



## Eye on the Environment: VCF Ownership Meeting tackles global climate change

The VCF Annual Technical Forum and Ownership Meeting was held last October 4, 2008 at the Golden Valley Hotel in Cebu City. The gathering was attended by 68 leaders and representatives of 43 VCF primary cooperative member-investors from Regions 6, 7 and 8 and partner organizations. For this year 2008, the Technical Forum centered on environmental management.

In her welcome message, VCF's Chairperson Ms. Evelyn Clarin exhorted the participants to pay close attention to the presentations of the resource facilitators especially on how the cooperative sector can participate in promoting environmental management. She pointed two challenges to the VCF members: preserving Mother Earth and sustaining the economy. Ms. Clarin urged those in attendance to become more strong and progressive to speak out on environmental concerns.

This year's Technical Forum had the Foundation for A Sustainable Society (FSSI) represented by Mr. Augusto (Toto) Camba and Ms. Anne Marie Torres as technical resource facilitators.

Many environmental issues affecting our Mother Earth were raised and revealed during the Forum. Presentations from FSSI and movie clips from the movie "An Inconvenient Truth" of the former U.S. Vice President Al Gore were

used as an eye opener to the participants especially on what was really happening to the global climate.

While the presentations on environmental management was technical at some point, it increased awareness on the realities of the situation. The discussion on environmental management accounting (EMA) likewise provided significant considerations on how businesses, in this case cooperatives, can actually track carbon footprints and take action.

Greening the cooperative sector thus defines what role that every individual member, officer and staff can do to protect, heal and save the resources of our Mother Earth. For her part, VCF Vice-Chair Zenaida Novabos said "Coops empower people to help themselves. We have this capacity to move people towards a certain end, a wonderful demonstration of how we can all work together to



benefit the environment."

The VCF Chair Ms. Evelyn Clarin and VCF Manager Ms. Betta Socorro S. Salera presented a Plaque of Appreciation to FSSI in recognition for their contribution to the Annual Technical Forum. Tokens of appreciation were likewise given to the facilitators.

The VCF Ownership Meeting immediately followed after the Forum. The VCF Manager gave updates and highlights in terms of new membership affiliations, share capitals, loans granted and new investments to VCF.

Newly-hired VCF staff Mildred Lising (VCF-Manila) and Haygie Lopez (VCF-Cebu) were also introduced.

VCF holds annual Technical Forum on selected topics to enhance members' capacities, and this year is undeniably full of learning and was indeed successful.

See you guys for next year's VCF Technical Forum and Ownership Meeting and let's see what VCF will have in hand to augment our knowledge.



12 Questions, 1 Step Closer

02



Greening? Green is In!

03



October is Coop Month: VCF attends celebrations

04

**September 20**  
Microfinance Best Practices Forum: Microfinance in Times of Crisis  
Crown Regency Hotel, Guadalupe, Cebu City  
Conducted by: Mindanao Microfinance Council and Peoples Credit and Finance Corporation (PCFC)  
Keynote Speaker: Sec. Cerge Remonde  
Resource Speakers: Joey A. Bermudez, IDEAS, Prof. Ronald T. Chua  
Attendance: VCF Staff Amie L. Gonzales, Zetlyn T. Tagnipez

**September 20**  
First Livelihood Development Program for OFWs (LDPO) Orientation for Region 6, PVDCl, Pontevedra, Capiz  
Conducted by: Betta Socorro S. Salera, Dianita G. Casuno

**September 27**  
VCF Manila Roadshow and Forum, SDCC, Paranaque, Metro Manila  
Conducted by: Betta Socorro S. Salera, Mildred L. Lising

**October 4**  
VCF Ownership Meeting and Technical Forum on Environmental Management Systems, Golden Valley Hotel, Cebu City  
Resource Facilitators: Foundation for a Sustainable Society, Inc.  
Attendance: xx coop-leader representing xx member-coops

**October 9**  
First Livelihood Development Program for OFWs (LDPO) Orientation for Siquijor  
Conducted by: VCF Staff Eunice A. Enriquez

**October 9-10**  
VCF Roadshow and coop visits in Siquijor  
Staff: Eunice A. Enriquez, Haygie T. Lopez

**October 13-14**  
Training on MF Financial Risk Management, Richmond Plaza, Cebu City  
Conducted by: Aleneo University /Social Enterprise Development Partnership Inc. (SEDPI)  
Attendance: Rodolfo G. Adel, Jr.

**October 14-18**  
VCF AIC Review on Region 8, VCF Tacloban City  
Conducted by: AIC Chair Roberta Verano  
AIC members Jose R. Mosquite and Felisa Necesario

**October 15**  
VCF Credit Committee Meeting, VICTO Seminar HAUS, Cebu City  
Attendance: CreCom Chair Nicandro Pagaran  
CreCom Member Emmanuel Solis, Jr.

