

Tara na!

MAGAZINE



2025 ISSUE

59th GENERAL ASSEMBLY

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Winner, Malungtaron Category
Mordino R. Cua Entrepreneurship Awards
OIC Yacapin Branch

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Dear OIC Members and Stakeholders,

At Oro Integrated Cooperative (OIC), we believe that words have power - the power to inspire, inform, and ignite change. The stories we tell, the lessons we share, and the voices we amplify all contribute to a collective vision: a better, more inclusive world built through cooperation.

As we embrace this year's theme, "OIC: Contributing to Build a Better World," we recognize the vital role of both documentation and communication in shaping our cooperative's future. This is why we present to you Tara Na Magazine and our Annual Report - two essential publications that reflect the heart, soul, and financial standing of OIC.

Two Publications, One Cooperative Vision

- Tara Na Magazine is more than just a publication; it is our written legacy, capturing the milestones, innovations, and unwavering cooperative spirit that define OIC.
- The Annual Report provides a transparent and comprehensive account of our cooperative's performance, financial health, and governance - ensuring that we remain accountable to our members and stakeholders.

Through These Pages, We:

- Honor our shared successes and ongoing journey of growth and resilience.
- Keep members engaged with leadership updates, youth programs, and cooperative-wide initiatives.
- Showcase new products, financial solutions, and digital advancements to enhance member experiences.
- Strengthen our financial literacy by providing transparent insights into OIC's achievements and plans.
- Reinforce our cooperative values - fostering inclusivity, empowerment, and shared responsibility.

In a world where knowledge empowers and cooperation transforms, both Tara Na Mag and the Annual Report serve as bridges- connecting our members, our cooperative, and our shared aspirations. They reflect our unwavering commitment to transparency, education, and financial empowerment-ensuring that every member is informed, engaged, and inspired to take part in shaping our future.

As we turn each page, let us be reminded that we are not just readers, we are authors of change. Through active participation and continued support, we ensure that OIC's impact reaches beyond numbers and financial reports- it becomes a force for meaningful transformation.

Together, let's keep writing the future.
Tara Na Sa OIC!

In solidarity,
GA Publication Committee
Oro Integrated Cooperative

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Vice Chairperson

My warmest greetings to all the member-owners of Oro Integrated Cooperative as we celebrate our 59th Annual General Assembly with the theme: "OIC: Contributing to Building a Better World." I would also like to extend my heartfelt wishes to all Ka-OICs for a Happy International Year of Cooperatives!

As we approach our 60th anniversary, it is an opportune time to reflect on OIC's progress and the challenges we have overcome throughout the years. Today, we proudly stand with ₱12.78 billion in total assets and a membership base of 195,600 across 23 branches.

Our journey began on March 5, 1966, when Oro Cooperative Credit Union was established by 28 pioneering members, inspired by the Rochdale Pioneers of England, who laid the foundation for cooperative principles.

A strong pillar of OIC's success has been its intensive education program. In the early years, the Pre-Membership Education Seminar, conducted over six weekends, ensured that prospective members fully understood the philosophy, values, and principles of cooperativism.

Over our 59-year journey as a vehicle for members to achieve their financial aspirations, we have experienced both triumphs and trials.

During OIC's second decade, we faced operational challenges, particularly in profitability and liquidity. However, through the perseverance of our officers and management, along with unwavering support from our members, we remained steadfast in fulfilling our mission. It was during these difficult times that our members demonstrated the true essence of cooperation, proving that through the cooperative, they could uplift one another.

In the early 1990s, members made a pivotal decision: instead of receiving cash dividends, they opted for stock dividends, which enabled the construction of OIC's first member-owned building—housing the Head Office and the Yacapin Branch. Additionally, during this period, OIC transitioned to a computerized accounting system, ensuring the timely and reliable production of financial statements and aging reports.

In adherence to financial standards, the General Assembly approved the full provisioning of delinquent accounts, which initially resulted in lower dividend and patronage refund rates. Despite this personal sacrifice, members prioritized the long-term financial stability of OIC. Since then, we have remained fully compliant with standard provisioning requirements.



The hard work of our staff and officers, combined with the cooperation and dedication of our members, bore fruit when OIC was honored with the Bronze ACCESS Award (A-One Competitive Choice for Excellence in Service and Soundness) by the Asian Confederation of Credit Unions in 2022.

As one of the country's billionaire cooperative, committed to upholding financial standards, OIC is now focused on enhancing member education and engagement, strengthening organizational capacity, and improving business processes and service delivery.

The success of our mission and brand promise depends on the solidarity of our stakeholders and their unwavering commitment to fulfilling their responsibilities.

With this, I extend my heartfelt gratitude to our dedicated staff, who work tirelessly to serve our members; the Board of Directors, officers, and volunteers, who selflessly contribute their time, talent, and resources; our loyal members, who actively participate in OIC's activities and patronize our products and services.

These three pillars—our staff, leadership, and members, are what make OIC the strong and thriving cooperative it is today.

To God be the glory!

Building a Better Future, One Wise Decision at a Time

By Floriano R. Hilot, OIC CEO



Every choice we make shapes the future—not just for ourselves but for those around us. As a cooperative, OIC has always believed in the power of collective decision-making, financial empowerment, and responsible leadership. These values don't just guide our operations; they define how we contribute to a better world.

At OIC, we recognize that true financial security isn't just about earning—it's about building lasting wealth. Through initiatives like the Integrated Wealth Building Program (IWBP), we help our members develop the discipline and strategies needed to save wisely, invest smartly, and borrow responsibly. Our goal is to ensure that every member has access to the tools and opportunities that lead to long-term financial stability. Because when individuals are empowered financially, entire communities thrive.

This principle extends beyond personal finance. As we approach the upcoming elections, we are reminded that our votes are investments in the future—not just for ourselves but for the cooperative movement and the broader community. Policies that support financial accessibility, cooperative growth, and member-focused economic empowerment don't happen by chance. They happen when we elect leaders who understand the vital role of cooperatives in driving progress and sustainability.

This year, as we celebrate the International Year of Cooperatives, we are reminded of why we exist: to uplift, empower, and create lasting impact. OIC has been serving its members for 59 years—not just as a financial institution but as a partner in progress. Our mission has always been clear: to build a future where no one is left behind.

The choices we make today will shape the opportunities of tomorrow. Whether it's in our finances, our commitment to cooperative growth, or our role in shaping policies, let's make wise decisions—decisions that strengthen our future and bring us closer to the better world we all envision.

OIC's Leaders Earn the Trust of the Cooperative Sector

By Mar Xyle Marisse B. Valenton

Oro Integrated Cooperative (OIC) continues to be a trusted and influential force in the cooperative sector, with its leaders strengthening key institutions that drive growth, financial empowerment, and solidarity across the region.

Dir. Doris B. Calapiz: A Visionary Leader as MASS-SPECC Chairperson

As Chairperson of MASS-SPECC, Dir. Doris B. Calapiz has been instrumental in aligning OIC's goals with the federation's broader mission. Her leadership has reinforced OIC's role in capacity building, financial literacy, and sustainable development, ensuring that its members benefit from a strong and progressive cooperative network. Her tenure underscores the confidence placed in her by the sector, making OIC a key contributor to MASS-SPECC's initiatives and a driver of cooperative empowerment in Mindanao.

Dir. Mansueto V. Dela Peña: Strengthening OIC's Role in Cooperative Banking

As Chairman of MCCB, Dir. Mansueto V. Dela Peña has positioned OIC as the second-highest contributor to the cooperative bank, reinforcing its commitment to financial stability and growth. His leadership has enabled OIC members to access inclusive financial services and sustainable banking solutions, further cementing MCCB's role as a pillar of cooperative finance in Mindanao.

OIC's Leadership: A Testament to Trust and Collaboration

The leadership of Dir. Calapiz and Dir. Dela Peña exemplifies OIC's strong governance, integrity, and commitment to cooperative solidarity. Their influence in MASS-SPECC and MCCB reflects the trust other cooperatives have in OIC's ability to drive meaningful progress.

