

# C-LINK

*Cooperative Academy of Natcco - Knowledge Resource Center*

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Resource Center  
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**Article featuring:  
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FB page: Natcco Knowledge Resource Center



## KRC Trainings & Programs

In order to continue providing for the needs of co-ops while keeping up with the situation brought about by the COVID-19 Pandemic, the NATCCO Knowledge Resource Center has transformed its training by to an online Virtual Instructor-Led Training (VILT).

We encourage every cooperative to adapt to this innovative learning system made possible by the internet. Thus, in April and May, we offered free trainings on E-Co-op Clinic, Online Copy-han and the Government's Social Amelioration Program.

At the same time, we adapted the VILT for our compliance training and the 10 Module Program on Cooperative Leadership and Management Program (Co-op LAMP)

These courses feature a self-paced learning system, which can be completed alone or with a group and we continue to develop more online seminars. Recently, we test ran the Fundamentals of Cooperatives (FC) exclusively for the staff of NATCCO's Education, Training & Consultancy Group to instill the Co-op Values and Principles.

*cont'd p.2*



**Organizational Diagnosis, Design, and Development Webinar**

Your attendance earn you 3 credits for CCM (Natcco's Certified Cooperative Manager)

**Register now!**

**Session Starts on:**  
**Oct 8-9 2020 @**  
**9am till 12 pm**  
**via Google Meet**

**Registration Fee:**  
 Php 3,000.00 pesos for 2 days -  
 Powerpoint Presentation, Digital Certificate  
 Php 4,500.00 pesos for 2 days -  
 Powerpoint Presentation, Access Materials thru Canvas Platform, 3 units in Certified Cooperative Managers, Schedule Online Consultation and Digital Certificate-

**The Speaker:**  
 MARY ROSE L. GOB, CCM, CME,  
 SDA certified analyst

- Certified Cooperative Manager (CCM)
- Certified Master Social Entrepreneur (CME)
- SDA Certified Psychometric Analyst
- HR & OD Advisor (more than 22 years experience)

For more information, email us:  
[krc@natcco.coop](mailto:krc@natcco.coop)

The second batch saw 15 cooperatives from Luzon and Mindanao participating. We also reached 6 more cooperatives to participate on the third batch of FC Class last July 29.

On the other hand, we are also offering our High-quality training, Cooperative Leadership and Management Program (Co-op LAMP) to co-op management, staff, leaders and upcoming leaders.

This training allows participants to learn different leadership styles and shapes competencies in operations and dealing with other staff and members. There are ten modules: Module 1: Cooperativism and Leadership –what makes cooperative and social enterprises unique, Module 2: Whole Brain Leadership and Management –develop skills in critical thinking and holistic management style, Module 3: External and Environmental Assessment – to understand your market, Module 4: Internal Environmental Assessment – to know the process in evaluating your internal resources and to understand your organization's strength and weaknesses,

Module 5: Cooperative Operations and Human Resources – learn how to lead people to be effective and efficient on their roles, Module 6: Cooperative Finance – learn to understand the financial statement, Module 7: Cooperative Operations and Marketing – proper marketing approach to increase credibility of the organization and to learn the benefits of co-op branding Module 8: Strategy Formulation and Evaluation and Strategy Implementation & Resource Mobilization – how you can formulate your business and strategic plans through internal environment assessment, Module 9: Organizational Diagnosis, Design and Development; Governance – designing the structure, processes, and system geared towards achieving the organizational goal and Module 10: Learning to Be – Understanding of yourself, master your skills and requirements for continuous development.

Currently, we are engaging Abrasa MPC, Angono Credit and Development Cooperative, Basud Development Cooperative, Gubat St. Anthony Credit Cooperative, Novaliches Development Cooperative, Sta. Cecilia Multi-Purpose Cooperative from Luzon; Perpetual Help Multi-Purpose Cooperative in the Visayas, and Mambajao Multi-Purpose Cooperative in Mindanao. Today, Co-op LAMP has 98 Graduates titled as "Certified Cooperative Manager."