**October 24**  
KooPiyesta (Coop Month Celebration), VICTO Seminar HAUS, Cebu City  
Attendance: VCF Vice-Chair Zenaida N. Novabos, Dir. Lydia Canaliya, AIC Chair Roberta Verano, Staff: Amie L. Gonzales, Eunice A. Enriquez, Zetlyn T. Tagnipez, Haygie T. Lopez, Ramel I. Taglabong

**October 25**  
Southern and Western Leyte 2008 Coop Month Celebration  
Silago, So. Leyte  
Attendance: Betta Socorro S. Salera, Staff Rodolfo G. Adel, Jr., Joji J. Escanuela

**October 25**  
Joint PC-VCF Branching Project MOA signing with Malitbog Fisherman Credit Coop  
Attendance: VCF Manager Betta Socorro S. Salera  
VCF Staff Rodolfo G. Adel, Jr., Joji J. Escanuela

**October 29**  
Second Network CEO's Meeting, VICTO Seminar HAUS, Cebu City  
Attendance: VCF Vice-Chair Zenaida N. Novabos  
VCF Manager Betta Socorro S. Salera

**November 3**  
Visit of Mr. Anne Kloosterman, Rabobank Foundation

**November 4**  
CDA Year-End Cooperative Forum on CDA and BIR Compliance Requirements, USJR Business Center, Cebu City  
Attendance: Daisy S. Luna

**November 8**  
VCF Board Meeting, VCF Office, Cebu City

**November 15**  
Guimaras Provincial Coop Month Celebration, Jordan, Guimaras  
Attendance: VCF Operations Head Dianita G. Casuno

**November 18**  
VCF General Staff Meeting, VICTO Seminar HAUS, Cebu City

**November 29**  
VCF Credit Committee Meeting, Cebu City



# 12 Questions, 1 Step Closer

A glimpse of the VCF Vice-Chair ZENAIDA N. NOVABOS

The achievements of **ZENAIDA N. NOVABOS** came with her big heart for service and brand of servant-leadership

## 1. Tell us about yourself...

I am just an ordinary person with a big heart for my family, the company and the coop movement.

## 2. What is a typical day like for you?

My day starts with making sure my children are ready for school. I then prepare for work. Work starts normally at 7:30am but has no exact end as it can go to early morning of the

following day. I usually have meetings in the office. I make time for the coop (primary or secondary) usually during lunch breaks or after office hours through phone calls or meetings in the coop office or in my office.

## 3. What do you know about VCF?

One of my early exposures to the network was a discussion on the spin-off of VCF from VICTO. As part of my professional work involves finance and since my primary (SCEGA Multi-Purpose Coop) is primarily into savings and credit, I am interested in VCF. VCF is the financial arm of the VICTO-VCF network. Primaries can avail of the financial services of VCF (ie, investments, deposits and credit). VCF can also help in the strengthening of primaries.

## 4. What are your dreams / aspirations for the coop movement?

Even as a child, I've wanted to be able to serve people. I have found the coop as an answer to this quest. In the end, when I face the LORD, I can honestly say that I have lived well and have not failed HIM. I wish for the coop movement to really be able to uplift the quality of life of our members, our reason for being. Sometimes, I wonder if we should also cooperativize our political leaders

## 5. How would you describe your personality?

I am highly analytical, a problem-solver, planner and leader. I like to work fast. I prefer to work behind the curtain and NOT take center-stage. I like to help and get involved. I like to give the BEST I possibly can.

## 6. How do you relax and unwind?

Coop work has become my relaxation; I look forward to coop activities. □ Fortunately, coop activities is a balance of work and fun. I usually unwind by watching TV/movies or singing with my family and friends.

## 7. What do you see as the most difficult task in being a board/director?

Getting other leaders to have the same passion for coops/people (without vested interests).

## 8. What have you learned from your mistakes?

To get more involvement/participation from the people involved in any project or processes or activity.

## 9. Give examples of times when you were a leader.

Professional:  
Executive Team Lead of IT, Procurement and Corporate Office (w/c includes Budgeting, Corporate Finance, Corporate Planning, Branding, Corp Communications and Media, Risk Management); Project Manager of ERP selection and implementation

Voluntary:  
SCEGA Board Chair, VICTO Chair, NATCCO Chair, VICTO AIC Chair, VCF Vice-chair; President of Cebu Computer Society

## 10. What's the best thing you like about your job?

My professional work with the Aboitiz Group has been very fulfilling and rewarding. My volunteer work with the coop movement has been equally fulfilling and rewarding. There is then a work-family-life balance.