With Dir. Calapiz leading MASS-SPECC and Dir. Dela Peña guiding MCCB, OIC continues to shape the future of cooperative development, championing financial empowerment, education, and social responsibility across the region.



Advancing to a Sustainable Future: OIC Leaders Induction and Oath-Taking Ceremony

By Anamarie L. Lopez

Enthusiasm filled the air as Oro Integrated Cooperative (OIC) welcomed its newly elected and appointed Board of Directors and Officers in an Induction and Oath-Taking Ceremony on April 30, 2024, at N Hotel, Cagayan de Oro City. This milestone, following OIC's 58th General Assembly, embraced the theme "Going Green and Digital to Accelerate Sustainable Development." The cooperative's new leaders are set to drive inclusive leadership, environmental responsibility, and digital innovation.

A Milestone in Leadership and Representation

A historic highlight was the implementation of OIC's amended By-Laws, broadening leadership representation:

- Three (3) representatives from Mindanao
- One (1) representative each from Visayas and Luzon
- Two (2) at-large representatives
- One (1) representative each for the Youth and Gender Sectors

This structure ensures diverse and inclusive governance. Another landmark was the induction of Mr. Rey Paniza, OIC's first-ever Ethics Committee officer from the Visayas region.



Inspiring Words and Leadership Transition

Keynote speakers underscored integrity and cooperative values. Ms. Marissa Catubig, Assistant Regional Director of the Cooperative Development Authority (Region X), led the Charging of Responsibilities, reminding leaders to uphold OIC's Articles of Cooperation, By-Laws, and Governance Manual. Congressman Felimon M. Espares of the COOP NATCCO Party list administered the oath-taking, emphasizing cooperative leadership's role in community empowerment.

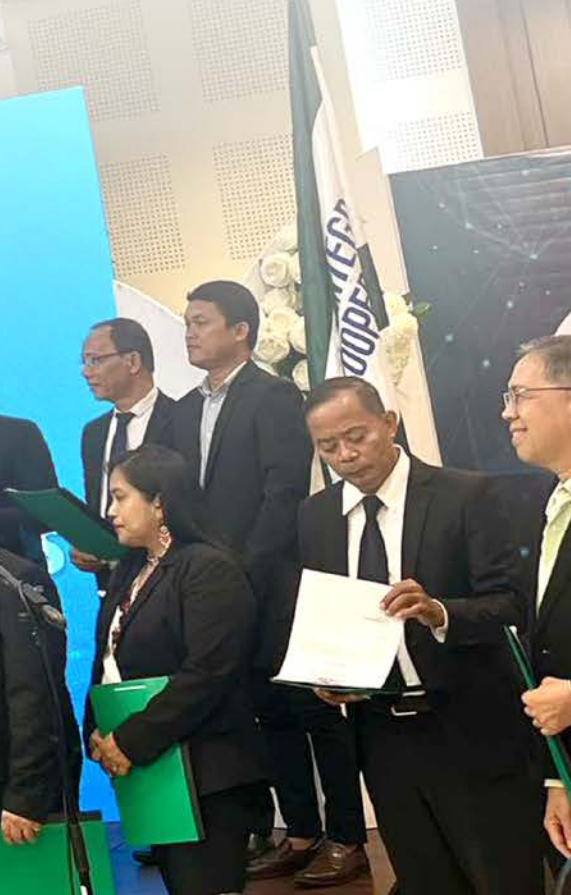


A poignant moment was the ceremonial Key and Gavel turnover, marking the transition of leadership from outgoing Chairperson Dir. Patricio G. Juan to Dir. Doris B. Calapiz. A seasoned leader, Dir. Calapiz brings vast experience, having previously served as Chairperson in 2012, 2017, 2019, and 2020.

Commitment to Innovation and Sustainability

The event concluded with messages from Ms. Bernadette O. Toledo, CPA (CEO, MASS-SPECC) and Engr. Sylvia O. Paraguya (CEO, NATCCO), reinforcing cooperative values and the path toward sustainability.

With visionary leaders at the helm, OIC continues to champion digital transformation, environmental sustainability, and inclusive governance - ensuring a prosperous future for its members and the communities it serves.



Securing the Future: Mark Sherwin Orillo's OIC Journey

During an interview with Brian James Rafer, Mark Sherwin Orillo, a 46-year-old freelance engineer, reflected on his 13-year journey with Oro Integrated Cooperative (OIC). His story is one of financial growth, resilience, and the power of cooperative support.



Mark's journey began with small savings in his youth, without much thought of loans or investments. However, his perspective changed after attending OIC's Integrated Wealth Building Program and Financial Literacy Seminar. These experiences opened his eyes to the importance of structured savings, particularly Special Savings, which provided not just security but growth opportunities.

Over the years, OIC became his financial safety net during key life milestones. When he got married, he relied on the financial discipline he had developed. During the pandemic, his savings proved invaluable in navigating uncertainties. And when family emergencies arose, particularly his mother's hospitalization, OIC's savings and loan services provided much-needed stability.

Inspired by his experiences, Mark became a strong advocate for financial preparedness. He even encouraged others to join OIC, successfully recruiting an HR professional who later became a member. His story highlights the importance of planning ahead and making wise financial choices.

Now, he urges fellow members to embrace both saving and responsible borrowing, assuring them that OIC is a reliable partner in financial security. As he wisely puts it: "We work for our present needs, but we must also prepare for the future."

Healthy Women, Stronger Communities: OIC's Breast & Cervical Awareness & Free Screening Program

By Shelly M. Llido

On March 8, 2024, Oro Integrated Cooperative (OIC) launched its Breast & Cervical Awareness and Free Screening Program under the leadership of Dir. Hermes G. Vergara, Chairperson of the GAD Committee, at Grand Caprice Restaurant, Limketkai Center. In partnership with Physicians-Nurses Foundation Inc. (MOPNFI) and JR Borja General Hospital, the initiative gathered 189 attendees, including 9 males and 180 females.

This program takes a vital step in the early detection and prevention of breast and cervical cancer, two of the most prevalent illnesses affecting women worldwide. Free screenings were provided to female members, with mammography and pap smear tests covered for those requiring further evaluation.

to women's health, empowerment, and preventive care. Early detection is crucial in improving survival rates and treatment outcomes, ensuring that more women have access to lifesaving healthcare services.

Beyond screening, the program emphasizes education on routine check-ups, self-examinations, and preventive measures, equipping women with knowledge and resources to take charge of their health.

By December 2024, 76 members had availed of this lifesaving program.

OIC remains steadfast in its commitment to building a healthier, more informed community, inspiring other organizations to champion women's health initiatives, and fostering a culture of awareness, early detection, and improved well-being.

As part of OIC's Gender and Development (GAD) Program, this initiative underscores the cooperative's dedication



Elevating Excellence: 2nd Annual Credit Investigator Summit & Launch of the OIC CI Handbook

By: *Donnah Macaambac*

Oro Integrated Cooperative hosted its 2nd Annual Credit Investigator Summit on December 3-4, 2024, at Mallberry Suites Business Hotel, bringing together top management, supervisors, and credit investigators from 22 branches. The event focused on emerging trends, challenges, and innovations in credit investigation.

A Milestone: The Launch of the CI Handbook

A key highlight was the launch of OIC's first-ever Credit Investigator Handbook, a comprehensive guide on investigative techniques, risk assessment, fraud detection, and legal compliance. Developed under Ms. Laarni Antipuesto, with contributions from OIC's Operations Team, HR, and credit investigators, this handbook strengthens the cooperative's credit evaluation framework.

Insights, Skills, and Collaboration

CEO Mr. Floriano Hilot emphasized continuous learning, while expert-led panels enhanced best practices and process efficiency. The event concluded with CI Night, recognizing outstanding credit investigators through awards and team-building activities.



Impact on Members

A stronger credit investigation process means faster loan approvals, reduced risks, and improved service quality for OIC members. The summit and handbook equip investigators to deliver transparent, efficient, and responsible financial services.

Looking Ahead

OIC remains committed to raising industry standards, fostering innovation, and enhancing member-focused services, ensuring a more resilient and future-ready cooperative.

