

An Annual Publication of ORO INTEGRATED COOPERATIVE

Tara na!

MAGAZINE ●

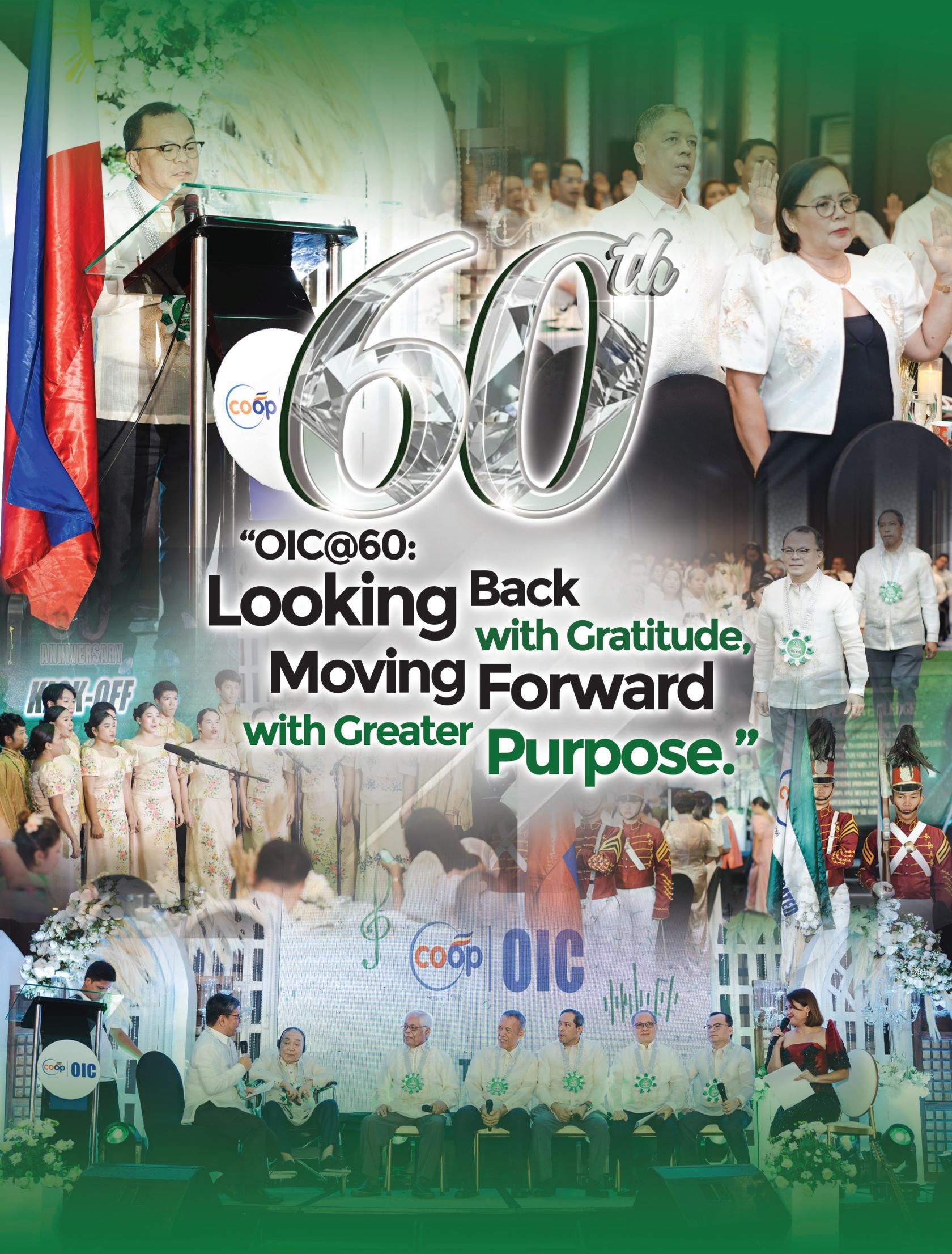


MRCEA WINNERS

Malungtaron Category - Grace
Madasigon Category - Jose



“OIC@60: Looking Back with Gratitude,
Moving Forward with Greater Purpose.”



“OIC@60:
Looking Back with Gratitude,
Moving Forward with Greater Purpose.”



60th

ANNIVERSARY
KEY-OFF



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Message from the Vice Chairperson

My warmest greetings to all member-owners of Oro Integrated Cooperative as we celebrate our 60th Anniversary with the theme: “OIC@60: Looking Back with Gratitude, Moving Forward with Greater Purpose.”

Sixty years of Oro Integrated Cooperative is more than a milestone—it is a journey of shared vision, collective growth, and unwavering commitment. From our humble beginnings, we have built a cooperative that thrives on the strength of its people, the resilience of its members, and the enduring spirit of unity that has carried us through decades of challenges and triumphs.

Tara Na! – Capturing Our Legacy

This special edition of Tara Na Mag is more than a publication—it is a celebration of our story. Within these pages, we relive the milestones, achievements, and programs that have defined OIC’s journey. From award-winning initiatives to inspiring member stories, Tara Na! reflects the heart of our cooperative: the people, values, and vision that make OIC truly exceptional.

Through this commemorative edition, we honor not only what OIC has accomplished but also the dedication and passion of those who make it all possible—our leaders, officers, staff, and member-owners. Each story, each milestone, and each achievement serves as a reminder of the cooperative spirit that unites us: people helping people.

Reflecting on Leadership and Governance

Over the years, OIC has grown in strength, wisdom, and governance. Transparency, accountability, and ethical leadership remain the foundation of our progress. These principles are not only reflected in how we operate but also in the stories featured in this publication—demonstrating how sound governance and shared responsibility translate into real impact for our members and communities.

Looking Ahead Through Tara Na!

As we celebrate six decades of excellence, Tara Na! inspires us to look forward—to the next chapter of OIC’s journey. It reminds us that our legacy is ongoing, shaped every day by our shared commitment to service, innovation, and community. Let this magazine be a source of pride, reflection, and inspiration for every member-owner, showing that together, we can achieve even greater heights.

May this commemorative edition capture the spirit of our cooperative and the enduring story of OIC’s people, purpose, and promise.

Mabuhay ang Oro Integrated Cooperative!
Mabuhay ang Kooperatibang Pilipino!

Dir. Emmanuel T. Cabarles

Vice-Chairperson of the Board of Directors.



OIC@60: Sixty Years of Building Together

Looking Back with Gratitude, Moving Forward with Greater Purpose



Sixty years of cooperation is a story written not by one generation alone, but by many—each contributing trust, effort, and shared purpose. As Oro Integrated Cooperative marks its 60th Anniversary, we look back with gratitude on a journey rooted in unity, resilience, and the enduring belief that progress is strongest when built together.

Established in 1966, OIC began as a collective response to shared needs and shared dreams. Through the decades, the cooperative has grown alongside its members, adapting to changing times while remaining faithful to its core values of service, integrity, solidarity, and hope. Every milestone reached reflects the strength of collective ownership and the cooperative principle that success is meaningful only when it is shared.

Looking back, we give thanks to the pioneers who laid the foundation, the leaders who provided stewardship, and the members and employees who carried the cooperative forward through seasons of challenge and growth. Their commitment transformed OIC into more than an institution—it became a trusted partner in livelihoods, a source of opportunity, and a pillar of community development.

As we move forward, we do so with greater purpose and shared responsibility. The future calls on us to remain innovative, inclusive, and responsive to the evolving needs of our members and communities. Guided by the lessons of the past and strengthened by collective resolve, OIC continues its mission to promote sustainable growth, empower member-owners, and contribute meaningfully to community progress.

Tarà Na Mag, now in its eighth year, serves as a platform to capture and share this continuing journey—documenting stories of service, growth, and cooperation as they unfold. While young in years, it reflects OIC's enduring commitment to transparency, communication, and connection among its members.

This 60th anniversary belongs to every Ka-OIC—past and present—who believed in the cooperative and helped shape its path. As we honor six decades of shared achievement, we renew our commitment to the cooperative ideals that will guide us into the future.

With gratitude for the journey behind us and purpose for the road ahead, we move forward—together.

Floriano R. Hilot
Chief Executive Officer

Oro Integrated Cooperative at 60: A Grand Tribute to the Leaders Who Built Its Legacy

“Honoring Our Legacy, Celebrating 60 Years of Leadership and Vision,”

By : Melissa Leslie Rellesiva



The moving tribute to OIC's leaders across six decades.

When the soft lights filled the Lambago Ballroom of N Hotel, it signaled more than the start of a celebration—it marked a historic moment of remembrance, gratitude, and pride. Oro Integrated Cooperative's 60th Anniversary Kick-Off Celebration was not simply an event; it was a profound tribute to the men and women whose leadership formed the backbone of one of the region's most enduring cooperative institutions.

Under the theme “Honoring Our Legacy, Celebrating 60 Years of Leadership and Vision,” OIC brought together generations of leaders, members, partners, and families in a ceremony that beautifully intertwined its storied past with its ambitious future. At the heart of the gathering was a purpose deeply felt by everyone in the room: to honor the past and present leaders whose courage, service, and foresight shaped the OIC we know today.

A Legacy Born From Visionaries

The program opened by revisiting OIC's humble roots—a reminder that the cooperative's towering legacy began in a modest house without walls. It was there that pioneers like Atty. Mordino R. Cua, Roy Gaane, Martino Baluran, and others planted the seeds of what would later become a transformative movement. Their belief in cooperation, even with limited resources, laid the foundation of a community-driven institution that now serves more than 200,000 members across 24 branches. That spirit—bold, hopeful, and unwavering—set the tone for the rest of the evening.

A Night of Honoring Pillars of Leadership

The highlight of the Kick-Off Celebration was the moving tribute to OIC's leaders across six decades. The program honored:

- Founding members whose vision sparked the cooperative's creation.
- Past and incumbent Chairpersons are celebrated as the “Living Pillars of Leadership.”
- Former and current Board Members, who guided OIC through eras of triumph and challenge.
- Committee leaders, whose vigilance ensured transparency and good governance.
- Youth leaders and scholars, representing the future of cooperative leadership.
- Retired employees, whose lifelong service helped build OIC's strong operational backbone.

One of the most solemn moments was the Honorary March and Wreath-Laying Ceremony, which paid tribute to leaders who have passed on but continue to shape OIC's legacy through the lives they touched and the values they lived. Family representatives received posthumous awards, making the moment both emotional and celebratory. Every name called, every plaque presented, and every applause echoed a single truth: OIC's success story is a tapestry woven by countless hands dedicated to service.



OIC Talk: Stories That Built a Movement

The OIC Talk Show, featuring founding member Martino S. Baluran and past leaders like Ignacio G. Borja, Fermin L. Gonzales, Raul M. Pregon, and Jose Romeo B. Ebron, became one of the evening's most treasured segments. Their stories—some humorous, others humbling—recounted the struggles, triumphs, and shared sacrifices that defined OIC's journey.

They spoke of members walking miles just to save a single peso, of board members using personal funds to cover operational gaps, of communities uplifting each other through financial solidarity. These testimonies revealed what numbers alone could not convey: that OIC's growth—from P1 peso seed capital to P13 billion in assets—is a testament to deeply rooted compassion and shared purpose.



Recognizing Today's Leaders Who Carry the Torch

The evening did not only look back—it also honored the leaders who continue to propel OIC into the future. Incumbent Board Members, committee members, youth leaders, and scholars were recognized for their active roles in sustaining OIC's mission.

Their leadership reflects the cooperative's evolving needs—digital transformation, financial inclusion, sustainability, and stronger governance. Their presence made clear that the legacy of OIC's founding leaders lives on, not only remembered but embodied by those leading today.



Interwoven with the awards were inspiring messages from partner organizations such as MASS-SPECC, CLIMBS, and NATCCO, affirming OIC's role as a pillar in the larger cooperative movement.

Musical performances, a sentimental "Through the Years" montage, and a symbolic wine toast added warmth and unity to the evening. The celebration culminated in a collective sense of gratitude—gratitude for the past, confidence in the present, and hope for the years ahead.

Looking Forward: A Future Built on a Strong Past

The launch of the Strategic Plan 2025–2030 and the announcement of a new head office—set to rise by March 2026—signal OIC's commitment to innovation and growth. These milestones are not merely administrative plans but tributes to the leaders who dreamed of a progressive, member-centered cooperative. As the evening closed and the colors were retired, the message was clear: OIC at 60 is not simply a celebration of years. It is a recognition of leadership—past, present, and future. Oro Integrated Cooperative stands today because countless leaders chose service over convenience, integrity over comfort, and community over self. The legacy continues.

