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**Driving Growth
Through Corporate Strategy**

PHCCI-MPC Tacloban Explores Corporate Strategies to Drive Growth and Innovation

By: Vincent C. Beltran

PHCCI's leaders convened at Hotel de Fides on July 19-20, 2024, to evaluate the cooperative's first-half performance and strategize for sustained growth in alignment with its 5-year plan.

Amidst the discussions, the need for innovation became a focal point. Ms. Bing H. Villania, Director of GuthrieJensen, emphasized the importance of exploring new business opportunities. She stated, "PHCCI needs to have a new venture of business opportunities to ensure its continued growth and success in a competitive market."

PHCCI-MPC Tacloban, the premier cooperative in Eastern Visayas, is a key player in the region's economic development. With a commitment to empowering members, it drives growth through innovative programs and community-focused services. Founded to improve members' lives and regional development, it has expanded its services, becoming a model for others.



Known for financial stability and member-focused initiatives, PHCCI-MPC Tacloban continues to adapt to market changes with a forward-thinking approach, emphasizing sustainable growth, community involvement, and new business opportunities.

In light of this, the cooperative is poised to take a transformative step. The transition of PHCCI's mindset from a cooperative to a corporate approach marks a pivotal step toward achieving greater efficiency, innovation, and sustainability. This shift reflects the

cooperative's commitment to evolving with the changing business landscape while maintaining its core values. By adopting a more corporate-driven mindset, PHCCI is positioning itself for long-term growth, better meeting market challenges. To support this transition, the Articles of Cooperation and By-Laws must be amended during the 2025 General Assembly. This enhances operational effectiveness and expands opportunities, strengthening its role as a regional leader. As PHCCI moves forward, this transition will be crucial for its continued success and future vision.

PHCCI SPORTSFEST 2024: Mind and Body in Motion

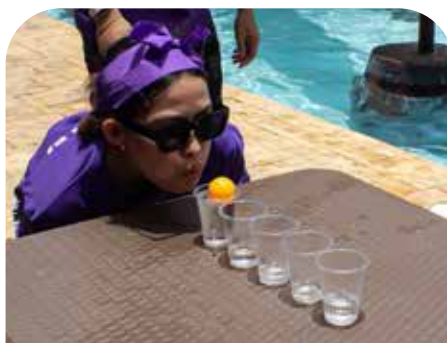
By: Fe S. Dela Cruz

With the theme "Making Waves Together in the Spirit of Cooperativism," the Annual Cooperative Sportsfest came to life on August 17, 2024, as cooperatives gathered for the much-anticipated Annual Cooperative Sportsfest held at Port Royale Waterpark Resort. This annual event celebrates teamwork, health, and shared goals. It strengthens the bonds among employees, the Board of Directors and Committee Officers, volunteers, and LabCoop youth promotes a healthy lifestyle, and fosters a spirit of unity.

The sportsfest kicked off with a vibrant opening ceremony. Teams gathered in colorful uniforms for the parade of colors, led by the PHCCI Banner and Mr. & Ms. PHCCI Sportsfest 2023, Mr. Ricardo Losmagos, Jr. and Ms. Cherrilyn Berdan. Chairperson Dir. Leo D. Camposano gave an inspiring

message, followed by the Oath of Sportsmanship led by General Manager Ms. Elizabeth L. Pretencio, highlighting fairness, respect, and integrity.

Participants were grouped into five vibrant teams: Violet-Hydro Heroes, Yellow-Pool Pirates, Red-Tidal Titans, Blue-Aqua Avengers, and Orange-Splash Squad. They competed in the PHCCI Solidarity Quest, a series of fun and dynamic challenges including the Water Pong Challenge, Water Slide & Pouty Straw, Hula Hoop Challenge, Balloon Challenge, and Maria Went to Town. The event culminated in a Final Puzzle Challenge, where teams raced to



correctly arrange the Cooperative Pledge.

For our 50-uppers, a special set of games—Fill in the Missing Lyrics, Pinoy Henyo, and The Shopping List Game—was held alongside the main events.

These fun activities were designed just for them, offering lots of laughs, lively interaction, and a great way to stay socially active.

The PHCCI Sportsfest 2024 aimed to bring everyone together through teamwork, fun, and support. The friendly games helped build closer bonds as teams shared laughs, wins, and challenges.

To further promote wellness, this year's sportsfest included a Mental Health Awareness seminar led by Dra. Mary Bernadette Egloso-Alas, General Psychiatry. The program aimed to help participants understand mental health, reduce stigma, and promote overall well-being.

The highlight of the event was the Mr. & Ms. PHCCI Sportsfest 2024 competition, where eight (8)

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PHCCI young tutees pay heartfelt tribute to parents during recital activity

By: Joshua O. Mandawe

A milestone of growth, perseverance, and gratitude!

A total of 119 young learners proudly graduated from the PHCCI Tutee-Friendly Summer G.R.O.W.T.H. Program on July 6, in a heartfelt ceremony held from 1 PM to 5 PM at the Level 1 Activity Area of Robinsons North Tacloban. The event celebrated the students' hard work and dedication while paying tribute to the unwavering support of their parents.

The program has been an avenue to hone the tutees' skills and talents in arts and crafts, including dance, voice, guitar, and taekwondo, with the help of our reputable tutors.

Chairperson of LabCoop, Sophia Angelei L. Nogal, expressed her excitement, saying, "We're thrilled to have you all here, gathered to celebrate the incredible talent and passion of our young Filipino tutees. Their performances today are a heartfelt tribute to their ever-supportive and loving parents." The stage came alive with a series of performances that filled parents with pride—some beaming with joy, while others were moved to tears.

For the years to come, the cooperative will continuously provide opportunities for the children towards a more sustainable future.



Empowering Voices within the Cooperative

By: Novie C. Ballais & Katreen Therese Salansang

On January 23, 2025, PHCCI-MPC Tacloban hosted a journalism training workshop for total of 25 employees, including managers and selected staff at the PHCCI Board Room. The workshop aimed to sharpen their communication and writing skills, empowering them to amplify the cooperative's voice through the COOPAG-URUSA.

The workshop covered essential topics such as news writing fundamentals, storytelling techniques, interviewing skills, headline creation,

and using digital tools for content creation—all aimed at showcasing the cooperative's impact on its member-owners.

