

BALITANG DACCO

January – June 2025 Issue

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DIVIDEND AND PATREF RATES FOR CY 2024

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REVISED POLICY ON SHARE CAPITAL BUILD-UP NOW IN EFFECT

In line with its commitment to strengthen member equity while maintaining accessible loan services, DACCO MPC has implemented a new policy on Share Capital Build-Up for regular loan releases.

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DACCO MPC LAUNCHES NEW QUICK LOAN FACILITIES FOR MEMBERS

In response to the growing needs of its members, DACCO MPC is proud to announce the launch of new Quick Loan Facilities designed to provide faster and more focused financial support for essential requirements.

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DACCO RENEWS GROUP LIFE INSURANCE COVERAGE WITH BENLIFE

DACCO MPC is pleased to announce the renewal of its Group Life Insurance coverage with trusted partner BenLife for another year.

The renewed coverage is effective from June 11, 2025 to June 10, 2026, ensuring....

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NEW POLICIES AND OTHER UPDATES

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REVISED POLICY ON SHARE CAPITAL BUILD-UP NOW IN EFFECT

In line with its commitment to strengthen member equity while maintaining accessible loan services, DACCO MPC has implemented a new policy on Share Capital Build-Up for regular loan releases.

Previously, the policy required a 2% deduction from the loan amount for the Share Capital Build-up, plus an additional fixed deposit of ₱200 or ₱500, depending on the approved loan amount.

Under the revised policy, effective immediately, only 1% of the loan will now go to the member's Share Capital, while another 1% will be retained in their savings account. Additionally, any "butal" or loose change from the net loan proceeds will also be automatically retained in the member's savings.

This adjustment aims to provide greater financial flexibility to borrowing members while continuing to promote savings and capital build-up—a core principle of cooperative sustainability.

For questions or clarifications, members may approach the Loans Department or message DACCO MPC directly via official channels.

NEW CAR LOAN POLICY: 50% DOWNPAYMENT NOW REQUIRED

In compliance with the latest directive from the Cooperative Development Authority (CDA), DACCO MPC has updated its Car Loan Policy in accordance with CDA Memorandum Circular 2024-07.

Effective immediately, members applying for a car loan must provide a 50% downpayment, as only up to 50% of the vehicle's value is now allowed as the maximum loanable amount.

This policy ensures alignment with the CDA's prudential standards and promotes responsible borrowing within the cooperative.

Members planning to apply for a car loan are encouraged to consult with our Loans Department for updated guidelines and assistance in planning their financing options.

For inquiries, visit the DACCO office or reach us through our official contact channels.

POLICY UPDATE: REM AND SECURED LOANS NOW CAPPED AT 80% OF APPRAISED VALUE

DACCO MPC has implemented an update to its Real Estate Mortgage (REM) and Secured Loan Policy in line with CDA Memorandum Circular 2024-07.

Under the new guideline, the maximum loanable amount for REM and other secured loans must not exceed 80% of the appraised value of the property or collateral being offered.

This policy aims to strengthen the cooperative's financial safeguards and promote more sustainable lending practices while protecting both the members and the cooperative.

Members planning to avail of a secured or REM loan are advised to consult the Loans Department for updated processing procedures and assessment requirements.

For more information, visit DACCO MPC or contact us through our official channels.

DACCO MPC LAUNCHES NEW QUICK LOAN FACILITIES FOR MEMBERS

In response to the growing needs of its members, DACCO MPC is proud to announce the launch of new Quick Loan Facilities designed to provide faster and more focused financial support for essential requirements.

Members may now avail of short-term loan assistance specifically intended for the payment of their (1) Business Permits, (2) Taxes, (3) Licenses, (4) Non-Life Insurance Premiums, (5) Vehicle Registration.

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IN REVIEW: HIGHLIGHTS & HAPPENINGS

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These loans come with affordable interest rates ranging from 9% to 21% p.a, depending on the chosen loan term:

- 9% for shorter terms
- 21% for longer payment periods

With streamlined processing and flexible terms, these facilities aim to ease the burden of lump-sum payments and help members stay compliant with legal and operational requirements—whether for business, vehicle, or personal needs.

This is part of DACCO MPC's commitment to providing relevant, responsive, and accessible financial services to all members.