A Celebration of Community and Gratitude

A New Chapter in Leadership

Honoring Responsibility and Trust

On April 21, 2025, Oro Integrated Cooperative (OIC) gathered its Board of Directors and officers at Mallberry Suites and Business Hotel for a defining moment—one that affirmed its commitment to principled leadership, strong governance, and service to members.

The day began with a leadership formation session led by Ms. Lecira “Bing” V. Juarez, Managing Director of APRACA CENTRAB and OIC’s Inducting Officer. Anchored on cooperative values, the session challenged officers to lead with clarity, accountability, and a deep sense of responsibility to the membership. Through guided discussions and reflective exchanges with the OIC CEO, participants strengthened their understanding of ethical leadership and member-centered decision-making—foundations essential to sustaining trust and institutional integrity.

In the afternoon, an administrative orientation conducted by the Human Resources Department and Compliance Unit ensured that officers were fully equipped with a clear grasp of policies, internal systems, and operational responsibilities. This alignment between leadership vision and administrative discipline underscored OIC’s commitment to effective, transparent, and responsive governance.

The highlight of the day was the Induction and Oath-Taking Ceremony, where officers formally assumed their roles and pledged to uphold the cooperative’s mission. The oath was administered by Ms. Juarez, followed by the official charging of duties by Engr. Sylvia Okinlay-Paraguay, CEO of the NATCCO Network.

Her keynote message reminded leaders that authority in a cooperative is rooted in service—measured not by position, but by impact on members’ lives. Tokens of recognition symbolized both honor and the weight of responsibility entrusted to the new leaders.

The evening concluded with a fellowship dinner, the ceremonial turnover between outgoing and incoming chairpersons, acceptance messages from newly inducted officers, and a solidarity message from Ms. Bernadette O. Toledo, CEO of MASS-SPECC Cooperative Development Center. Closing remarks from the Vice Chairperson and a group photo captured the spirit of unity, continuity, and shared purpose.

More than a ceremonial event, the gathering marked a renewed commitment to leadership that listens, decides with integrity, and acts in service of the membership. As OIC moves forward, this new chapter in leadership strengthens the cooperative’s resolve to build a future guided by trust, accountability, and collective vision.



“A Journey of Leadership, Inclusion, and Shared Empowerment.”

For eight years, I had the privilege of serving on the Board of Directors of Oro Integrated Cooperative—a journey shaped by learning, collaboration, and a deep commitment to our members. It was a season of service defined not only by positions held, but by the shared responsibility of nurturing a cooperative that is informed, inclusive, and truly people-centered.

During my tenure as Chairperson of the Board, Chairperson of the Education Committee, and Chairperson of the Gender and Development (GAD) Committee, I witnessed how purposeful leadership can transform intention into impact. These roles allowed us to design and implement initiatives that strengthened our human capital—ensuring that members are not only financially literate, but also active participants in promoting equality, inclusivity, and cooperative values.

One of the most meaningful milestones was the launch of the Leadership Formation and Development Program, created to build a pool of capable leaders and cooperative educators who serve as partners of the Education Committee in advancing cooperative education and financial literacy. More than a program, it became a vital part of OIC's succession and long-term education strategy.

Another cornerstone initiative was the Integrated Wealth Building Program, a flagship effort aimed at improving members' financial literacy and resilience. Through this program, OIC moved closer to its mission of improving the quality of life of members by empowering them with practical knowledge for sustainable financial well-being.

Equally important was the continuous effort to deepen members' understanding of cooperative values and principles, particularly during our bi-annual Ownership Meetings. These sessions helped shape “real cooperators”—members who do not merely avail of services, but who live out the principles that define OIC and strengthen it as a community.

Our commitment to inclusivity was further strengthened through the advancement of the Gender and Development Program. The development of the OIC GAD Manual provided a clear framework for gender-responsive practices across the cooperative. This was supported by awareness-raising seminars on gender sensitivity and GAD-related laws, empowering members with knowledge of their rights while fostering empathy and social responsibility.

A milestone moment was the conduct of the first-ever OIC GAD Summit, a two-day gathering of members, officers, and staff filled with learning, dialogue, and shared reflection. It marked the beginning of a stronger culture of inclusion, learning, and collective action within the cooperative.

Advocacy was translated into concrete support through GAD-related member benefits, including free cervical and breast cancer screening for qualified women members and prostate screening for men members—initiatives that opened access to essential healthcare services for many.

Institutional strengthening was also ensured through OIC's compliance with CDA Memorandum Circular 2017-04, the Tool for Assessing Progress of Gender Equality in Primary Cooperatives. This assessment now serves as a vital basis for the preparation of OIC's Annual GAD Plan and continuous improvement efforts.

Through these initiatives, OIC's Gender and Development Program continues to contribute to improving the quality of life of members and communities by promoting gender equality, equitable access to opportunities, and a safer, more inclusive environment.

As I conclude my eight years of service in OIC's governance, I am deeply grateful to the members whose participation and trust gave life to every program. My sincere appreciation also goes to my fellow Board Members, Officers, and the Management Team, whose dedication and collaboration made every milestone possible.

I leave with confidence in the strong foundations we have built together. My hope is for the continuity of these programs and for OIC to remain steadfast in its commitment to member empowerment and inclusive growth. The past eight years have been a meaningful chapter—and I look forward with optimism to the many success stories yet to be written.

To God be all the glory.

Dir. Hermes G. Vergara
GAD Committee Chairperson
Member, Board of Directors



Honoring Our Outgoing Members of the Board of Directors

A Legacy of Service, Integrity, and Heart

By: Melissa Leslie B. Rellesiva

As Oro Integrated Cooperative continues to move forward, we take this moment to formally recognize and honor three women whose service in governance helped strengthen our institution and protect the interests of our members.

Their leadership was not simply defined by positions held, but by the responsibility they carried—upholding cooperative values, exercising sound judgment, and placing member welfare at the center of decision-making. Through periods of growth and times of challenge, they remained guided by integrity, anchored in accountability, and committed to service.



DORIS B. CALAPIZ

Member, Board of Directors (2006–2024)
Former Member, Audit Committee (1994–2002)
Former Member, Credit Committee (2003–2005, 2010, 2019–2021)

For three decades, Ms. Doris B. Calapiz served Oro Integrated Cooperative with discipline, consistency, and unwavering dedication. Her governance journey began in the Audit Committee (1994–2002), where she contributed to strengthening internal controls and safeguarding members' resources. Her work helped reinforce a culture of accountability that remains essential to cooperative trust. As a member of the Credit Committee across multiple terms (2003–2005, 2010, 2019–2021), she supported responsible lending practices—balancing access to opportunities with prudent risk management to protect both sustainability and member welfare. From 2006 to 2024, she served as a member of the Board of Directors, providing steady leadership and institutional continuity. Her long-term perspective and commitment to sound

governance helped strengthen decision-making and reinforce cooperative discipline. Her legacy endures in the systems she helped protect and the standards of stewardship she consistently upheld. Because of her service, OIC stands on firmer ground.

HERMES G. VERGARA

Member, Board of Directors (2018–2025)
Former Chairperson of the Board
Former Chairperson, Education Committee
Former Chairperson, Gender and Development (GAD) Committee

Ms. Hermes G. Vergara served Oro Integrated Cooperative from 2018 to 2025 with a clear focus on member empowerment, leadership development, and inclusive governance. In her capacity as Chairperson of the Board and as Chairperson of key committees—including the Education Committee and the Gender and Development (GAD) Committee—she advanced programs that strengthened cooperative identity and deepened member participation through learning and capability-building. Under her leadership, the Leadership Formation and Development Program helped cultivate future cooperative leaders and educators. The Integrated Wealth Building Program (IWBP) further strengthened financial literacy and resilience by equipping members with knowledge and practical tools for long-term stability. She also led key milestones in gender-responsive governance, helping institutionalize inclusion through the development of the OIC GAD Manual, the conduct of the first OIC GAD Summit, and strengthened compliance with CDA Memorandum Circular 2017-04. Her service affirmed that cooperative strength is measured not only through growth, but through how well we educate, empower, and ensure dignity for every member. Because of her leadership, OIC grows stronger—and more inclusive.



ARESTE A. JACUTIN

Member, Board of Directors (2022–2025)
Former Member, Election Committee (2018–2021)

Ms. Areste A. Jacutin's service reflects a commitment to transparency, fairness, and the protection of democratic participation within the Cooperative. She first served in the Election Committee (2018–2021), where she contributed to strengthening the integrity and credibility of OIC's electoral processes. By upholding transparency and accountability, she helped protect one of the Cooperative's most essential principles—the right of members to be represented through a process they can trust. From 2022 to 2025, she served as a member of the Board of Directors, supporting stable governance, principled decision-making, and institutional continuity. Her legacy is reflected in the strengthened credibility of our democratic systems and the continued confidence of members in cooperative governance. Because of her service, every member's voice remains

protected. In Recognition of Their Dedicated Service The contributions of Ms. Doris B. Calapiz, Ms. Hermes G. Vergara, and Ms. Areste A. Jacutin are part of the enduring story of Oro Integrated Cooperative. Though their terms in office have concluded, their impact continues—in stronger internal systems, empowered members, inclusive initiatives, and governance strengthened by integrity and accountability. Today, we honor their service with sincere appreciation and institutional respect. Thank you for your faithful leadership and devoted service to Oro Integrated Cooperative.

OIC Opens Its 24th Branch

A NEW DOOR

TO FINANCIAL FREEDOM

IN ILIGAN

By **SAMD**

Hello, City of Majestic Waterfalls!

Oro Integrated Cooperative (OIC) proudly marked another historic milestone with the opening of its 24th branch in Iligan City on May 20, 2025, bringing its mission of inclusive, member-focused financial services closer to the people of Lanao del Norte and nearby communities.

Located at Michaella's Plaza, National Highway, Tibanga, Iligan City, the newly opened OIC Iligan Branch stands as a symbol of growth, trust, and service—anchored on OIC's commitment to empower members toward sustainable livelihoods and financial security.

The celebration began early with a lively motorcade, followed by a Thanksgiving Mass, a ribbon-cutting ceremony, and inspiring messages from OIC leaders and honored guests. Among those who graced the occasion were invited Iligan constituents, the OIC Board of Directors, Management Committee, Operations Team, Branch Managers, and Head Office staff, reflecting the cooperative's unified support for this expansion.

A highlight of the event was the presence of Ms. Alice Coronado, Department Head of the Cooperative Development and Livelihood Office, whose message underscored the importance of cooperatives in local economic development and community empowerment.

More than a physical expansion, the Iligan Branch represents OIC's steadfast belief that financial services should be accessible, responsive, and rooted in community needs. Leading this new chapter is Branch Manager Mr. Kilian Deveza, together with a warm and dedicated Iligan team ready to serve pioneering members and welcome new ones.

In the days leading to the opening, OIC conducted a Cooperative Orientation and Pre-Membership Education Seminar, allowing prospective members to better understand cooperative principles, benefits, and responsibilities—ensuring that growth is not only rapid, but also meaningful and values-driven.

As OIC's Iligan family continues to grow, the cooperative invites all Iliganons: "Ayaw na pagduha-duha! Tara na sa OIC Iligan!" Here's another door opening—#WhereFinancialFreedomBegins.



OIC Advances Toward Risk-Based Auditing

Strengthening Governance Through Proactive Oversight

By Jessa Mae Villanueva

Good governance does not happen by chance—it is built through foresight, discipline, and the willingness to evolve. In line with this principle, Oro Integrated Cooperative (OIC) recently took a significant step forward in strengthening its governance and oversight systems through a Risk-Based Auditing Workshop held on August 21–22, 2025 at Nadin Resort, Initao, Misamis Oriental.

The two-day activity brought together members of the Audit Committee and the Internal Audit Department, signaling OIC's commitment to continuously improving how risks are identified, assessed, and managed across the cooperative. More than a technical exercise, the workshop marked a shift in mindset—from traditional compliance-focused auditing to a risk-based and strategically aligned approach.

From Compliance to Strategic Assurance

Facilitated by Ms. Sharon Marie S. Dy, CPA, Stabilization Fund System Head of the National Confederation of Cooperatives (NATCCO), the workshop revisited the evolution of internal auditing. Participants traced how auditing has progressed from transaction-based and system-based reviews to modern practices that focus on risk, strategy, and organizational objectives.

While compliance remains a cornerstone of sound operations, the discussions emphasized that it is no longer enough on its own. In today's dynamic environment, internal auditing must help the organization anticipate risks before they materialize, especially those that may threaten financial stability, operational continuity, reputation, and long-term sustainability.

Seeing Risk More Clearly

A key highlight of the workshop was the hands-on review of actual audit findings. Participants grouped these findings into major risk categories—financial, operational, strategic, regulatory, and reputational risks—and assessed each based on likelihood and potential impact.

