



**Caucus of Development NGO Networks (CODE-NGO)**  
**Social Development Week 2020 and 29<sup>TH</sup> General Assembly**  
*Theme: Covid-19 Road to Recovery: Solutions from the Communities*

**HIGHLIGHTS OF THE SESSION**

SocDev e-Talk Session: **Communities Co-operating and Thriving During Tight Times**

Date/Platform: **September 22, 2020, 2PM via Zoom and Facebook Page**

Organizers: **CODE-NGO and National Confederation of Cooperatives (NATCCO)**

1. The session featured stories and experiences of 3 cooperatives in these tight times:
  - San Dionisio Cooperative, Paranaque City
  - Baa0 Parish Multipurpose Cooperative, Camarines Sur
  - Oro Integrated Cooperative, Cagayan de Oro
  
2. How the cooperatives coped or are coping with the pandemic
  - Created sense of security in members- continued interest payment, ICPR distribution, ManCom meetings, FB announcements, BOD meetings
  - Enhanced loan moratorium, ex. extension of loans to reduce amount of monthly amortization, deferment of payment (with time limit), loan refinancing, restructured loan
  - Care for employee's health, safety, welfare, ex. flexible work arrangement, proportionate 13<sup>th</sup> month pay, approval of new leave credits and one-time hazard pay, gave them peace of mind
  - Care for leaders, ex. came up with crisis management guidelines, Crisis Management Team
  - Care for members through more compassion, ex. loan arrangements, emergency assistance, no court filing, cash assistance, no demotion of membership classification, released dividends of 2019
  - Relaunched existing loan products; enhanced members' services, ex. health care assistance, free laboratory services, mortuary assistance benefits
  - Donated rice to the LGU and food packs to frontliners
  - Controlled liquidity by controlling releases of big loans
  - Amended operational guidelines, ex. loan approval and disbursement via email, cash float approval via email
  - Focus on liquidity management, loan extension, remedial strategies
  
3. What solutions, good practices, or innovations are inspiring in these difficult times
  - Use of online transaction using KAYA cards and ATMs
  - "Home delivery" of loan releases to members
  - New types of loan created, ex. computer, motorcycle, bicycle loans
  
  - B.E.E.F. program – to help alleviate marginalized members from poverty; focuses on business, employment, education, and food
  - Set up chat groups among Pook-Tulungan units, which implemented programs and projects, promoted action based on basic philosophy and principles of coops, community building and increase value of cooperativism
  - Agri-product consolidation (for vegetables and corn); marketing members' products through online services
  - Digitization and online services, ex. loan application, membership application, loan payments and deposits



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4. What lessons or insights did they gain/do they want to impart
  - Importance of digital technology in doing business
  - Leadership (governance and management) roles are important; if united then able to come up with fast decisions
  - Spirit of volunteerism very much alive; emphasize self-responsibility, volunteerism, and sense of ownership; servant leadership
  - Members willing to share benefits even to non-members
  - Importance of funds, ex. reserve fund, optional fund, emergency fund
  - Importance of coop education and values
  - A lot of networking
  - Uncertainty breeds creativity, innovative perspective that leads to accepting change
  - Adhere to prudent financial standards – cooperatives become resilient by being disciplined according to these standards
  - Business continuity planning is significant
  - Well-informed and values-driven members enable cooperatives to sail through the storm
  
5. Ways forward
  - For the upcoming 60-day moratorium required by Bayanihan Act Two:
    - Strengthen liquidity position
    - Control/manage loan releases
    - Monitor daily cash position
    - Reassess mitigation strategies in Bayanihan One