OIC's 11th Staff Congress: "It Starts with Me"

On August 10, 2024, Oro Integrated Cooperative (OIC) held its 11th Staff Congress at Chali Beach Resort, Cagayan de Oro City, bringing together 650+ employees for a day of learning, celebration, and camaraderie under the theme "It Starts with Me."

The event featured a Holy Mass, a dynamic opening program, and the launch of OIC's Code of Honor, emphasizing personal responsibility and ethical leadership. A guest speaker reinforced the importance of integrity and accountability in driving the cooperative's success.

The afternoon recognized branch performance milestones and service loyalty awardees, while the evening featured a Group Talent Show, special presentations, games, and a dance party.

This Congress not only celebrated OIC's achievements but also reinforced its commitment to integrity, excellence, and a culture of personal and collective growth.





"INSIGHTS FROM LAKBAY ARAL AND ITS IMPACT ON OIC EMPLOYEES' GROWTH"

By Melissa Leslie B. Rellesiva

The Lakbay Aral study visit is a transformative learning experience for OIC employees, offering firsthand exposure to cooperative best practices. From October 25 to November 24, 2024, employees from Cogon, Balingasag, Yacapin, Tagbilaran, El Salvador, Talakag, and the Head Office explored how successful cooperatives implement business development services (BDS), financial models, and member engagement strategies to empower micro-entrepreneurs.

One key takeaway was the value of structured support systems, where cooperative personnel actively monitor members' business progress, ensuring targeted interventions. Employees also saw the impact of designated trading areas, which provide cooperative members with market access and economic opportunities beyond financial assistance.

The visit also introduced micro-lending innovations, such as in-kind loans, where funds are directly converted into business resources instead of cash, reducing financial risks and ensuring productive investments. These strategies inspire OIC to enhance its financial

assistance programs and remove traditional collateral barriers, making funding more accessible to micro-entrepreneurs.

For Chine Mae Aldia from the Head Office, the experience reinforced the importance of holistic member support. "Seeing how other cooperatives go beyond financial aid offering mentorship, training, and market access, gives us fresh ideas to improve OIC's programs."

Beyond member services, the visit highlighted employee engagement and welfare programs, including housing assistance, performance-based bonuses, education subsidies, and organized records management

systems. Environmental sustainability was another focus, with waste disposal initiatives and 5S workplace organization programs promoting efficiency across branches.

For Riche Ann Lobino from the Yacapin Branch, the experience was invaluable. "Seeing firsthand how other cooperatives implement their programs gave us new perspectives and ideas on how we can further assist our members in their business endeavors. The visit reinforced the importance of providing financial assistance, market opportunities, and continuous mentoring to ensure sustainable growth."

The Lakbay Aral program strengthens OIC's commitment to innovation and continuous learning. By applying these insights, OIC is better positioned to enhance financial services, foster economic resilience, and create sustainable opportunities for its members and employees—ensuring long-term cooperative success.



Navigating the Early Stages of Risk Management in Oro Integrated Cooperative

by Keziah May R. Precillas

Embarking on the journey of risk management has been a game-changer for us at Oro Integrated Cooperative. Looking back at the initial phase, we see more than just policies and processes—we see a real shift in mindset—one that prioritizes stability, accountability, and proactive decision-making. This milestone signals our commitment to protecting our members' trust and securing our cooperative's future.

Workshops: Laying the Groundwork for Risk Awareness

A key moment in this journey was the Risk Management Workshop, held from August 12 to 16, 2024. Bringing together our department unit heads and members of the Risk Management Committee, the workshop was facilitated by our trusted partners at NATCCO. It was an eye-opening experience—one where we identified risks we hadn't considered before and gained the confidence to tackle challenges head-on.

Through interactive sessions, participants gained insights into potential threats that could affect the cooperative's operations. The discussions emphasized the importance of recognizing strategic, financial, operational, regulatory, reputational, and environmental risks, ensuring that risk management becomes a shared responsibility across all levels.

The Risk Register: Our Guide to Smarter Decision-Making

One of the key outputs of this initiative was the development of the Risk Register. This document serves as a centralized record of identified risks, their likelihood and impact, and the necessary controls to mitigate them. The Risk Register acts as a roadmap, helping the cooperative prioritize risk responses while ensuring compliance with regulatory requirements.

Having a Risk Register means:

- We can spot potential problems early and act before they escalate.
- Our leaders can make informed decisions, backed by data.
- We strengthen compliance and accountability, ensuring we always act in the best interest of our members.

More than just a document, our Risk Register has become a daily tool for better governance.

Risk-Based Auditing: Strengthening Compliance and Accountability



Another major shift currently underway is the implementation of the Risk-Based Audit Approach. To complement the risk management framework, OIC has embraced this methodology, which aligns internal audits with the cooperative's key risk areas, ensuring that resources are allocated efficiently to high-risk operations. By shifting from traditional compliance-focused audits to risk-driven evaluations, the cooperative enhances its ability to detect vulnerabilities before they become critical.

With Risk-Based Auditing, we:

- Keep a closer eye on high-risk areas.
- Continuously improve internal controls and accountability.
- Ensure our cooperative remains resilient and ready for any challenge.

The Road Ahead: Building a Risk-Aware Culture

As of this year, Oro Integrated Cooperative is in the first phase of implementing Enterprise Risk Management (ERM). This marks a strategic effort to integrate risk considerations into decision-making processes at all levels. ERM fosters a culture where risk awareness is ingrained in day-to-day operations, giving our members confidence that management is committed to a compliant and sustainable future.

As we move forward, we're committed to:

- Training our people to identify and manage risks in real time.
- Strengthening our risk assessment frameworks to adapt to new challenges.
- Embedding risk management into every decision—from strategic planning to daily operations.

A Future Built on Trust

The first year of adopting risk management at OIC has been a transformational experience. Through workshops, the establishment of a Risk Register, and the adoption of Risk-Based Auditing, we are setting the foundation for a more resilient organization. With the Enterprise Risk Management (ERM) framework now in place, we are committed to a future where compliance, risk awareness, and sound governance drive the cooperative forward.

Oro Integrated Cooperative remains dedicated to safeguarding the interests of our members, ensuring financial stability, and fostering a proactive risk culture.



The Accountants and Bookkeepers' Forum, held on November 21-22, 2024, at Sequoia Hotel, Quezon City, gathered 71 participants from 26 cooperatives to discuss regulatory updates, financial best practices, and digital transformation.

For Oro Integrated Cooperative (OIC), the event was a milestone as Ms. Cherry Greville Kate Edrolin was elected Secretary of the first-ever NATCCO Accountants and Bookkeepers' Club. Her appointment reflects OIC's commitment to financial excellence, with the full support of Ms. Aleta Gicole, OIC's Accounting and Admin Division Manager.

Organized by the Cooperative Academy of NATCCO Network – Training Unit, the forum featured expert discussions on key financial topics:

- CDA Regulatory Updates – Mr. Gerard Paul R. Salas
- Tax Obligations & Incentives for Cooperatives – BIR Representatives
- Roles & Reporting Standards for Accountants & Bookkeepers – Ms. Zorahayda A. Cafirma
- Digital Transformation in Accounting – Mr. Jose Marie S. King, NATCCO IT Group
- Financial Performance Analysis – Ms. Sharon Marie S. Dy, CPA
- Evolving Standards & Reporting Requirements – Ms. Aleta Gicole, MBA

With Ms. Gicole as a key speaker, OIC reinforced its leadership in financial management and compliance.

A major highlight was the establishment of the NATCCO Accountants and Bookkeepers' Club, promoting collaboration and professional development in cooperative finance. Ms.