These risks were then plotted on a risk heat map, providing a clear and visual way to identify which issues require immediate management attention and which should be closely monitored over time. This exercise allowed participants to move beyond isolated findings and see the bigger risk picture facing the cooperative.



Turning Insights into Action

Following the workshop, the Audit Committee and Internal Audit Department consolidated their insights into a set of key recommendations for the consideration of Chief Executive Officer Floriano R. Hilot. Among these were proposals to:

- Align the Risk Management Manual with the risk registry
- Clearly define OIC's risk appetite and tolerance levels
- Expand the risk registry to include counterparty risks
- Improve impact weighting within the risk matrix
- Distinguish between inherent and residual risk ratings
- Strengthen the accuracy of impact assessments

These recommendations aim to provide Management and the Board of Directors (BOD) with a clearer, more realistic view of OIC's true risk exposure—supporting more informed, risk-aware decision-making.

A Strategic Investment in Good Governance

For the Audit Committee, the move toward risk-based auditing represents more than a methodological upgrade. It is a strategic investment in stronger governance, transparency, and accountability—values that are essential to protecting the interests of OIC's member-owners.

By embracing a proactive approach to risk management, OIC reinforces its commitment to continuous improvement and institutional resilience. As the cooperative continues to grow and navigate an increasingly complex operating environment, initiatives like this ensure that OIC remains well-governed, forward-looking, and firmly anchored in its responsibility to its members and the community.

Because a stronger audit framework today builds a stronger cooperative tomorrow.

Mindset. Direction. Purpose.

By: Learning and Development Unit



The Management Development Program (MDP) was a transformative experience that reshaped how leadership and business development are understood and practiced. More than a training, it offered a new lens for leading with purpose, clarity, and empathy.

Transformative Learning

Participants learned that effective leadership is not about issuing instructions, but about building trust, empowering people, and creating a safe space for ideas to flourish. The MDP helped leaders shift from task-focused management to people-centered leadership.

One of the most valuable outcomes was strategic clarity—the ability to see the bigger picture, understand how different parts of the organization connect, and guide teams thoughtfully. Leaders are now committed to becoming coaches rather than supervisors, using purposeful questions to foster ownership and problem-solving.

One of the most valuable outcomes was strategic clarity—the ability to see the bigger picture, understand how different parts of the organization connect, and guide teams thoughtfully. Leaders are now committed to becoming coaches rather than supervisors, using purposeful questions to foster ownership and problem-solving.

The program also strengthened decision-making skills. By applying strategic tools, participants are better equipped to make data-driven, long-term decisions supporting sustainable growth. Operational improvements include streamlining workflows and enhancing cross-team collaboration.

Beyond work, the MDP impacted personal life. Participants adopted structured goal-setting frameworks, improving time management, health, and family priorities. Enhanced communication skills fostered deeper listening, empathy, and understanding in personal relationships.

OIC's Commitment to Leadership

Oro Integrated Cooperative (OIC), through MASS-SPECC Cooperative Development Center and ICS, provided this opportunity to strengthen values-driven leadership. The program covered key modules: Cooperative Context, Strengthening Operations, Leading Others, and Leading Self, using hands-on activities, coaching sessions, and real-world applications to enhance managerial competence and strategic leadership.

Participant Highlights

- Mary Joy S. Derecho – HR Supervisor: Gained self-awareness and leadership presence, applying coaching, delegation, and transparency to boost team engagement. Message: “Be with yourself, trust the process, and you can do it.”
- Junry Ompoc – RMU / Operations: Strengthened decision-making and accountability, approaching member concerns with thoughtful solutions. Message: “Enjoy the moment and take it seriously.”
- Riel Fe Mea C. Espinoza – GAD Focal Person: Became more organized, confident, and collaborative after leading effectively under pressure. Message: “Step out of your comfort zone. Trust the process.”
- Andy Nacalaban – RMU Assistant: Developed empathy and emotional intelligence, fostering a calmer, supportive team environment. Message: “Leadership is the foundation of positive change.”



MDP Impact

The 2025 MDP empowered leaders to grow, strengthening the cooperatives they serve. Participants enhanced self-awareness, communication, and holistic decision-making. Confidence increased, teams became more engaged, and a strategic leadership mindset took root.

The program affirmed a simple truth: when leaders grow, cooperatives grow. By nurturing purposeful, capable, and confident leaders, the MDP helps shape a future anchored in sustainable success and cooperative excellence.



Cooperative Leadership and Management Program (CO-OP LAMP)

CO-OP LAMP: Lighting the Path to Purposeful Leadership

By: Learning and Development Unit

Leadership at Oro Integrated Cooperative (OIC) shone brighter through the Cooperative Leadership and Management Program (CO-OP LAMP), conducted in coordination with the NATCCO CANN Training Unit.

Participants from Batch 23—Eltonie Cañete (Officer in Charge, Ubay Branch), Kilian Deveza (Officer in Charge, Iligan Branch), Marvin Igpit (Officer in Charge, Maramag Branch), Rolando Roa (Officer in Charge, Bayugan Branch), Rafael Felisilda (Branch Manager, Gingoog Branch),

Adamel Faith Tejada (Branch Manager, Don Carlos Branch), Ernie Uchang Jr. (Branch Manager, Butuan Branch), and Norwin Migallon (Branch Manager, El Salvador Branch)—experienced defining “Lamp moments” that reshaped how they view themselves and their leadership roles.

Through the program, they learned to lead with clarity, emotional steadiness, and empathy—strengthening trust, collaboration, and integrity within their teams. These insights now shine across OIC branches, translating into stronger teamwork and more consistent, member-centered service.

More than a leadership course, CO-OP LAMP became a journey of self-awareness and responsibility. Participants emerged more confident, values-driven, and aligned with the cooperative’s people-first mission—bringing clearer direction and deeper cohesion to their respective branches.

They do not merely hold positions. They carry responsibility. They carry the light.

Still Showing Up: Lessons from Co-op LAMP Batch 24

By: Mary Chris A. Gunitaran

By the time Batch 24 graduated, CO-OP LAMP felt less like a training program and more like a lesson in persistence.

CO-OP LAMP, the Cooperative Leadership and Management Program organized by NATCCO CANN, is designed to ignite leadership potential, strengthen management skills, and build connections across cooperatives. For Batch 24, it became a journey of adapting, rescheduling, and showing up—again and again—no matter the obstacles.

Learning Together, Even from a Distance

The first three modules were online, challenging participants to focus and engage while balancing work and home responsibilities. From Oro Integrated Cooperative, four members joined: Mary Chris Gunitaran, Joseph Patrick Amarga, Judelyn Jardin, and Dixon Armechin. Different roles, one shared goal: understanding the cooperative beyond reports and checklists.

Cebu Challenges, Heavy Lessons

Modules 4 to 7 moved face-to-face in Cebu. An earthquake almost canceled the sessions, but careful planning and resolve ensured the program continued. Late-night discussions pushed participants to question assumptions, confront weaknesses, and explore opportunities.

Delays, Storms, Rallies—and Graduation

The final modules in Quezon City were postponed due to a storm, then disrupted by a city rally. Still, participants showed up. Discussions deepened, reflections became personal, and on November 19, 2025, Batch 24 graduated.

Leadership in Action

Batch 24 learned that leadership isn’t just about direction—it’s about showing up:

- Adapting when plans change
- Thinking critically under pressure
- Staying present despite fatigue or uncertainty

Earthquakes, storms, and late nights didn’t stop them. Instead, they shaped resilient leaders.

The quietest lesson? Sometimes leadership doesn’t announce itself. Sometimes it simply looks like staying—until the very end.



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D.E.: Developing Excellence - OIC at the 40th Development Education Workshop

By : Learning and Development Unit



OIC leaders Ruby Dimaculangan, Branch Manager of Aglayan, and Moanna Alexandra Touból, Youth Representative of the Board, recently joined the 40th Development Education (DE) Workshop in Thailand, organized by the Association of Asian Confederation of Credit Unions (ACCU).

In this six-day residential program, participants explored leadership through reflection, collaboration, and real-life cooperative stories. Ruby called it “more than a training—it opened my eyes and my heart,” while Moanna shared that it helped her see youth leadership as “not just representing others, but inspiring action and fostering trust.”

Both leaders returned inspired to lead with purpose, engage members more proactively, and keep OIC’s work values-driven. As Ruby reflected, “Leadership isn’t about authority—it’s about serving with empathy and integrity,” and together, they were reminded “to return to the roots of the cooperative movement: serving our members and communities.”

“Leadership isn’t about authority—it’s about serving with purpose, empathy, and integrity.” — Ruby

“DE reminded me that youth leadership is about inspiring action and fostering trust.” — Moanna

“The workshop reminded us to return to the roots of the cooperative movement.” — Ruby & Moanna

What If Learning Only Took 10 Minutes a Day?

Aral OIC: Microlearning for a Stronger Cooperative

By : Gem A. Blanela

Time is one thing OIC employees rarely have enough of. With daily transactions, member concerns, and operational demands, traditional hours-long training can feel out of reach.

But what if learning didn’t take hours?

What if just 10 minutes a day could sharpen skills, deepen cooperative understanding, and reconnect employees with purpose?

That question gave rise to Aral OIC, a microlearning program designed to fit real work realities—delivering meaningful learning in short, consistent bursts.

Developed by the Learning & Development Unit, in collaboration with HR Officer Ms. Mary Flordepot P. Sy, and L&D personnel Melissa Leslie Rellesiva and Gem Blanela, Aral OIC makes learning accessible, practical, and sustainable. Each module runs only 5 to 15 minutes, covering essential topics such as About OIC, What is a Cooperative, and OIC Products and Services.

Lessons are delivered through familiar platforms—Facebook, Google Forms, and Google Classroom—making participation easy and part of the daily routine.

“ Learning doesn’t have to be long to be powerful—only consistent.”

Growing Participation, Growing Impact

As of December 2025, 412 out of 804 OIC employees are enrolled in Aral OIC, translating to a 51.24% participation rate. Several branches have achieved remarkable engagement, including Bayugan and Iligan at 100% participation, followed by Ubay, Ilustre, Aglayan, and Manolo.

More than the numbers, the impact is clear. Employees gain practical knowledge that supports better decision-making, clearer product understanding, stronger teamwork, and more effective member service.

To sustain momentum, Aral OIC continues to evolve—introducing quizzes, gamification, and collaborative reflections to make learning more engaging and measurable. Small Time. Big Change.

Participation in Aral OIC is mandatory—not as a burden, but as a shared responsibility. In a cooperative, growth is collective.

Aral OIC proves that progress doesn’t require a full-day seminar. Sometimes, it starts with a short module, a quiet moment of learning, and a commitment to grow—10 minutes at a time.

Because when learning becomes consistent, even in small doses, it becomes transformative—for employees, and for the cooperative they serve.



Credit Analyst in Focus: OIC on the Global Stage

Excellence has a way of traveling far.

This year, Oro Integrated Cooperative (OIC) proudly celebrates the international recognition of Donna P. Macaambac, CCA®, Head of the Credit Analyst Unit—featured by FinancialAdviser.ph and CCA Philippines, and aligned with global standards under the International Federation of Professional Managers (IFPM).

But this story is bigger than one achievement.

It is about what happens when expertise meets integrity. When discipline is guided by purpose. When credit decisions are made not just with caution, but with care.

For Donna, credit analysis is never just about numbers. It is about livelihoods. About families. About opportunities that begin with a well-considered “yes” and futures protected by a responsible “not yet.” As she shares, *“Responsible credit decisions empower lives.”*

Her pursuit of the Certified Credit Analyst (CCA®) designation elevated not only her professional standing—but the standards of the entire unit. Through mentorship, systems development, and a culture grounded in ethical judgment, she has helped strengthen OIC’s credit foundation for the long term.

OIC takes deep pride in this recognition because it reflects who we are. When our people grow in excellence and values, the cooperative grows in strength and credibility. Every improved analysis, every sound decision, every standard raised—benefits our members and safeguards our future.

Donna’s achievement reminds us that when values guide competence, impact reaches far beyond the individual.

And when one of us rises, the cooperative rises with them.

Building Financial Strength from Within

How IWBP Builds Financial Literacy and Financial Strength—from Within

By: Human Resources Department



Education doesn't begin with spreadsheets—it begins with people.

At Oro Integrated Cooperative (OIC), financial literacy lives in everyday conversations led by MDOs, HR practitioners, and facilitators who help members—and fellow employees—see not just where money goes, but where life can go next.

In 2025, OIC strengthened the Integrated Wealth Building Program (IWBP) in two meaningful ways: by investing in the people who teach it and by proving its value through the people who live it. Because when financial literacy becomes daily practice, it stops being information—and becomes transformation.

