

An Annual Publication of ORO INTEGRATED COOPERATIVE

# Tara na!

MAGAZINE ●



**2023 ISSUE**  
**58<sup>th</sup> General Assembly**

*Merlinda B. Arado*

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

DREAMS FULFILLED:

*Merlinda's  
Inspiring Story*



# CLIMBS LIFE AND GENERAL INSURANCE COOPERATIVE



Scan

## Life and Non Life Insurance Products

### Life Products

- **Coop Loan Protection Plan (CLPP)**
- **Coop Life Savings Plan (CLSP)**
- **Group Yearly Renewable Term Insurance (GYRT)**
  - Group Life & Accident With Fire Insurance (GLAFI)
  - Group Accidental Death, Dismemberment & Disablement Insurance (GADDDI)
  - Group Accidental Death, Dismemberment & Disablement Insurance Plus (GADDDI Plus)
  - Coop Family Plan (CFP)
  - Kids & Youth Secure (KYSE)
  - Bantay Protection for Tanod & Security Guards
  - Insurance Telehealth

### Non Life Products

- **Personal Accident (PA)**
  - CLIMBS Health and Accident Insurance (CHAIN)
  - Keyman
  - Coop AKSI
  - Student Personal Accident Insurance (SPAI)
  - PATxt15
  - Travel PA
- **Fire Insurance**
  - Fire and Allied Perils
  - Fire Advantage
  - Prestige
  - Fire Insurance with Cash Assistance (FICA)
- **Motor Car Insurance**
  - Compulsory Third Party Liability (CTPL)
  - Comprehensive Motor Vehicle Insurance
- **Parametric Insurance**
  - Weather Protect Insurance (WPI)
- **Other Insurance Products**
  - Money, Securities & Payroll Robbery (MSPR)
  - Fidelity Guarantee

### CAC Exclusive Microinsurance Products

- **Life Products**
  - Kabayan Insurance
  - MyParents Protek
  - Life and Home Assure
  - 3Sure Life Insurance
  - Individual Disability Life Ensure (IDLE)
  - MyParents Protek (MPP)
- **Non Life Insurance**
  - Tricycle Operators and Drivers Association (TODA) Insurance
  - Millennials Protek
  - Family AKSI Plan
  - Love Yourself Always (LYSA)

### CLIMBS Life and General Insurance Cooperative

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#### SUBSIDIARIES & AFFILIATES





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Proudly OIC

# COLLABORATIVE ASCENDANCE: BUILDING SUCCESS WITH VALUE CHAIN

Today, I would like to illuminate Oro Integrated Cooperative's (OIC) vision for the future, emphasizing the crucial role each of us plays in constructing and reinforcing our collective value chain.

The value chain serves as the lifeblood of our cooperative, representing the intricate web of relationships and processes that unite us. It transcends a mere concept; it is the pulsating core of our organization.

Our Board of Directors and Officers, through their strategic guidance, lay the groundwork for a resilient value chain. The commitment of our employees ensures seamless processes and services, propelling the cooperative towards success. Your active participation as members adds distinctive links, enhancing the cooperative experience.

Stakeholders, with their support, contribute vital components to our value chain, fostering a collaborative ecosystem. Extending beyond our cooperative walls, the community becomes an integral part, both benefiting from and contributing to the shared prosperity we strive to achieve.

Together, let us persist in weaving the threads of our interconnected value chain, shaping a future where Oro Integrated Cooperative stands as a testament to the power of collective empowerment.

For those less acquainted with the term, a value chain encompasses all the activities an organization undertakes to deliver a product or service from its inception to its customers. In our cooperative context, it signifies the entire journey from conception to member satisfaction.

I express my gratitude for your indispensable role in our cooperative journey. As we continue building our value chain, we also acknowledge the importance of sustainability, primarily in the areas of digitalization and climate action. Thank you for being an integral part of our cooperative's evolution towards a sustainable and empowered future.

*Message from the*  
**Chief Executive Officer**

# MESSAGE FROM THE VICE CHAIRPERSON OF THE BOARD OF DIRECTORS

DIR. HERMES G. VERGARA

My warmest greetings to all the member-owners of Oro Integrated Cooperative as we conduct our 58th Annual General Assembly with the theme: "OIC: Going Green and Digital to Accelerate Sustainable Development."

Climate change is one of the biggest threats to humanity, which is why Sustainable Development Goal 13 calls for urgent action to combat climate change and its impacts. The Philippines is more vulnerable to climate change risks because of our dependence on natural resources and the agricultural sector, densely populated coastal areas, and poverty among a considerable proportion of the population.

Cooperatives are believed to be better because our business model creates greater economic, social, and environmental sustainability. On its part, OIC is committed to contributing to achieving SDG # 13. As the Chairperson of the Education Committee, we ensure that our education program includes raising awareness among OIC employees, officers, members, and other stakeholders about "Green Office" to ensure that we are environmentally responsible and resource-efficient. OIC is committed to its social responsibility by implementing practices that promote environmental sustainability. One of our campaigns is the "No to single-use plastic." Hence, we encourage all members to include climate action while living the cooperative principles.

I would also like to encourage all members to participate in our Integrated Wealth Building program by attending the financial literacy training and patronizing our products, which can be our vehicle for achieving financial freedom.