**CCM<sup>TM</sup>** Certified Cooperative Manager

**Self Mastery and Learning To Be Webinar**

OUR ATTENDANCE EARNS YOU 3 CREDITS FOR NATCCO'S CCM (CERTIFIED COOPERATIVE MANAGER)

**REGISTER NOW!**

**Session Starts on**  
**Oct 15-16, 2020**  
**9am-12noon**  
**Via Google Meet**

**Registration Fee:**  
 Php 3,000.00 pesos for 2 days (Powerpoint Presentation, Digital Certificate)  
 Php 4,500.00 pesos for 2 days (Powerpoint Presentation, Access Materials thru Canvas Platform, 3 units in Certified Cooperative Managers, Schedule Online Consultation and Digital Certificate)

**You can use your Remitted CETF for Registration!**

for more info, ask us!  
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 FB: NATCCO KNOWLEDGE RESOURCE CENTER

# Cooperators Back to Basics!

*“Values are based on principles. If Principles are aligned with and practiced in the cooperative, they become habits. And good habits becomes our virtue.” – Gob*

The NATCCO Knowledge Resource Center (KRC) leveled the Fundamentals of Cooperatives Program to participating co-op leaders through Virtual-Instructor-Led training via Google Meet online, which successfully concluded on June 23. The program emphasized the cooperative idea brought forward by Friedrich Wilhelm Raiffeisen in Germany in the 1800s that “The Best way to fight poverty is to help people help themselves”. Participants learned how the co-op movement started and transformed society, the values and principles, best practices, and how it was transferred to other cooperatives.

KRC Unit head Rose Gob reviewed the different kinds of cooperatives as listed in the Cooperative Code and how they all aim at gaining a foothold in the economy and -- eventually -- transforming society.

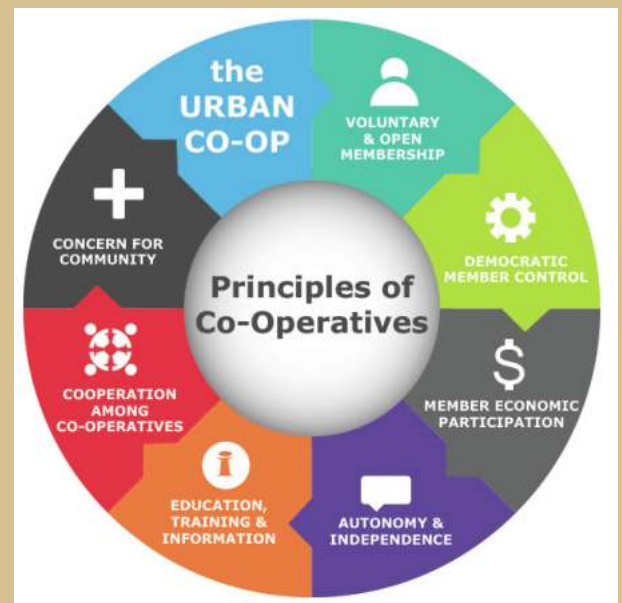
Membership in a co-op involves responsibilities, rights and benefits: “When you become a member of the co-op, you have the right to vote and ensure the sound governance of the organization. You will also have the chance to serve your community.”

Gob observed that many members of cooperatives are spiritual and kind, always wanting to help other people.

But it must be emphasized that while cooperatives may engage in charitable work, they are primarily social enterprises. Unfortunately, because co-ops aim to improve people’s lives, many people think co-ops are just charity organizations. Here, Gob said: “Co-ops improve the lives of people by abiding in the Co-op Values and Principles - especially Self-Help!”

According to her, “Co-op values shape the attitude and mindset of people and empower them for nation-building.”

Cooperative Principles are not “flat commandments” but co-op members, and especially the leaders, are expected to live by those principles.





Gob offered the Cooperative Value of Equality: “In Cooperatives there are no gender issues as long as you abide by the co-op values and principles.” She cited Article 4 of the Cooperative Code, which states that under the Principle of Democratic Member Control, all members of the cooperative have the right of one-member-one-vote, regardless of the amount of Share Capital. They must speak out their opinion and ensure that the cooperative will be well-managed.

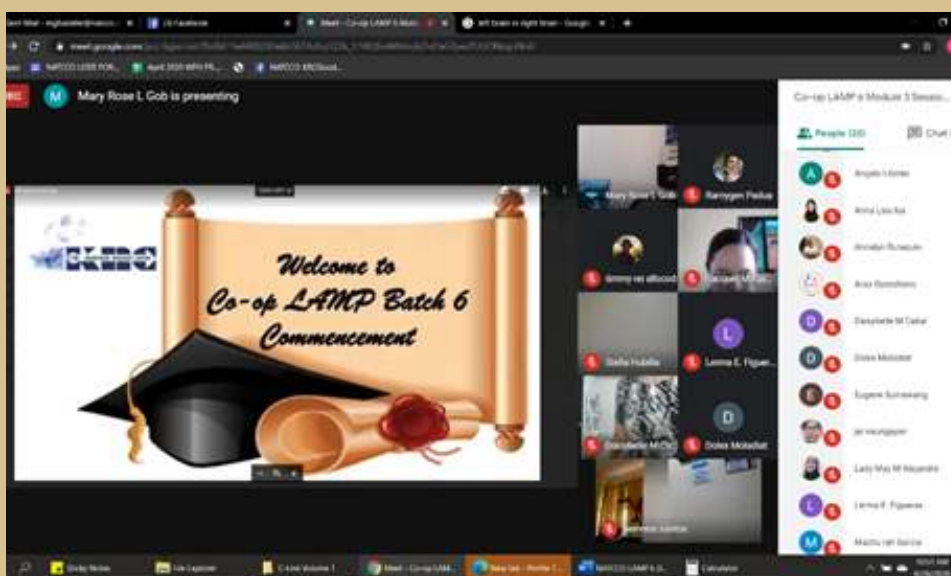
Under the Principle of Autonomy and Independence, “Cooperatives are autonomous, self-help organizations controlled by their members” and thus, the cooperative’s internal affairs cannot be influenced by other institutions, not even the Government (although under the RA 11364 or the CDA Charter, the CDA can “Compel the cooperative to call a general or representative assembly, as deemed necessary, under the supervision of the Authority with the participation of their respective cooperative federations or unions, subject to the criteria or conditions to be defined in the implementing rules and regulations issued for this purpose.”

