as unit head: *“During classes, my stress is replaced as I learned the impact of KRC to our members. I also gain confidence to my classmates who are going through the same experiences. The pain and with the same passion of helping people.”*

*“I learned self-mastery, I learned to master my fears but most of all life’s wisdom to guide you in doing your functions or roles. You cannot help other people if you don’t know how to help yourself. So, I gained confidence with the help of my Guru Doc. Ed Morato,”* she told the students.

Presently, step by step they are reaching on their vision as unit authority to cooperative development using wholebrain approach in education.

Dr. Ed Morato gave tribute to the late Gina Lopez who encouraged him to institutionalize Bayan Academy.

Last part is about scaling-up and making social enterprises bankable: The Case of Four Social Enterprise. Doc. Morato invited four speakers to tell how they develop social inputs. Rodmark Barriga, owner of *Palamigan Co.*, Dale Franco Llentis, founder and CEO of *Carbon Cycle Processing, Inc.*, Robi Del Rosario, Founder and CEO of *UPROOT Urban Farms*, and Nicolo Aberasturi, owner of *Down to earth*.

The ultimate goal of the event is to show that supporting and investing in social entrepreneurship is an earnest and worthwhile endeavor.

## NATCCO turns 43!

*By Diosdado Luna*



*NATCCO staff celebrated the 43rd year of the National Confederation of Cooperatives at the headquarters today. NATCCO began as the National Association of Training Centers for Cooperatives, formed by co-op leaders who believed that the task of co-op development lay primarily in the hands of the private sector. These leaders also believed in Self-Help and in the idea that people could create opportunities for themselves to improve the economic well-being – if they co-operate.*

These leaders had the benefit of hindsight, as well as vision for the future: from 1915 when the first co-op law was passed until the late 50s, co-ops did not succeed because they were just government initiatives.

But from the late 50s, co-op sector leaders were aware that in order to succeed they could not rely on government alone. Instead, co-ops had to be driven and patronized by their members and it is only through co-op education that this level of member patronage, commitment and responsibility could be established.

By the 1960s, primary cooperatives were established through the Catholic Church by virtue of the Documents of the Vatican II's emphasis on social justice. A number of primary cooperatives had also formed five regional co-op training centers (secondary cooperatives).



In 1972, President Ferdinand Marcos declared Martial Law, abolished Congress, shut down media, and drafted a new Constitution. Marcos issued Presidential Decree 175 in April 1973, “Strengthening the Cooperative Movement,” that required farmers to be organized into village associations called “Samahang Nayan.”

Furthermore, all types of existing cooperatives were required to re-register and conform to the Samahang Nayan structure. The move created tension between the Martial Law regime and the co-operative leaders.

Nevertheless, co-op leaders complied with the Martial Law impositions. The Marcos Regime jailed four co-op leaders in – Mordino Cua, Bienvenido Ferrer Jr., Ricardo Arboladura, and Viola Casino of SPECC in Mindanao – suspected as part of the “Third” rebel group. The first ‘rebel group’ was the political opposition; and second were the Communists, Socialists, Oligarchs, and Muslim rebels. These rebel groups were either jailed, killed, or exiled by the Marcos Dictatorship.

On January 23, 1977, amidst suspicions and harassment, the leaders of five regional training centers met in Cebu City and formed NATCCO to coordinate and standardize services for cooperatives at the national level. NATCCO also served as the voice of co-ops in the country.

The five training centers were Mindanao Alliance of Self-Help Societies – Southern Philippines Education Center for Cooperatives (MASS-SPECC), Visayas Cooperative Training Center (VICTO), Bicol Cooperative Training Center (BCTC), Tagalog Cooperative Training Center (TAGCOTEC), and North Luzon Cooperative Development Center (NORLUCEDEC).

After the EDSA Revolution in 1986, President Corazon Aquino ushered the 1987 Constitution that mandated Government to “promote the viability and growth of cooperatives as instruments of social justice and economic development.”

On April 1, 1989, the NATCCO transformed into a multi-service national co-op federation while the five regional training centers became multi-service co-op development centers. The acronym ‘NATCCO’ was retained and its meaning converted to the present “National Confederation of Cooperatives.”

Strategic Planning began in 2000, and the 2002 General Assembly resolved to conduct a study to restructure the Network from a three-tier into a two-tier organization, which happened in 2004.