Edrolin's election as Secretary recognizes her expertise and leadership in financial reporting and compliance. She joins a distinguished team of officers:

- President: Mr. Rommel Paras (Ating Ani Nueva Ecija MPC)
- VP Internal: Ms. Maria Artemis Sante (Quezon Medical Mission Group MPC)
- VP External: Ms. Jomielyn Tabar (Maritime MPC)
- Public Relations Officer: Ms. Divine Aiheafhe A. Oñez (Nabunturan Integrated Coop)
- Auditor: Mr. Samuel Bandibas (Southern Leyte Employees MPC)

OIC had a significant presence at the event, with representatives actively participating in discussions:

Head Office: Aleta Gicole, Arlene Salabas, Cherry Greville Kate Edrolin, Maria Angelica Simon

Branches: Blessey June Lumahang (Maramag), Cecil Perez (Don Carlos), Hazel Costorio (Aglayan), Jasmin Orpilla (Balingasag), Maricel Opada (Manolo), Marites Sinadjan (Yacapin), May Flor Casido (Cogon), Ruthie Jane Magaro (Agora), Zaibel Pelandas (Puerto)

With Ms. Edrolin's election and Ms. Gicole's leadership, OIC remains at the forefront of cooperative financial management. Their contributions, alongside the entire Accounting and Admin Division, reinforce OIC's mission of financial empowerment, governance excellence, and innovation.

As the NATCCO Accountants and Bookkeepers' Club embarks on its mission, OIC fully supports Ms. Edrolin's leadership, confident that she will help elevate cooperative financial standards and inspire future generations of cooperative finance professionals.

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MANAGEMENT'S CORNER

COOPERATIVES AT THE FOREFRONT:

LEADING CLIMATE ACTION AND EDUCATION FOR A SUSTAINABLE FUTURE

by Clea Victoria B. Alaba

CLIMBS Life and General Insurance Cooperative in partnership with the Association of Asian Confederation of Credit Unions (ACCU) initiated the Global Cooperative Summit with the theme "Sustainable Future: Cooperatives Leading Climate Action and Education"

On November 28 to 30, 2024 in Bangkok, Thailand, OIC attendees composed of three (3) members of the Board of Directors and five (5) from the Management Team were among the 450 cooperators representing CLIMBS affiliates. They converged for a worthy environmental cause highlighting the cooperatives' role in leading climate action and education towards a sustainable future for the communities in the face of climate challenges and their impacts.

Cooperatives, with their emphasis on collective ownership, sustainability, and community empowerment, can offer a unique and impactful approach to addressing the climate crisis.

The future of climate action lies in collective efforts, and cooperatives will undoubtedly play a crucial role in ensuring that this future is sustainable, equitable, and resilient.



Leading with Purpose: Conversations with OIC's New Branch Managers

Stepping into leadership is not just about managing operations—it's about inspiring change, fostering growth, and building a future where financial empowerment is within reach for all. For Oro Integrated Cooperative's (OIC) newest Branch Managers, this transition marks both a personal achievement and a renewed commitment to the cooperative's mission of service, innovation, and community development.

A Journey Shaped by Experience and Purpose

Norwin Matanog Migallon (El Salvador), Rafael "Paeng" T. Felisilda (Gingoog), and Rolando "Boyax" L. Roa (Bayugan) each took different paths to leadership, but they share the same passion—to uplift lives through cooperation.

Norwin's journey began far from leadership. "I was once a laborer and factory worker. Life was tough, but OIC showed me how cooperatives change lives. That's when I knew I wanted to be part of something bigger."

Paeng initially had doubts about cooperatives. "To be honest, I didn't like them at first," he admitted. "But when I saw OIC helping members regain stability, my perspective changed. I realized I wanted to lead, not just follow."

Boyax, a former student assistant, worked his way through college. "That experience taught me discipline and resilience—qualities I bring into my leadership at OIC."

Though their backgrounds differ, their stories reflect a common truth: great leadership is built on experience, determination, and a heart for service.

The Drive to Lead

Their decision to become Branch Managers wasn't just about career growth—it was about impact, accountability, and making a difference.

"For me, it's about developing my people," Norwin shared. "If my team grows, my branch grows, and ultimately, our members benefit."

Paeng views leadership as a responsibility. "I've seen the struggles of our members. Now, as a Branch Manager, I can introduce real solutions that change lives."

Boyax finds motivation in community service. "When you realize every decision you make affects real people, you're pushed to lead with integrity and purpose."

Leading with Strategy, Heart, and Vision

Each has a unique leadership style:

- Norwin believes in step-back leadership—empowering his team to take initiative while providing support.
- Paeng uses reverse psychology—challenging his team to think critically and innovate.
- Boyax follows a democratic leadership style, encouraging teamwork and open dialogue.



Despite different approaches, they agree on key challenges: delinquency management, financial education, and member engagement.

"Our members need to understand financial management," Norwin emphasized. "Saving isn't just setting money aside—it's securing their future."

Paeng added, "Strengthening collections is key, but we must balance it with compassion. We're here to help, not just enforce policies."

Finding Balance Beyond Work

Leadership comes with responsibilities, but these Branch Managers know the importance of balance:

- Norwin enjoys traveling to gain fresh perspectives.
- Paeng finds peace in farming, staying grounded.
- Boyax, a former regional gymnastics player, now enjoys basketball and motorcycle rides with his wife.

A Bold Vision for the Future

Each leader has a clear vision:

- "I want to see our members thrive—not just today, but in the long run." —Norwin
- "We must grow while preserving our core values." —Paeng
- "If we do the right thing every day, success will follow." —Boyax



The Road Ahead

Leadership at OIC is not just about managing a branch—it's about shaping the future of financial empowerment, one decision, one member, and one community at a time.

With dedication, resilience, and a deep commitment to service, these leaders are ready to make an impact—proving that true leadership isn't about power, but about the lives they touch and transform along the way.

By: Melissa Leslie B. Rellesiva

At Oro Integrated Cooperative (OIC), leadership is built on dedication, perseverance, and a deep commitment to service. Two remarkable individuals, Dixon J. Gomez and Junafe L. Cabanday, exemplify these values as they continue to shape OIC's mission of empowering its members and communities.

Dixon Gomez: A Lifetime of Service

Dixon Gomez's journey with OIC began in 1993 when he became a full-fledged member in college. By 1997, he had already been contributing as an On-the-Job Trainee (OJT) at OIC Yacapin, later extending his service on a per diem basis. His official career with OIC started in 2000 when he was hired as a Documenter for the special project TSV-CREST of USAID. From there, his career flourished.

In 2001, he played a pivotal role in opening the OIC Baungon Branch, where he served as Branch Bookkeeper and Membership Development Officer. Over the years, he took on greater responsibilities, becoming a Loan Officer in 2006 and later a Branch Manager in Gingoog (2010), Baungon (2014), Talakag (2020), and Puerto (2023). In 2024, he assumed the role of Area Manager for Area 3, overseeing multiple branches across different provinces.

Mr. Gomez embraces a democratic and consultative leadership style, emphasizing respect, trust, and responsiveness to member concerns. He believes in fostering strong personnel and customer relations, ensuring every member leaves OIC offices with a smile. His passion extends beyond work, finding joy in growing plants and livestock and engaging with local programs to strengthen member relations.

Junafe Cabanday: From Clerk to Area Manager

Junafe Cabanday's career at OIC began in 2007 as an Accounting Clerk at the Cogon Branch. Her dedication and member-oriented approach led to her promotion as a Loan Officer in 2012, a role that deepened her understanding of cooperative finance. Her leadership skills became evident, and in 2015, she took on the challenge of managing the Cogon Branch.

Over the years, she successfully managed multiple branches, including Puerto and Gingoog. In 2023, she balanced dual roles—Branch Manager of Gingoog and Acting Area Manager for Area 3—demonstrating her resilience and strategic mindset. Recognizing her contributions, OIC promoted her to Area Manager for Area 1 in 2024, where she now mentors branch leaders and ensures efficient implementation of cooperative policies.

Ms. Cabanday champions a transparent and democratic leadership style, fostering collaboration and informed decision-making among her team. She envisions technological advancements to enhance service delivery and remains deeply committed to community engagement. Despite her demanding role, she values family time and unwinds with comedy films to maintain balance.