Education is one of the responsibilities of the co-op. “Educate the member on how they can improve their lives – and the lives of other members -- through savings and investments.” This is why officers are required to undergo Compliance Trainings, and relay their knowledge to every member of the cooperative.

Under Cooperation Among Cooperatives, a co-ops cannot be expected to do everything and are to work together under federations and unions, Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures. -By: Ma.Claudette Risa Bataller

## BATCH 6: Pioneers in Blended Learning

Eighteen cooperators completed the Co-op LAMP Batch 6 on June 26 and were awarded the badge of CCM, or NATCCO’s “Certified Cooperative Manager.” The Cooperative Leadership and Management Program (LAMP) of the NATCCO



Knowledge Resource Center (KRC) comprises 10 modules. The first seven modules were held in Mandaluyong City before the Government announced the

Enhanced Community Quarantine on March 16, that was to slow the spread of the COVID-19 Pandemic. Thus, the remaining three modules were broken down into two (2) sessions in a “virtual classroom.”

On June 18-19, participants resumed classes with Ms. Mary Rose Gob on topic Organizational Diagnosis, Design and Development. It was the first time they had the virtual class.

Prior to the culminating activity on June 23-24, Ms. Sharon Dy, Head of the NATCCO Stabilization Fund shared the planning process – basically of aiming for the stars but keeping your feet on the ground.

Yes, technical skills are emphasized in the modules, but even before the organization can grow, the people must grow first -- especially the leaders. Personal emotional well-being leads to organizational well-being.

Students were edified in Learning To Be with focus on The Whole Brain Approach. Participants plotted their life map -- an activity to remember their happiest and saddest experiences according to their age. Some participants became very emotional sharing their thoughts while remembering their unforgettable experiences.

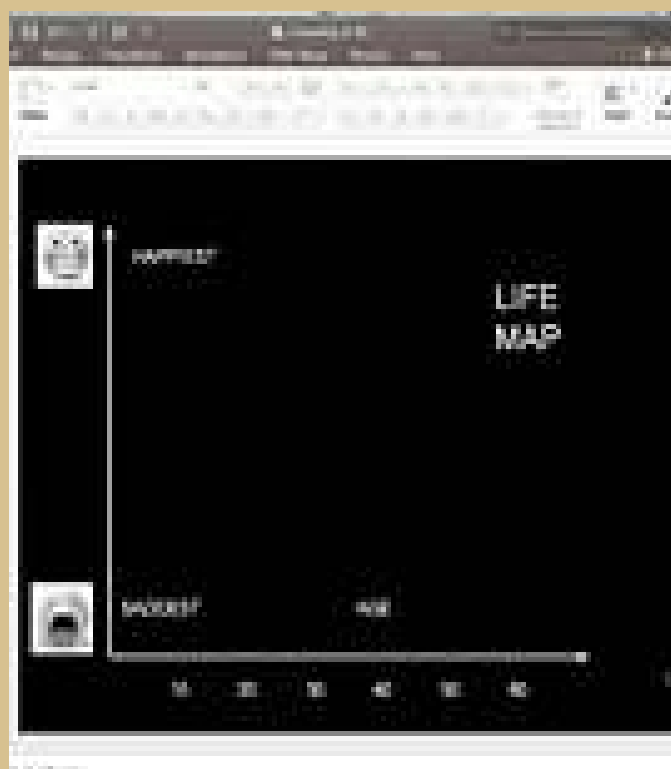
A participant recalls: “From birth to 19 years old I didn’t feel happy nor sad. I was working student and the only feeling is the will to survive. Happiness increase when I started doing things I can. Until now, I am 38 years old I have seen that there is always a reason to be happy. Although, I came from emptiness, I know how to feel contented and be complete with my family and my job.”