Where Learning Becomes Personal

On June 10–11 at Hammerson's Hotel, Cagayan de Oro City, frontliners gathered for the IWBP Re-orientation and Training of Trainers. It wasn't a room of passive listeners—it was a room of storytellers. Branch realities were shared honestly, and the purpose became clear: financial literacy is built through trust, empathy, and lived experience.

"Financial literacy becomes powerful when it's personal."

Credibility Built from Within

The strongest message of IWBP is this: OIC employees practice what they promote. By year-end, IWBP reflected a growing culture of discipline across the workforce:

- 31.64 million in staff savings
- 820 employees participating
- Equivalent to 7.72% of ₱409.67 million consolidated deposits in this report

These numbers represent thousands of quiet, consistent choices—month after month—to save, plan, and choose stability. In a cooperative, that consistency strengthens not only individuals, but the institution itself.

A Workforce Thinking Beyond Today

Employee savings patterns tell a deeper story: people are planning and protecting what matters. Retirement Savings (₱20.68 million) reflects long-term security, while Health and Disaster Savings shows strong participation—evidence that protection is becoming part of the savings mindset.

When Education Becomes Culture

IWBP is still growing, with more pathways for employees to explore—like Dream Savings and Pension Savings. The vision is simple: every employee should see themselves in an IWBP journey—not just as participants, but as planners of their future.

Because when frontliners teach with conviction, and employees practice with consistency, financial literacy stops being a requirement—it becomes identity.

Education begins with people.
And empowered people build institutions that last.



Healthy Habits, Shared Wins: Inside OIC's Wellness Culture

By: Carlstein Mae G. Elago

Wellness at Oro Integrated Cooperative (OIC) does not begin with rules or reminders—it begins with people. In between meetings, branch operations, and daily responsibilities, employees across the Cooperative are choosing to move more, eat better, and care for themselves. These small but intentional choices have quietly shaped a culture rooted in balance, encouragement, and shared progress.

This growing lifestyle shift is guided by OIC's Health and Wellness Program, "Be Healthy, Be Wealthy!"—an initiative that has become less about targets and more about creating space for healthier living. Recently, the Cooperative paused to celebrate employees who consistently showed up for themselves, recognizing not just visible results, but dedication, patience, and everyday discipline.

Wellness, One Step at a Time

Introduced in 2023, the Health and Wellness Program invites employees to approach health in ways that feel realistic and sustainable. There are no rigid standards or one-size-fits-all expectations. Instead, the program encourages progress at a personal pace—reminding everyone that wellness looks different for each individual.

Weight management became one of the program's focal points, not as a pressure-filled goal, but as a gentle guide toward healthier habits. Over several months, participants tracked their progress, celebrated small improvements, and found motivation in seeing how consistency—no matter how simple—can lead to meaningful change.

To support these efforts, OIC introduced a wellness allowance that employees could use for healthy meals, gym sessions, sports activities, or fitness gear. Increased to ₱500 per month in 2024, the allowance reflects the Cooperative's belief that investing in well-being is just as important as investing in productivity.

Celebrating the Journey, Not Just the Results

From January to June 2024, employees who remained committed to their wellness journey were recognized. While incentives were given, the true highlight was the message behind them: that showing up, staying consistent, and choosing health—even on busy days—matters.

Recognition came in many forms, from certificates and wellness items to online features shared within the OIC community. Seeing colleagues celebrated for their efforts created a ripple effect—encouraging others to take their own first step toward better health.

Real People, Real Motivation

Wellness at OIC comes alive through personal stories. One such story is that of Ms. Miles Mabalacad, Membership Development Officer of the OIC Agora Branch. Her transformation journey, shared through a short wellness video, resonated with many. Through regular workouts, resistance training, jogging, and cycling—supported by professional guidance and a strong circle of encouragement—she gradually built healthier routines that led to lasting change. Her story reminds everyone that wellness is not about quick fixes, but about commitment built over time.

Elsewhere, wellness takes a more playful form. At the OIC Carmen Branch, Mr. Its Balabag leads a weekly Saturday basketball game with fellow staff members. What started as a simple recreational activity has become a regular outlet for movement, laughter, and camaraderie. It is a reminder that staying active can be fun, social, and deeply connecting.

Living the OIC Wellness Lifestyle

As more employees embrace healthier habits, OIC's wellness culture continues to grow—shaped not by mandates, but by mutual encouragement and shared experiences. It is found in morning walks, weekend games, mindful food choices, and colleagues cheering each other on.

Through its Health and Wellness Program, Oro Integrated Cooperative continues to nurture a workplace where well-being is woven into everyday life—one habit, one story, and one shared win at a time.

Healthy Habits, Shared Wins: Inside OIC's Wellness Culture

Healthy, Happy, and Future-Ready Inside OIC's 12th Staff Congress

By: Learning and Development Unit

Xavier Estates Clubhouse came alive as Oro Integrated Cooperative (OIC) gathered employees from all branches for its 12th Staff Congress—a vibrant celebration of wellness, unity, sustainability, and shared purpose. With the theme “The Wellness Compass: A Healthier and Happier Life,” the event was a powerful reminder that at OIC, people always come first.

Tara Na Mag-Pray, Mag-Reflect

The day opened with an ecumenical prayer, setting a tone of faith, inclusivity, and purpose. CEO Floriano R. Hilot emphasized that wellness goes beyond physical health—it includes the mind, spirit, and financial well-being. Board Chairperson Dir. Mansueto V. Dela Peña affirmed the message: when employees thrive, OIC thrives.

Tara Na Mag-Heal at Mag-Grow

Keynote speaker, Coach Ricky John Goyeneche, a Harvard Medical School-certified Brain Health Trainer, inspired participants with his personal journey of overcoming anxiety. His message was clear: self-care is essential. The session left employees energized and committed to more intentional, resilient living.

Tara Na Mag-Green

Sustainability took the spotlight with the launch of GIFPPS (Green Initiatives for the People and Planet's Sustainability). From the GIFPPS Hand Sign to the lively “Hugot Para sa Kalikasan” contest, employees embraced their role as Co-op Climate Change Warriors with creativity and heart.

Tara Na Mag-Celebrate

The celebration continued with recognition of outstanding branches and teams, including awards such as ACCESS PEARLS Financial Rating Achievement, Self-Reliant Branch of the Year, Controlled Loan Loss Provision Award, and Billionaire Coop Award. Long-serving employees were honored, with special tribute to Mr. Lawrence

Mendoza for 35 years of dedicated service.

Adding excitement to the day were vibrant talent showcases from the branches and Head Office—dynamic performances that reflected unity, creativity, and the unmistakable spirit of OIC.

More than a congress, the 12th Staff Congress was a celebration of a cooperative that grows stronger by nurturing its greatest asset—its people.



2025

A Year of Connection

How Oro Integrated Cooperative Turned Engagement into Impact

By: Melissa Leslie B. Rellesiva, in collaboration with the Membership and Education Relations Division (MERD)

In 2025, Oro Integrated Cooperative (OIC) proved that member engagement is not about filling seats—it’s about filling gaps.

Gaps in knowledge.
Gaps in confidence.
Gaps in access to health, leadership, and meaningful connection.

Throughout the year, OIC moved with intention. Instead of asking, “How many attended?” the better question became, “What changed because we showed up?”

And change did happen.

Where Presence Became Power. Across branches, OIC created spaces where members could talk openly about finances, loans, responsibilities, and aspirations. These were not just orientations or compliance-driven meetings. They were conversations.

Members began asking better questions before borrowing. They sought counseling earlier. They engaged more actively in branch initiatives. Financial literacy shifted from theory to practice, empowering families to make decisions grounded in understanding rather than urgency. Engagement became preventive. It strengthened trust. It reinforced accountability. Most of all, it reminded members that the cooperative is not distant—it is present.

Love, Strengthened

In February, at Chali Beach Resort, OIC hosted Love Couple Day—not as a romantic gesture, but as a developmental investment. Couples reflected on communication, gender sensitivity, faith, and financial alignment. Many rediscovered the importance of partnership—not only in marriage, but in managing responsibilities together. Strong families make stable members. Stable members strengthen the cooperative. The ripple effect of that weekend extended far beyond the shoreline. It was felt in renewed commitments, clearer financial planning, and healthier household dynamics.

Women at the Center of Action

March brought more than celebration. At Grand Caprice Restaurant, International Women’s Day became a turning point. March brought more than celebration. At Grand Caprice Restaurant, International Women’s Day became a turning point.

The launch of the OIC GAD Benefit for Women provided real access to breast and cervical cancer screening—because empowerment must include health security. In collaboration with the NATCCO Network, OIC strengthened cancer awareness advocacy within the cooperative movement. More importantly, women were given a stronger voice through the Sisters’ Society—a platform for leadership, mentorship, and solidarity. The impact was tangible: women stepped forward not only as beneficiaries, but as advocates, decision-makers, and role models within the cooperative.

Leaders in the Making

At New Dawn Plus Hotel and Hamersons Hotel, OIC invested in its future through the Leadership Formation and Development Program (LFDP). Participants did more than attend sessions—they wrestled with governance responsibilities, ethical leadership, and the deeper meaning of service. They strengthened their confidence to lead not from authority, but from integrity. Leadership development in 2025 was not about titles. It was about readiness. The cooperative’s sustainability depends on leaders who understand both systems and spirit—and this year, OIC strengthened both.

Connection Beyond Borders

Even distance did not weaken engagement. Through virtual financial literacy sessions, overseas members reconnected with OIC from the United States and Sweden. It was a powerful reminder: membership is not confined by geography. Members abroad gained clarity on managing remittances, sustaining investments, and remaining active contributors to cooperative growth. The cooperative, in turn, reinforced its commitment to staying accessible—wherever its members may be.

More Than Engagement

By year’s end, the impact of 2025 was evident not merely in reports, but in relationships.

Members felt seen.
Families felt supported.
Women felt empowered.
Emerging leaders felt prepared.

Engagement became relational rather than transactional. It nurtured loyalty. It deepened belonging. It strengthened the cooperative’s social fabric. In 2025, Oro Integrated Cooperative did more than run programs. It showed up—with presence, with purpose, and with heart. And when a cooperative shows up consistently for its people, growth is no longer just financial.

It becomes personal.



17 Tara Na Mag



Protection in Practice: How OIC Cares for Members Everyday, Everywhere

By: Coop Assurance Center



At Oro Integrated Cooperative (OIC), through its Coop Assurance Center (CAC) Unit, protection isn't an add-on—it's part of daily cooperative life. In 2025, OIC strengthened this commitment by bringing insurance education, wellness advocacy, and practical support closer to members across branches and communities.

Security Where Members Gather

Branch anniversaries became more than celebrations—they became opportunities to build security. Through Insurance Product Awareness Sessions, OIC, through its CAC Unit, helped members better understand life, non-life, HMO, and pre-need insurance in relaxed, welcoming settings. Open forums and one-on-one guidance made protection clear, practical, and usable.

“When members understand their protection, they use it with confidence.”

Wellness Conversations That Feel Human

OIC, through its CAC Unit, also led the Health & Wellness Forum Series, creating safe and stigma-free spaces to discuss real concerns—from obesity and diabetes to mental health and HIV & AIDS. These were not just lectures, but meaningful conversations that empowered members to take proactive steps toward better health.

“Wellness starts with awareness—and grows with support.”

Protection That's Lived

Through its CAC Unit, OIC continues to strengthen a culture of care, making protection easier to understand and wellness easier to talk about. Because at OIC, protection is not just offered—it's lived.

Did You Know?

The Coop Assurance Center (CAC) Unit serves as OIC's frontline for member protection, providing insurance education, wellness advocacy, and guidance that support members' health and future.

Success Story of the First Mordino R. Cua Entrepreneurship Award (MRCEA) Winner

From a Simple Can to a Legacy of Empowerment

By: Melissa Leslie B. Rellesiva

With interview and documentation support from Jorrel Marc Español

Ms. Judith Cantano's journey reminds us that greatness often begins quietly—sometimes in the corner of a humble kitchen, armed only with faith, courage, and an unwavering will to try. What started as a simple act of baking eventually blossomed into an enterprise that now sustains families, uplifts a community, and stands as a proud milestone in the history of Oro Integrated Cooperative (OIC).

In 1998, Ms. Cantano began baking cakes and pastries at home using a simple can as her oven. With no proper equipment and extremely limited resources, she accepted orders only when customers came knocking. Yet, she poured her heart into every bake. From that improvised oven came her first cakes and pastries—and eventually, her very first wedding cake. It was a quiet but powerful declaration that determination and faith could rise above any limitation.