Empowering People, Strengthening OIC

Both Dixon Gomez and Junafe Cabanday embody OIC's core values of leadership, service, and integrity. Their stories inspire employees and members alike, proving that with hard work, commitment, and a heart for service, anyone can rise through the ranks and make a lasting impact on the cooperative and the communities it serves.

From Scholar to Specialist: **Abegaile Escolania's** **Journey with OIC**

By Jenny Suaffield - Cuerquis

In every success story, there is a beginning, a defining moment that sets the course for a remarkable journey. For Ms. Abegaile R. Escolania started as a young member of the Youth Savers Club Laboratory Cooperative (YSC-LC) at OIC Baungon Branch. From an eager youth participant to a distinguished Compliance Specialist, her journey is a testament to dedication, perseverance, and the transformative power of cooperative support.

Ms. Escolania's early years at OIC were marked by active participation in various programs that nurtured young leaders. As a scholar and engaged YSCLC member, she took part in leadership camps, and branch meetings, and even showcased her passion for cooperative values in the My Cooperative Story competition during the MASS-SPECC COOP Youth Parliament 2022, where she proudly secured 3rd runner-up.

Her commitment to both academic and cooperative excellence led her to become a summer intern at OIC Baungon's Accounting Department, a responsibility she wholeheartedly embraced as part of her scholarship agreement. Each experience strengthened her knowledge of financial systems, compliance, and cooperative operations, preparing her for greater responsibilities ahead.

In 2024, Ms. Escolania reached a significant milestone: she graduated Cum Laude with a Bachelor of Science in Accountancy from Xavier University – Ateneo de Cagayan. It was a moment of triumph not just for her, but also for OIC, which had been a steadfast supporter throughout her academic journey.

Recognizing her hard work and achievements, OIC honored her during a Board of Directors Meeting, where she received a token of recognition, a plaque, and a medal, symbolizing not just academic excellence but also the values she embodied as an OIC scholar.

Now an integral part of the Compliance Department at OIC, Ms. Escolania continues to make meaningful contributions. Her knowledge, skills, and commitment



to regulatory compliance played a crucial role in the development of the Data Privacy Act Self-Paced Learning Module and Material.

Alongside 2024 Compliance Officer Keziah May Precillas, she helped design and implement this initiative, which was participated in by around 700 employees across OIC. This milestone not only strengthened the cooperative's adherence to data privacy regulations but also emphasized the importance of continuous learning and compliance within the organization.

Ms. Escolania's journey from an aspiring scholar to a professional in the compliance field reflects the very essence of what OIC stands for - empowerment, growth, and shared success. Her story is an inspiration to young cooperative members, proving that with dedication and the right opportunities, dreams can be transformed into reality.

At OIC, we take immense pride in her achievements and look forward to seeing her continue to excel, paving the way for future scholars to follow in her footsteps. Her journey is far from over, and the best is yet to come.

Youth Empowerment in Cooperatives: The Leadership Journey of Moana Alexandra R. Toubol

By Melissa Leslie B. Relleisva

Leadership in cooperatives is often linked to tenure and experience, but Moana Alexandra R. Toubol is proving that age is no barrier to making an impact. From a Youth Savings Club (YSC) officer to a Board of Directors (BOD) member of Oro Integrated Cooperative (OIC), Moana's story is a testament to the power of youth involvement in shaping the future of cooperatives.

From Youth Saver to Leader

Moana's journey began at just eight years old when her mother opened a YSC account for her. What started as a simple savings habit soon evolved into active participation in the cooperative. She first took on the role of branch secretary while still in elementary school, an opportunity she initially found intimidating but quickly grew to love. This early exposure ignited her passion for leadership and cooperative development.

Overcoming Leadership Challenges

Balancing school and cooperative responsibilities was one of Moana's biggest challenges. As a science high school student deeply involved in journalism and extracurricular activities, time management became essential. Through prioritization and discipline, she successfully navigated her dual responsibilities, learning invaluable lessons in leadership, accountability, and resilience.

Her tenure as Chairperson of the laboratory cooperative and ex-officio board member exposed her to governance and decision-making at a young age. Attending board meetings provided her with firsthand experience in cooperative management, preparing her for the transition to a full-fledged BOD member.

One of Moana's most pivotal experiences was assisting during general assemblies, where youth members worked alongside seasoned cooperative leaders to ensure smooth elections and reports. Witnessing the impact of collective action solidified her resolve to advocate for stronger youth participation in cooperative leadership.

Transitioning from a YSC Officer to a member of the Board of Directors was a significant step. While no longer involved in YSC meetings, Moana realized she could influence youth development at a higher level. With voting power on the Board, she now ensures that youth perspectives are not just heard but translated into concrete policies and programs.

Her motivation for running for the Board was

clear: she had unfinished projects and fresh ideas, such as reviving the YSC Quiz Bee and introducing quarterly branch meetings for youth officers. Campaigning in the BOD elections was a new challenge—shifting from digital to face-to-face engagement required adaptability and confidence, which she embraced wholeheartedly.

As the Youth Representative on the Board of Directors, Moana actively integrates youth perspectives into key discussions. She serves on committees like Gender and Development (GAD), Special Projects, and ICT, ensuring cooperative policies remain relevant to younger members. Additionally, she champions initiatives like enhanced financial literacy programs and expanded youth competitions to deepen engagement.

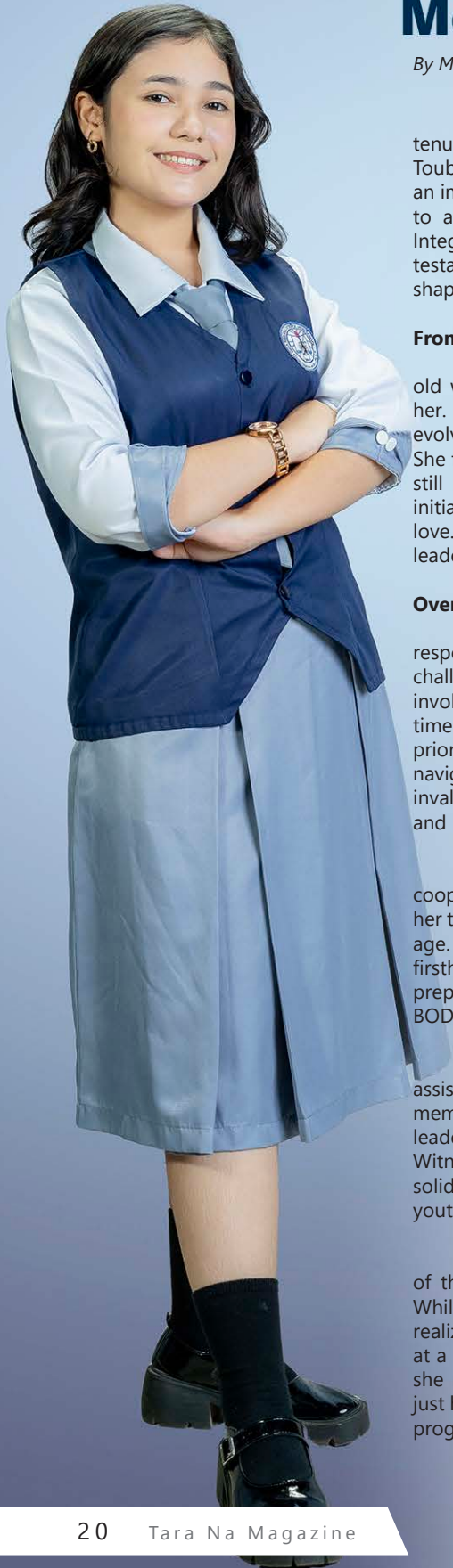
Navigating the expectations of senior board members while advocating for youth interests has been a balancing act, but her role is clear—amplify the youth's voice and drive meaningful participation. Time management remains a challenge, as cooperative leadership demands significant commitment, but Moana is determined to make every moment count.

Looking ahead, Moana envisions an engaged, proactive youth membership. She believes that cooperatives must entrust young leaders with meaningful responsibilities—roles that challenge them, not overwhelm them. Senior leaders play a crucial role in nurturing young talent by offering guidance and encouragement.