Similarly, Ms. Gob gave an idea on how to continue and to improve lives using 5w’s of.

“Everyday life is an experience. There is feeling of happiness and sadness, but it contributes us strength. If your brain is open to the possibilities, you will grow.” – Gob

During the closing ceremony, Ms. Gob shared the messages delivered by Prof. Eduardo Morato during the launch of Bayan Academy's new book, EDMO, which was written by Aaron Palileo. Prof. Edmo mentioned that he challenges his mentees to become Gurus and Mentors to their constituents.

Elenita San Roque, CEO of the Association of Asian Confederation of Credit Unions, of which NATCCO is a member, spoke online from Bangkok:



“Congratulations to all the graduates, this is my first-time attending a graduation online. It is a good opportunity to share resilient prosperity because as Filipino, we need to get the right attitude in this kind of crisis. Resilient Prosperity should mold the way we manage our coop. You need to have right reasoning to create the right plan. When we speak of resilient prosperity, there are mental, physical and financial considerations. Make sure that your co-op is relevant. Institutionalize capital and maintain sufficient reserve funds to the minimum of 10% of assets.”

“We should not forget we are working to help members to reach financial independence. Aim for value and sustainable impact. Our role is to create a legacy.” NATCCO CEO Engr. Sylvia Paraguya also congratulated the pioneer online graduates for experiencing the both the face-to-face training and virtual classes.

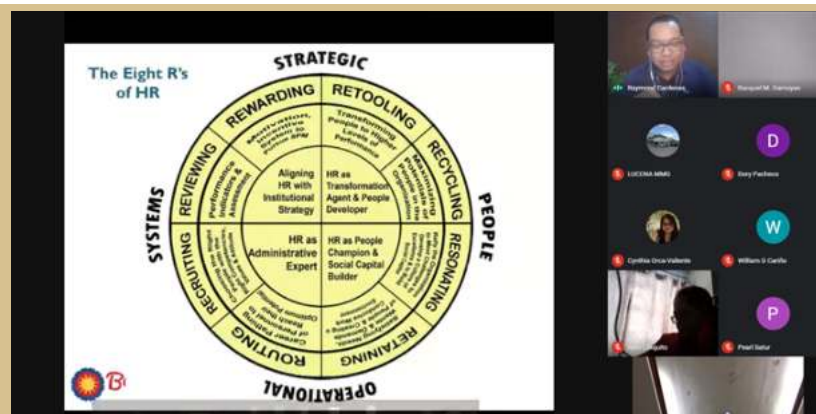
“As we go through this pandemic, our values and principles are the anchor to sustain us. Think how to help the co-op and the members. Help our members do online enterprise by teaching them new technologies. Expand your services to the members, look at the mental health of your members.”

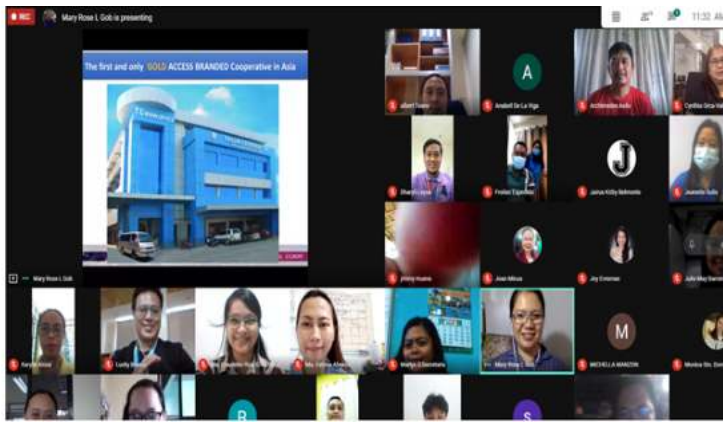
“Bring in the young entrepreneurs to become members. We will rise after this pestilence, push more on cooperation. I congratulate all of you for transforming this program, looking forward for maximizing the learnings you got from the LAMP.”