For more details, visit our office or contact the Loans Department today!

DACCO RENEWS GROUP LIFE INSURANCE COVERAGE WITH BENLIFE

DACCO MPC is pleased to announce the renewal of its Group Life Insurance coverage with trusted partner Beneficial Life for another year.

The renewed coverage is effective from June 11, 2025 to June 10, 2026, ensuring continued protection for enrolled members and their families.

Enrollment for the new coverage period is now open

until December 21, 2025.

Members are encouraged to take advantage of this benefit, which offers financial security and peace of mind in times of unforeseen loss or emergencies.

This program is part of DACCO MPC's commitment to providing comprehensive member welfare programs that go beyond financial services.

For enrollment forms or more information, please visit any DACCO office or contact us at 046-546-7497 or 09551682931.

DACCO TRAVEL & TOURS OFFICIALLY RE-LAUNCHED TO SUPPORT MEMBERS' #TRAVELGOALS

DACCO MPC proudly announced the re-launching of DACCO Travel & Tours, now with more affordable options and flexible payment schemes to make every member's dream trip within reach.

The revitalized travel service was formally reintroduced in early 2025, offering local and international tour packages, customized itineraries, and exclusive access to DACCO travel loans — perfect for those looking to explore while staying financially secure.

What sets the new DACCO Travel & Tours apart is its "Travel Now, Pay Later" scheme, available through

easy-to-avail loan programs.

Members can now go on vacations, business trips, pilgrimages, or group outings without the stress of upfront costs.

Whether you're eyeing a tropical beach getaway, a city adventure, or a family tour, DACCO Travel & Tours is here to help you pack your bags and tick off that bucket list — one destination at a time!

For inquiries and bookings, visit the DACCO Sillas Office or send us a message via our official Facebook page.

DACCO MPC JOINS BRIGADA ESKWELA 2025 TO SUPPORT LOCAL SCHOOLS



As part of its ongoing commitment to community development and youth empowerment, DACCO MPC actively participated in Brigada Eskwela 2025 through partnerships with several schools in the area.

This year, DACCO extended support to Anabu I Elementary School, Anabu II Elementary School, Gen. Tomas Mascardo National High School, and Pasong Santol Annex Elementary School.

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DACCO MPC'S 23RD GENERAL ASSEMBLY

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DACCO MPC successfully held its 23rd Annual Regular General Assembly Meeting with the theme: "Serving the Community Throughout the Years with Dedication and Progress."

The virtual event, conducted via Zoom and Facebook Live, brought together members, officers, and management staff to reflect on the cooperative's accomplishments and set the direction for the year ahead, with the key highlights:

- ✓ Presentation of DACCO's 2024 financial reports
- ✓ Approval of new and revised policies
- ✓ Program updates and upcoming initiatives
- ✓ Election of new officers and committee members

One of the most anticipated announcements was the declaration of a **4.49%** Interest on Share Capital rate and an average of **3.77%** Patronage Refunds rate for the year 2024. This reinforces DACCO's commitment to providing value to its members as co-owners of the cooperative.

With the approval of the proposed resolutions and continued member participation, DACCO MPC reaffirms its pursuit of stronger financial stewardship, inclusive service delivery, and sustainable cooperative growth.

The assembly concluded with renewed energy, unity, and shared excitement for the future of DACCO MPC.

DACCO MPC ELECTS NEW SET OF OFFICERS DURING 23RD GENERAL ASSEMBLY

DACCO MPC is proud to announce the official results of the Election of Officers held during its 23rd Annual Regular General Assembly on March 22, 2025. The event, which gathered members both onsite and online, highlighted once again the cooperative spirit and democratic participation of DACCO's member-owners.

A total of 1,304 members casted their votes, showing strong and active involvement in shaping the leadership and direction of the cooperative.

Elected Members of the Board of Directors:

- Rosamel H. Aragona – 812 votes
- Ferdinand B. Mendoza – 766 votes
- Ruth A. Patricio – 664 votes
- Marinel C. Baldonaza – 527 votes

Elected Audit Committee Member:

- Amalia L. Kilayko – 785 votes

Elected Election Committee Members:

- Jere D. Destura – 737 votes
- Rosaliz Estrella B. Maquilan – 711 votes

DACCO MPC extends its sincere gratitude to all members who participated in this year's election. Your support is a strong reminder of the values of accountability, transparency, and shared ownership that define our cooperative.