Her advice to aspiring young leaders is simple yet profound: "It's okay to rest, but never quit." She believes that perseverance is the key to success, and the difference between those who succeed and those who don't is the ability to keep pushing forward despite challenges.

Moana's ultimate goal is to institutionalize youth-centered programs, ensuring that financial literacy, social awareness, and cooperative responsibility become ingrained in future generations. She hopes to inspire young members to take initiative and play an active role in cooperative governance.

Through her leadership journey, Moana Alexandra R. Toubol exemplifies how young leaders can drive real change in cooperatives. Her story is an inspiration for youth to step up, take responsibility, and shape the future of financial empowerment and cooperative governance.



YSCLC 7th General Assembly and Youth Congress – Igniting Youth Engagement

The Youth Savers Club Laboratory Cooperative (YSCLC) marked a historic milestone on August 17, 2024, as it successfully hosted its 7th General Assembly and Youth Congress at the Grand Caprice Restaurant, Cagayan de Oro City. This event, which brought together young cooperative members, was a long-awaited in-person gathering—the first since the onset of the pandemic in 2020.

To ensure inclusivity, YSCLC employed a blended approach, enabling members from different regions to participate virtually. The event saw an overwhelming turnout, with 66 branch youth officers and 1,543 registered youth members actively engaging in discussions, activities, and networking.

The assembly was more than just a meeting—it was a celebration of unity, progress, and the growing strength of YSCLC. It was attended by representatives from OIC-partnered schools, the Community Improvement Division (CID), and OIC's Board of Directors, management, and staff. Their presence underscored the cooperative's unwavering commitment to nurturing young leaders and promoting financial literacy and cooperative values among youth.

YSCLC also took this opportunity to honor its valuable partnerships with local government units (LGUs) and the Department of Education (DepEd), both of which have been instrumental in supporting OIC's youth empowerment programs.

A key highlight of the event was the announcement of two upcoming initiatives for 2025:

- The Enterprise Program – Aims to equip young members with entrepreneurial skills and financial education, encouraging them to explore business opportunities within the cooperative model.
- The Ipon Challenge – Designed to instill the habit of saving among young members, reinforcing the importance of financial discipline and goal-setting.
- As the event concluded, the energy and excitement among attendees were palpable. The 7th General Assembly was not just about looking back at past achievements but also about forging ahead with renewed passion and commitment.
- YSCLC extends its heartfelt gratitude to all partners, participants, and supporters who contributed to making this event a resounding success. As YSCLC continues to evolve, it remains steadfast in its mission: to empower the youth, cultivate financial responsibility, and build a stronger cooperative community.

Indeed, the future is bright for YSCLC—one where young leaders rise, thrive, and inspire!



Crafting Her Own Business: The Custompreneur Story of **Anita Afable**

By: Melissa Leslie B. Rellesiva

For more than 2 decades, Ma. Anita Hojas-Afable has been a proud member of Oro Integrated Cooperative (OIC), an institution that has not only transformed her life but also become a cornerstone of her family's success. Her story is one of perseverance, entrepreneurship, and unwavering commitment, a testament to how cooperative values and financial empowerment can uplift individuals and communities.

Anita joined OIC's Yacapin Branch on December 11, 1993. At the time, she was working for her grandmother while harboring aspirations of starting her own business. Inspired by her father, also an OIC member whose business flourished with the cooperative's support, she ventured into entrepreneurship alongside him.

Their dedication led to the establishment of CardMasters Philippines, a thriving enterprise with locations in Cagayan de Oro and Cebu. Meanwhile, her husband, Rene Afable, a UP Diliman Communication Research graduate, transitioned from DJ to digital entrepreneur. It was Anita's encouragement that helped him turn his ideas into a successful business venture. Their partnership, built on shared dreams and determination, blossomed.

Like any entrepreneur, Anita faced challenges. One of the most difficult was a client who defaulted on payments for an entire year. This financial strain tested her resilience, but with OIC's support, she weathered the storm. Crucially, OIC's assistance enabled her to purchase the first PVC ID printer in Northern Mindanao, giving her business a significant competitive edge.

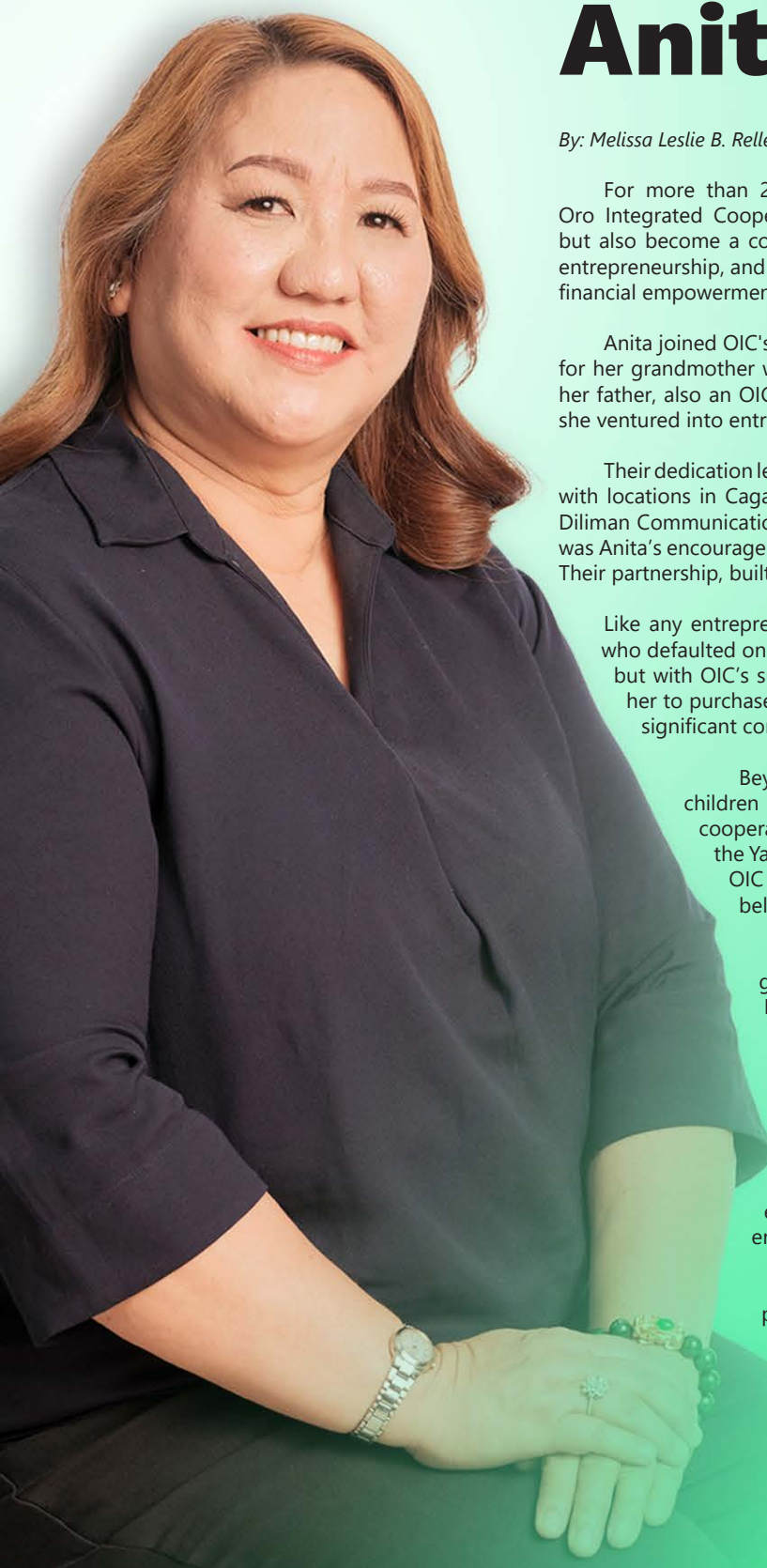
Beyond business, Anita faced a deeply personal crisis when one of her children required surgery. She turned to OIC for an emergency loan, and the cooperative responded swiftly. She tearfully recalls how Mark Prontivedra of the Yacapin Branch facilitated the loan's immediate release. This lifeline from OIC allowed her child to receive the necessary operation, solidifying her belief in the cooperative's transformative power.