Prof. Philip Felipe extended his congratulations on behalf of Bayan Academy: “Let us work closely together, especially through this pandemic to rebuild our nation as one. Let us touch the grassroots of the community from Bayan Academy. Congratulations!” This batch is historic, having undergone the LAMP modules through face-to-face training and concluding through a virtual classroom. –By: Ma. Claudette Risa Bataller

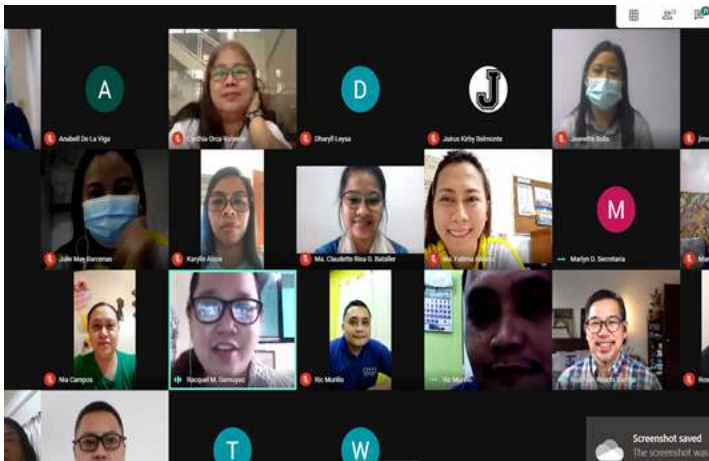
## KRC meaty gritty updates!

KRC successfully completed Batch 6 of Co-op LAMP using the VILT for its 18 graduates, who earned their badge of Certified Cooperative Managers of NATCCO, or CCM. KRC arrived to perform another batch of Co-op LAMP module this quarter to quickly infiltrate the online-based learning across the cooperative members of NATCCO Network. Although there are lots of challenges in terms of the internet accessibility. KRC have facilitated a surge of demand with the finest virtual training to execute its main objective which is to continue the service by extending knowledge to the members.





On September 8-9, 2020 KRC offered webinar training on Cooperative Operations and Human Resource together with Mr. Raymond Cardenas COO of St. Martin of Tours Credit and Development Cooperative. After the training on the life blood of the cooperative operation determining the required HR Competencies and Capacity, Mr. Cardenas left this message to all participants: *“If knowledge is being shared, wisdom will be created.”* – He said.



Co-op Leadership And Management Program continued with a module on Cooperative Finance, with 32 participants.

On the same day, Ms. Daisybelle Cabal the head of Education Training and Consultancy Group or ETCG, also attended the said training. She introduced Mr. Raul Calayan Jr. former COO of NATCCO Network and currently CEO of Network

*Consolidated Bank (NCCB) as main speaker. Calayan delved into the credit union standards using Pesos, Pearls and Piso and led the way on understanding the stories behind numbers.*

*On the second session, He guided the participants in terms of interpreting their Financial Statement.*

*Immediate after the session on Finance, Ms. Mary Rose Gob the KRC Unit Head ties up with Mr. Rodmark Barriga the co-founder and CEO of Palamigan Co., last September 17-18 acquiring 27 participants.*

*In this training Barriga recounted on the proper marketing approach which would escalate the credibility of the cooperative. He mentioned, “Being an enterprise do not settle on general funds, find a way on how to improve earning with the objective of sustaining the needs of members.” He also allocates discussion on doing market research particularly the 7P’s.*

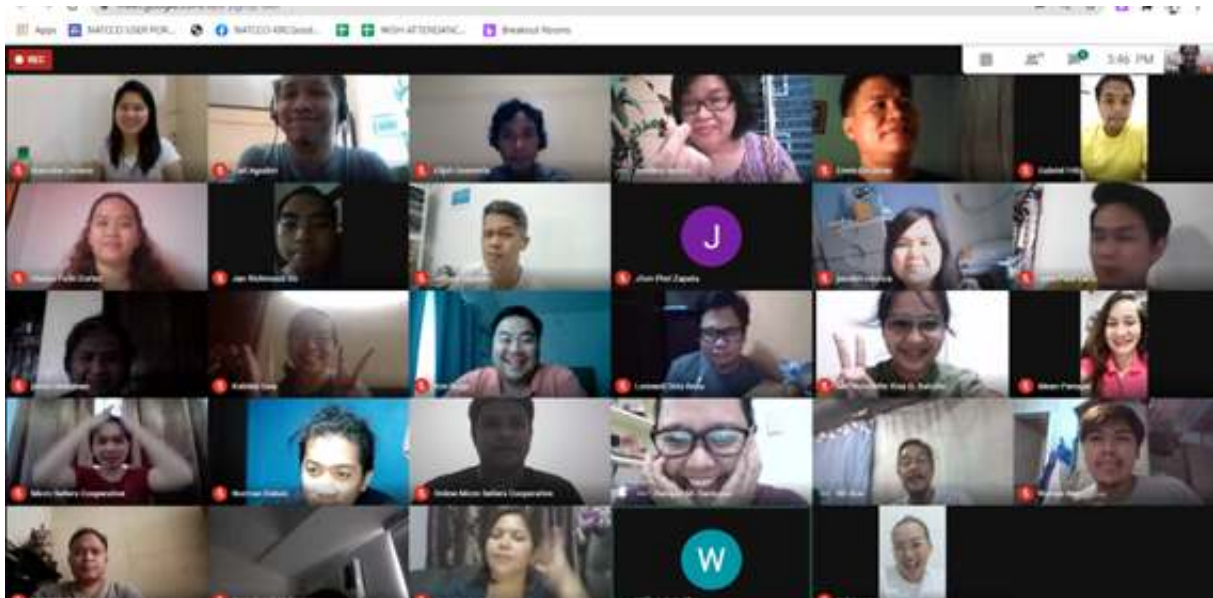
For the operations Management, Ms. Gob recommended a framework of a Co-op Delivery System where they can plot the resources, throughputs, outputs, and outcome. She also elucidates the benefits and objectives of being branded by the ACCESS. Your cooperative can develop the trust and will be able to compete internationally.