Let us continue working together with our newly elected officers as they serve the cooperative with integrity and lead DACCO MPC toward greater growth and service excellence.

RESOLUTIONS APPROVED AND DISAPPROVED DURING THE 23RD ARGAM

During the 23rd Annual Regular General Assembly Meeting held on March 22, 2025, the following resolutions were presented to the body for approval. The results and remarks are as follows:

Approved Resolutions:

1. Approval of the Updated Development Plans and Programs (2021–2025)
2. Approval of the Projected Revenues and Proposed Budget for 2025
3. Appointment of External Auditor for Fiscal Year 2025
4. Amendments to the Articles of Cooperation and By-Laws, specifically:
 - Increase in Authorized Share Capital from ₱160 Million to ₱500 Million, divided into:
 - ₱400 Million in common shares
 - ₱100 Million in preferred shares
 - Expansion of Area of Operation from Cavite Province to Nationwide
 - Creation of a Subsidiary Cooperative for Job/Service Contracting Business
5. Confirmation of a ₱10 Million Loan with Small Business Corporation under the "Pondo Para sa Pagbabago at Pag-asenso (P3 Program)"
6. Confirmation of Payment of ₱10 Million for the 1,000-sqm property in Trece Martires City
7. Approval to Sell a Portion of the 1,200-sqm Trece Martires lot to fund the construction of the DACCO MPC Office Building

Disapproved Resolution:

- Proposal for Compulsory Life Insurance Coverage for all DACCO MPC members

IN CASE YOU MISSED IT

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Through donations of cleaning supplies, school materials, and volunteer efforts from cooperative officers and staff, DACCO MPC helped prepare classrooms and school grounds for the upcoming school year.

"More than just financial services, we believe in giving back to the community that has supported us through the years," said Kap Guding, Chairperson, during the outreach.

The Brigada Eskwela participation is part of DACCO's Cooperative Social Responsibility (CSR) and GAD-related initiatives, empowering education and fostering partnerships with local institutions.

DACCO PROMOTES SELF-CARE WITH BEAUTY & WELLNESS DAY

In celebration of holistic well-being and member appreciation, DACCO MPC successfully held its Beauty & Wellness Day on April 4, 2025, at Good Family Homes, Anabu I-A, Imus, Cavite.

Members enjoyed a relaxing day filled with self-care activities, including FREE Haircuts, Manicure and Pedicure.

This initiative aimed to recognize the hard work of our members while promoting the importance of physical and mental well-



ness—true to DACCO's belief that a healthy member is a productive and empowered member.

The event was made possible through the support of our partner beauty and wellness service provider, Divine Jenny Salon, who brought joy and pampering to our cooperative community.

Stay tuned for more member-centered activities that care for you—inside and out!

DACCO MPC WELCOMES BENCHMARKING VISITORS FROM QUEZON, CAVITE STATE UNIVERSITY, AND CAFÉ AMADEO

As part of its commitment to knowledge-sharing and cooperative development, DACCO MPC proudly welcomed several benchmarking visits during the first half of 2025.

These visits provided opportunities for inter-coop collaboration, academic exchange, and the promotion of best practices in cooperative governance and operations.

Tagkawayan MCDO, Quezon

On June 13, 2025, delegates from Tagkawayan, Quezon

Municipal Cooperative Development Office (MCDO) visited DACCO to explore its financial services, organizational structure, and digitization efforts. The exchange of insights aimed to support the continuous growth of their local coop initiatives.

Cavite State University MPC

DACCO also warmly welcomed the Cavite State University Multipurpose Cooperative for a benchmarking visit last February 8, 2025.

The exchange focused on sharing best practices in governance, operations, and service innovation. Both cooperatives gained valuable insights to help strengthen their systems and support their members better.

Café Amadeo MPC

Lastly, Café Amadeo MPC conducted a benchmarking visit last January 10, 2025 to observe DACCO's operational systems, credit and collection strategies, and marketing programs. The collaboration between these two cooperatives strengthens the local coop network and paves the way for future joint initiatives.