As orders grew, so did her courage. In 1999, she opened a small stall by renting a modest piece of land and constructing a light-material structure without flooring. The business was sustained by family support, but Ms. Cantano remained at its heart—mixing, baking, and learning each day. Her skills, nurtured by lessons from her mother and strengthened by her background in Food Technology, enabled her offerings to expand from simple cakes to well-loved native delicacies such as puto and cassava cake—products that would later earn recognition from the Department of Science and Technology (DOST).

A defining chapter began on August 9, 2004, when Ms. Cantano became a member of Oro Integrated Cooperative. With her first OIC loan of ₱5,000 under the Regular Loan Program, she strengthened her operations and began managing growth with greater confidence. More than access to capital, OIC provided guidance, discipline, and values formation. Through programs such as the Leadership Formation and Development Program (LFDP), Financial Literacy Training, Deepening on Values and Principles, and Orientation on OIC Products and Services, she learned to grow not just a business, but a purpose-driven enterprise anchored on cooperative principles.

Guided by these values, Ms. Cantano diversified her income sources to ensure stability and resilience. In 2020, she ventured into a van transport business, providing reliable service to the community while generating additional income. In 2024, she expanded further by establishing a space rental facility for seminars, meetings, and events—creating new opportunities for employment and community engagement.

Today, what once began as a home-based baking venture has become a major source of livelihood in Talakag. Her enterprises now employ more than 30 regular workers, growing to over 50 during peak seasons, including part-time staff. She treats her employees as partners in growth—providing stable income, support, and benefits, while encouraging savings discipline and responsible financial habits. Her vision extends beyond her own success; she hopes that one day, her workers will build enterprises of their own.

Ms. Cantano's dedication and impact continue to inspire both the cooperative and the wider community. Her journey earned her the distinction of being the first-ever MRCEA Awardee, when the award was launched in 2016 as part of OIC's Golden Year Celebration and conferred during OIC's 50th General Assembly. In 2023, she was also recognized as the first-ever Bukidnon First Women Entrepreneurs Network (BUFWEN) Awardee—honors she humbly shares with Oro Integrated Cooperative.

From baking cakes in a simple can to managing diversified enterprises that uplift lives, Ms. Judith Cantano's story stands as a living testament to faith, perseverance, and the transformative power of cooperation. As she gently reminds us, "God will always be my silent prayer," a belief that continues to guide her life, her business, and her enduring partnership with Oro Integrated Cooperative.





From a simple can and a small loan,
God allowed my dreams to grow—one bake,
one lesson, and one act of faith at a time. ”

— *Judith Cantano, First MRCEA Awardee*

Journey at a Glance | Timeline Box

1998

- Started home-based baking using a simple can as an oven
- Received first customer orders

1999

- Opened a small stall made of light materials

AUGUST 9, 2004

- Joined Oro Integrated Cooperative
- Received first OIC loan of ₱5,000 (Regular Loan Program)

2016 / 2017

- Recognized as First-Ever MRCEA Awardee
- Awarded during OIC's 50th General Assembly

2020

- Launched van transport business

2023

- Awarded First-Ever BUFWEN Awardee

2024

- Opened space rental facility for events and seminars

TODAY

- Employs 30+ regular workers; over 50 during peak seasons
- Continues inspiring OIC members and the Talakag community



From Debt to Discipline: Joy Plarisan's Story of Change

By: Melissa Leslie B. Rellesiva
With interview and documentation support from
Brian James Rafer and Shiela Jane Taña

Ten years ago, Joy Plarisan was surviving—but barely.

As a single parent, her life revolved around one exhausting routine: borrow money today to pay yesterday's debt. It was a never-ending cycle best described by a phrase many of us know too well: *"utang diri, utang didto."*

It wasn't that she had no income. She worked hard. She tried her best. But no matter what she did, she found herself trapped—paying, borrowing, worrying, repeating.

Even as a member of Oro Integrated Cooperative (OIC), with savings and shares already in place, Joy admits she wasn't truly building a future yet. She was saving, yes—but every time an urgent need came up, her savings became the first thing she touched. She would withdraw. She would apply for instant loans.

She was saving, but she wasn't growing.

The Wake-Up Call That Shifted Everything

Joy's turning point began when she started attending training seminars—particularly the Integrated Wealth Building Program (IWBP). One financial literacy session opened her eyes. It wasn't just about earning money; it was about learning how to handle it wisely. That moment felt like a wake-up call.

"My problem wasn't always lack of money—it was lack of discipline," Joy realized.

From that day forward, she made a choice: not just to attend IWBP, but to apply what it taught. The "Bucket System" That Built Her Stability One key lesson that reshaped Joy's mindset was learning to separate her savings into "buckets"—each one serving a clear purpose:

- Retirement
- Health and emergencies
- Disasters
- Long-term goals

At first, it was difficult. Discipline is never easy, especially when you've lived in survival mode for so long. But she started small—and stayed consistent.

Years later, she opened her passbook and was stunned. The numbers were real. For the first time in her life, she saw savings that weren't tied to debt. She wasn't just keeping money—she was building security.

And for Joy, that meant one priceless thing: relief.



More Than Money: OIC Gave Her Dignity

But beyond financial growth, Joy gained something deeper.

She is an undergraduate and a direct seller—and for many years, she carried a quiet insecurity because of that. But inside OIC, she experienced something powerful: equality. In cooperative meetings, she sits beside lawyers, doctors, and teachers. And when she speaks—people listen. In this cooperative, her voice matters—regardless of education or income. That realization gave her a dignity she never thought she would feel.

From Waiting for Help to Becoming Responsible

Joy also learned the cooperative principles of Self-Help and Self-Responsibility. Before, she used to wait for help and hope someone would rescue her from hardship. Now she understands: progress begins when she decides to take control.

That is why she became more active—never missing a General Assembly, joining solidarity initiatives like Brigada Eskwela, and supporting the cooperative community that once supported her.

Her Message to Fellow Members

Joy's advice to every member is simple but powerful: Don't stop at basic savings. Explore IWBP products, because the interest is better and the growth is real. No matter how small or big your income is, it will disappear if you don't have the discipline to protect it. Start small. Stay consistent. And one day, you will realize you are no longer trapped by debt—you are guided by direction.

The Real Reward

Today, Joy no longer attends training seminars for freebies, prizes, or food. She attends because she is hungry—for knowledge. Because knowledge, she says, is what changed her life. And the pleasure of being part of the cooperative... truly feels like hers.

OIC Makes History with Its First-Ever GAD Summit 2025



“Empowering All Genders, Promoting Inclusivity for a Stronger OIC”



By Riel Fe Mea C. Espinoza | OIC GAD Focal Person

For Oro Integrated Cooperative (OIC), November 15–16, 2025 wasn't just another date on the calendar. It was a historic milestone—the cooperative's first-ever Gender and Development (GAD) Summit—a gathering that brought members and staff together to learn, connect, and celebrate inclusivity.

With 169 participants—72 women and 97 men—the summit went beyond presentations and lectures. It was about people coming together, exchanging ideas, and imagining a stronger, more inclusive OIC.

Day 1: Learning, laughter, and meaningful conversations

The summit kicked off with energy and curiosity. Ms. Whia Nangpi from NATCCO guided sessions on gender issues and inclusive practices, sparking reflections on personal experiences and the roles each participant plays within the cooperative. OIC CEO Mr. Floriano R. Hilot delivered a heartfelt keynote, reminding everyone that gender equality isn't just a policy—it's a daily practice, strengthened when everyone takes part.

The day was packed with discussions on Gender Context, Issues, and Trends, and participants learned to use the Gender Audit Toolkit to identify gaps in leadership, membership, and resources. The session on Gender and Mental Health, led by Coach Ricky John Goyaneche, explored how personal experiences and emotional well-being intersect with workplace dynamics, emphasizing empathy and understanding as keys to an inclusive environment.

The day wrapped up with a lively World Café session, where participants brainstormed solutions to the cooperative's emerging gender-related challenges. Laughter, ideas, and new connections flowed freely, making learning feel interactive, fun, and deeply personal.

Day 2: Turning insights into action

Day 2 focused on putting ideas into motion. Ms. Vina Rempilo and Ms. Aira Gasta from NATCCO guided participants in drafting the Cooperative Gender Equity Charter, turning discussions into concrete steps for inclusion in OIC's daily operations. One of the most memorable moments was the Commitment Tree, where attendees wrote personal pledges on leaves and added them to a symbolic tree—a living reminder that building an inclusive cooperative is a shared journey.

The session “Why Does Inclusivity Matter?” inspired deeper conversations about equitable opportunities, meaningful participation, and fairness, while Dir. Hermes G. Vergara, Chairperson of the GAD Committee, closed the summit with a compelling vision for the future—a cooperative that is inclusive, responsive, and empowering for all members.

Celebrating women's leadership

The summit also marked the launch and oath-taking of the Sister Society PH – OIC Chapter, a milestone that highlights women's leadership and encourages female members to take active roles within the cooperative.

A summit to remember

By the end of the two days, it was clear that the 1st GAD Summit 2025 was more than an event—it was a movement. It reinforced that OIC is not just a cooperative; it's a community where every member matters, every voice counts, and inclusivity drives progress. From laughter-filled discussions to heartfelt pledges, the summit captured a simple yet powerful truth: when people come together with understanding, care, and purpose, great things happen.



Beyond Awareness: How OIC Turned Cancer Prevention into a Year-Long Commitment

Riel Fe Mea C. Espinoza | GAD Focal Person

Preventive healthcare often gains attention during awareness months—but for Oro Integrated Cooperative (OIC), caring for its members' health is not seasonal. In 2025, the cooperative transformed cancer awareness into a year-long, cooperative-wide movement, proving that meaningful advocacy is sustained through action, consistency, and community.

Through its Gender and Development (GAD) Program, OIC expanded its health initiatives beyond information campaigns, ensuring that early detection, access to screening, and open conversations about cancer became part of everyday cooperative life.

When prevention becomes a habit, not an event

From January to December 2025, OIC quietly but consistently opened doors to care by offering monthly free breast and cervical cancer screenings at JR Borja General Hospital. For many women, these regular schedules removed common barriers—cost, timing, and uncertainty—making preventive check-ups easier to prioritize.

By institutionalizing the screenings as a core GAD activity, OIC reinforced a simple yet life-saving truth: early detection works best when care is continuous. The initiative was further strengthened through OIC's long-standing partnership with the Misamis Oriental Physicians-Nurses Foundation Inc. (MOPNFI), which ensured that each screening was guided by medical professionals and anchored on proper standards of care.

More than medical services, the program also created safe spaces for dialogue—where women could learn about risk factors, ask questions, and better understand the importance of routine consultations.

A sea of pink—and a shared purpose

Healthcare advocacy at OIC did not remain confined to hospital halls. In October, the cooperative brought breast cancer awareness into the workplace and the community through "Together in Pink," a cooperative-wide observance of Breast Cancer Awareness Month.

On October 6, 2025, employees, officers, and leaders—from Head Office to the branches—came together in pink, turning ordinary workdays into a visible statement of solidarity. The gesture was simple, but its message was powerful: no one faces cancer alone.

For survivors, it was recognition. For others, it was a reminder to schedule that long-postponed check-up. And for the cooperative, it was a reaffirmation that advocacy becomes stronger when it is shared and lived collectively.

Opening the conversation on men's health

While women's health initiatives often take center stage, OIC ensured that men were not left out of the preventive care conversation. On November 22, 2025, the cooperative hosted a Prostate Cancer Awareness Seminar at the VIP Hotel—an initiative designed to address a health issue that many men hesitate to talk about.

The event gathered 85 male members, both onsite and online, signaling a growing openness to conversations on prostate health. Discussions focused on risk factors, lifestyle choices, and the importance of early detection, while actively challenging the stigma that often keeps men from seeking timely medical advice.

The highlight of the event was the launch of the GAD Benefit for Men: Free Prostate Cancer Screening, translating awareness into direct support and reinforcing OIC's belief that education must always be paired with access.

Health as a shared responsibility

Taken together, OIC's 2025 GAD health initiatives tell a compelling story—one of a cooperative that sees wellness as an essential part of member empowerment. Monthly screenings for women, symbolic yet meaningful awareness activities, and inclusive programs for men all point to a single goal: healthier members through preventive, responsive, and compassionate care.

At OIC, cooperative care goes beyond financial security. It extends to protecting lives, encouraging early intervention, and building a culture where looking after one another's health is everyone's responsibility.

Youth Savers Day: Small Coins. Big Dreams. One Deposit at a Time.

By Jenny Suafield-Cuerquiz

The branch doors open, and a familiar sound fills the air—laughter, excited chatter, and the soft clink of coins inside small containers. Some children carry piggy banks like trophies. Others hold envelopes tightly in their hands. Their faces brighten at the words:

“Youth Savers Day na!”