Keynote speakers and trainers, including Vice Chairperson Louie Quebec, COOPAG-URUSA Editor-In-Chief Noemi Agner, and Assistant Editor-In-Chief April Abito, shared their expertise and valuable insights into effective news writing as COOPAG-URUSA Editor-In-Chief, Noemi Agner, advised,

“When writing, just get it down first, write it. Finish it. And when you're done, that's the time you're going to edit it.”

The workshop also emphasized the importance of creating content that is both engaging and responsible. Vice-Chair Louie Quebec highlighted the importance of clear and accurate information sharing to ensure the cooperative's message resonates with its members.

As Ma'am Louie expressed, "Open your creative valves, let your creative juices overflow, and open those faucets. Dapat an headline, bonal dayun!"

First-time attendee Ms. Novie Ballais remarked, "Makuri pero damo imo mababaruan. Of course, with the guidance of our mentors and supervisors, mahihibaro geap ako along the way".

Interactive sessions fostered collaboration and idea-sharing, with participants creating content that reflected the cooperative's mission and vision. This workshop marks a significant step for PHCCI-MPC Tacloban in ensuring that its member-owners stay informed about the cooperative's status, values, and achievements.



Pasko ha PHCCI-MPC Tacloban: Celebrating Traditions and Contemporary Twists

By: Janet B. Holares

A night of unity, tradition, and progress unfolded. The 2024 Performance and Appraisal Night on December 14 united PHCCI-MPC Tacloban's community in a celebration of tradition and progress. With a modern Filipiniana theme, the event highlighted cultural pride and the cooperative spirit of unity.

The event kicked off with a test run of the new QR Code registration system for the 2025 General Assembly, aiming to boost efficiency in future coop events.

Awards were given to outstanding branches, with Tacloban leading in asset growth (114%), followed by Carigara (111%). Alang-Alang and Babatngon were top contributors to the net surplus, along with Dulag (115%), Tacloban (111%), and Babatngon (103%).

Sogod Branch received the 5S Workplace Excellence Award for its clean and organized workspace. Loyalty plaques were also awarded to employees with 5, 10, 15, and 20 years of dedicated service.

Employees were recognized for their achievements in various events.

Lendcey T. Adonis and Lester C. Refuerzo placed 2nd runner-up in the Mr. and Ms. Coop Month Sportsfest, while Janet B. Holares and Maria Faith M. Salceda took 2nd place in Koop Tagis Talino 2024. Joshua O. Mandawe was also honored as a daily winner in the Coop Siday Making Contest.

Certificates and gift certificates were awarded to those who represented PHCCI-MPC Tacloban in the Tacloban City Coop Basketball Tournament (2nd place), as well as in the Hip-Hop Dance and Group Chant contests at the BILEYSAM 6th Coop Summit.

Creative contributions were also celebrated, including participation in the 2024 PHCCI Christmas ID, modeling for the Facebook page, and organizing the Christmas Village.

Certificates were awarded to PMES and ICAT facilitators, service providers, and COOPagurusa volunteers for their dedicated service. A lively group presentation contest saw Dulag Branch & Abuyog Satellite win 1st place, followed by Tacloban, Babatngon & Tanauan (2nd), Ormoc &

Sogod (3rd), and Alang-Alang & Carigara (4th). The event also featured a raffle, a festive Kuracha dance where Rogelio N. Dela Cruz and Kadesh Ruth C. Saño were crowned King and Queen, and a joyful Christmas gift exchange that celebrated the spirit of giving and community.

The event also celebrated Filipino heritage with a showcase of modern Filipiniana fashion. Arra Camille M. Nevaliza and Ian Dexter G. Saballa were named Cultural Ambassadors of the Night, while Maria Faith M. Salceda wowed as the Dazzling Diva. Gerald P. Valdez and Coniel Jacovic R. Coritana earned the Don Dapper title, and Kadesh Ruth C. Saño shined as the Dancing Diva for both her style and performance.

PHCCI MPC-Tacloban General Manager Elizabeth L. Pretencio wrapped up the event with heartfelt praise for the team's creativity, spirit of unity, and deep cultural pride.

This year's Performance and Appraisal Night beautifully blended tradition and modern flair, celebrating the Filipino holiday spirit and strengthening community bonds.



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contestants showcased their talents and charm in the Production Number, Sports Attire, and Question and Answer segments. Ms. Lendcy T. Adonis from the Red-Tidal Titans was crowned as Ms. PHCCI Sportsfest 2024, while Mr. Lester C. Refuerzo from the Yellow-Pool Pirates earned the title of Mr. PHCCI Sportsfest 2024.

During a surprise interview, Ms. Adonis shared, "Throughout the competition, I encountered challenges, but I stayed focused to meet my goal."

The Red Tidal Titans were named the overall winners of the PHCCI Sportsfest. Team leader Mr. Evelio Juanico, Jr. shared his pride in the victory:

"As a first-time leader, I'm proud of our team spirit, game plan, and camaraderie that led us to this win."

Trophies and certificates were awarded not only to the winners but also to teams and individuals who showed outstanding sportsmanship, creativity, or perseverance. This recognition encourages participants to excel both on and off the field.



A member's success: Gualberto P. Matutes' Journey of Growth and Gratitude

By: Mark Anthony Orias

With unwavering determination and the support of PHCCI-MPC Tacloban, Gualberto P. Matutes has built a thriving business from humble beginnings. Residing in Barangay District I, Babatngon, Leyte, he proudly reflects on his journey, which began in 2011 when he became

a member. After his membership approval, he started to borrow Php 3,000.00, which he used to start a small business. This initial financial support helped him to start his business.

Encouraged by the success of his first venture, Mr. Matutes borrowed a larger amount from PHCCI to expand his business. His humble PAKAGURAN grew into a successful Sari-Sari store, which significantly contributed to his financial stability. This growth not only helped him support his family but also enabled him to send his three children to school. Thanks to his hard work and the support from PHCCI, his children successfully completed their studies and now have stable jobs.

As a father, Mr. Matutes is proud to have encouraged his children to become members of PHCCI as well. Following in their father's footsteps, they too secured financial assistance from the cooperative to establish their own businesses. Today, they continue to

thrive, benefiting from the same cooperative values that helped their father succeed.

Mr. Matutes also recognizes PHCCI-MPC Tacloban as the best lending institution. Beyond financial assistance, the cooperative offers a variety of benefits, such as dental services, medical consultations, and more, which contribute to the well-being of its members.