## PAVING THE PATH TO COOPERATIVE EXCELLENCE

Oro Integrated Cooperative (OIC) celebrated a momentous occasion at the Mallberry Suites Business Hotel on April 17, 2023, marking a significant milestone in the cooperative's leadership journey. The event, attended by the board of directors, management, and staff, featured an inspiring address by Congressman Felimon M. Espares, emphasizing collaboration and teamwork for collective success.

The ceremony included opening remarks by Mr. Floriano Hilot, message from outgoing Chairperson Dir. Raul M. Pregon and incoming Chairperson Dir. Patricio G. Juan, and the induction of new officers overseen by Ms. Bernadette Toledo of CEO-MASS-SPECC. A key highlight was the solemn oath-taking officiated by Congressman Espares, where the incoming officers pledged commitment to OIC's values.

During his keynote, Congressman Espares commended the officers' dedication, urging them to uphold OIC's legacy of excellence. The event concluded with the presentation of certificates, a celebratory dinner, and the symbolic transition of the key and gavel. This ceremony marked a pivotal beginning, symbolizing a new chapter for OIC filled with potential, paying homage to past achievements while igniting hope for a thriving future.



# PROMOTING INCLUSIVITY AND SAFETY: INITIATIVES UNDER OIC'S GENDER AND DEVELOPMENT PROGRAM



Demonstrating a proactive commitment to fostering inclusivity and awareness, the organization recently launched two impactful initiatives under the OIC's Gender and Development Program. One key initiative featured a comprehensive Gender Sensitivity Seminar, where the esteemed Board of Directors served as Resource Speakers. The primary goal of this seminar was to enlighten members about the nuanced aspects of gender-related issues, emphasizing the critical importance of understanding and addressing these concerns within the household and community context.

Another influential seminar centered around crucial topics such as Violence Against Women and Children (VAWC) and other laws related to sexual violence in the community. Guided by legal experts, including Atty. Cuaresma, Atty. Villamor, Atty. Acero, and Atty. Rulona, this session became an integral component of the OIC's Gender and Development Program. By providing valuable insights and legal perspectives, both seminars underscore the organization's holistic approach to fostering a gender-sensitive and equitable home and community environment. These initiatives stand as commendable strides in advancing the principles and objectives outlined in the OIC's Gender and Development Program.

The breakdown of participants—1,063 females and 400 males for the Gender Sensitivity Seminar, along with 683 females and 167 males for the VAWC Orientation, respectively—signifies a commendable effort to ensure diverse representation, fostering an environment where both genders actively engage in discussions surrounding gender sensitivity. This balanced participation indicates a shared commitment to understanding and addressing the intricacies of gender-related challenges within the household and community.

By comprehensively exploring the legal aspects of sexual violence and gender-related issues, the Board of Directors, through the OIC's Gender and Development Program, has showcased a dedication to creating a community that prioritizes the well-being and dignity of all members.

As the organization continues to prioritize gender sensitivity within the household and community, the insights gained from these seminars are poised to contribute significantly to ongoing efforts to foster an inclusive, respectful, and empowering environment for all members. The Gender Sensitivity Seminar stands as a testament to the organization's commitment to continuous learning, development, and the creation of a cooperative that truly values and respects diversity in every aspect of life.

# ENABLING COOPERATIVE LEADERS FOR SUCCESS

Embarking on a transformative journey in 1999, the Asian Development Education Program, orchestrated by the Association of Asian Confederation of Credit Unions (ACCU), has become a cornerstone for credit union leaders and professionals. OIC's active participation in this seven-day residential workshop, hosted in Thailand, underscores the organization's commitment to cultivating capable leaders and fostering positive change within financial cooperatives. The program not only facilitates knowledge exchange but also sharpens presentation skills and addresses critical issues affecting credit union sustainability.

Simultaneously, the Cooperative Leadership and Management Program (COOP-LAMP) by NATCCO Network has emerged as a catalyst for empowering leaders within cooperative structures. In collaboration with OIC, this program extends beyond traditional education, equipping individuals with vital skills necessary for effective leadership in the ever-evolving cooperative landscape.

COOP-LAMP's contemporary curriculum encapsulates the latest trends in cooperative leadership, providing participants with indispensable strategies to navigate challenges.

Emphasizing practical skills, collaboration among peers, and a forward-looking approach to succession planning, COOP-LAMP stands out as a comprehensive initiative. It ensures the seamless continuity of organizational vision and values by engaging employees in leadership and management training. As evidenced by the participation of all branch managers and key head office personnel, OIC recognizes the significance of succession planning within the cooperative, fostering a pipeline of capable leaders crucial for sustained success.

Collectively, OIC's engagement in both ACCU's Development Education Program and COOP-LAMP by NATCCO Network exemplifies the organization's dedication to nurturing cooperative excellence. By actively preparing leaders to navigate challenges and fortifying cooperative enterprises, OIC remains at the forefront of empowering tomorrow's cooperative leaders for a sustainable and impactful future.



# OIC'S STAFF CONGRESS: ENLIGHTENMENT AND TALENT CELEBRATION



Oro Integrated Cooperative's (OIC) recent Staff Congress at Xavier Sports & Country Club was a convergence of learning, self-discovery, and celebration, featuring insightful discussions and vibrant showcases that left a lasting impact on the cooperative's dynamic workforce.