Now, KRC is pursuing to generate another set of Co-op LAMP Graduates and recipient of CCM professional badge by NATCCO. –By: Ma. Claudette Risa Bataller









## Online Micro Sellers Marketing Cooperative (OMSMC)

Recently, after the compliance seminar with CIEMC, KRC was given another opportunity to train a different set of Board of Directors, Officers and Committee members to undergo the required training on Fundamentals of Cooperatives last Saturday, September 26.

This is an exclusive whole day training for Online Micro Sellers Marketing Cooperative. OMSMC was founded on 2018 to strengthen the economic and business growth of the online sellers as well as to support the retailers by promoting on Lazada and E-platform.

As a foreword introduction of Mr. Paolo Olis, General Manager of OMSMC, he extended his appreciation to the officers and to NATCCO KRC Team. *“Thank you to our officers for spending their time to do this and most especially to KRC team who took their time to organize this training. Together let us learn and maximize this day!”* –he said.

Since OMSMC is a newly established co-op, participants are expecting to learn more about the cooperative’s basics and concepts. The seminar was full packed of learnings and participants were very much engaged in discussion as Ms. Emelina Santos – lecturer of the day stressed out the values, principles and best practices.

To deliver the most engaging and interactive learning experience, Santos provides video presentation, short quizzes, and some group dynamics that requires group presentation and participation since one of the advocacies of co-op is to promote cooperativism.

Undoubtedly, NATCCO Federation is a duly accredited by the CDA on Compliance training for the cooperative. –By: Ma.Claudette Risa Bataller



## Strategy Formulation and Evaluation and Strategy Implementation and Resource Mobilization

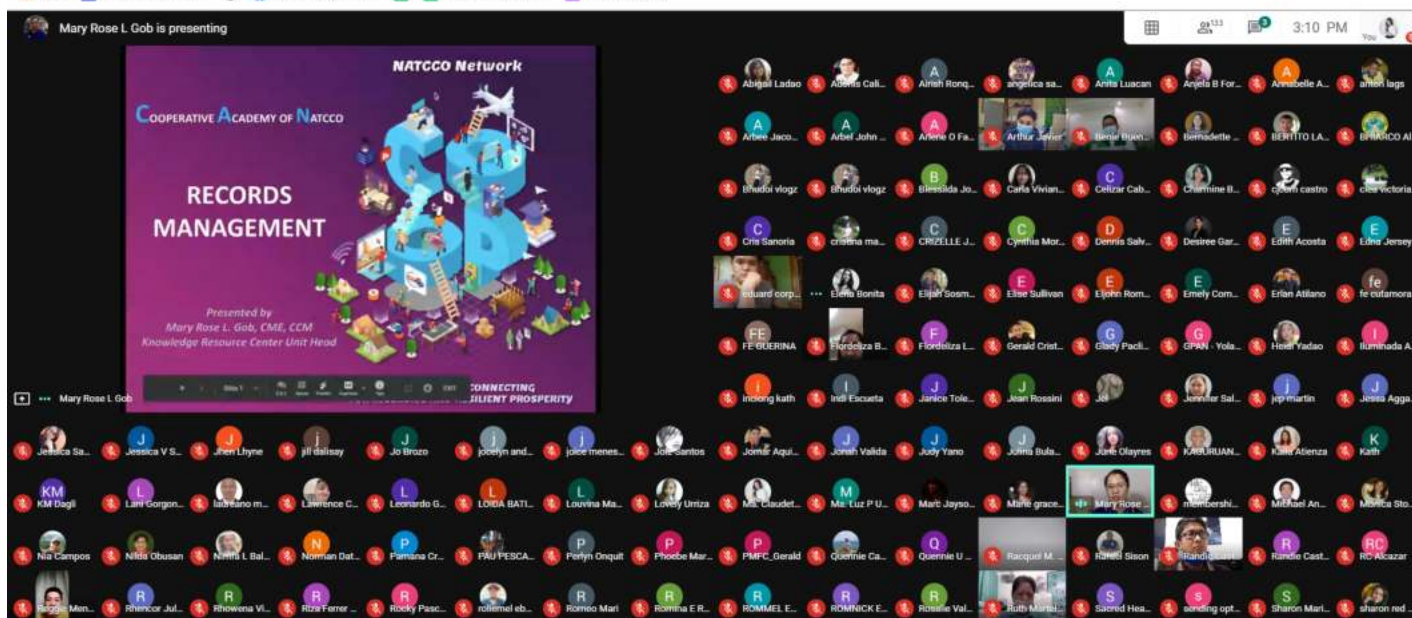
To properly determine the future direction of your organization it is important to properly identify your strength, weaknesses, opportunities, and threats. Strategic Planning is an essential framework that leads the success of your cooperatives. *“Your business plan should be anchored in the Strategic Plan. Planning is not compliance but to help your cooperative in terms of improvement. It should be aligned with your vision and mission.”* – Dumaraos said on Friday.