At Oro Integrated Cooperative (OIC), Youth Savers Day is more than a deposit activity. It is a joyful tradition that turns saving into something children genuinely look forward to. It is where habits are formed, dreams are nurtured, and young people discover that even small amounts can grow into something meaningful.

Saving Starts Early

Through the Youth Savers Club Laboratory Cooperative (YSCLC), children and young teens learn that saving isn't just for grown-ups. They don't just learn what saving is—they understand why it matters.

The lesson is simple:

Save something today.
Save again tomorrow.
Repeat until it becomes part of who you are.

Because financial literacy does not have to wait for adulthood. It can begin now—with a few pesos and a big dream.

“Every peso saved—no matter how small—is a step closer to a dream.”

The Power of Consistency

Youth Savers Day focuses on one powerful principle: consistency. Saving is not treated as a once-a-month task, but as a habit practiced again and again. With every deposit, children learn responsibility, patience, and discipline. They begin to understand that progress happens one day at a time.

To keep the excitement alive, young savers receive simple incentives—stickers, stamps, tokens, and small rewards. These are not the goal. They are reminders:

“I'm doing a good job.”
“I'm being responsible.”
“I'm a saver.”

Growing Impact

Since its launch in late 2024, Youth Savers Day has steadily grown across all OIC branches. In 2025 alone:

- Over a thousand youth accounts were activated
- Nearly ₱1.7 million in savings deposits were generated
- Activities were conducted cooperative-wide

Beyond the numbers, the real impact is seen in the confidence of children who now walk into branches knowing they belong there.

A Habit That Shapes the Future

Youth Savers Day also brings families into the journey. When parents guide and encourage their children to save, the lesson deepens. Saving becomes more than an activity—it becomes a shared family value.

“When parents encourage saving, children learn that money is managed—not wasted.”

Despite its name, Youth Savers Day is not just a day. It is a continuing program that makes saving a natural part of growing up.

- Today, they save coins.
- Tomorrow, they save for goals.
- One day, they build financially responsible lives.

At OIC, we believe that when young savers start early, we are not just building accounts—we are building a generation ready to dream bigger, plan smarter, and live brighter.

Because the future doesn't begin in adulthood. It begins the moment a child decides:
“I will save today.”



TARA NA MAGPAMEMBER, MAG-LOAN, MAGPA-INSURE WITH OIC!

A Feature on OIC's Growing Community and the Everyday Empowerment Behind Its Services

Tara na mag...

It's an expression we hear often—an invitation to begin something good together. And for Oro Integrated Cooperative (OIC), which is celebrating 60 years of service to communities, it is the perfect way to open a story about empowerment, growth, and shared progress.

For decades, OIC has stood as a companion to families, workers, students, entrepreneurs, and professionals—offering not just financial services, but trust, stability, and malasakit. Behind the scenes, OIC's Sales and Marketing Unit plays a vital role in making sure members understand the opportunities available to them and feel confident to take the next step.

This year, those steps led many to magpamember, mag-loan, and magpa-insure—three simple actions that have changed countless lives.

TARA NA MAGPA MEMBER!

Because Every Strong Cooperative Begins With Its People

Membership is the heart of any cooperative, and OIC continues to welcome thousands into its growing family. One highlight this year was OIC's participation in the city's World Teachers' Day celebration.

With 2,356 teachers in attendance, OIC showcased how membership offers more than access to accounts—it opens the door to financial tools that uplift families and strengthen communities. Educators engaged with staff, learned about savings programs, explored affordable loan options, and discovered health protection packages that align with their needs.

But more importantly, they felt the warmth of a cooperative that honors their hard work and treats them as partners in development.

Whether you're a fresh graduate, an employee, an entrepreneur, or a public servant, OIC membership is a step toward empowerment.



TARA NA MAG-LOAN!

Loans That Carry Dreams Forward

Loans can change the direction of a person's life—and at OIC, this is done with fairness, transparency, and genuine care.

One of this year's biggest successes, supported heavily by the Sales and Marketing Unit, was the Higalaay Panaloan Promo. With more accessible interest rates and discounted service fees, it enabled more members to take the leap toward their goals. The results speak volumes:

P301 million in loan releases
across 24 branches
from August to December 2025

But beyond numbers are the real stories:

- A mother who finally opened her mini-grocery.
- A young professional who covered school fees without sinking into debt.
- A family who repaired their home after years of waiting.
- A small entrepreneur expanding a business that supports her community.

Through responsible lending, OIC continues to open doors and fuel dreams.



TARA NA MAGPA-INSURE!

Protection That Gives Peace of Mind

Life is unpredictable—but access to affordable health protection shouldn't be. This year, OIC strengthened its efforts to help members safeguard their families through 1Coop Health Insurance, with full support from the Sales and Marketing Unit. By bringing the program closer to communities and ensuring members understood the benefits, OIC reached:

5,120 new enrollees
₱7.13 million in total premiums generated

For many members, this wasn't just another product—it was a lifeline. It meant being able to seek medical help without fear of overwhelming expenses. It meant security, confidence, and peace of mind.

Tara na magpa-insure—kay mas lig-on ang pamilya kung protektado.

A YEAR OF EMPOWERMENT, A STORY OF PEOPLE

Not a campaign—just a simple invitation to choose a better tomorrow

While this feature begins with a playful “Tara na mag...,” it reflects something sincere: the everyday choices that help families move forward.

*Joining a cooperative.
Applying for a loan.
Securing insurance.*

These are not just transactions—they are the building blocks of financial resilience. With the support of the Sales and Marketing Unit, and the trust of thousands of members, OIC continues to evolve and grow as a cooperative that listens, adapts, and stands by the people it serves.



Tara Na Mag... Start Your Own Story With OIC

As OIC looks ahead to more years of service, the invitation remains simple:

Tara Na Magpa Member.
Tara Na Mag-Loan.
Tara Na Magpa-Insure.

Kay ang paglambo mas nindot kung kauban ang usa ka kooperatibang tinud-anay nga nag-atiman,

Rising from the Ashes:

OIC's Calamity Assistance Brings Hope After Tragedy



Disasters don't wait. One moment, life is normal; the next, everything can change. For many families, tragedy leaves not only destroyed homes but shattered dreams.

Oro Integrated Cooperative (OIC) understands this. That's why it created the Calamity Assistance Program, designed to help members recover from fires, typhoons, floods, and other unexpected calamities. For Elna Magsusi, a member from OIC's Yacapin Branch now living in El Salvador City, the program came at the perfect time.

On November 18, 2025, a fire—caused by an electrical problem—raged through her home in Barangay Indahag, Cagayan de Oro City. Everything she owned, estimated at ₱350,000, was gone in an instant.

“I couldn't save anything,” she recalls. “It felt like my whole world had burned.”

But even in the darkest moments, hope arrived.

OIC staff visited evacuation centers to inform affected members about the calamity assistance program. For Ms. Magsusi, it was a small light in a storm of uncertainty.

“As a member of OIC, I felt encouraged to apply because I knew they truly care,” she says. The process was simple and stress-free, a small mercy when everything else felt overwhelming.

“This support helped me start rebuilding my home,” she shares. “Even if it's small, it's better than receiving nothing. The cooperative made it easy to get help when I needed it most.” Her advice to fellow members is simple: “Don't hesitate to ask for assistance. OIC is really there for you.”

For members like Ms. Magsusi, the program is more than financial aid. It's a reminder that they are not alone, a source of strength, and a spark of hope that things can—and will—get better. With OIC's support, families can rise from the ashes, one step at a time.

A Celebration on Wheels: OIC Rolls Out Fun, Color, and 60 Years of Legacy at the Higalaay Float Parade!

Festive streets. Loud cheers. A float that stole the spotlight.

If there's one thing Cagayan de Oro knows how to do best, it's celebrating in true Higalaay spirit—warm smiles, lively music, and streets bursting with color. But during the Float Parade last August 27, 2025, one entry didn't just join the festivities... it owned the moment.

Oro Integrated Cooperative (OIC), celebrating its 60th Diamond Year, rolled out a float that wasn't just beautiful—it was meaningful. It sparkled with creativity, radiated community pride, and told a story six decades in the making. And the crowd felt it. And loved it.

A Moving Tribute to 60 Years of Making Lives Better

OIC's float wasn't merely a display—it was a moving celebration of what the cooperative stands for. Packed with vibrant symbols and thoughtful details, the float highlighted:

- BDS Programs – OIC's support for local businesses and hardworking entrepreneurs
- GGMC Products – Proudly crafted and produced by OIC members, supporting local creativity and livelihood
- Climate Action – Because caring for the environment is also caring for the community
- Free Water Distribution – Simple acts of service that make a big difference

Every corner of the float whispered, "OIC cares."
Every color shouted, "OIC celebrates YOU."
It was a gorgeous mix of culture, creativity, and cooperative identity—a true 60th-year tribute on wheels.

Built with Malasakit. Moved by Community.

As the float made its way down the parade route, the response was electric.

Children pointed excitedly.
Parents snapped photos.
Lolas and lolos waved proudly.

And everywhere, people grinned as OIC passed by—because they recognized it, believed in it, and felt part of its journey. Behind that beautiful float were OIC employees and volunteers who brought the cooperative spirit to life. They waved banners, greeted the crowd, and danced along with the festival beats. The energy was contagious.

This wasn't just a float.
It was a community on display.

OIC Wins 3rd Place! A Proud Moment for the Cooperative

Out of all the creative, colorful, and competitive entries, OIC's 60th Anniversary float rose to the top—earning:

3rd Place in the Float Parade Competition
P200,000 cash prize

But more than winning, it was the celebration of OIC's identity and its connection to the community that made the moment truly special. Because for OIC, this wasn't just about artistry.

- It was about the heart.
- It was about history.
- It was about honoring 60 years of serving and empowering Kagay-anons.

More Than a Parade—A Promise for the Future

As the sun set on the Higalaay festivities, one message stood out: OIC is here—not just for the past 60 years, but for the next 60 and beyond. The float may have rolled to a stop, but the story continues:

- Supporting entrepreneurs
- Strengthening families
- Promoting health and wellness
- Caring for the environment
- Building stronger communities

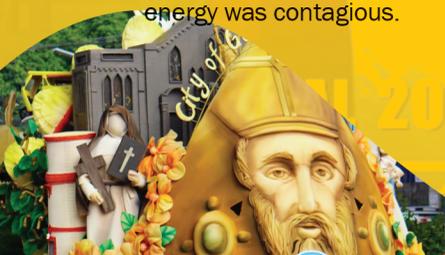
The Higalaay Festival Float Parade wasn't just a celebration—it was OIC's promise to keep moving forward with the same passion and purpose that started it all.

A Festival to Remember. A Legacy to Celebrate.

Colorful. Joyful. Meaningful. OIC's 60th Anniversary float captured exactly what Higalaay is all about—friendship, community, and pride in our shared stories.

And as OIC continues its mission of empowering lives, one thing is clear:

The best is yet to roll.



OIC CHAMPIONS SUSTAINABILITY THROUGH EARLY GREEN INITIATIVES BUILDING A GREENER FUTURE FOR GENERATIONS

As Oro Integrated Cooperative (OIC) celebrates 60 years of service, growth, and community impact, it continues to lead not only in financial empowerment but also in environmental stewardship. In 2025, the Community Support Services (CSS) Unit spearheaded a series of early sustainability initiatives, laying the groundwork for the Green Initiatives for the People and Planet's Sustainability (GIFPPS)—OIC's cooperative-wide sustainability framework, officially launching in 2026.

These initiatives reflect OIC's proactive approach to climate-conscious practices, environmental protection, and community engagement. Among the highlights in 2025 were:

- No-to-Plastic Campaign – Reducing single-use plastics and promoting eco-friendly alternatives.
- Tree Planting Activities – Restoring local ecosystems while encouraging community participation.
- Green Office Practices – Integrating sustainable habits into everyday operations.
- Coastal Protection Programs – Preserving marine environments and supporting biodiversity.
- Sustainable Resource Management – Promoting responsible consumption and long-term ecological health.

“Our work in sustainability is not just about projects—it is about creating a culture of responsibility that benefits our members, communities, and future generations,” said Mr. Floriano R. Hilot, OIC CEO.



GIFPPS: Turning Commitment into Action

GIFPPS represents OIC's vision of a greener, sustainable future, empowering members, officers, employees, partners, and communities to act for the climate and protect the environment. Its tagline, “Building a GREENER Future for Generations,” captures this mission.

The GIFPPS logo embodies the initiative's purpose:

- Circular “G” – Life cycles, continuity, and sustainability
- Green Arc – Growth, reforestation, and nurturing nature
- Blue Arc – Water, renewal, and climate resilience
- Hand Holding a Leaf – Shared responsibility and human stewardship
- Mini Globe – Global change begins locally

Each element reinforces OIC's belief that sustainability starts with local action but impacts the world, linking everyday practices to a lasting environmental legacy.