These visits reflect DACCO MPC's growing reputation as a model cooperative not just in the province of Cavite but also in neighboring provinces and its openness to learning and sharing for the betterment of the cooperative movement.

PERFORMANCE AT A GLANCE

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As we close the first half of 2025, DACCO MPC proudly shares its current financial standing—demonstrating continued growth, stability, and trust from our member-owners.

Total Assets: ₱ 229,609,028.65

Net Surplus: ₱1,157,499.32

Total Members: 4,452

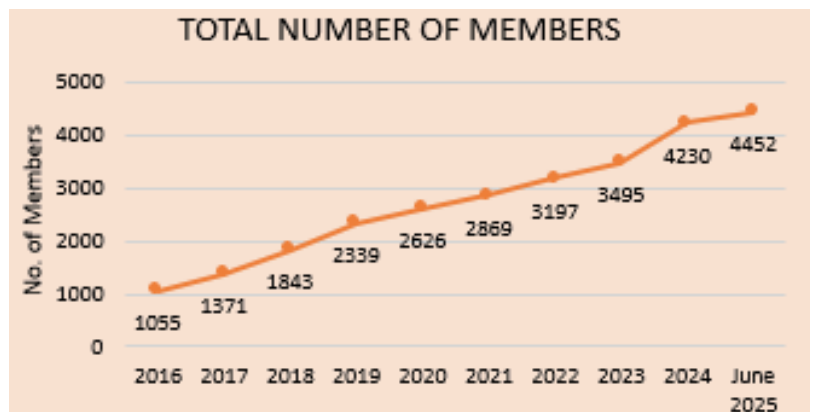
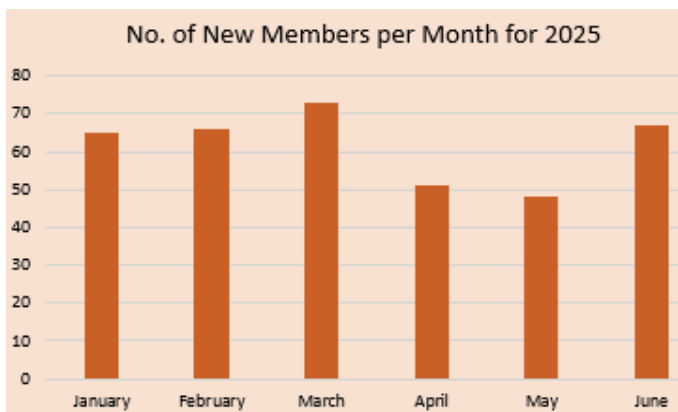
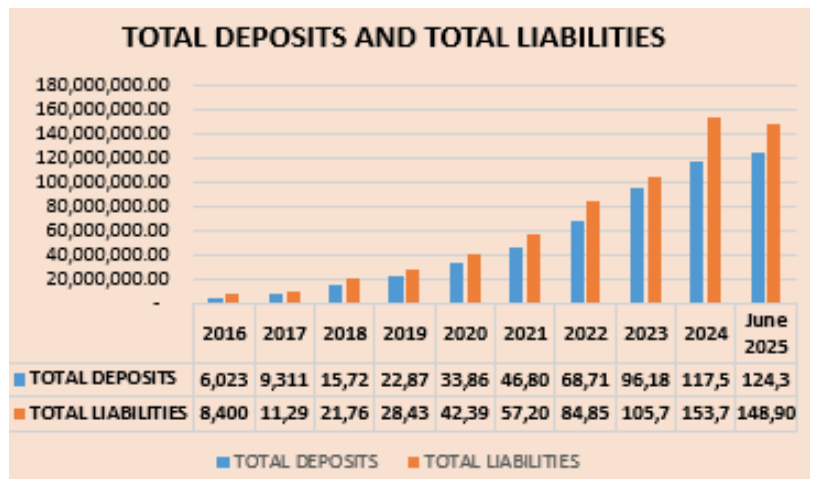
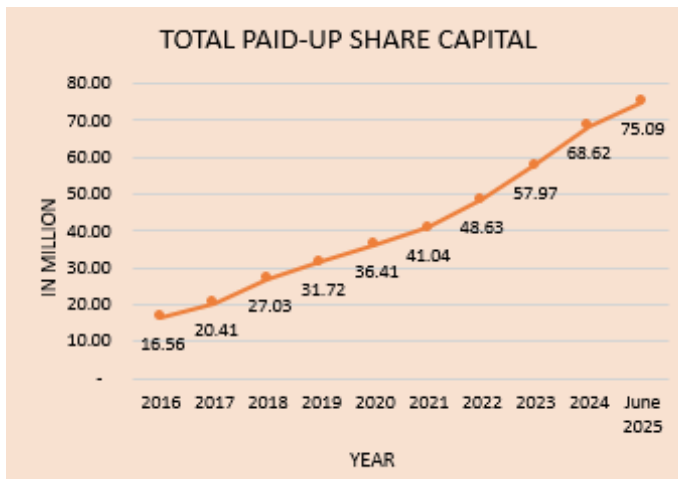
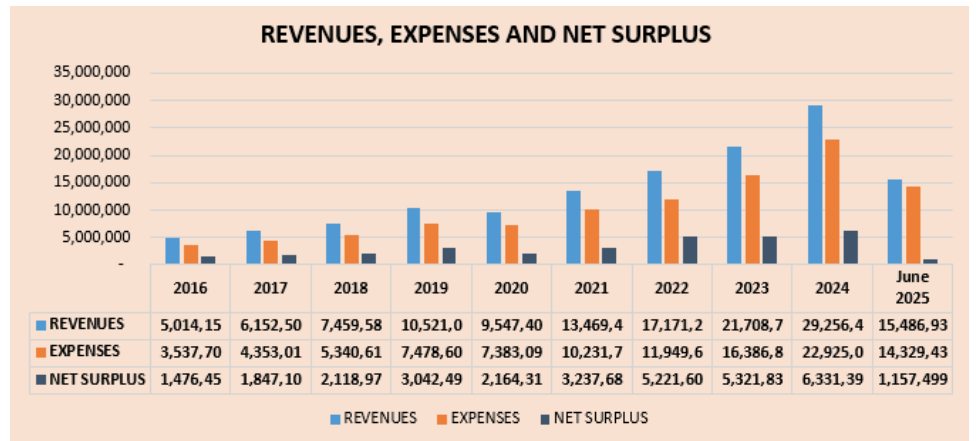
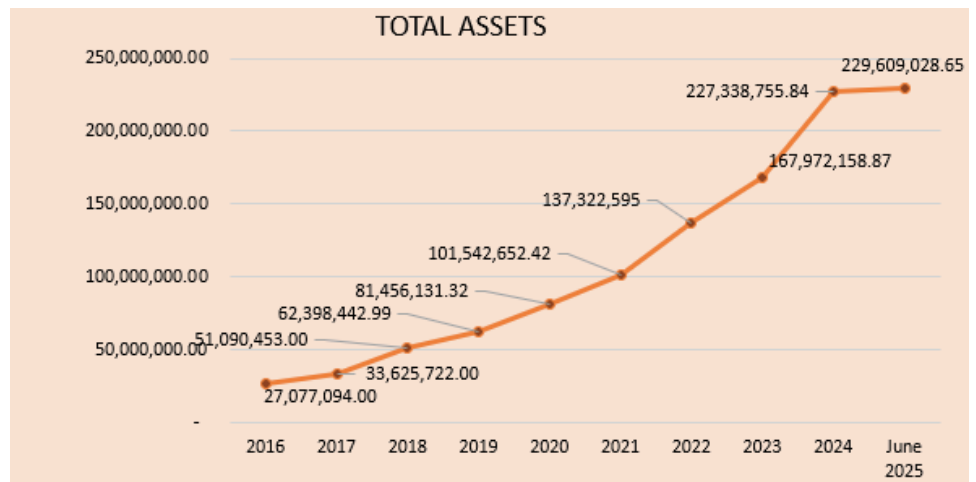
Share Capital: ₱75,093,740.23