The two (2) day session on Strategy Formulation and Evaluation; Strategy Implementation and Resource Mobilization occur last September 24-25, 2020. The focal point of this topic is on rational strategic approach. Roxanne Sajonas-Dumaraos, ACCESS Branding Master Auditor expounded on the two (2) sequence of rational strategizing. First sequence concerning to the co-ops Mission and Vision, Objectives down to KPI and PI's. The other sequence is all about the Strategic SWOT analysis, Internal and External Assessment. *“Before prior to our business planning we used to go out of town. It is challenging because we are dealing with the end in mind and we are bearing the organization.”* – she added.

The gist of the second session is more on the Integral strategic planning and performance management system, inputs from the strategic analysis stage into a business plan. *“In planning you should know how to measure.”* Some part of the discussion covers the Ingredients of phenomenally successful balance scorecard program. Formulate Leadership from the top, patronize and align the organization. The speaker also set out the next integral part: comprehensive communication, align resources and initiatives. Unlock and focus hidden assets or re-engineer the work process, then make a strategy that continues the process. She guides the participants to strategize feedback that encourage learning.

Dumaraos declares, *“When you create a Strategic Plan the whole organization should support with regards to implementation from staff to members.”* And she disclosed that the employee should understand that change is inevitable. Analyzing the case studies was scheduled on a different date to fully understand the essence of Strategic planning. It will be spearheaded by Ms. Mary Rose L. Gob on September 29.

–By: Ma. Claudette Risa Bataller



## Webinar on Records Management System

*“Do you have a record manager in your cooperative? Maybe it is part of your admin unit. The one that is responsible in terms of implementation of record management”* This is how Ms. Mary Rose Gob established her rapport in Record Management System and Documentation webinar. September 28, 2020.

One of the primary objectives of this webinar is to impart how to establish the RMS for co-ops, as well as the roles and responsibilities of a record manager. *“In cooperative if we have contract, we generate data especially in our loan and savings transactions.”* Gob said on Monday. She also institute on preserving the validity and authenticity of the co-op’s documentation. Documentation is not limited to word documents, videos and recordings are also part. Gob recommended to document their best practices in the cooperative and create manuals of policies for the next generation.

She also mentioned the two (2) types of records (physical and electronic), and the significance of having a record policy to sustain the cooperative's operation. The physical record are print outs and physical evidences. Electronic records are digitized documents. She raised that to organize records as an information is one of the roles of Record Manager. *“Under your fingers you can find your record immediately in just few seconds you can retrieve the information.”* –Gob added.

Alternatively, she expound the roles of a record manager. Planning the needs of an organization, Develop the record storage plan and the managing of the retention on disposal of records. God advised to align with the agencies in terms of the validity of documents. About the current issues in record management, still numerous co-ops are not complete documenting their policies. This webinar has reached almost 181 participants among cooperatives, implication that most of the staffs are deficient in terms of data management and documentation. To enhance the documents security and increase productivity, Gob suggested to have an electronic record management system and encourage to join the training on Records Management this coming September 30 for further understanding on different types and classification of records and to properly manage and protect records in the cooperative. –By: Ma. Claudette Risa Bataller



*The following articles are extracted from the program of NATCCO Special Project with Ms. Vina Rempillio and NATCCO Diaspora headed by Ms. Lasalette Gumban.*



## Special Project: W-GDP

National Confederation of Cooperatives together with the Department of Trade and Industry (DTI) and United States Agency for International Development (USAID) developed an Integrated Digital Marketing Training Program (IDMTP) under the W-GDP Project “Connecting Women Entrepreneurs to the Digital Economy (CWEDE)”.