Mr. Geronimo L. Perez and Atty. Aubrey Albo-Perez led a thought-provoking session on Self-Rediscovery, guiding attendees through exploring personal growth and professional development. Their engaging discourse inspired self-reflection and empowerment among participants, fostering a renewed sense of purpose and direction.

A parallel session by Ms. Sylvia O. Paraguya delved into Discovering the COOPERATIVE, offering valuable insights into the cooperative's ethos, principles, and broader role within the community. This session provided a deeper understanding of OIC's foundation, encouraging alignment with its values and mission.



Beyond the enriching discussions, the event also celebrated the dedication and commitment of OIC's employees through service awards. As a recognition of their invaluable contributions, these awards acknowledged the outstanding efforts and loyalty of individuals who have played an integral role in OIC's growth and success.

Moreover, the event showcased the vibrant talents within OIC, featuring the search for Mr. and Miss OIC and a Talent Showcase. This segment highlighted the diverse skills and camaraderie within the cooperative, fostering a sense of community and appreciation for individual abilities.

The lively and educational atmosphere at Xavier Sports & Country Club provided an ideal backdrop for these engaging sessions and showcases, enhancing the overall experience for the attendees.

The Staff Congress was a platform for learning and self-reflection and an opportunity for OIC employees to come together, celebrate achievements, and strengthen bonds.

The amalgamation of intellectual discussions, talent showcases, and recognition ceremonies exemplified OIC's commitment to holistic employee development and fostering a vibrant community within the cooperative.

As the cooperative continues its journey of growth and development, the impact of this event will reverberate as a catalyst for personal and professional growth, uniting OIC's workforce under a shared vision of excellence and collaboration.



# RESEARCH UNIT FOR COOPERATIVE EXCELLENCE

In a visionary move in 2023, Oro Integrated Cooperative (OIC) set the stage for future success by launching a Research unit under the CEO's office. This strategic initiative emphasizes OIC's commitment to innovation and staying ahead in the cooperative sector.

The Research Unit is dedicated to exploring cutting-edge initiatives and enhancing OIC's adaptability in the ever-evolving cooperative landscape. This move reflects OIC's dedication to continuous improvement and a proactive response to industry trends.

The unit's mandate spans market trends, technological advancements, governance best practices, and financial models. By integrating research into top leadership, OIC aims to optimize operations and position itself as a cooperative trailblazer.

The Research Unit not only enhances internal decision-making but also fosters collaboration with external entities, universities, and industry experts. This commitment to knowledge-sharing showcases OIC's vision for enriching the wider cooperative community.

As OIC paves the way for cooperative excellence through research, it demonstrates a proactive approach to shaping the future of the cooperative landscape. With Anamarie Lopez and Syche Ochavillo at the helm, the Research Unit will be a symbol of OIC's commitment to innovation and forward-thinking leadership.



# FOSTERING EXCELLENCE IN ADHERENCE

Keziah May R. Precillas shines as a dedicated and committed figure in the cooperative realm. Currently serving as the Acting Compliance Officer at Oro Integrated Cooperative (OIC), Keziah's journey is marked by continuous learning, family inspiration, and an unwavering commitment to ethical standards.

A Certified Public Accountant, Keziah initiated her career as an internal auditor at OIC, earning a well-deserved promotion to Compliance Officer after four years. Despite her humility, Keziah attributes her performance and motivation to the cooperative's mission, vision, and core values, emphasizing her commitment to learning and aligning with OIC's principles.

Motivated by her family's unwavering belief in her capabilities, Keziah faces setbacks with resilience, viewing them as opportunities for triumphant comebacks. Her daily philosophy centers around starting the day right, emphasizing the significance of positive thoughts and actions.

While Keziah modestly refrains from spotlighting individual achievements, she defines success

through alignment with OIC's mission, vision, and goals, emphasizing unselfish actions guided by core values. Work-life balance is achieved through clear boundaries, effective task prioritization, and self-care.

Imparting the wisdom of positive thinking, Keziah draws from James Allen's words, emphasizing its role in shaping a successful path amid uncertainties. Her future vision involves contributing to a transparent and accountable business environment, ensuring regulatory adherence, and promoting long-term sustainability.

As a Compliance Officer, Keziah aspires to leave a legacy characterized by an unwavering commitment to ethical standards, fostering a culture of compliance within the organization.

Keziah May R. Precillas exemplifies transparency, accountability, and a steadfast dedication to cultivating compliance at OIC, showcasing the power of continuous learning and familial inspiration.



# NURTURING WELL-BEING ACROSS BRANCHES

In 2023, Oro Integrated Cooperative (OIC) took a proactive stance in prioritizing member well-being through Health and Wellness Forums. Led by medical experts, these forums engaged 384 members, focusing on vital health issues such as hypertension and diabetes, aligning with prior surveys.

Post-forum evaluations showcased diverse impacts across branches. Yacapin and Balingasag branches demonstrated strong member engagement, even among those not initially enrolled. Agora emphasized the broad appeal, reaching a wide audience. Exceptional feedback from Don Carlos and Valencia underscored the forums' effectiveness in enhancing knowledge and health consciousness.

In response to positive feedback, the HR Department launched the Health and Wellness Program for its employees in June 2023, prioritizing overall employee well-being with incentives for healthy weight goals and incorporating team-building and spiritual activities for enhanced collaboration

Despite heavy rain, OIC actively participated in Cagayan de Oro's fiesta event, "Zumbarangay - Unit & Ignite" Rave Party on August 10, highlighting dedication to health and unity. This event not only added a festive atmosphere to OIC's well-being efforts but also underscored the collective commitment within the OIC community.