With heartfelt gratitude, Mr. Matutes thanks PHCCI for the support that transformed his life. His journey stands as a powerful testament to how cooperative membership can uplift individuals, strengthen families, and inspire communities.



The Young Visionary

By: Joshua O. Mandawe

On August 12, 2024, former Laboratory Cooperative officer Kyle C. Cardeno shared his inspiring journey of growth and dedication to cooperative values, with Eastern Visayas State University students. His story highlighted the potential of young people to drive meaningful change in their communities.

From the outset, Kyle's passion for cooperative involvement was evident. His journey began in 2003, nurtured by the guiding influence of his mother and aunt, Ms. Imelda F. Lagutan and Ms. Melinda C. Cardeno, both active cooperative members. Their unwavering dedication became the cornerstone of his development, as he transitioned

from LabCoop to regular membership, embarking on a path paved with learning and leadership.

Kyle's cooperative journey reflects his dedication to service and leadership. Now SSG President at Eastern Visayas State University, he previously led the Project and Business Committee (2017-2018) and served as a Board Director of PHCCI Kiddy and Y.E.S. LabCoop (2019-2023). His story shows that leadership is driven by passion and purpose, not age.

During his talk, Kyle shared how his experiences in the cooperative have shaped him into the person he is today. "My time with LabCoop was not just about responsibilities; it was a platform that helped me cultivate essential leadership and communication skills,"

he reflected. His ability to balance academics and cooperative responsibilities serves as a powerful testament to his dedication. Despite the challenges of student life, Kyle remains an active member and volunteer, embodying the spirit of service.

Kyle envisions a future filled with youth-focused educational campaigns and life skills seminars. He advocates for workshops that promote engagement and equip young members for success. "I found true happiness in serving the people," he shared, reflecting his dedication to service.

His advice to aspiring cooperative leaders is simple yet profound: "Always know your purpose for leading and serving the community." This insight captures the essence of leadership—understanding one's motivations and using them to inspire others. In a cooperative, where collaboration is key, such inspiration is vital for success.

As Kyle continues his journey, he embodies hope for the youth, demonstrating how vision, dedication, and purpose can build a vibrant cooperative community. His story reminds us of the untapped potential of young leaders and the bright future they can create.



11 Years Strong: Abuyog Satellite Office's Story of Growth and Dedication

By: Maricellie M. Angue

What a milestone!

The Abuyog Satellite Office recently celebrated its 11th anniversary, and it was a day to remember.

Imagine the joy and pride that filled the air as we looked back on over a decade of growth and achievement.

The day kicked off with a solemn mass celebrated by Rev. Fr. Noel Abrenio.

Gracing the occasion were Mr. Ernesto H. Reyes Jr., Dulag Branch Manager and

several members whose dedication has been the backbone of our success.

There was a series of festivities held to mark the occasion. Mouth-watering food was served, "transact and win" promo was held, and a week-long celebration kept the excitement buzzing. It was a testament to how far we've come, thanks to the hard work and determination of our cooperative members.

Reflecting on our journey, the anniversary wasn't just a marker of time but a celebration of our accomplishments. We've expanded our services, introduced innovative solutions, and touched lives in our community. It was a moment to express gratitude and renew our commitment to our mission.

Looking ahead, this anniversary isn't just a celebration—it's a launchpad for the future. We're excited about the new

innovations and opportunities that lie ahead. Together, we celebrate our past achievements and eagerly anticipate the even greater successes to come.



Changing Lives, Building Futures: PHCCI Member Success Stories

By: Lendcey Adonis

Since its founding on February 16, 1969, Perpetual Help Multi-Purpose Cooperative Tacloban (PHCCI-MPC Tacloban) has emerged as a pillar of financial empowerment and community transformation.

With over 26,000 members, the cooperative provides financial solutions and far-reaching benefits, emphasizing its commitment to improving lives.

PHCCI offers various loan products tailored to the unique needs of its members, ranging from personal and emergency loans to business and educational loans. These products aim to provide opportunities for personal and professional growth.

For many members, PHCCI has become more than just a cooperative—it's a community and a lifeline. One such member, Maria Adora, has been with PHCCI for 13 years, including eight years as a star member. She credits the cooperative

for its consistent support and the strong sense of belonging it fosters. "Being a member of PHCCI is not just about the benefits; it's about being part of a family," said Mrs. Adora.

She shared her journey of evolving from a regular member to a Member in Good Standing (MIGS), and eventually, a star member. Adora described how the cooperative has helped her during critical times.

"During emergency situations, I always go to PHCCI to check if there's an available loan window for my account. I'm just happy that I'm always welcome here," she said. "Duro gud tak pasalamat nga tungod kan PHCCI naka gradwar nak 3 nga anak ngan ha PHCCI gudla ako nadaop kun mayda ako problema na ginkakaatubang. Tungod hini nga coop nagkaada ako hin gutiay nga sari-sari store nga hasta yana na income la gihap." Mrs. Adora added.

For Adora, the cooperative is more than a financial institution—it's

a trusted partner for life.

"I believe being a member of the cooperative is such an honor, and I will always remain loyal and continue to avail of PHCCI's loan products until I die," she heartily shares her experience.

Adora's story highlights the trust, reliability, and sense of community that PHCCI has built over the past five decades.

Through its diverse programs and unwavering dedication, the cooperative continues to uplift its members and make a lasting impact on the community.

In its more than five decades of dedicated service, Perpetual Help Multi-Purpose Cooperative Tacloban (PHCCI-MPC Tacloban) has become a steadfast pillar of financial empowerment and community progress.

With its extensive range of loan products, life-enhancing benefits, and transformative programs, the cooperative exemplifies the power of

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Humble Beginnings to Thriving Ventures: The Bernardita and Ricardo Balderian Story

By: Evelio Juanico Jr.

Bernardita A. Balderian and Ricardo E. Balderian embarked on a courageous journey to build their own business from scratch, fueled by determination and supported wholeheartedly by their children. Their entrepreneurial odyssey began modestly, with a humble loan of 3,000 pesos for pig feed in Tanauan, Leyte, laying the foundation for their dreams to flourish.

Initially, their success was propelled by Ricardo's adept management of a motorcycle taxi (habal-habal) and a small sari-sari store in Barangay Tabon-tabon. These enterprises not only provided a steady income but also signaled the start of their upward trajectory.