## 11. Tell us about a time when you came up with an innovative solution to a challenge your company was facing. What was the challenge?

Most recent (and on-going) is leading the project team in the implementation of SAP, an ERP solution. We (my team) were tasked to identify the best-fit ERP solution and to implement it. As team leader, I also ensured the participation of the project team members in order to properly implement the ERP solution.

## 12. If there was just one lesson you could impart to your children, what would it be?

Live life well.



## 2008 3Q Performance

	September 2008	December 2007	September 2007
Net Income	Php 1.915M	Php 2.203M	Php 1.625M
Total Assets	Php 207M	Php 180.8M	Php 170M
Outstanding Loan Portfolio	Php 143M	Php 137 M	Php 121.4M
Share Capital	Php 24.16M	Php 20.66M	Php 19.15M
Deposit Liabilities	Php 124.7M	Php 121.97M	Php 116M
Loans Released	Php 74.5M	Php 101M	Php 63.3M
VCF Member-Investors	200	190	
Loan to Assets Ratio	76%	73%	70%
Operating Cost Ratio	3%	3%	4%

Policy Update: VCF Loan Service Fee: 3% on approved loan release



## Greening? Green is In!

*"Everyone on earth must do something to preserve the environment. We should put a lid on pollution at all levels with our eyes to the future. If the governments are not willing to take the correct measures, the individuals and organized society should then exert all kinds of pressure for the right steps to be taken.... and quickly. We all care so much for our homes. Well, the Earth - in a broad sense -is also our home" - Eigyah Zepol*

This year's VCF Technical Forum is an eye opener to all that our planet is really now in danger.

"The world's leading scientists agree that the planet is warming and that human activities—especially the burning of fossil fuels and the clearing of forests—are a big part of the cause" – said by Mr. Toto Camba (FSSI), Technical Forum Speaker.

Why there is continuous environmental education?

## “ Green is In ”

Lessons that should be remembered not just by mind but mostly by heart from the previous Technical Forum to save the planet and to establish that “GREEN IS INDEED REALLY IN” are the 6’S:

Sort, Systematize, Sweep, Standardize, Self-discipline and Sustain!

We all have shared responsibilities. Saving the planet requires concerted effort by all stakeholders -- local government, national government, private sector, NGO's, communities, development partners -- to manage a changing and more invasive environment.

VCF wants to start it from us...from YOU...

ALL ABOARD PLEASE.

We scoured the internet for tips on wise use of resources while helping the environment... below are the results!

### Energy Conservation

- 1) Turn off the lights when nobody is in the room! This goes especially for bathrooms and common rooms when they aren't occupied!
- 2) Avoid the "phantom load". Appliances such as your TV, DVD player, cell phone charger, etc. consume energy just by being plugged in. Unplug them when not in use!
- 3) Turn down your thermostat before going to bed. For every degree you reduce it, you will save 5% on heating.
- 4) Wash your clothes in cold water. It works just as well as warm water, will keep colors from bleeding, and saves the energy that would have gone to heating the water!



### Tips to conserve water...

Water is an essential ingredient in most manufacturing operations.



Especially for those 1 billion in the high-consumption class, cutting down on purchases of material things—from clothes and shoes to paper and appliances—conserves and protects water supplies as effectively as installing a low-flush toilet does. As with so many natural resources, as long as prices in the marketplace fail to reflect full social and ecological costs, voluntary changes in consumption patterns will play an important role in the quest for sustainability.

### In the bathroom:

- 1) Put a plastic bottle or a plastic bag weighted with pebbles and filled with water in your toilet tank. Displacing water in this manner allows you to use less water with each flush. Saves 5 to 10 gallons a day. That's up to 300 gallons a month, even more for large families. Better yet, for even greater savings, replace your water-guzzling five to seven gallon a flush toilet with a one and a half gallon, ultra-low flush model.
- 2) If you're taking a shower, don't waste cold water while waiting for hot water to reach the shower head. Catch that water in



Continue to page 4

## We scoured the internet for tips ...

from page 3

a container to use on your outside plants or to flush your toilet. Saves 200 to 300 gallons a month.



3) Take shorter showers!

This will save between 5 and 10 gallons of water per minute.

4) Install water-saving shower heads or flow restrictors. Saves 500 to 800 gallons per month.

5) Check toilet for leaks. Put dye tablets or food coloring into the tank. If color appears in the bowl without flushing, there's a leak that should be repaired. Saves 400 gallons a month.