# OIC'S EMPOWERING EVENT: FINANCES, FUN, AND FAMILY

Step into the vibrant world of Oro Integrated Cooperative (OIC), where from May 12 to 14, 2023, Limketkai Mall in Cagayan de Oro City witnessed an extraordinary celebration titled 'Mommy Talks, Money Talks.' This extended Mother's Day event was not your typical affair; it seamlessly blended financial insights with the warmth of family joy.

At the heart of this celebration was the unveiling of a diverse lineup of Special Savings Deposit products, each meticulously crafted to address unique financial needs. From the exclusive Prime-Time Deposits to the dynamic BUILDS Savings, OIC set out to empower its members with tailored financial solutions. As a delightful bonus, participants were treated to exclusive giveaways, including umbrellas, OIC bags, or T-shirts, enhancing the rewards of their active participation.

Mothers, the cherished heroes of the occasion, weren't just celebrated but were also presented with P100.00 worth of gift certificates, adding an extra layer of appreciation to the festivities. The celebration took an imaginative turn with the Youth Savers Club Laboratory Cooperative (YSCLC) organizing a lively cosplay contest. The success echoed beyond Limketkai Mall, prompting the Sales and Marketing Department to propose replicating the event across other branches, showcasing the potential for expanding such engaging endeavors.

In the dynamic period from January to August 2023, OIC's Bulua Branch, along with various branches, embraced their anniversaries with the impactful 'OIC Anniversaya Promo.' Spearheaded by the Sales and Marketing Department, this celebration aimed not just to commemorate past achievements but to lay the foundation for future successes.

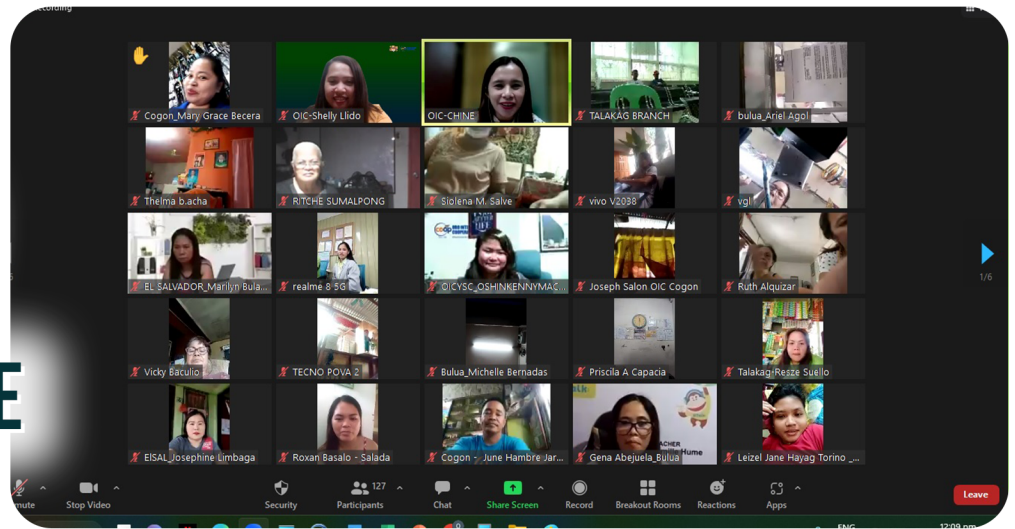
The objectives were strategically aligned to promote financial inclusion through OIC's Integrated Wealth Building Program (IWBP) and Kabayani Wealth Building Program (KWBP). The goal was clear: enroll new members and foster a culture of financial literacy. Another set of objectives focused on expanding the OIC family, increasing regular members and Youth Savers Club Laboratory Cooperative members, thus broadening OIC's reach as a reliable pillar of financial support within diverse communities.

The final set of objectives placed a spotlight on health and wellness alongside Cooperative Assurance Center (CAC) products. This showcased OIC's dedication to the holistic well-being of its members, recognizing the interconnectedness of financial health and overall well-being.

These initiatives paint a vivid picture of OIC's unwavering commitment to the economic well-being of its members and community engagement. As OIC continues these efforts, it stands as a beacon of positive impact, dedicated to creating lasting impressions on its members and the communities it serves. 'Mommy Talks, Money Talks' and 'OIC Anniversaya Promo' aren't just events; they are cherished traditions of empowerment and celebration that resonate with the cooperative's ethos.



# EMPOWERING MEMBERS VIA KNOWLEDGE ENRICHMENT



In the dynamic landscape of organizational development, fostering a well-informed and engaged membership is not merely a goal but a commitment. The Board of Directors, in synergy with the Education Committee, has emerged as a driving force, spearheading various training and information programs that stand as pillars of empowerment within the organization.

Ownership sessions, hailed as the bedrock of member engagement, serve as vibrant forums for open dialogue and collective decision-making. With an impressive participation of 5,098 members, these gatherings provide a vital platform for information-sharing and the reinforcement of community bonds. The Board of Directors assumes a pivotal role as resource speakers, infusing these meetings with valuable insights and expertise, elevating the discourse and fostering a sense of shared ownership among members.