Its objective is to help Filipina Entrepreneurs to become an effective online sellers. Women Entrepreneurs will be enabled by leading online platforms in Asia – Lazada and Shopee to have their online store and expand their market and be empowered by Facebook to make meaningful connections with their community. This initiative is implemented under USAID’s E-PESO project, which support the transition of the Philippine Government from cash and check to electronic payments.

The W-GDP Team conducted the Batch 2 of IDMTP to the women community of NATCCO last September 17-19, 2020. Attended by four pilot cooperatives – Gubat St. Anthony Cooperative (GSAC), Socio-Economic Development Program Multi-Purpose Cooperative (SEDPMPC), Ligas ng Bayan sa Pagpapaunlad (LKBP) and Most Holy Rosary Multi-Purpose Cooperative (MHRMPC), their women entrepreneurs (WEs) and co-op mentors underwent a mentee and mentor session. With the assistance of the co-op mentors, WEs will be monitored for two months for their progress and help them address their challenges as online sellers.

In this pandemic where businesses need to adopt the “new normal”, this program is timely and relevant to the current needs of women entrepreneurs transforming their traditional business transaction to omnichannel marketing.

For more information, please contact [digitalfilipina@natcco.coop](mailto:digitalfilipina@natcco.coop) or visit (you may include Natcco website).

*-By: Vina Rempillo*





## "Reintegration Forum on Sustainable Reintegration of Overseas Filipinos"

NATCCO's Diaspora Program, along with its Co-op and development partners organized the Online Reintegration Forum on Sustainable Reintegration of Overseas Filipinos through Cooperatives on August 20, 2020. The forum gathered more than fifty cooperative leaders, resource persons, and government officials involved in the reintegration program, and NGO partners that work tirelessly to support the reintegrated Overseas Filipinos in this time of crisis.

The economic crisis induced by COVID-19 could be long, deep, and pervasive when viewed through a migration lens, especially for a country like the Philippines. Overseas Filipinos face the risk of contagion and also the possible loss of employment, wages, and health insurance coverage. In fact, thousands have already been repatriated and estimated that the number will increase in the coming months. Overseas Filipinos and remittance families are typically both resourceful and resilient in the face of difficult circumstances and changing conditions. But COVID-19 is disrupting an entire system that directly involves our Overseas Filipinos around the world and their family members back home.

The forum presented the following salient points:

1. Co-op support and intervention can be done in every point of the migration journey: Pre-OF, as a current OF, and Reintegration. In each phase, co-ops can develop products and services that are responsive to their needs.
2. Preparation for Reintegration is not only limited to financial preparedness but Reintegration can be seen through a holistic, inclusive view that looks at 1) Health of the OF, 2) Families of the OF, 3) Friends and Community upon reintegration that needs to be created, 4) Financial preparedness, 5) Lifestyle change and adaption, 6) How to sustain Personal Growth as you reintegrate, and 7) How to sustain Professional Growth as you reintegrate. From these 7 considerations, we can develop social, financial, and psychosocial solutions for the reintegrated and soon-to-reintegrate OFs.
3. Co-ops are well-positioned to facilitate recovery and investments because they are connected and integrated with the agricultural value chains and markets with relatively manageable risks.
4. 5 Trillion Pesos are saved in the bank. This is an opportunity for co-ops to promote its savings and time deposits to members and potential members and encourage a Co-op Transfer Day Campaign.

5. Remittances can be maximized through 1) Strengthening an inclusive rural remittance market, 2) Link adapted financial options and services to remittances, 3) Provide savings investment options to OFs abroad and returning OFs, 4) Promote entrepreneurship by linking financial services and non-financial services to remittances.

6. If we maximize remittances for development, we can leverage it to break the intergenerational cycle of migration. This can be done through Savings Mobilization, Asset Building, Income Opportunities, and Job Creation.

7. The government, through its reintegration arm, the National Reintegration of Center for OFWs (NRCO), can be tapped for our co-op programs locally. We can coordinate with our Provincial and Regional DOLE and NRCO offices.

8. Volunteerism through Cooperatives can be one of the ways that we can help the government in the reintegration program. NATCCO will coordinate with you for these opportunities in the coming weeks; this includes the BalikaBayanihan Program, which NATCCO is one of the partners.

NATCCO extends its gratefulness to all the resource persons for their generous sharing of expertise.

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ALSE OF LIFE Program  
Ateneo School of Government

Juris Perez, CEO, Tagum Coop, Eva B.  
Garnace–Borja, CEO, SACDECO, Emon Espares, CEO, Barbaza MPC

Through its inclusive programs and services, cooperatives facilitate a sustainable alternative that balances financial gains with strong social objectives for the members, especially the Overseas Filipinos and their families. –By: Ma. Lasalette Gumban