Some federations that had formed or joined NATCCO would leave eventually. But NATCCO’s Transformation Journey continued. Growth in the following years was exponential.

Today, NATCCO is the biggest federation of co-ops in the Philippines in terms of geographical reach, membership, financial capacity, and array of services. It serves 837 co-operatives that, in turn, serve a combined membership 5.8 million individuals members.

These 5.8 million individual members are served through 2,062 offices located in 77 provinces and 129 cities.

## Webinar on Job Evaluation using Factor Comparative Approach!

*By Ma. Claudette Risa G. Bataller*



*As part of fast-growing unit of Education, Training and Consultancy, Knowledge Resource Center wind up successfully their first ever free web seminar on Job Analysis and Job Evaluation at the NATCCO Headquarters today. This seminar includes discussion on the procedure for determining the duties and skill requirements of a job and the competency of the person you need to hire.*

QUEZON CITY – In cooperatives, it is necessary to be aware of the purpose of Job Evaluation to determine if the positions a co-op's Human Resource Department has created has clear qualification levels entailed and if the tasks are appropriate.

For participants to be aware and implement those standards, Ms. Mary Rose Gob of NATCCO Network Knowledge Resource Center showcased the process of job evaluation and shared the steps and methods of collecting data for job analysis through questionnaires, observation, and participant logs.

Moreover, Quantitative techniques to evaluate Job description and job summary, relationships, responsibilities and duties, standard occupational classification were also provided. Gob mentioned that there are three types of Job Evaluation; First is *Ranking*, Second is *Classification*, and Third is *Factor Comparison*. Advantages and Disadvantages are also taken up in the conference.

The seminar had 13 participants. This exceptional topic was written and developed by Ms. Mary Rose L. Gob. This year, KRC scheduled six webinars with different topics that could help your cooperative to become more successful like billionaire co-ops.

## Learning Methodologies and Materials Development

*By Ma. Claudette Risa G. Bataller*



*Group picture of Batch 3 with Prof. Mike Lopez after the discussion on Two Faces of Organization, Lecture and Discussion on Creative Thinking, Methodologies; Creativity Exercises on Brainstorming, Metaphoring, Paradoxing, Reconfiguration.*

MANDALUYONG CITY – Education is one of the core co-op values. While lectures are the most popular, or the “default” method of teaching, there are other methods. And when a teacher uses a variety of methods, it ensures increased interest and better recall.

As the saying goes: “I hear, I forget. I see, I remember. I do, and I understand!” And by ‘doing’, it means immersing learners in actual cases.

The Third Wave of Learning Methodologies and Materials Development (*LMMD*) began on February 18-22 at The Legend Villas to teach co-op trainers that there are many ways to teach.

The 5-day module on general learning for training of trainers headed by the NATCCO Knowledge Resource Center (KRC) in partnership with Bayan Academy was attended by 13 participants from 7 cooperatives coming from Luzon and Mindanao. The said training focused on introducing a learner-centered approach and to enable participants to create and manage training programs, as well as to write their own case studies.

The first day was led by Prof. Mike Lopez of Bayan Academy. His topic *Learning to Think Creatively* started with identifying the major types of case studies, which was just a preparatory stage for the next 4 days of program.

*Structured Learning Experiences, Role Playing and Dramatization* by Prof. Mila Milagros of Bayan Academy followed on the second day.

Then, *Learner-Centered Paradigm; The Lecture Method; The Case Method* was facilitated by Ms. Mary Rose Gob on the third day. Participation became dynamic when the fourth day continued with *Game-based Learning; Self-paced Learning and Online Learning Method* assisted by Ms. Ivy Senibe, Human Resource Officer of Most Holy Rosary Cooperative. Finally, the Last day was *about Case Writing/Materials Development*.



## **Free Webinar for the Cooperative Amidst Pandemic Disease**

*By Ma. Claudette Risa G. Bataller*

Monday, March 17, NATCCO's Knowledge Resource Center conducted a free webinar to discuss necessary preventive measures amidst Covid-19. Mary Rose Gob, KRC Unit Head, shared the inter-office memorandum or NATCCO advisory to its employees, as ready reference for the primary cooperatives. Said memorandum was first presented to the NATCCO Expanded Board Execom last March 13 to protect employees and cooperators in the face of the virus.