Their daughter, Zusette A. Balderian, formerly employed at the Tabon-tabon Local Government Unit, joined the cooperative in 2009, inspired by family friend Rex Tejome, a member of the PHCCI-MPC Tacloban Branch. On February 5, 2013,



Zusette officially became a cooperative member, contributing to their collective savings and capital-building efforts. Meanwhile, their son, Mark Balderian, successfully managed their store and computer shop, which flourished under his guidance.

Ma'am Bernardita and her children Mark, Frederick, and Marielle also became members of the cooperative. Being members of the cooperative provided them opportunities to save, obtain loans, and participate in the cooperative's benefits. Through their membership, they were able to build more opportunities for their businesses and personal development.

The Balderian family faced a significant setback when Typhoon Yolanda struck, devastating their community and destroying their computer shop and equipment. Despite this adversity, they remained resilient, devising a strategic plan to

secure a calamity loan from their cooperative to aid in their recovery. They further fortified their business endeavors by acquiring an auto loan, enabling them to purchase a Foton truck crucial for their expanding operations.

Their cooperative involvement extended to all their children, each now managing diverse enterprises. Mark oversees a motorcycle shop and a mini grocery store, while Zusette assumes leadership at Ma'am Bernardita AB Farmers Agrivet and Hardware. Frederick manages their gas station, Soken Motor Spare Parts, and AB Agrivet. Together, their ventures provide employment to 12 individuals in hardware, 8 in the sari-sari store, and 10 in agrivet services.

As Ricardo shifted his focus to farming, he took ownership of a hectare of rice fields and established a panabong chicken farm. This transition allowed him to diversify their business interests further, tapping into agricultural opportunities alongside their existing ventures. Bernardita continued to serve as a steadfast pillar of support, overseeing the management and growth of their expanding business portfolio.

The Balderian family's journey from adversity to prosperity showcases their determination, unity, and the power of cooperative support. Their resilience, strategic planning, and community collaboration have paved the way for lasting success and positive impact.

Empowered by PHCCI: A Journey of Growth and Opportunity

By: Evelio V. Juanico Jr.

A single decision can change a life.

On July 20, 2006, Ma'am Sonia R. Buhay witnessed the transformative power of cooperative membership. Guided by her father, Emeterio M. Buhay, a dedicated PHCCI Coordinator, she embraced the opportunity, taking her first step toward financial stability by saving and growing her share capital.

In 2009, a major turning point occurred in Ma'am Sonia's life when her husband was hospitalized at Bethany Hospital. Faced with the financial burden of hospital bills, she turned to PHCCI for assistance. The cooperative stepped in and approved



the much-needed financial support, easing the strain on her family during this challenging time.

Over the years, PHCCI proved vital in meeting the family's needs. In 2011, when her child needed a service motorcycle for work, the cooperative stepped in with financial assistance. This unwavering support reinforced Ma'am Sonia's trust in PHCCI's commitment to its members. It's there always when they need it most.

In 2021, her husband was hospitalized once again, and the family found themselves in need of substantial financial help for medical expenses. Without hesitation, Ma'am Sonia turned to PHCCI once more. True to its mission of supporting its members, the cooperative approved her request for financial aid, ensuring that her family could focus on her husband's recovery without the added stress of financial worries.

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Attending a Journalism Workshop: A Day of Insight and Growth

By: Maricris A. Pepito

As an individual seeking ways to improve my writing skills, I had the opportunity to attend a journalism training and workshop on January 23, 2025 at the PHCCI Board Room.

The event initiated by the Education and Training Committee was an in-house training- workshop which tackled “Journalism Training and Workshop for Coopagurusa Writers”. The workshop began with participant introductions, sharing expectations and overview of the workshop objectives and agenda. It was followed by a keynote address of Dir. Luisita Quebec, Education and



Training Committee chair, emphasizing the importance of integrity and accuracy in delivering impactful news to all PHCCI members and the community.

During the morning session, attendees were given knowledge on Human Interest Feature and Identifying and Refining a News Angle. Participants were grouped into three and were given scenarios related to a community cooperative. From each scenario, we have to identify potential news angles and write the lead. The feedback from

mentors was invaluable in highlighting areas for improvement.

By attending this journalism workshop, it is not just an opportunity to learn—it's a chance to gain new perspectives. Indeed, workshops like this are an investment for personal growth and professional development.



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Amid these personal challenges, a new chapter of hope and opportunity began for Ma'am Sonia's family. Her son, Jayson, decided to venture into business, and with the help of PHCCI, he was able to launch their very own venture, Buhay Chocolate, on August 20, 2021. This entrepreneurial endeavor marked a significant milestone in their journey, made possible by the support of the cooperative.

Inspired by PHCCI's impact on her family, Ma'am Sonia became a passionate advocate, encouraging her children, cousins, and friends to join. Her story is a testament to the power of cooperation—through PHCCI, she has found financial resilience, crisis support, and growth opportunities.

PHCCI has met all of Ma'am Sonia's financial needs, both personal and business-related. Her journey stands as a testament to the power of cooperation and community support. Through her membership, she not only transformed her own life but also created opportunities for those she cares about to benefit from the cooperative's far-reaching impact.



Excel Training Workshop for Accounting Personnel

By: Joebert A. Go

To enhance the productivity of accounting staff across all PHCCI offices, the head office accounting department facilitated an Excel training workshop on August 20, 2023.

Recognizing inefficiencies in daily tasks among accounting staff, the head office initiated an Excel training workshop to enhance productivity. The session focused on practical techniques to streamline workflows, aiming to improve efficiency across all PHCCI offices.

According to an accounting associate, Nicka F. Logrosa,

expressed her excitement by saying that, “Nalilipay ako na nagka-mayda kita sugad hini na workshop kay dako ini na bulig ha akon para mapadali ko tak trabaho labi na nga mas napapadali ngean it trabaho kun ginagamit it Excel.”

Building on the success of the initial Excel training, the head office accounting department is committed to ongoing skill development. Future Excel workshops will be offered to enhance the team's capabilities and drive greater efficiency within the department.

LUCKY 95 @ 55TH

By: Roy D. Metran

How could one win without betting?

Meet Isabel Nuñez Umpad, a retired public teacher who at the age of 95, defied the odds and emerged as the grand prize winner during the PHCCI-MPC Tacloban General assembly meeting last March 24, 2024.