The Member Awareness Forum stands as a tangible manifestation of the organization's commitment to a well-informed membership. This forum encompasses virtual training sessions on Organization of Islamic Cooperation (OIC) updates and climate change awareness, attracting a participation of 390 members.

The Board of Directors, as resource speakers, collaborates with the Education Committee in the role of facilitators, ensuring that members are not only informed but actively engaged in discussions that shape their understanding of crucial issues. This collaborative effort creates a culture of awareness within the organization, reinforcing its commitment to knowledge dissemination.

The organization's dedication to climate change awareness transcends virtual sessions, extending into in-person meetings with a collective participation of 239 members. These sessions go beyond mere awareness, emphasizing a sense of responsibility among members. The active facilitation by the Board of Directors in both virtual and in-person settings underscores the organization's commitment to addressing pressing global issues collectively, making these initiatives not just informative but transformative.

The Health and Wellness Forum, with a specific focus on prostate cancer awareness and 214 participants, exemplifies the organization's holistic approach to member development.

Serving as resource speakers, the Board of Directors emphasizes the importance of preventive care,

showcasing a commitment to the physical well-being of its members. This initiative is a testament to the organization's dedication to fostering not just informed but healthy and empowered members.

The collaborative efforts of the Board of Directors, the Education Committee, and the membership department create a cohesive and comprehensive framework for member training and information programs. The board's dual role as resource speakers and facilitators underscores a commitment to empowering members with knowledge that goes beyond the immediate and contributes to the long-term growth and prosperity of the organization. As the organization evolves, these initiatives pave the way for a well-informed, engaged, and empowered membership, ensuring a bright and sustainable future for the collective endeavors of the entire organization.



# OIC SHINES IN COOPERATIVE MONTH CELEBRATIONS

In 2023, Oro Integrated Cooperative (OIC) actively participated in the Cooperative Month celebration, themed "Cooperatives: Pioneering the Path to Recovery Amidst Modern Challenges of Climate Change and Food Security." OIC's representatives, John R. Patinga and Amilyn L. Baron, secured the titles of 5th Runner-up and 4th Runner-up in the Mr. and Miss Cooperative R10 competition, showcasing both individual dedication and OIC's collective commitment to excellence.

Across various sports categories, OIC excelled, securing the 1st Runner-up position in Basketball 39 Below and claiming the championship title in Basketball 40-Up. The chess enthusiasts emerged as undisputed champions, while the women's volleyball team exhibited exceptional teamwork to secure the 2nd Runner-up position. In table tennis, OIC dominated with victories in multiple categories, including the Women's Team, Women's Double, and Mixed Doubles.

In Individual Events, Carlaine Mae Ayco and Rosemarie Caro showcased outstanding skills, earning the 2nd Runner-up position in the women's category. Gary Legayada's exceptional performance led him to be the Champion in the Men's Individual Events category, contributing significantly to OIC's overall success.

These achievements highlight the talent, dedication, and sportsmanship of OIC employees, emphasizing the cooperative's integral role in the community. OIC's success aligns with the Cooperative Month's theme, emphasizing the critical role of cooperatives in addressing contemporary challenges like climate change and food security. OIC's unwavering commitment to excellence serves as an inspiring example within the cooperative community, showcasing how cooperatives can lead the way in overcoming modern challenges.



# OIC'S TAGBILARAN OFFICE: A MILESTONE IN COMMUNITY COMMITMENT

On February 28, 2023, Oro Integrated Cooperative (OIC) achieved a significant milestone with the inauguration of its new office building in Tagbilaran. This momentous event marked the transition from a rented space to the ownership of a dedicated office, underscoring OIC's commitment to the community and its members.

The journey began on November 27, 2009, when OIC established its presence in Tagbilaran. Over the years, the cooperative diligently served the community from a rented space, striving to cater to the financial needs of its members while fostering economic development.

The decision to invest in a dedicated office building reflects OIC's dedication to enhancing its services and strengthening its bond with the community. This strategic move signifies a more profound commitment to providing accessible and reliable financial services to the residents of Tagbilaran.

The inauguration ceremony witnessed the gathering of esteemed guests, community leaders, and cooperative members. The event celebrated the unveiling of the new office and emphasized OIC's pledge to continue supporting the community's economic growth and financial well-being.

The transition to its office building represents a significant step forward in OIC's journey. With this move, the cooperative aims to create a more welcoming and efficient space for members, offering enhanced services and opportunities for financial empowerment.

The inauguration of the new office building symbolizes OIC's enduring commitment to the community, promising continued dedication to providing reliable financial services and fostering economic growth in Tagbilaran. This milestone marks a new chapter in the cooperative's history, signifying progress, stability, and a deeper connection to the community it serves.



# CELEBRATING ACADEMIC EXCELLENCE AND COLLABORATIVE EDUCATION

In a harmonious blend of success and intellectual prowess, Oro Integrated Cooperative (OIC) extends its warmest congratulations to the exceptional scholars who have illuminated their educational journey with unparalleled dedication and brilliance. This celebration is not just a recognition of academic excellence but a testament to the cooperative spirit that actively supports OIC and YSCLC's initiatives and programs.