As Anita's businesses prospered, she remained committed to giving back to her community. Today, she serves as President of the Rotary Club East Cagayan de Oro, spearheading impactful initiatives such as gift-giving programs and wheelchair donations. Her goal is to donate 100 wheelchairs to those in need, demonstrating that true success is measured by the lives we touch.

Anita considers her employees family. She provides them with full benefits, free daily lunches, snacks, monthly incentives, and performance bonuses. She even covers hospitalizations and medical expenses. More than an employer, she is a mentor and nurturer, ensuring their well-being extends beyond the workplace.

Anita's journey is a shining example of the transformative power of cooperativism. From financial struggles to building a thriving business, from personal trials to heartfelt triumphs, she stands as a beacon of resilience, leadership, and generosity.

Her story is a testament to Oro Integrated Cooperative's mission: that when we lift one, we uplift many. Through solidarity, innovation, and unwavering commitment, OIC continues to empower members like Ma. Anita Hojas-Afable proves that cooperatives not only build businesses, they build dreams, strengthen families, and change lives.



Tech and Trade: **Velma D. Abejero's Journey from Small Store to Multi-Branch Enterprise**

By *Melissa Leslie B. Rellesiva*

In the heart of Bukidnon, Velma D. Abejero has built a thriving tech and retail business, proving that small beginnings can lead to remarkable success. With determination, resilience, and the right financial support, she has expanded Zyledrix Cellular Shoppe & Accessories into an eight-branch enterprise offering gadgets, printers, accessories, DTH satellite installation, and repair services across the province.

Born and raised in Manolo Fortich, Bukidnon, Velma, now 43, holds a BS Management degree from Xavier University. She and her husband embarked on their entrepreneurial journey in 2004, shortly after their wedding. With no initial capital, they relied on family support, particularly from Velma's aunt, who owned a large convenience store. Instead of sourcing products from wholesalers, they opted to buy from her on credit, gaining access to essential goods.

Their first venture, a small sari-sari store, operated out of a spare space in their home, while her husband peddled eggs and ice cream in Cagayan de Oro City to supplement their income. As their family grew, Velma decided to move back to Manolo Fortich, where she felt more at home with the lifestyle.

It was during this time that Velma discovered OIC. She was drawn not only by its financial services but also by the warmth and accommodating nature of the staff at the Manolo Fortich branch. Inspired by the cooperative's commitment to its members, she chose to become one herself.

From its humble sari-sari store origins, Zyledrix Cellular Shoppe & Accessories evolved into a multi-branch tech and retail business. The enterprise expanded its offerings to include cellphone and gadget sales, printer accessories, repairs, and DTH satellite installation services.



Despite her business's rapid growth, challenges were inevitable. In 2024, Velma faced a downturn, but her resilience and strategic financial partnerships with OIC helped her weather the storm. The cooperative provided the financial support needed to sustain and continue expanding her business during difficult times.

Velma has kept her business thriving through strategic marketing, including radio advertisements, and by entrusting daily operations to her trusted staff. At the same time, she balances her responsibilities as an entrepreneur with her work at San Miguel Provincial Hospital in the billing department.

Beyond business, Velma is known for her generosity and community spirit. Always ready to extend a helping hand, she embodies the values of cooperation and shared success.

Having been a dedicated OIC member for almost 17 years, Velma's journey - from a small home-based store to a multi-branch tech enterprise, is a testament to perseverance, smart financial partnerships, and strong community support. Her story serves as an inspiration for aspiring entrepreneurs, proving that with the right mindset and resources, dreams can indeed become reality.



OIC EXPANDS TO BAYUGAN CITY: STRENGTHENING INCLUSION AND GROWTH

By Lloyd M. Madriaga

Bayugan City, Agusan del Sur – Oro Integrated Cooperative (OIC) marked a significant milestone on December 16, 2024, with the grand opening of its newest branch in Bayugan City, reinforcing its mission to empower communities through financial inclusion and cooperative principles.

The event was a celebration of progress, attended by OIC leaders, core management, and local dignitaries. Present were:

OIC Leadership and Management Team:
 Dir. Doris Calapiz, Chairperson, Board of Directors
 Dir. Mansueto Dela Peña, Board Member
 Dir. Ulysses Valdehuesa, Board Member
 Mr. Floriano R. Hilot, Chief Executive Officer
 Ms. Laarni Antipuesto, Operations Division Manager

Local Government Leaders:

Hon. Kirk A. Asis, City Mayor of Bayugan
 Hon. Abraham H. Trane, Barangay Kagawad, Poblacion
 Hon. Marianito V. De Chavez, Punong Barangay, Taglatawan
 Hon. Cerilo E. Tanjay, Punong Barangay, Maytatanan
 Hon. Venus Gwen Fermace-Capote, Barangay Kagawad, Maytatanan

In his opening remarks, Mr. Floriano R. Hilot, OIC's CEO, reaffirmed the cooperative's strong commitment to broadening financial services and driving economic growth. Other speakers echoed this sentiment, highlighting OIC's pivotal role in enhancing financial accessibility and empowering residents through cooperative initiatives.

The day's events began with a Thanksgiving Mass, followed by a Ribbon-Cutting Ceremony, symbolizing gratitude and optimism for a prosperous future. The Bayugan community warmly welcomed OIC, recognizing the branch as more than just a financial institution, it is a center for financial literacy, business support, and community engagement.

With this expansion, OIC strengthens its commitment to fostering economic opportunities and sustainable community growth. As it opens its doors in Bayugan City, OIC brings a future of financial security, progress, and prosperity for all.



Journey to Financial Freedom with OIC's Integrated Wealth Building Program

By: Shedyoun Mae M. Tagapulot

*Do you have health and life insurance?
How about emergency savings?
And are you paying off a debt or do you have investments?*

If it's a NO or NOT SURE for any of them, then it is time to take control of your financial future with OIC's Integrated Wealth Building Program (IWBP).

IWBP is a strategic initiative aimed at filling financial literacy gaps and encouraging smart money habits among OIC members. Studies indicate that 80% of Filipinos have no savings, and only 5% have enough to sustain financial security. This program is set to reverse the statistics by instilling a strong saving culture, encouraging emergency preparedness, and guiding members toward sustainable investments.

Why IWBP?

Most people are unable to balance their checkbooks, paying off debt and yet unable to save. IWBP seeks to:

- ✓ Instill the habit of savings
- ✓ Build up an emergency fund
- ✓ Insure controlled levels of debt

Through financial education and disciplined savings and deposit accumulation, members become

better-informed consumers of financial products.

How IWBP Works

OIC has developed specific savings products to assist with different goals:

1. Emergency Savings with Health & Disaster Protection

Health and Disaster Savings – Earn 5% interest per annum with flexible deposits starting at ₱500. Withdraw only for valid emergencies to ensure financial security when it matters most.

2. Long-Term Savings & Investments

Dream Savings – High-yield savings for personal goals, offering 7% interest per annum, locked in for 5 years.

Kabayani Savings (for OFWs) – Designed for overseas Filipinos with 5% interest compounded quarterly.

Pension & Retirement Savings (PEARLS) – Your secure future awaits: 10% interest every year.

SAFE Plus Savings – A college fund savings plan designed for children, with

6% annual interest and life insurance benefits for the depositor. Members can start with ₱500 and save until the child reaches college age.

Preferred Deposit – Stable return: 7.5% annual return on deposit for the long-term stability.

How IWBP Can Assist You

Be Debt-Free - Learn strategies in debt management for elimination of bad debt, so income can be freed for savings and investments.

Building Wealth over Time - Small consistent savings over time become enormous financial security.

Build your financial insightfulness - From budgeting to saving and investing. Start today.

Financial freedom isn't something you wake up one morning to have. You make it happen by using the right tools, thinking the right way, and cultivating the right habits.