For Isabel, the answer came in the most unexpected way. Without spending a single peso, the ticket she never chose—one assigned to her through her dividend—became the golden key to the grand prize at the PHCCI-MPC Tacloban general assembly. What seemed like a routine process turned into a moment of sheer disbelief and joy, proving that sometimes, fate places the winning bet for us.



The news of Isabel winning the grand prize at the PHCCI-MPC Tacloban general assembly meeting came as a delightful surprise to many who know her. She cannot believe that the ticket she obtained through dividend will win it all. It was an assigned ticket paid through her dividend, wherein one of our staff wrote her name on the ticket and dropped it on the drop box.

Reflecting on her win, Isabel Umpad expressed gratitude for the opportunities life has given her. “Wala ko magdahum, kung wala ko

matiguwang ayha pa ko nakadaog ingun ani nga premyo,” she remarked modestly in her dialect. She is very thankful to God for the blessings, to the members of PHCCI-MPC Tacloban, staff, and Board of Directors who made the General assembly possible.

The PHCCI-MPC Tacloban, a cooperative known for its community-oriented initiatives and support for its members, celebrated Isabel’s win with enthusiasm. Her victory symbolizes more than just luck: it stands as a testament that a good standing membership eventually reap rewards.

As Isabel continues to cherish this new chapter in her life, her family will benefit the convenience brought by this blessing. Isabel Umpad stands as a living testament to the adage that anything is possible, regardless of age.. As the saying goes, “Sometimes, luck isn’t about taking a chance—it’s about chance taking you.”

Mrs. Edna T. Losmagos: A Testament to PHCCI-MPC’s Impact

By: Mark Anthony P. Orias

From humble beginnings to success—Mrs. Edna T. Losmagos’s journey with PHCCI-MPC Tacloban is nothing short of inspiring.

Mrs. Edna T. Losmagos’s journey with PHCCI-MPC Tacloban began on December 3, 2005, when she joined to support her educational expenses. Over the years, she has become a 3-year Star member, a testament to her resilience and dedication.

A Journey of Growth and Support

Mrs. Edna T. Losmagos joined PHCCI-MPC for financial support with her education. The loan was a turning point, leading to her continued commitment to the cooperative. She started with the Tacloban Branch and later transferred to the Babatngon Satellite Office to stay connected to its resources.

Reflecting on her experience, Mrs. Losmagos emphasizes the positive impact PHCCI-MPC has had on her family’s health and well-being, especially through its free dental services, medical consultations, and the circumcision program, which benefited her son and nephew.



Empowering Business Ventures

Mrs. Losmagos appreciates the financial benefits of PHCCI-MPC, including quick loan approvals and accessible service points, which have supported her growing business. The convenience of dedicated loan collectors has also made payments hassle-free.

With the support of PHCCI-MPC, Mrs. Losmagos has successfully expanded her business from selling feeds and rice to wholesaling Pepsi products and

groceries. She credits the cooperative as a vital instrument in her pursuit of additional capital and in the growth of her entrepreneurial endeavors.

Voice for Growth and Call to the Community

Mrs. Losmagos advocates for PHCCI-MPC, highlighting its key role in her success and growth. She embodies the values of community, support, and shared success that define the cooperative. Her story invites others to experience the power of community and the benefits of joining PHCCI-MPC.



importance of unity and shared purpose within the cooperative. By pooling their knowledge and resources, the management team developed actionable strategies designed to empower members and strengthen community partnership” said Mr. Medez, coop facilitator.

PHCCI-MPC Tacloban concludes its Year-End Assessment and Business Planning Session with a renewed commitment to growth, community partnerships, and member support. Guided by collaboration and strategic planning, the cooperative remains dedicated to unity, innovation, and lasting impact in 2025.

PHCCI-MPC Tacloban Charts the Future: Year-End Assessment and 2025 Annual Business Planning

By: Elizabeth L. Pretencio

As the year comes to a close, PHCCI-MPC Tacloban leaders, including managers, satellite heads, head office supervisors, and some members of the Board of Directors (BOD) and officers, gathered for a Year-End Assessment and Annual Business Planning Session on December 27-28, 2024, at Aviore Hotel, Tacloban City.

The session aimed to review the cooperative’s 2024 accomplishments, set achievable goals, and identify opportunities to align with PHCCI-MPC’s vision and mission for 2025. This comprehensive

activity reinforced the cooperative’s commitment to sustainable growth and a positive impact on its members and the community.

Guided by the collaborative efforts of the BOD, committee officers, and top management, the session was enriched by the expertise of Mr. Glenn M. Medez, Group Head of the Cooperative Academy of NATCCO Network. His facilitation provided invaluable insights for navigating cooperative management and strategic planning. “The 2-day activity highlighted the



future plans. The meeting highlighted key milestones, ensuring transparency and keeping members informed about the cooperative’s direction.

According to event organizers, “146 attendees participated in the Babatngon event, reflecting the growing trust and confidence in the cooperative’s initiatives. Members also praised the well-organized registration process, noting it as a significant improvement over previous events.”

Door prizes added excitement to the day, boosting the lively atmosphere and strengthening the camaraderie among attendees, making the event truly memorable.

As the convention concluded, members left with smiles on their faces, expressing happiness and satisfaction with the day’s activities. The event was more than just a meeting—it was a celebration of the cooperative’s unity and its dedication to the growth and success of its members.



Babatngon Cooperators Gather for a Day of Growth and Solidarity

By: Mark Anthony P. Orias

On October 27, 2024, the Cooperator’s Area Convention (CAC) was successfully conducted at the Leyte Academic Center in Palo, Leyte. The event was led by Chairperson Dr. Leo D. Camposano and attended by members of the Board of Directors, officers, general managers, branch and satellite office managers, staff

volunteers, and area coordinators. This convention exemplified the cooperative’s steadfast commitment to fostering collaboration, unity, and progress among its members.