As OIC reflects on the remarkable achievements of our scholars, we draw inspiration from the countless hours of hard work, sacrifices, and unwavering commitment that have led to this significant milestone. These accomplishments not only showcase individual brilliance but also contribute significantly to the collective success of Oro Integrated Cooperative. A resounding applause is directed towards the outstanding scholars who graduated in June 2023:

Ms. Judelyn Abacahin Jardin  
Degree:  
BS Accountancy  
Honors: Cum Laude  
Xavier University – Ateneo de Cagayan

Ms. Carlaine Mae Ayco  
Degree:  
BS Business Administration major in Financial Management  
Honors: Cum Laude  
University: Bukidnon State University-Main Campus



This well-deserved recognition marks not just an end but a new beginning. OIC hopes that the journey of these new employees continues to be adorned with excellence, curiosity, and the joy of perpetual learning as they chart their course forward with OIC. OIC is proud to have both Ms. Judelyn Abacahin Jardin and Ms. Carlaine Mae Ayco as employees in the Internal Audit and Treasury departments, respectively.

# CONVENIENCE THROUGH GCASH COLLABORATION

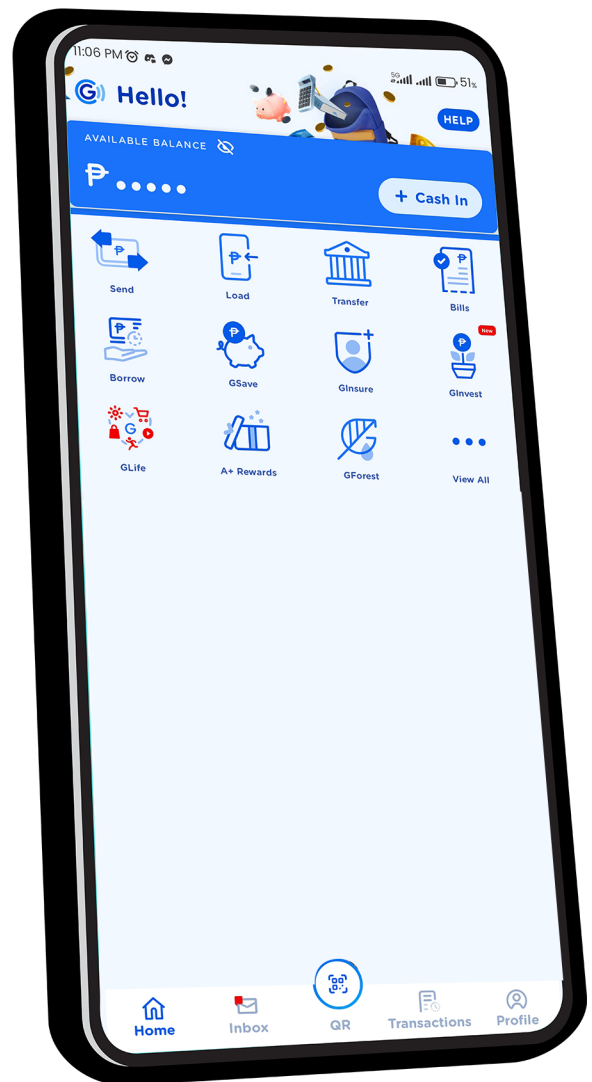
Oro Integrated Cooperative (OIC) is in the midst of a transformative journey led by its Information and Communication Department (ICT). The groundbreaking e-voting system, revealed at the 57th General Assembly, prioritizes efficiency, transparency, and convenience in decision-making. ICT's digital strides extend to recruitment practices, ensuring an efficient and talent-centric approach. In 2024, OIC plans full implementation of initiatives for employee empowerment through interactive training modules and the creation of digital platforms across various operational areas, highlighting a commitment to continuous learning and adaptability.

In a strategic move toward greater digital evolution, OIC has collaborated with GCash, ushering in a new era of financial ease and accessibility for its members. This innovative partnership enables seamless financial transactions, allowing members to effortlessly transfer funds, settle bills, and make purchases through the intuitive GCash platform. The collaboration prioritizes simplicity, accessibility, and security in transactions while actively promoting financial literacy by providing members with essential digital financial tools for improved financial management.

How to Initiate OIC Transactions via GCash:

- Open a GCash account.
- Access "Bills" and choose "Payment Solutions."
- Find Oro Integrated Cooperative (OIC) as the biller account.
- Fill in the necessary details and click "Confirm."
- Wait 1-2 days for confirmation, and your OIC transaction via GCash is complete!

OIC's technological advancements, coupled with the strategic collaboration with GCash, exemplify its dedication to innovation, member-centric services, and financial empowerment. These initiatives set new benchmarks in the cooperative sector, showcasing OIC's commitment to enhancing member experiences and operational efficiency as it continues its dynamic journey into 2024.



# OIC'S ENVIRONMENTAL STEWARDSHIP: NURTURING A SUSTAINABLE LEGACY

In Oro Integrated Cooperative's (OIC) storied history, a steadfast commitment to environmental stewardship emerges as a defining element, woven intricately into the cooperative's fabric of responsibility and forward-thinking practices. Reflecting on its remarkable journey, OIC's unwavering dedication to sustainability, resilience, innovation, and community engagement becomes apparent, leaving an indelible mark on its community and stakeholders.

Initiating OIC's environmental endeavors, the Solid Waste Management Program strategically placed trash bins across CDO, Baungon, and Talakag Branches. Beyond waste segregation, this initiative sparked community engagement, fostering awareness about responsible waste management. This alignment with global environmental principles underscores OIC's pivotal role in forging a greener, more sustainable future.