From Projects to Everyday Practice

The 2025 sustainability programs are already shaping OIC's operations and culture. GIFPPS will integrate these initiatives into:

- Products and Services – Embedding green practices into member offerings
 - Operational Practices – Making sustainability part of everyday decision-making
 - Community Programs – Extending environmental stewardship beyond the cooperative
- For OIC, sustainability is not a side project—it is a core value that guides how the cooperative works and grows.

Aligned with Global Goals

GIFPPS aligns closely with the United Nations Sustainable Development Goals (SDGs), including:

- SDG 7 – Affordable and Clean Energy
- SDG 12 – Responsible Consumption and Production
- SDG 13 – Climate Action
- SDG 14 – Life Below Water
- SDG 15 – Life on Land
- SDG 17 – Partnerships for the Goals

By connecting local efforts to global objectives, OIC strengthens its role as a proactive partner in nation-building, environmental protection, and sustainable development.

Looking Ahead: GIFPPS in 2026 and Beyond

As OIC marks its 60th year, these 2025 initiatives highlight the cooperative's ongoing evolution—innovating responsibly while honoring a legacy of care for people and communities.

With strong leadership support and active engagement from members, employees, officers, partners, and youth, GIFPPS is shaping up to become a culture of sustainability, proving that environmental responsibility is a shared journey with impact across generations.

Meet the OIC GIFPPS Committee (2025)

- Chairperson: Aleta Nicole
- Vice Chairperson: Joie Saquilayan
- Secretary: Erlin May Balasabas
- Artist: Jhonnie Roa
- Member: Cleo Garcia
- Members: Jaypie Redelosa, Shelly Llido, Judelyn Jardin, Lloyd Madriaga, Dixon Gomez
- Ex Officio: Mr. Floriano R. Hilot, CEO
- BOD Ambassador: Dir. Hermes G. Vergara, GAD Chairperson

Through GIFPPS, OIC demonstrates that sustainability, stewardship, and community impact go hand in hand—ensuring that the cooperative's green initiatives today will benefit generations to come.

Where Help Finds Its Way Home

By: Community Support Services

Some acts of kindness arrive without fanfare. They come in the shape of slippers slipped gently into a child's hands. In a chair set down in a classroom—steady and new, as if to say you belong here. In a solar panel lifted into place so a dim room can finally hold light. Sometimes, kindness arrives as two people standing side by side, ready to speak vows they've carried for years.

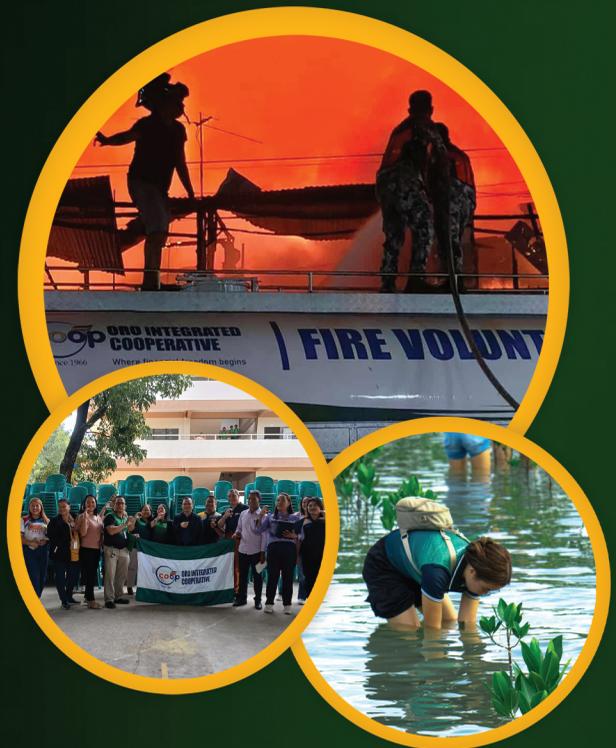
In 2025, Oro Integrated Cooperative (OIC) found itself in moments like these—quiet, sincere, and deeply human. The year held its share of milestones, but OIC's most meaningful measure of progress wasn't found in celebrations alone. It was found in how often the Cooperative chose to step closer to schools, to families, to communities, navigating both ordinary needs and crises. Not simply to provide, but to be present.

Where learning was needed, OIC brought It

In Camansi, the gesture felt especially personal. Across the extensions and main campus of Camansi Integrated School, 441 indigenous learners received school supplies and slippers—simple items, yet powerful in what they restore: readiness, confidence, dignity. But one gift carried a different kind of weight: a solar panel. In places where electricity can't always be counted on, light becomes more than convenience. It becomes possibility. It makes learning feel continuous, not limited by daylight. It turns a classroom into a space that says, your future is worth powering. And in that quiet brightness, the message landed gently but clearly: you are not alone in this journey.

Building spaces where children can grow into themselves

OIC's support didn't stop at the tools of learning—it reached the spaces where learning becomes experience. At Mabunga Elementary School, the turnover of an improved stage on November 18, 2025 felt like more than the completion of a project. A stage, after all, is not just wood and paint. It is where shy voices become brave. Where children recite poems for the first time, dance with pride, speak into microphones with trembling hands—and discover they can be heard.



In other schools and community spaces, safety and order were strengthened through 116 signage barricades, quietly guiding movement and helping keep school grounds more secure. And at Bulua Central School, 1,000 monoblock chairs arrived—not glamorous, not loud, but transformative in the way practical things often are. Because a chair is more than furniture when you're a child. It is a place to focus. A place to belong. A place to sit comfortably long enough to imagine something bigger.

When love needed a path forward

Not all support looks like school equipment. Sometimes, it looks like a beginning. Through Kasalan sa OIC, 170 couples—some long waiting for the chance—were finally able to formalize their union (23 couples in one ceremony, 147 in another). It was not merely an event. It was a turning point. A moment when a community made space for love to be honored with dignity, and for families to start a new chapter with security beneath their feet.

There were no grand spotlights required. The meaning was already present—in vows spoken softly, hands held tightly, and smiles that carried relief as much as joy.

When fire changed everything, OIC showed up

Then came the moments no one plans for. When fire displaced families, the Cooperative shifted swiftly from building futures to supporting survival. OIC assisted 493 families, providing essentials



From “Bahala Na” to “Kaya Ko Na”: The OIC BDS Story Behind a Bigger 2025

By: BDS Unit

On the first morning, the room didn't feel like a seminar.

It felt like real life.

A few members clutched envelopes thick with receipts. Others opened notebooks filled with half-written lists—sales here, expenses there, totals that never quite matched. Someone joked about how their “accounting system” was memory and prayer. The laughter was light, but the concern underneath was familiar.

Because for many micro and small business owners, bookkeeping is the thing you do later—until later turns into deadlines, confusing cash flow, and the question nobody likes asking out loud: “Kumusta na gyud akong negosyo?”

In 2025, Oro Integrated Cooperative (OIC), through its Business Development Services (BDS) Unit, decided that members shouldn't have to run their businesses in the dark. The goal wasn't to turn entrepreneurs into accountants. It was to turn uncertainty into clarity—and give members the skills to make smarter decisions with confidence.

And that same year, OIC reached a milestone that widened the road ahead.

THE YEAR OIC BDS MADE GROWTH FEEL POSSIBLE

From DA Recognition to “Numbers Made Simple” for Member-Businesses A Big Win with Bigger Meaning

In 2025, OIC officially secured Civil Society Organization (CSO) Accreditation from the Department of Agriculture (DA) Field Office 10—a recognition that affirms the cooperative as a trusted partner in implementing regional development programs across Region 10.

The accreditation was formally awarded on August 26, 2025, and presented by Mr. Jose Apollo Pacamalan, Regional Director of DA Field Office 10.

On paper, it's a certificate. In practice, it's a key: it unlocks wider collaboration, stronger program support, and more opportunities for members and communities—particularly in agriculture and enterprise development.

But while the recognition reflects OIC's institutional strength, the cooperative's impact is most visible where it has always mattered most: at the member level.

The Program That Faced the Most Common Business Fear: The Numbers

If there's one thing that can silently hold small businesses back, it's not a lack of effort—it's a lack of financial clarity.

Many entrepreneurs work hard every day and still feel unsure at the end of the month: Are we earning? Are we growing? Where is the money going?

So OIC BDS introduced a hands-on learning initiative that was practical, approachable, and designed for real business realities: the Basic Bookkeeping Workshop Program.

“Our aim goes beyond simply teaching bookkeeping,” facilitators Donnah Macaambac and Emmanuelle Tampus explained during the sessions. “We want entrepreneurs to truly understand their numbers—and use that understanding to make smart, confident decisions for their businesses.”

PROUDLY OIC

DAIRY
PRODUCTION

The OIC BDS Story Behind a Bigger 2025

By: Community Support Services

Numbers Made Simple: Two Batches, One Turning Point

The program was delivered in two batches, giving more member-businesses the chance to join:

Batch 1

- July 30–31, 2025
- 2nd Floor Conference Room, OIC Carmen Branch, Ipil St., Carmen, Cagayan de Oro City
- 34 participants

Batch 2

- November 24–25, 2025
- Marco Hotel
- 43 participants

In total, 77 entrepreneurs walked into the workshop carrying questions, confusion, and sometimes even fear. Many walked out carrying something better: a system.

What Members Learned (And Took Home)

This wasn't a lecture-heavy event. The workshop emphasized hands-on learning, practical exercises, and real-life scenarios—because members didn't need theory. They needed tools that work.

One of the strongest parts of the workshop was the interactive format—members learned not only from facilitators, but from each other. Through group work and peer sharing, participants realized that the struggle with bookkeeping wasn't personal—it

“OIC Is Not Just Present”—It's Walking With Members

OIC BDS' approach goes beyond training schedules. The intention is deeper: make members feel supported in a way that builds capability, not dependency.

“We want members to feel that OIC is not just present,” said Grace B. Balongcas, Head of the Business Development Services (BDS) Unit. “We want them to feel that we are actively walking with them—helping them grow stronger in skills, mindset, and business confidence.”

That line—actively walking with them—captures the heart of the program. Because entrepreneurship is already hard. Members shouldn't have to figure everything out alone.

What the DA CSO Accreditation Enables Next

OIC's DA CSO Accreditation Isn't a conclusion—it's a catalyst.

With stronger institutional backing, the cooperative is now positioned to expand successful value chain models across crops, livestock, and fisheries, bringing structured growth to more communities. It also opens doors to climate-smart technologies, shared processing facilities, and modern agricultural systems that increase efficiency and product value.

More importantly, the accreditation strengthens OIC's role as a bridge—connecting members to DA grants, subsidies, and credit support, while building direct linkages to institutional and high-value markets. In short, the recognition expands OIC's reach—turning opportunity into scalable, sustainable impact.

2026: Bringing the Program to More Communities

OIC BDS is already preparing to continue the bookkeeping program with even greater reach in 2026, targeting locations such as:

- Davao
- Bohol
- Bukidnon
- and areas near Cagayan de Oro City

The plan: at least seven (7) more Basic Bookkeeping Workshops, with room to create more programs that match member needs and strengthen long-term sustainability.

The Real Impact: Confidence You Can Measure in Everyday Choices
OIC's 2025 story isn't only about a certificate awarded on a stage. It's also about the business owner who now tracks transactions daily instead of guessing. The member who finally understands what an income statement is saying. The entrepreneur who stopped fearing their finances—and started using them to plan. That's the quiet revolution behind OIC BDS: not flashy, not complicated—just real growth, made possible through knowledge, support, and community.

Because when members understand their numbers, they gain more than bookkeeping skills.

- They gain clarity.
- They gain control.
- They gain confidence.

And that's how OIC helps businesses—and communities—move forward.



Grace in Action

How One Entrepreneur Turned Determination into Community Impact Through OIC

By: Melissa Leslie B. Rellesiva

With interview and documentation support from Shelly Llido and Shiela Jane Taña



Grace Atan Roselloza
Winner – Mordino R. Cua
Entrepreneurship Awards,
Malungtaron Category

For Grace Atan Roselloza, success began with responsibility—a mother’s determination to build a better future for her children and provide stability for those who depended on her. A twelve-year Yacapin member of Oro Integrated Cooperative (OIC), her journey reflects entrepreneurship and courage under pressure. In OIC’s milestone year, her story earned her recognition as an awardee of the 60th Year Mordino R. Cua Awards - Malungtaron Category, honoring members who embody resilience, discipline, and community spirit.

Strength Born from Responsibility

Grace arrived in Cagayan de Oro in 2012 with hopes for a better future. Encouraged by seminars and cooperative meetings, she joined OIC. “Naganahan ko kay naa may mga training ang cooperative,” she shared. (I was encouraged because the cooperative offers training.)