The convention began with a business meeting, where members were updated on the cooperative’s current status, achievements, and



Management Financial Report as of December 31, 2024

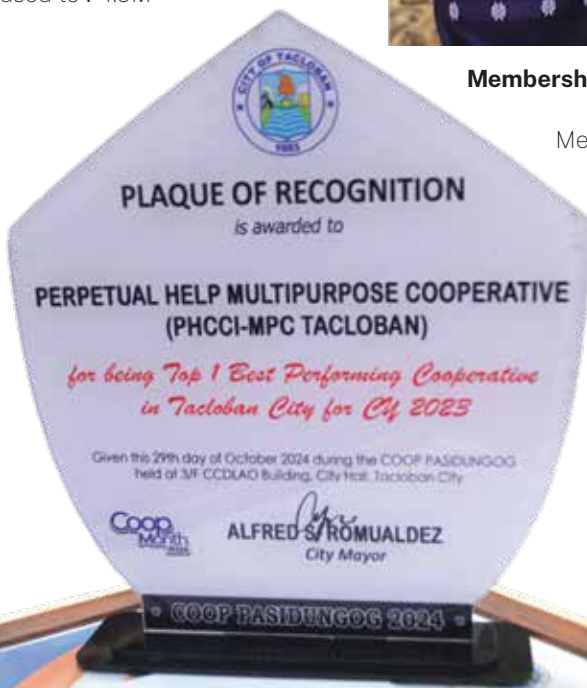
By: Elizabeth L. Pretencio

Celebrating 55 Years of Service and Growth

As we mark PHCCI-MPC Tacloban's 55th Founding Anniversary with the theme "Diversifying for Growth: Empower Members and the Community," we reaffirm our commitment to financial stability, innovation, and member-focused service.

In 2024, we achieved solid growth and expanded our community impact:

- **Net Surplus** rose to P84.7M (up from P82.5M in 2023)
- **Total Assets** grew to P2.15B
- **Interest Income** from Loans increased to P154M
- **PAR Rate** slightly improved to 42.32%
- **Collections** from Fines & Penalties increased to P4.9M



Membership Milestones

Active Regular Members reached 33,183, with 2,598 new members. Star Members increased to 1,184, enjoying loan rebates worth 1.05M. Members in Good Standing (MIGS) rose to 6,587.

Expanded Member Services

We launched new loan products like the

Bonus Loan and Expanded Express Loan with lower interest rates and easier terms. Eye and dental health services, free checkups, and medicine discounts provided over 23,000 in member savings. Financial assistance of 7M was extended to 175 bereaved member families.

Technology & Recognition

With ATMs in three branches, stronger online transactions, and digital marketing efforts, we continue modernizing our services. PHCCI was again named Top Performing Cooperative in Tacloban and earned four regional awards from CDA in 2024. Looking Ahead to 2025

We aim to open new branches in Naval and other parts of Eastern Visayas, upgrade satellite offices, and expand digital platforms and auxiliary services. New insurance programs and elderly care initiatives are also underway.

PMTAI NEWS



New Beginnings: PHCCI MPC Tacloban Academy Celebrates Class of 2024

Graduation Day 2023-2024 at PHCCI MPC Tacloban Academy was filled with excitement, pride, and lots of unforgettable moments. Students, teachers, parents, and guests all came together to celebrate the amazing journey and achievements of this year's graduates.

The day kicked off with a baccalaureate mass, blessing the graduates as they prepared to take on their next adventure. The ceremony that followed was packed with proud moments — diplomas were handed out, awards were given, and you could feel the energy and hope in the air.

One by one, the graduates took the stage, proudly receiving their diplomas — an official mark that they've made it! Inspiring speeches from the principal, teachers, and guest speakers reminded everyone that this is just the beginning, encouraging the graduates to chase their dreams and make a difference. There were plenty of hugs, happy tears, laughter, and memories shared among classmates who had grown so close over the years. When the final moments came, caps flew high into the sky, celebrating the end of one amazing chapter and the start of a brand-new one.

Graduation Day at PHCCI MPC Tacloban Academy wasn't just about finishing school — it was a celebration of hard work, friendship, and all the big dreams that are just getting started for the Class of 2024.



Ormoc CAC Draws a bigger crowd

By: Roy D. Metran

The Cooperator’s Area Convention at Sabin Resort Hotel in Bantigue, Ormoc City on October 20, 2024, witnessed a notable turnout of over 300 regular members. This remarkable 18% increase in attendance compared to the previous year highlights the growing enthusiasm and engagement within our community.

The increase in attendance resulted from various efforts made by the management, including text blasts, sending of meeting notices, and personally reminding transacting members to attend the CAC.

Mr. Benjamin R. Rivera, a barangay councilor and longtime member, attended the annual meeting after receiving an SMS notice. He believes this effort will help more members join future activities.

“Kita tanan busy gyud sa ato panginabuhi, maningkamot sa trabaho para makabayad sa ato obligasyon sa ato Kooperatiba, pero kinahanglan pud maka attender ta sa kalihukan sa Koop arun masayod sa mga panghitabo,” he said. He added, “Permi na ko mo attender sa meeting kay gusto pud ko mahimong Star member, kay daghan ug benepisyo.”

The event began with a welcome message from Mr. Roy D. Metran, Ormoc Branch Manager, who stressed the value of active member participation and encouraged everyone to aim for MIGS status.

Dr. Leo D. Camposano, Chairperson of the Board, followed with the Board Report, outlining key policies, programs, and initiatives to strengthen the cooperative.

General Manager Ms. Elizabeth L. Pretencio delivered the Management Report, highlighting a notable rise in interest income and net surplus from 2023.

Ms. Melanie B. Orendez presented the Audit Report, showing strong financial health with a STEPS score of 65.33, reflecting solid performance in stability, efficiency, and profitability.

The Vice-Chair of the Election Committee, Ms. Soccoro Q. Ramos, shared updates on the March 2025 General Assembly and encouraged members to volunteer for leadership roles.

Director Michelle D. Sevilla presented proposed amendments to the Articles of Cooperation, highlighting their importance for the coop’s sustainability.

The event also featured fun door prizes that kept the crowd engaged and energized.



PHCCI-MPC Tacloban Achieves Landmark PHP 2 Billion Asset Milestone

By: Joebert A. Go

Tacloban City, Philippines – December 2024

PHCCI-MPC Tacloban proudly celebrates a historic achievement as its total assets surpassed the PHP 2 billion mark by the end of December 2024. This remarkable milestone highlights the cooperative’s sustained growth, financial stability, and unwavering commitment to serving its members and the community.

The achievement was officially confirmed by external

auditors from Quilab & Garsuta, CPAs, during their exit conference on February 12, 2025. The meeting focused on the results of their audit of the cooperative’s financial records for the year ending 2024.

“I would like to extend my congratulations to PHCCI-MPC Tacloban for reaching PHP 2 billion in assets. This is a significant milestone, as your cooperative now belongs to a distinguished group of cooperatives with assets exceeding this threshold,” said Mr. Rico P. Quilab, a partner at Quilab & Garsuta, CPAs, who supervised the audit and prepared the 2024 Audited Financial Statements.