Gob hammered, the main objective of the said precautionary measures is to minimize health risk, not only for the employees but to the Filipino citizen as well. On top of this, Gob talks about few important steps that everyone can take, in order to reduce the risk of getting any viral infection. "Now is the time we plan, and not panic. Personal strengthening is firmly advice, personal hygiene, eat healthy foods, proper intake of vitamins and daily exercise."

In response to this public health threat, NATCCO Network assigned skeletal force staying in headquarters to continue its service. Daily disinfection protocol of the vehicle is also implemented. Work from home is also advised for those employees who were not able to commute to ensure that we stop the spreading of virus.

In addition to this, Business Continuity Plan or BCP COVID 2019 Team also suggest for the cooperative to have their own task force to deal with the business plan.

On March 17, in partnership with Consultancy Team spearheaded by Mr. Glenn Medez, we launched E-Co-op Clinic for the cooperatives, giving free consultation for cooperative concerns and to discuss on how cooperatives will sustain operations and recover against this pandemic disease. Free webinars will be shared as well at KRC's FB Page for co-ops ready references.

"We hope this material will help us" – by M.L. Gob.

## Conditional Remedies for Credit Operations

By Ma. Claudette Risa G. Bataller

WEBINAR – NATCCO Knowledge Resource Center and Consultancy Unit, once again conducted another E-Co-op Clinic last March 24 at exactly 3:00 P.M with the help of the two consultants: Mr. Timmy Rei Allocod and Ms. Mary Rose Refugia. The topic was about Conditional Remedies for Credit Operations.

Allocod, explained further the financial literacy policy framework which aim to support the recovery of the cooperative amidst of this dilemma that Philippines now facing. According to him, NATCCO Consultancy unit were planning to develop the same framework. Banko Sentral of the Philippines or *BSP* also installed the same approaches -- (1) *Risk Identification*; (2) *Risk Assessment*; (3) *Outplan*; (4) *Implementation*; (5) *Monitoring and Control*.

On the other hand, Ms. Refugia. One of the consultants of NATCCO Network added that the framework is a holistic approach and well defined. Cooperatives would be able to assess how big the portfolio by asking, “*Are we able to survive without collection?*”

Ms. Leni chairperson of ACCU, from Thailand also shared her inputs. She focused on emphasizing the significance of having *Emergency Fund for at least 6 months*. “Credit Union must maintain at the least 10% institution capital as back up fund; teach the members what is the basic. *We must need to develop the habit of saving for emergency like this.*” Ms. Ellen added, “*We do not have a problem for those people who have their salaries, but for those unemployed that is our trouble.*” In cooperative, we need to establish the institutional capital and to address the behavior of members in terms of financial management.

Meanwhile, Ms. Sylvia Paraguya Chief Executive Officer of NATCCO Network gave updates on the status of NATCCO’s services. Members Relations Networking Group is updating the list of the cooperative who is open and still operating. 60% in Luzon, 14% in Visayas and 19% in Mindanao. According to Ms. Paraguya, the next job of the consultant is to further the discussion on financial literacy that was already started by Allocod. “*Challenge the cooperative to release 13<sup>th</sup> month pay if we are not able to budget.*”

Ms. Venus Lubguban of BUGEMCO shared that they are on skeletal force for their cooperative and continuously serves their members, operating from 8:00 am up to 12:00 nn.

Kristianne Mendoza, Chief Operating Officer of Most Holy Rosary asked if the moratorium is just applicable to a certain group? Allocod said, “study first the portfolio.” Moratorium is optional but we can also consider what will happen next? We must also consider the succeeding days.

According to NATCCO consultants, it’s not just guidelines... not a rule for everybody but a suggestion.

Subsequently, Refugia, presented a strategy on repayment. “Cooperative must strategize on how to recover”, quipped Refugia. Allocod, emphasized on the insights of Ms. Leni, which is to develop institutional capital. Payment releasing is temporary if we really want to go through this trying time.

# UPCOMING EVENTS 2020

## LAMP 7

Cooperative Leadership And Management Program

April 14-18 | May 19-22 | June 17-19

Cooperative Leadership And Management Program

July 1-3 | August 4-7 | September 2-4

## LAMP 8

## LAMP 9

Cooperative Leadership And Management Program

August 12-13 | September 22-25 | November 4-7

Learning Methodologies & Materials Development

February 18-22 | July 21-25

## LMMD

## SHRM

Strategic Human Resource Management

May 5-9 | September 15-19

Credit Risk Management

March 17-21

## CRM



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