In a demonstration of environmental responsibility, Coastal Cleanup initiatives along the Lapasan-Gusa Coastal and Punta Bonbon areas showcased OIC's active role in preserving pristine shorelines. Collaborating with DENR, these efforts became a local model aligning with global environmental goals.



Shifting focus to biodiversity preservation, the Mangrove Planting Project, in collaboration with CDA10, saw the planting of 2,000 mangrove seedlings during the cooperative month celebration, directly contributing to ecological well-being.

Transitioning seamlessly from ecological initiatives to community welfare, OIC's impactful water access projects stand as pillars of positive change.

The Community Water System and Reservoir Project in Brgy. San Miguel Talakag, Bukidnon, marked a pivotal moment, ensuring uninterrupted clean water supply to 874 households.



Similarly, in Brgy. Civoleg, Gingoog City, the Spring Development Project served as a vital intervention, eradicating amoeba cases and improving water quality for 20 households. This dual impact not only mitigated health risks but also fostered a healthier environment for residents.



OIC's environmental initiatives, through its Community and Social Responsibility Department, weave a narrative of conscientious actions that transcend local boundaries. The interconnectedness of these endeavors not only achieved specific objectives but also laid the groundwork for a sustainable and responsible future. As OIC charts its course forward, these past achievements stand as guiding beacons, navigating the cooperative towards an even greener and more resilient tomorrow.

## EVOLVING DREAMS, THRIVING VENTURES

Merlinda Balansag Arado's entrepreneurial journey is a captivating tale that started with banana fritters and binignit, taking her from Cebu City to thriving in Tagbilaran, Bohol, with the unwavering support of Oro Integrated Cooperative (OIC).

In 2007, armed with a modest capital borrowed from a friend, Merlinda faced hurdles accessing funds from high-interest lenders. Undaunted, she rented a space to showcase her goods and found her pivotal moment when Karen, now a branch manager, introduced her to OIC in Tagbilaran. Joining the cooperative marked a shift, providing not just financial support but a community-driven approach.

OIC empowered Merlinda to diversify her ventures, including a hardware store, tourist inn, and apartment for rent. Exceptional customer service from OIC played a crucial role, enabling her to make substantial investments in vehicles, and a place to call home.

Beyond personal achievements, Merlinda actively recruits new OIC members, contributing to the cooperative's community-focused mission. Her success story underscores the importance of strong relationships with employees and customers. Guided by values of hard work and faith, Merlinda's journey serves as a beacon for aspiring entrepreneurs.

From humble beginnings of selling banana fritters and binignit, Merlinda Balansag Arado transformed dreams into reality, showcasing the power of perseverance, community support, and a reliable financial partner like OIC. Her story isn't just a local success; it's gained recognition in the entrepreneurial arena. In 2020, she earned a prestigious nomination in the "Malungtaron" category of the Mordino R. Cua Entrepreneurship Awards (MRCEA). This acknowledgment adds prestige to her entrepreneurial standing, and this year, she proudly holds the highest recognition in the MRCEA under the Malungtaron Category. Merlinda's journey inspires growth, evolution, and success in the world of business.





**KIT E. TALJA**

Malungtaron Awardee

2<sup>nd</sup> PLACE WINNER

## ACHIEVING WELLNESS HEIGHTS THROUGH OIC

Introducing Kit Edilberto Talja, a seasoned 51-year-old entrepreneur from Cagayan de Oro City. Alongside his wife, Merianne, and their two sons, Kit serves as a living embodiment of the influence of cooperative foundations and the impactful possibilities inherent in ventures centered around wellness. His narrative is a compelling testament to resilience, unwavering commitment, and the relentless pursuit of holistic well-being, all intricately woven into his journey closely linked with Oro Integrated Cooperative (OIC).

Kit's journey with OIC traces back to his childhood, witnessing his mother, Glenda Bacal Baang- Talja, as a pioneering member. OIC Yacapin whom his family fondly calls "co-op", once nestled in the corner of Pacana-Tiano Streets, became a familiar sight for young Kit. It was a place where groceries were bought, and the family's financial stability found its roots.

As a young man, Kit joined OIC when he landed his first job. Graduating in 1992, he soon started contributing to the co-op. In those early years, he may not have been familiar with the exact figures his parents contributed, but he knew they faced financial struggles

Fast forward to Kit's adulthood, where he spent 20 years as an employee, eventually retiring early in 2010. His wife, Merianne, was also employed, adding another layer to their financial stability.

In 2010, Kit and Merianne decided to venture into their wellness industry business. The early days were challenging, with minimal income and financial struggles. However, their commitment and the support of their mentor, whom they fondly call Mother Arlene, guided them through the initial hurdles.

Their core business, Healthy Cells Nutri Marketing, a Herbalife distributor, became the foundation for their other ventures. They now own various businesses from a negative financial start, including a cafe, real estate properties, and vehicles.

Reflecting on their journey, Kit emphasizes the importance of mentorship and starting a business when you're financially ready. Their story resonates with the principles of OIC – community support, financial empowerment, and growth potential.

Notably, Kit Talja, a nominee for the Mordino R. Cua Entrepreneurship Awards under the Malungtaron category, stands as a testament to the transformative impact of cooperative support in turning dreams into reality. Kit is also recognized for his articulate and insightful communication, showcasing his well-spoken nature in sharing his entrepreneurial experiences.