Become part of OIC's Integrated Wealth Building Program now! #taranasaOIC and start here on your journey to financial security because OIC is #WhereFinancialFreedomBegins.

INTEGRATED WEALTH BUILDING PROGRAM

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Fire Brigade Volunteers: An Inside Look

By Frances Anne A. Lavarez

Disaster resilience is at the heart of the OIC Fire Brigade Volunteer program. Through proactive fire prevention, awareness campaigns, and specialized training, the initiative reduces risks, enhances community preparedness, and aligns with SDG 13 (Climate Action) to support climate change mitigation and adaptation. By fostering a culture of safety, the program ensures a more resilient environment against fire-related disasters.

Among the dedicated volunteers are Mr. Jairus A. Bagnol and Mr. Ruben P. Cainglet Jr., who share their experiences in fire prevention and disaster response.

A Lifelong Dream Realized

"Joining the OIC fire volunteer training was a dream come true," shared Jairus Bagnol in an interview for Tara na Mag. "Mr. Mike Tabaco from the OIC Puerto branch offered me the opportunity, and I eagerly accepted."

The five-day intensive training covered fire and rescue techniques, medical training, and practical drills at Pelaez Sports Center, including rope rescue and fire hose handling. Operating in full PPE was particularly challenging, but continuous learning helped volunteers enhance their skills.

"One of the most defining moments of my journey was when my own house caught fire. Thanks to my training, I stayed calm and quickly extinguished the flames, preventing further damage. Another critical moment was responding to an LPG store fire in Agusan. I was first on the scene, assisting despite the risks. We always prioritize safety and closely coordinate with the BFP for efficient emergency response."

Challenges such as responding without direct supervision require volunteers to make quick decisions. "There was even a time I had to

climb a roof without proper equipment, but thanks to OIC, we were later provided with essential rescue gear."

Beyond fire response, volunteers assist with water rationing in communities like Regency Iponan, ensuring access to essential resources. "Seeing the gratitude of those we help is incredibly rewarding. While communication barriers and travel expenses remain challenges, increased support and more volunteers would allow us to expand our impact."

A Commitment to Service

"Fire brigade volunteering has always been a meaningful way for me to give back to the community," shared Ruben Cainglet Jr. "I have been fascinated by fire trucks and firefighters since childhood, which inspired me to become a fire volunteer for OIC."

The training was rigorous, with challenges like handling fire hoses and managing people in emergencies. "Staying composed while giving clear instructions was difficult. I also felt that rope training needed more time since real-life application differs from demonstrations. Additional training would better prepare volunteers."

"For me, volunteering is about helping others, not personal gain. However, receiving an honorarium for the first time was a meaningful recognition of our efforts. Responding to a fire in Bulua, I witnessed firsthand the immense gratitude of those we assisted, an experience that reaffirmed my commitment."

"I encourage others to join the fire volunteer brigade. The experience is fulfilling and significantly helps ease BFP's workload, ensuring quicker emergency responses. My church community instilled in me the value of service, and I believe volunteering is one of the many ways God guides us to serve others with compassion and dedication." In addition to Jairus and Ruben, the OIC Fire Brigade Program includes 25 other committed volunteers, consisting of dedicated employees and members.

A Celebration of Love and Commitment



By Frances Anne A. Lavarez

Kasalan ni OIC is an initiative that provides accessible and inclusive marriage ceremonies, ensuring that love and commitment transcend financial, cultural, and societal barriers. By offering free wedding services, the program allows couples from all backgrounds to formalize their union with dignity and joy. This initiative aligns with SDG 5 (Gender Equality) by promoting inclusivity and social equity, ensuring couples have equal opportunities to celebrate their love.

As part of this meaningful celebration, two couples share their heartfelt experiences, reflecting on their journey before, during, and after Kasalan ni OIC.

Mr. Admer & Nica Talines

"Attending the entire seminar was a truly fun and memorable experience. Every talk, piece of advice, and discussion was not only engaging but also highly applicable to real-life situations. The sessions on understanding each other's love languages and building a strong foundation for lifelong commitment were particularly insightful. The seminars also emphasized the importance of faith, forgiveness, and mutual respect in creating a successful and fulfilling marriage," shared Mr. Admer & Nica Talines.

"From the moment I met my husband, I knew in my heart that he was the one I would spend my life with. So when OIC offered us a free marriage ceremony, we didn't hesitate—we embraced the opportunity wholeheartedly. This experience has profoundly impacted our lives, strengthening our faith as Catholics and deepening our bond as a couple."

"The practical advice and spiritual guidance from the seminars have helped us communicate better, resolve conflicts with understanding, and nurture a love that is centered on Christ. Because of this, our marriage has become more loving, harmonious, and faith-driven. We are truly grateful for this blessing and look forward to continuing our journey together with faith as our foundation," said the couple.

Mr. Wikie & Apple Dela Cruz

"Marriage is more than just a commitment; it is a sacred bond that unites two souls under God's grace. Throughout our journey, we have come to fully appreciate the essence of this lifelong commitment. One of the most profound moments during the seminar was watching a video in which the priest raised the sacred host. In that moment, we felt God's presence so deeply, reminding

us that He is at the center of our marriage. It was a powerful experience that strengthened our faith and reaffirmed our decision to embark on this journey together," said Mr. Wikie & Apple Dela Cruz.

"Our spiritual connection has deepened, as we now prioritize attending Sunday Mass, not just as a routine, but as a meaningful practice that keeps us grounded in our faith. We have also come to recognize the significance of attending Mass on December 8, December 25, January 1, and every Sunday - not out of obligation, but as an act of gratitude and devotion."

"Beyond faith, this journey has also strengthened our trust in each other. We have learned to rely on God's guidance, knowing that He is present in every aspect of our marriage. Through Him, we have found unity, love, and a renewed sense of purpose. As we continue this path together, we hold onto the values of faith, trust, and unconditional love, knowing that with God at the center, our marriage will continue to flourish," shared the couple.

The Talines and De La Cruz couples are among the 68 beneficiaries of the Kasalan ni OIC program in 2024.



Coastal Clean-Up Drive: A Community Effort

By Erlin May L. Balasabas

On September 20, 2024, 140 participants gathered to clean coastal areas and raise awareness about marine conservation. Employees and members from various OIC branches joined forces, demonstrating the power of collective action.

One participant noted that the initiative was not just about cleaning waste but also about learning proper waste disposal and the importance of reducing plastic use. The effort was a testament to OIC's commitment





Promoting a Cleaner, Healthier Community

By Erlin May L. Balasabas

Recognizing the importance of proper waste disposal, OIC's Community Support Services Unit, led by Joie C. Saquilayan, distributed trash bins to various barangays, churches, and OIC branches, including all CDO churches, Barangays 1, 3, 7, 8, 9, 10, 12, and 13, as well as OIC branches in Illustre, Baungon, Manolo, Valencia, Maramag, Don Carlos, Balingasag, Gingoog, and Butuan.

Residents in these communities noted that the new trash bins have encouraged proper waste disposal and instilled a stronger sense of responsibility among locals. This initiative reflects OIC's ongoing commitment to promoting a cleaner and healthier environment.



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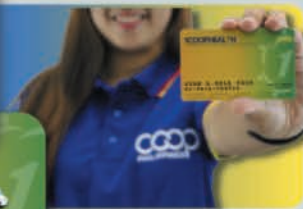
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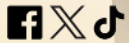


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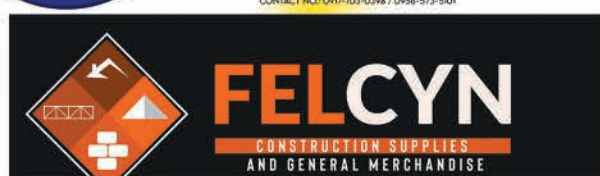
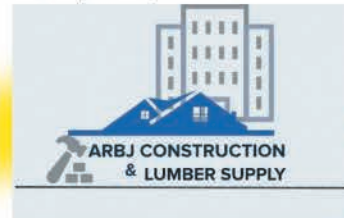
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