### Water conservation in the kitchen:

1) If you wash dishes by hand--and that's the best way--don't leave the water running for rinsing. If you have two sinks, fill one with rinse water. If you only have one sink, use a spray device or short blasts instead of letting the water run. Saves 200 to 500 gallons a month.

2) When washing dishes by hand, use the least amount of detergent possible. This minimizes rinse water needed. Saves 50 to 150 gallons a month.

3) When washing dishes, use a full sink of warm water instead of running the faucet continuously.

4) Keep a bottle of drinking water in the refrigerator. This beats the wasteful habit of running tap water to cool it for drinking. Saves 200 to 300 gallons a month.

5) Don't defrost frozen foods with running water. Either plan ahead by placing frozen items in the refrigerator overnight or defrost them in the microwave. Saves 50 to 150 gallons a month.

### Water conservation outside your home:

1) Only wash your clothes if you have a full load to do. Pool laundry with your friends to make full loads! Saves 300 to 800 gallons per month.

2) Water your lawn only when it needs it. Better yet, especially during summer, water with a hose. And best of all, convert your lawn to native plants.

3) Put a layer of mulch around trees and plants. Chunks of bark, coco peat or gravel slows down evaporation. Saves 750 to 1,500 gallons a month.

4) Don't run the hose while washing your car. Use a bucket of water and a quick hose rinse at the end. Saves 150 gallons each time. For a two-car family that's up to 1,200 gallons a month.

5) Use a broom instead of a hose to clean driveways and sidewalks. Saves 150 gallons or more each time. At once a week, that's more than 600 gallons a month.

## VCF Holds Manila Roadshow



A VCF Forum was held for Metro Manila coops on September 27, 2008. The forum was conducted at the San Dionisio Development Coop in Paranaque, Metro Manila. VCF Manager Butch Salera, Operations Head Dianet Casuno and Marketing Assistant Mildred Lising were at hand to welcome the participants.

Participants were officers and/or managers of nine primary cooperatives. Presentation of VCF organizational direction, programs and services provided information to the participants. Clarifications were raised in relation to service availments.

Visitation to primary coops was made previously, adding a personal dimension to the membership campaign.



We welcome to VCF new affiliate-investors from Manila: the People-Inspired Writers and Publication Workers MPC and the EDSA Shangri-la Balikatan Multi-Purpose Coop.

VICTO also joined in the Forum, presenting their program was VICTO staff Elsie A. Remonte.

## October is Coop Month: VCF attends celebrations

October is celebrated as Co-op Month by all cooperatives and cooperative organizations in the Philippines as a means of celebrating the achievements and capabilities of cooperatives.

The most awaited one-month festivity for cooperatives carried the theme, "Cooperatives Breaking through Barriers and Beyond".

The VCF joined the coop month celebration with VICTO National held on October 24, 2008 at the VICTO Seminar HAUS in Cebu City, on October 25, 2008 in Silago, Southern Leyte and on November 15, 2008 in San Miguel, Jordan, Guimaras.



VCF Vice-Chairperson, Ms. Zenaida Novabos graced the Cebu City coop month affair and inspired the leaders present on the notable changes she observed. "Coop leaders have become world class; observing proper time management is an indication to progress and development." She further

noted the increase in participation to the annual celebration.

It was an enlightening affair. We are reminded of the important key roles that cooperatives play. As one guestvvv speaker stressed, cooperatives are partners in development and innovation. "No one can refute the advancements that they contribute," he added.

Silago, Southern Leyte. At the Southern-Western Leyte coop month celebration, about 800 delegates converged at the Silago Municipal Gym and was warmly welcomed by the town's mayor, Hon. Labrador who himself is an active member of the Silago Multi-Purpose Coop.

Invited speakers were representatives from the Coop Development Authority (CDA) Regional Office VIII and the Bureau of Internal Revenue (BIR). Both resource persons imparted updates on the MORR and coop taxation, respectively.



Jordan, Guimaras. Over at the Guimaras Province coop month celebration, the Provincial Capitol Covered Gym was full to the brim of cooperative leaders from the province.

At hand to grace the occasion were Congressman Joaquin Carlos Rahman Nava and Gov. Felipe Hilan Nava.

VCF Operations Head Dianita Casuno presented VCF programs and services, and acknowledged the membership of Nueva Valenca Multi-Purpose and Transport Service Coop and the Guimaras Employees Multi-Purpose Coop while inviting the other coops to affiliate with VCF.

Indeed, the celebrations were successful. In the midst of cooperatives merriment, together leaders share on how the coop changed their life, family and environment, breaking through barriers and beyond.

Contributors: Butch Salera  
Haygie Lopez  
Meldred Lising  
Photos : Zetlyn Tagnipiz  
Amy Gonzales