## OIC PARTNERSHIP: FOSTERING BUSINESS SUCCESS

Rico Gabutin, at 57, along with his wife Josie, 55, has been navigating the business sector for 30 years. They have two children, Ryan, a college graduate, and Angel, still currently in their second year as a college student. The Gabutin family is deeply grateful to Oro Integrated Cooperative (OIC), as it played a vital role in their business journey.

Over the span of thirty years in business, the Gabutins have consistently turned to OIC for additional capital, finding in the cooperative not just a financial ally but a reliable partner in times of need. A notable example is when Rico encountered a road accident involving vehicles financed by OIC. In this challenging situation, the cooperative's insurance coverage and premium loans proved instrumental, providing valuable assistance. OIC's comprehensive support goes beyond financial support, embodying a true partnership in their entrepreneurial journey.

Rico's connection with OIC transcends mere financial transactions; it's a trusted partnership. The cooperative's active presence in their community has proven invaluable, offering essential benefits ranging from savings and loans to insurance. This robust support has played a pivotal role in the enduring success of their Golden Jay Hardware, operating for 28 years, and their rental building, thriving for 7 years.

Grateful for OIC's support, Rico recognizes the cooperative's positive impact on their business and expresses gratitude for the thriving state of their enterprise. Rico Gabutin is more than a member; he's a nominee for the Mordino R. Cua Entrepreneurship Awards under the Malungtaron category, a testament to his dedication and contributions to the entrepreneurial landscape.

In an era where collaboration is key, Rico's story exemplifies the symbiotic relationship between entrepreneurs and cooperatives like OIC, paving the way for mutual growth and success.



## RESILIENCE UNWRAPPED: ANOTHER SUCCESS STORY WITH OIC



**PATRILO L. RARA**  
Malungtaron Awardee

NOMINEE

In the quaint town of Baungon, Bukidnon nestled amidst scenic landscapes, Patrilo Liliangan Rara's entrepreneurial tale unfolds, marked by two years of operation for Rara Variety Store and a remarkable 15 years for Joshua Store. Patrilo, a devoted member of Oro Integrated Cooperative (OIC), has turned humble beginnings into a thriving enterprise, shaping the local business scene.

Starting small, Patrilo's entrepreneurial journey began after graduating in Banking and Finance from Liceo de Cagayan University in 2004. Supported by OIC for 14 years, his business expanded from banana rolls (toron) and sachet water (icewater) to include coffee and ice cream vending machines, meeting the evolving demands of the student community.

Despite facing challenges such as managing his child's health issues and navigating a temporary store closure during the pandemic, Patrilo's resilience turned adversity into opportunity. Amidst the pandemic, he ventured into the LPG business and a mini-grocery, aiming to create a convenient one-stop-shop for customers.

Addressing community needs, especially among students and teachers, Patrilo and his wife embarked on new projects—a boarding house with eight rooms and land for corn cultivation. They also invested in vehicles and embraced sustainable practices for environmental preservation.

As an employer, Patrilo takes pride in nurturing the growth of his three staff members, contributing to the local workforce. Grateful for OIC's unwavering support, he acknowledges the cooperative's pivotal role in realizing his dreams—ensuring his child's education, assisting his parents, and actively contributing to the local economy.

Notably, Patrilo stands as a nominee for the Mordino Cua Entrepreneurship Awards under the Malungtaron category. His journey is a testament to perseverance, innovation, and the transformative impact of community support, reflecting the resilience forged through determination and the invaluable partnership with a reliable financial ally like OIC.



# CULTIVATING CHANGE THROUGH OIC'S SPECIAL PROJECTS

At the heart of Oro Integrated Cooperative (OIC), a commitment to member growth thrives through transformative educational initiatives led by its Business Development Services (BDS). These initiatives, ranging from poultry farming seminars to impactful projects, resonate with a dedication to skill-building, knowledge enhancement, and community collaboration. OIC's BDS endeavors empower members with essential skills, foster community collaboration, enhance understanding of cooperative projects, fortify accounting proficiency, incorporate industry best practices, ensure product quality, and provide exposure to industry trends. This commitment to comprehensive development and innovation shines through diverse initiatives, positively impacting both OIC's members and the wider community.

Furthermore, OIC's drive for impactful community projects is evident in initiatives like Planting for Productivity (P4P), engaging 112 members in urban farming, and contributing to Total Savings Deposit and Share Capital Buildup. With visionary approval for continued success, the thriving Backyard Poultry Layer Farming initiative and the Cacao Production Rehabilitation Project engaging 21 farmers and fostering partnerships collectively embody OIC's dedication to member well-being and sustainable community development. Emphasizing collaboration and partnership, OIC transforms change from a concept into a living, breathing reality, making a lasting difference in the cooperative and beyond.

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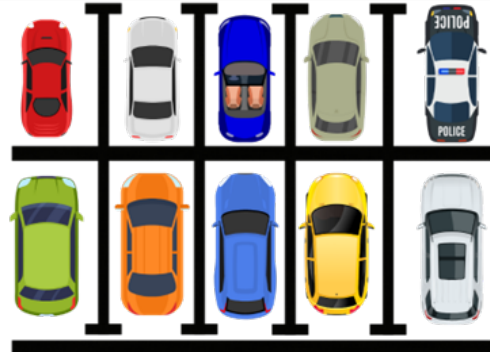
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