This financial milestone cements PHCCI-MPC Tacloban’s reputation as a resilient and thriving cooperative dedicated to the economic empowerment of its members. With assets now exceeding PHP 2 billion, the cooperative is well-positioned to expand its services, strengthen its programs, and extend its reach to more members.

The cooperative attributes this success to the dedication of its leadership and team, prudent financial management, and the continued trust and loyalty of its growing membership.

As PHCCI-MPC Tacloban celebrates this landmark achievement, the management reaffirms its commitment to transparency, fiscal responsibility, and the cooperative principles that have guided its journey.

This milestone not only inspires the cooperative sector but also reinforces PHCCI-MPC Tacloban’s role as a key driver of economic development in the region.



Stronger Together: A Decade and Six of Helping Members Help Themselves

By: Precian D. Jupia

From humble beginnings to success—Mrs. Edna T. Losmagos' journey with PHCCI-MPC Tacloban is nothing short of inspiring.

Mrs. Edna T. Losmagos' journey with PHCCI-MPC Tacloban began on December 3, 2005, when she joined to support her educational expenses. Over the years, she has become a 3-year Star member, a testament to her resilience and dedication.

A Journey of Growth and Support

Mrs. Edna T. Losmagos joined PHCCI-MPC for financial support with her education. The loan was a turning point, leading to her continued commitment to the cooperative. She started with the Tacloban Branch and later transferred to the Babatngon Satellite Office to stay connected to its resources.

Reflecting on her experience, Mrs. Losmagos emphasizes the positive impact

PHCCI-MPC has had on her family's health and well-being, especially through its free dental services, medical consultations, and the circumcision program, which benefited her son and nephew.

Empowering Business Ventures

Mrs. Losmagos appreciates the financial benefits of PHCCI-MPC, including quick loan approvals and accessible service points, which have supported her growing business. The convenience of dedicated loan collectors has also made payments hassle-free.

With the support of PHCCI-MPC, Mrs. Losmagos has successfully expanded her business from selling feeds and rice to wholesaling Pepsi products and groceries. She credits the cooperative as a vital instrument in her pursuit of additional capital and in the growth of her entrepreneurial endeavors.

Voice for Growth and Call to the Community

Mrs. Losmagos advocates for PHCCI-MPC, highlighting its key role in her success and growth. She embodies the values of community, support, and shared success that define the cooperative. Her story invites others to experience the power of community and the benefits of joining PHCCI-MPC.



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collective effort and shared values. "Changing Lives, Building Futures" remains at the core of PHCCI's mission, as it continues to inspire hope, uplift lives, and create success stories that reflect its enduring impact. By embracing its programs and services, members not only secure their financial stability but also contribute to a legacy of growth and progress. PHCCI's unwavering commitment ensures that it remains a trusted partner in building a brighter future for all.

PHCCI Relaunches Online Membership to Reach More Communities

By: Rhina A. Pagayanan

PHCCI has relaunched its online membership process to make joining the cooperative easier and more accessible, reaching more individuals and families across Eastern Visayas and beyond.

First launched in 2020, PHCCI's online membership initiative was developed to simplify the enrollment process and enhance accessibility, particularly during the pandemic. By leveraging user-friendly and free tools like Google Forms, the cooperative provided a more convenient and inclusive option for joining.

"The online membership process reflects our commitment to reaching people wherever they may be," stated PHCCI's top management. "We aim to connect with residents of Eastern



Visayas, OFWs, and members working in other regions like Luzon and Mindanao."

The relaunch reflects PHCCI's dedication to innovation and its mission to build a cooperative that is accessible and connected. "This is not just about numbers; it's about strengthening our community and ensuring that everyone feels welcome and supported," shared a PHCCI representative.

With the reintroduction of the online membership process, PHCCI reinforces its dedication to growth, flexibility, and inclusivity. As one member perfectly expressed, "PHCCI is more than just a cooperative—it's a family that grows stronger together. It's truly a privilege to be part of the PHCCI family!"

30 Years of Journey Serving PHCCI – A Partner to His Success

By: Roy D. Metran

Mr. Leo T. Tingzon, 51, of Brgy. Rizal, Dulag Leyte, has been a valued member of PHCCI since June 8, 1994. With over two decades of service, PHCCI—a cooperative committed to the growth and success of its member-owners and employees—has played a pivotal role in his journey.

Mr. Leo T. Tingzon began as a volunteer janitor at PHCCI, receiving allowances to support his studies in General Radio Communication Operation at Quezon Educational Institute (QEI) in Tacloban City, where he graduated in 1993. He continued volunteering until 1994, when he was hired as a Job Order employee and later became a Regular Employee. In his early years, Leo handled various tasks, including cooking, cleaning, assisting the Board of Directors, driving, and collecting KIDDY Coop deposits from affiliated schools.

"Taga-luto ako, taga-limpyo, pag serve ha BOD kada board meeting, pag-drive ngan taga-kolekta ako han mga igderiposito han KIDDY coop han mga affiliated nga eskwelahan.

He also trained in computer skills, helping to transfer transaction records from ledgers when PHCCI transitioned to computers in 1993.

In 1995, PHCCI had only 11 employees. However, after Mam Montesclaros and her son, Mano Raul, a collector, left for the United States, the number of employees dropped to nine.

"Siyam (9) na la kami nga nasalin" "duha (2) an manager namon hadto. Mam Florenda

Soledad-Manager 1 ngan Sir Rogelio Dela Cruz-Manager 2. Ma'am Soledad gihap an Cashier hadto na time, multi-tasking kami, waray kami overtime bisan maabtan kni hin alas tres hit aga" he added.

When he got civilly married to Ms. Juliet Decio who was working at Asayas Studio doing photos and printing jobs in 1995, he planned to work abroad for one of the Glassware Company in Saudi Arabia offered him a job.

"An akon nahihinumduman hadto nga time, hi Ma'am Lolit Ibanez an nakakarawat han letter tikang ha Saudi" he said. But his plan had changed for he is having a first child and decided not to pursue working abroad because PHCCI increased his salary from P3,800 to P6,000 pesos.

"What a blessing!" he said. He knows that it is of great help for him, feels that PHCCI was in his back to support, and also said that day "At least harani lugod ako ngan mababantayan ko pa akon pamilya.