She began with a small internet café in Marbel, Cotabato. In 2019, she secured her first P600,000 loan to expand her business. In 2020, she took a P2 million loan to scale up operations despite economic uncertainty. “Sobra dako gyud kaayo ang tabang sa pag-loan,” she said. (The loan helped me tremendously.) She pays her loans ahead of schedule, saves consistently, and deposits faithfully to her share capital. “Ang obligasyon mao ay dapat nimong unahon.” (You must prioritize your obligations first.)

Standing Strong—Even During the Pandemic

When the pandemic hit and many businesses closed, Grace did not give up. She continued operating—serving customers herself, shifting to online selling, limiting expenses, and staying focused despite uncertainty. “Mag-stay focus lang gyud... magpadayon gyud hinay-hinay.” (Just stay focused... continue slowly but steadily.) Closing was not an option, especially with employees depending on their income.

A Mother and a Mentor

Grace hires fresh graduates and gives opportunities to those with little experience. One employee shared that she hired him immediately after graduation despite his limited knowledge of computers.

“Gi-absorb ko niya diritso... bisag wala pa ko’y alamag sa computer.” (She immediately took me in... even though I had little knowledge about computers.) She ensures her staff receive complete benefits and encourages them to become OIC members. Beyond building a business, she builds people. As a mother, everything she does is anchored in securing her children’s future.

A Cooperative That Became Family

Grace enrolled her family as OIC members and experienced the cooperative’s support during difficult times. “Naa kay sandigan nga mao’y mutabang sa imuha.” (You have someone to lean on—someone who will help you.) She participates in community service and believes small entrepreneurs create jobs and opportunities. “Kami man gud sa mga gagmay nga negosyante... makahatag pud mi og trabaho.” (We, small entrepreneurs, can provide services and create jobs.)

The Real Capital

When asked about her true capital, she answers simply: “Ang kakugi lang gyud siguro ang puhunan.” (Hard work is truly my capital.)

Hard work is her capital. Discipline is her strategy. Responsibility is her compass.

As one of the distinguished awardees of the OIC 60th Year Mordino R. Cua Awards, Grace represents resilience and service. Grace Atan Roselloza’s story reminds us that true strength is not measured by how much you earn—but by how many lives you lift along the way. And in lifting others, she has built a legacy.

The Strength to Rise Again The Story of Jose G. Siarot

By: Melissa Leslie B. Rellesiva

With interview and documentation support
from Shelly Llido and Shiela Jane Taña



JOSE G. SIAROT

Winner – Mordino R. Cua Entrepreneurship Awards, Madasigon Category

Some stories sound heroic because they are told with loud victories.

And then there are stories like Jose G. Siarot's—quiet, raw, and deeply familiar to anyone who has ever tried to build a life with empty pockets and heavy responsibilities.

For 33 years, Jose has called Impasugong, Bukidnon, home. He is a devoted husband to Vivian and a father of two. Like many providers, he carries the daily weight of ensuring there is food on the table and hope for tomorrow. But for a long time, hope felt like something that stayed just beyond reach.

Before OIC, Jose earned a living buying and selling abaca fiber and coffee. He delivered coffee to Nestlé, then waited—sometimes far too long—for payment before he could return to the mountains to buy again. And when the coffee was rejected, everything collapsed in a single moment. “Mareject-kan sa kape... murag hilakon ko.” (When the coffee gets rejected... I feel like crying.)

Rejected goods meant lost capital.

Lost capital meant lost opportunity. Lost opportunity meant going home carrying nothing but worry. There were moments he felt like a failure. Moments when the future seemed smaller than the struggle. But even at his lowest, Jose did what resilient people do—he started again. With only P30,000, he and his wife began peddling goods themselves. They endured being underestimated, criticized, and “sinkahan”—looked down upon. Yet they kept showing up. Day after day, they built trust one customer at a time. Suki came. Then returned. Then stayed.

Still, Jose knew grit alone could not sustain a family forever. He needed structure. He needed direction. He needed discipline. That was when he turned to Oro Integrated Cooperative (OIC)—not for a miracle, but for a chance. What he found was more than financial support. OIC was not only about loans. It was about ownership. Accountability. Learning how to stand taller after every setback.

Jose grew not only in business, but in character.

He adopted a rule that became his lifeline: “Akong gihulam, idapat gyud sa negosyo.” (What I borrow must be used for the business.) Then the pandemic came—the season that broke many livelihoods. But Jose did not break. He continued paying. He continued saving. He continued honoring his word. Not because life was easy, but because he had learned how to prepare. How to endure. How to remain faithful even in uncertainty.

Today, Jose's life looks different—not because hardship disappeared, but because he became stronger than it. He built stability. He expanded his livelihood. And more importantly, he brought others into that same security, encouraging his wife, children, and even his employees to become OIC members.

It is this spirit of perseverance, discipline, and unwavering commitment that earned him recognition as the Winner of the Mordino R. Cua Entrepreneurship Awards under the Madasigon Category—an honor given to entrepreneurs who embody resilience in its truest form. Jose embodies Madasigon not because he never fell—But because he refused to stay down. His story does not shine because it is perfect. It shines because it is honest. Because it carries a truth many quietly live: resilience is not a single moment of bravery. It is waking up, again and again, choosing to fight for your family, your dignity, and your tomorrow.

And if you ask Jose what made it possible, he will not claim greatness. He will say thank you—to OIC, to his family, and to God. Then, with the humility of someone who remembers where he started, he will tell others what he wishes someone had told him sooner:

“Tara na sa OIC.”

The Woman Who Built More Than a Business

How Judith Tecson's Leadership Created Jobs, Dignity, and Hope in Don Carlos

By: Melissa Leslie B. Rellesiva
With interview and documentation support from Shelly Lildó and Shlela Jane Taña

Judith L. Tecson,
Mordino R. Cua, Entrepreneurship Awards Nominee

In Don Carlos, Bukidnon, success is not measured only by how big a building stands. It is measured by how many families sleep peacefully at night—because there is food on the table, children in school, and steady work waiting in the morning. For Judith L. Tecson, business was never just about earning. It was about lifting. What began as a single pharmacy grew steadily over time—but the real growth cannot be counted in branches or inventory. It is counted in people.

Today, her businesses employ around 70 individuals. Seventy breadwinners. Seventy families. Seventy households that breathe a little easier because someone chose to build not just a company, but a community. It is this quiet yet powerful impact that led to her being named a Mordino R. Cua Entrepreneurship Awards Nominee—a recognition not merely of business success, but of lives changed through responsible and compassionate leadership.

Work That Restores Dignity

Behind every counter in Judith's stores is a story. Some of her employees arrived unsure of themselves. Some had unfinished schooling. Some carried personal struggles heavier than their resumes. What they found was not judgment. They found an opportunity.

One employee, who has stayed with her for more than a decade, shared: "My life is very different now compared to before I started working here. I've learned so much. Madam is strong. She inspires us. If one day I have my own business, I want to lead the way she leads." Another staff member, who was unable to finish school, said quietly: "She trusted me to work in her pharmacy. Through this job, I can provide for my child."

In places like Don Carlos, employment is more than income. It is dignity restored. It is confidence rebuilt. It is a matter of pride to say, "Kaya nako." — I can do this. Judith did not just hire workers. She believed in people.

A Ripple That Reaches Home

When a person finds steady work, the change does not stop at the workplace. It reaches dining tables. It pays school fees. It buys medicine for aging parents. It helps build hollow-block walls where there were once bamboo slats. Her employees grow not only in skill, but in self-worth. They learn discipline. Accountability. Professionalism. They learn how to speak with confidence, manage responsibility, and serve with heart. Many of them found not just a job, but direction. And Judith leads them the way she runs her business: firm, fair, and compassionate. She describes herself as "abi-abihon"—warm and approachable. That warmth flows into the culture of her stores, where customers are treated not as transactions, but as neighbors.



Leadership Guided by Faith and Responsibility

Judith often speaks of faith as her anchor. She believes growth must come with gratitude. Profit must come with purpose. Success must come with service. She promotes eco-conscious habits in her stores, encouraging reusable bags. She prioritizes customer care not because it increases sales, but because it reflects who she is.

To her, true success is not about how much you accumulate. It is about how many people move forward because you did. Perhaps that is why her nomination to the Mordino R. Cua Entrepreneurship Awards feels fitting. It honors not only enterprise, but empathy. Not only expansion, but empowerment.

More Than a Businesswoman

Judith Tecson does not seek the spotlight. She simply shows up. Every day. She makes decisions that protect her employees. She carries responsibility not lightly, but willingly.

Her stores may sell groceries and medicine—but what they truly provide is stability. Hope for the employee who once doubted her worth. Hope for the mother who needed steady income. Hope for the young worker learning discipline for the first time. When asked what advice she would give others, she does not speak of profits or strategy. She speaks of courage. "If you want to grow, don't be afraid to take the step. Opportunities are there." Judith built more than a business. She built livelihoods. She built confidence. She built futures.

And in Don Carlos, Bukidnon, that kind of leadership is not measured in pesos. It is measured in peace of mind. It is measured in children staying in school. It is measured in families who now sleep at night knowing tomorrow will be steady.

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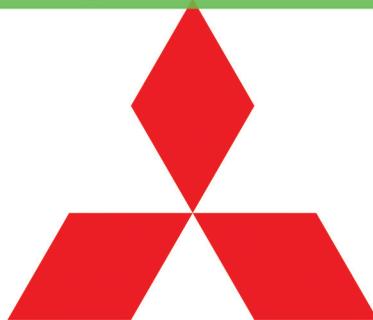
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MESSAGE

from the Publication Committee

As Oro Integrated Cooperative celebrates its 60th Anniversary and convenes its 60th General Assembly, we are honored to present this special commemorative edition of Tara Na! magazine. This issue captures the stories, milestones, and accomplishments that have shaped OIC's remarkable journey over nearly seven decades.

Within these pages, you will find reflections of the dedication, passion, and hard work of our leaders, officers, staff, and member-owners—individuals whose collective commitment has built a cooperative grounded in service, strengthened by innovation, and sustained by meaningful community impact. From award-winning initiatives to programs that uplift and empower, this edition celebrates not only OIC's achievements but also the people and purpose behind each success.

This publication serves as both a tribute and a testament: a tribute to the legacy we proudly carry, and a testament to the vision and leadership that will continue to guide OIC forward. While we reflect on our past accomplishments, we also look ahead with optimism—ready to embrace new opportunities, overcome challenges, and write fresh chapters of service, growth, and shared prosperity.

May this commemorative edition serve as a reminder that every milestone reached, every challenge surmounted, and every story shared contributes to a legacy truly worth celebrating.

Here's to OIC's enduring legacy, outstanding achievements, and a future filled with promise—a legacy captured in every page.



TARA NA MAG – CONTRIBUTORS

With the invaluable contribution of the General Assembly Committee and the dedicated teams behind Tara Na Mag, this commemorative publication was made possible through shared leadership, collaboration, and commitment to excellence.

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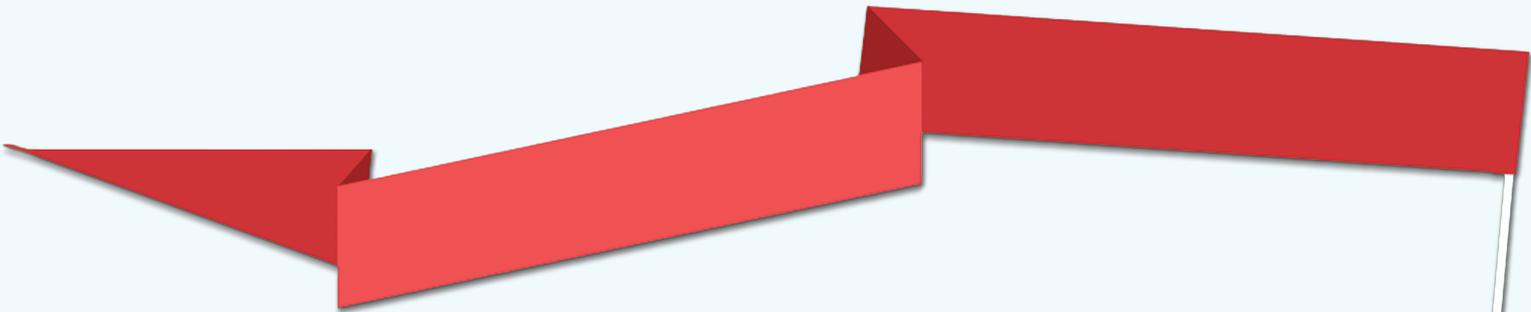
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