Savings & Special Deposits:

₱124,310,213.60

These figures reflect the strength of our cooperative's financial foundation and the confidence of our ever-growing membership.

As we move forward into the second half of the year, DACCO remains committed to financial prudence, member empowerment, and cooperative excellence.



BRAIN BREAK: PUZZLE & TRIVIA

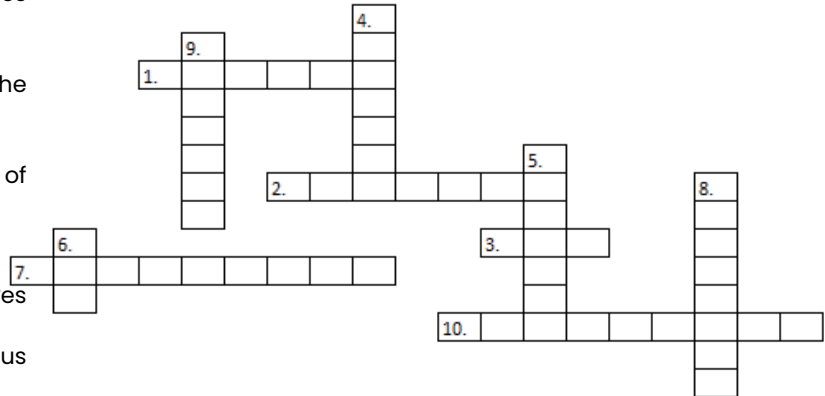
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COOP CROSSWORD PUZZLE CHALLENGE!

Alamin ang Kooperatiba!

Instructions: Fill in the crossword puzzle using the clues provided. Test your knowledge about cooperatives!

1. A person who owns and uses the services of the cooperative.
2. The amount set aside for future use or emergencies.
3. The governing body of a cooperative, composed of elected members.
4. Another term for earnings or kita ng kooperatiba.
5. A savings product offered to members.
6. The agency that regulates and develops cooperatives in the Philippines.
7. The cooperative principle that promotes continuous learning.
8. The right of every member to vote.
9. A loan backed by property or collateral.
10. The amount paid based on a member's transaction with the coop.



ALAMIN: INTEREST ON SHARE CAPITAL (DIVIDEND) AT PATRONAGE REFUND

Isa sa mga pinaka-aabangang benepisyo ng pagiging miyembro ng DACCO MPC ay ang dibidendo (interest on share capital) at balik-tangkilik (patronage refund). Para mas malinawan ang lahat, narito ang mga sagot sa madalas itanong ng ating mga miyembro:

Ano ang dividend at patronage refund?

Ang **dividend** ay bahagi ng kinita ng kooperatiba na ibinabahagi sa mga miyembrong may share capital.

Ang **patronage refund** naman ay bahagi rin ng kita na ibinabalik sa mga miyembro base sa kanilang transaksyon (gaya ng pag-loan at paggamit ng iba pang services ng coop).

Sino ang pwedeng makatanggap?

Lahat ng regular at associate members.

Paano kinukwenta ang matatanggap?

Ang Board of Directors ang nagtatakda ng percentage ng kita ng coop na pwedeng i-distribute, base sa audited financial reports at alinsunod sa patakaran ng Cooperative Development Authority (CDA).

Ang matatanggap ng bawat miyembro ay depende sa:

- Dividends: halaga ng share capital ng miyembro
- Patronage Refund: laki ng transaksyon ng miyembro sa kooperatiba (base sa interest at processing fees na binayaran sa loans at mga biniling basic commodities)

Kailan ito narerelease?

Ang declaration at approval ng dividends at patronage refund ay kadalasang ginagawa tuwing Annual General Assembly (GA). Ang release ay sinusunod base sa schedule na iaanunsyo ng DACCO MPC.

Paano ito matatanggap?

Direct credit sa inyong savings account.

Pwede bang ipa-retain na lang sa share capital o savings deposit?

Oo naman! May option ang mga miyembro na ipa-retain ang kanilang dividends at patronage refund bilang additional share capital or savings deposit—na makakatulong pa sa paglago ng inyong investment sa coop.

PAALALA: Ang halaga ng dividends at patronage refund ay pwedeng magbago taon-taon depende sa financial performance ng coop, operational expenses, at compliance sa required reserves.

Makilahok. Maging Alerto. Maging Katuwang.

Sa DACCO MPC, bawat miyembro ay may boses at benepisyo. Mas aktibo ang suporta, mas malaki ang balik!

COMING SOON & FYIS

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As we move into the second half of 2025, DACCO MPC is excited to share a series of meaningful activities and service expansions designed to strengthen our cooperative and uplift our community.