Mano Adolfo Ibanez was his mentor, even though he received a lot of feedbacks, Mano Adol kept on motivating him.

"I learned a lot from him and try to apply them into my daily life, he continued.

He grew to love his work, served, saved in the Coop and planned for his family's future when he got promoted as a Driver in 1997.

In 1999, Mr. Tingzon was blessed with a second child, which pushed him to work even harder to support his growing family. He continued to make savings deposits with the cooperative, preparing for his eldest daughter's schooling.

As PHCCI pursued its mission, Leo learned the value of saving, investing, financial management, and discovered a passion for photography, skillfully documenting cooperative events and activities

In 2003, Leo borrowed PHCCI's camera to join Tacloban's 50th Year Celebration photography contest, winning 2nd Place out of over 300 participants, judged by National Geographic Philippines. Reflecting on his journey, he said, "Just don't hesitate to do things and go after what you want."

In 2004, his 10th year at PHCCI, Leo used the knowledge from cooperative seminars to open his dream photo studio in Dulag, Leyte—the same year he received a Service Award. "Without PHCCI, my financial ally, my business wouldn't have been possible," he said. Practicing thrift, he invested in PHCCI's Regular Savings and Time Deposit and availed of loans to buy studio equipment. "I want to uplift my family's quality of life!" he added.

Focused on the future, and with the support of his wife and his own thriftiness, they were able to acquire a lot in 2009—his 15th year in the cooperative. He continued to save a portion of his salary and business income in PHCCI, preparing for their second daughter's high school enrollment.

However, on November 8, 2013, his business, all equipment and even their house were damaged when typhoon Yolanda hit Eastern Visayas. "Anhon ko daw la ini yana? Zero income an akon business, sweldo la an akon maaasahan yana," he uttered.

"Thank you PHCCI for the financial support, refinancing like Special Housing Repair and Calamity Loans that you offer to employees and to members. It is of great help for I was able to repair our house, restart, upgrade and add some equipment needed in my business," he added.

In 2014, his second decade at PHCCI, his first grand-child was born. "Salamat han pahalipay han coop ha 20years nga akon pag serbisyo. Kinahanglan ko gud kumayod pa kay gusto ko makahuman an akon anak hin college, ngan mag-anak pa akon wife for the fifth time. I enrolled my daughter in a Management Accounting course. She completed her OJT at the PHCCI Dulag Branch, graduated in 2015, and is now a regular employee of the Dulag LGU," he said.

Mr. Leo T. Tingzon, who is also called Mano Jing, and sometimes "KABAYAN" was transferred in 2016 and continued his journey working and serving PHCCI in Dulag Branch, with assigned tasks as driver/utility/messenger and others.

However, their business was in crisis once again due to Covid19 in 2020. But he did not lose hope because, "PHCCI always finds ways to help members / owners and employees," he said. "By offering loan products like gadget loan helpful for student online studies and even Moratorium to suspend loan payments for at least three (3) months. Dako na ito nga bulig ha borrowers" he added.

On June 8, 2024, his 30th year journey and unwavering service to the coop, some were asking as to when he would retire.

Asked if he has plans in the future before he applies for retirement, he replied, "Mayda, gusto ko pa maka serve ngan maka work kan PHCCI, dire pa ako maaram ngan maka decide kun san-o ako mag-retire."

As Mr. Leo T. Tingzon celebrates his momentous milestone, his journey along with PHCCI reinforces a valuable lesson: "What is important is that we have to love our work, love and support the coop in return, do things that will uplift your quality of life, look for the future and don't hesitate to get what you want or what you desire."





Founded: 1969

PHCCI-MPC Tacloban

Perpetual Help Multi-Purpose Cooperative®

FINANCIAL SERVICES

DEPOSITS

Share Capital
Regular Savings
Premium Savings
ATM Savings
Time Deposit
Savings-CoopLab
Share Capital-CoopLab



PROGRAMS PRODUCTS SERVICES

LOANS

OVER-THE COUNTER LOAN (OTC)

Expanded Express Loan
Bonus Loan
Petty Cash Loan
Emergency Loan
Express (Back-to-back) Loan
Gadget Loan
Time Deposit Loan
Medical Loan

SPECIAL LOAN

Motor Vehicle Loan
Calamity Loan
Pension Loan
Real Estate Loan

PRODUCTIVE LOAN

Agri-Business Loan
Agricultural Production Loan
Micro-Entrepreneurial Loan
Small & Medium-sized (SME) Loan

PROVIDENT LOAN

Personal Loan (Multi-Purpose)
Educational Loan
Travel Loan
Memorial Loan
Salary Loan
CooPabahay Loan
Bar & Board Review Loan

SOCIAL SERVICES

MEMBERS WELFARE SERVICES/PROGRAM

CooPagtutulongan Mortuary Financial Assistance Program
Free Medical Check-up (Onsite & Online)
Free Eye check-up
Free Blood Pressure Reading
Free Dental Services (Tooth Extraction, Oral Prophylaxis & Dental fillings)
Annual Free Pap smear & Prostate Examination
Annual Medical Big Health Day
Members' Privilege Card (Generika Drugstore, Greenware, & Eye Fix Clinic)
Recruitment Incentive Program
Pre-Membership Education Seminar (Onsite & Online)
Savings and Credit Seminar (Onsite & Online)
Regular Membership Application (Onsite & Online)
Online Over-the-Counter (OTC) Loan Application

PHCCI KIDDY & Y.E.S. LABORATORY COOPERATIVE

Kiddy & Young Enthusiastic Savers (YES)
Annual Free Operation Tuli and Ear Piercing
Academic Excellence Award
Tutee-Friendly GROWTH Summer Class Program
Pre-Membership Laboratory Cooperative Seminar (PMLCOW)

ALLIED SERVICES

Fr. Flan Daffy Building (Office and Event space for lease)
Remittance Partnership
- PNB - RD Pawnshop
- M. Lhuillier - Palawan Pawnshop
- Bayad Center
ATM (Tacloban, Alangalang, & Dulag branch)
PHCCI-MPC Tacloban Academy Inc. (PMTAI)
NATCCO MBAI Family Damayan Program
Coop Assurance Center (CLIMBS)

ONLINE SERVICES

Regular Membership Application
Over-the-Counter Loan Application
Pre-Membership Education Webinar
Savings and Credit Webinar
Pre-Membership Laboratory Cooperative Webinar
Medical Consultation