Here's what to look forward to:

Expanded Services through GCASH and ECPay

Starting this semester, DACCO MPC will officially be a biller under ECPay! This means our members can enjoy easier and more accessible payment options for various transactions. Whether you're paying on-site or online, expect a faster, safer, and more convenient way to settle your dues—bringing DACCO services even closer to you.

Cooperative Month Celebration – October 2025

October is Cooperative Month, and we're preparing exciting activities to celebrate the spirit of bayanihan, unity, and shared success. Watch out for member engagement events, learning opportunities, and community outreach programs that highlight the values and impact of our cooperative.

December Gift-Giving Activity

As part of our annual tradition, DACCO MPC will once again hold a Christmas gift-giving activity this December – For MEMBERS and the COMMUNITY. This is a time to share our blessings and extend support to selected communities and members in need. Your participation and generosity will help us bring smiles and hope to others this holiday season.

Programs under GAD & Education and Training Committees

Expect more inclusive, educational, and empowering programs from the Gender and Development (GAD) and Education Committee (EDUCOM). These initiatives aim to promote gender equality, enhance financial literacy, and provide learning sessions for members and families.

Stay tuned for more announcements on schedules and how to participate. Let's continue to grow together as one cooperative community! DACCO para sa lahat, DACCO para sa kinabukasan!

CONTACT US



ADDRESS

2nd floor DACCO MPC Building,
#40 Anabu Road Anabu II-B, City of
Imus, Cavite

Office Hours:
Monday to Saturday
8:00AM - 5:00 PM



PHONE & MOBILE NUMBER

Direct line

(046) 546-7497

Mobile Phone

09175448439

09224035281

09551682931



EMAIL US

dacooib@yahoo.com

FACEBOOK

Damayan sa Cavite Community
Multipurpose Cooperative (DACCO MPC)

DACCO Multipurpose Cooperative

SATELLITE OFFICES

SILLAS OFFICE

Pag-Asa Street, Anabu I-C, City of Imus,
Cavite.

CP#: 09321954957
TEL#: (046) 5737910

KOSTAL OFFICE

Block 3 Stall 62 Anabu II-D, Wet & Dry
Market, City of Imus, Cavite.

CP#: 09812780130
TEL#: 8874559

GREENGATE OFFICE

Block 1, Lot 8 Greengate Homes
Subdivision, Malagasang II-A, City of Imus,
Cavite

CP#: 09462545618

SALAWAG OFFICE

Denmark St. San Marino City, Salawag,
Dasmariñas Cavite

CP#: 09265471788

MOLINO OFFICE

#56 678 Wet & Dry Market Mambog 4
Bayanan Extension Bacoor, Cavite

CP#: 09234361863

HUGO OFFICE

Trio D. Marcelino, Hugo Perez, Trece
Martires, Cavite

CP#: 09665538357

DACCO MPC OFFICIAL
GCASH NUMBERS

FOR LOAN PAYMENTS,
ADDITIONAL SHARE
CAPITAL AND
SAVINGS DEPOSITS

0960-544-0719
AVELINA L.

0922-463-5281
JHONA M.

0955-168-2931
JOY B.

DACCO MPC OFFICIAL
BANK ACCOUNTS

FOR LOAN PAYMENTS,
ADDITIONAL SHARE
CAPITAL AND
SAVINGS DEPOSITS

SECURITY BANK
ACCT. NAME: **DACCOMPC**
ACCT. NO.: **0814016269002**

BANK OF COMMERCE
ACCT. NAME: **DACCO MPC**
ACCT. NO.: **107-00-000703-9**

BANCO DE ORO
ACCT. NAME: **DAMAYAN SA CAVITE
COMMUNITY MULTIPURPOSE
COOPERATIVE (DACCO MPC)**
ACCT. NO.: **001018021167**

PAALALA!

‘Wag po nating kalimutang i-screenshot ang lahat ng payment transactions online at i-send sa aming facebook page:

Damayan sa Cavite Community Multipurpose Cooperative
(<https://www.facebook.com/DACC01999>)

o sa aming facebook account:

Dacco Multipurpose Cooperative
(<https://www.facebook.com/dacco.mpc>).

Ito po ay aming kailangan upang maresibuhan ang inyong mga ipinadalang bayad. Maraming salamat po.