

# STORIES OF HARVEST

**Showcasing the triumphs of cooperatives:  
Success stories from the AGRI Project**





# 2025



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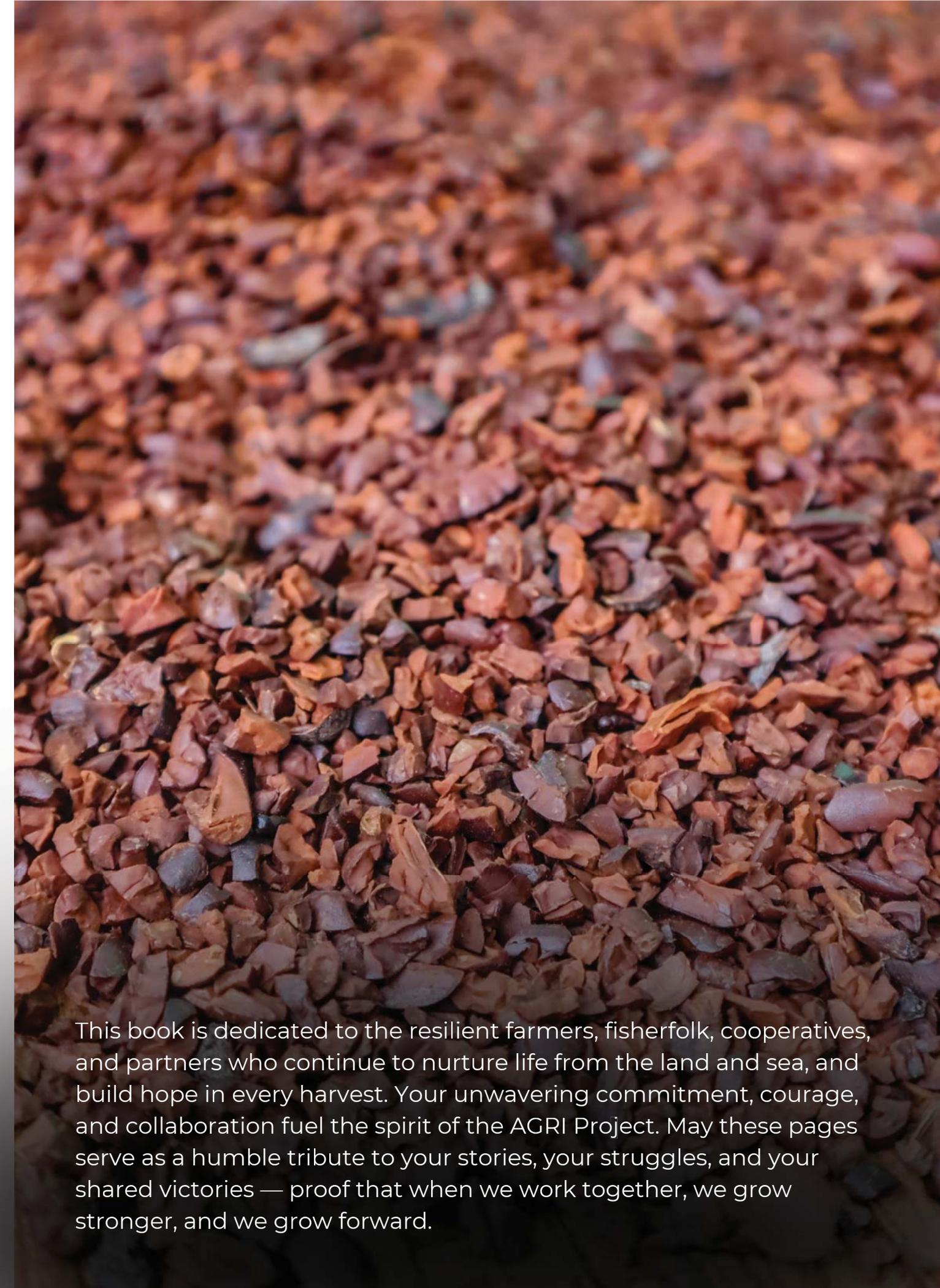
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# Stories of Harvest





This book is dedicated to the resilient farmers, fisherfolk, cooperatives, and partners who continue to nurture life from the land and sea, and build hope in every harvest. Your unwavering commitment, courage, and collaboration fuel the spirit of the AGRI Project. May these pages serve as a humble tribute to your stories, your struggles, and your shared victories — proof that when we work together, we grow stronger, and we grow forward.

# DEDICATION

# ACKNOWLEDGMENTS

We extend our deepest gratitude to everyone who generously shared their time, talents, and insights to bring this book to life.



MESSAGES	07
GIZ in Mindanao: Making agriculture more efficient through technology	17
From prawn industry to Tilapia production, BCBMPC earns P1M through good harvest	21
Rooted in Service: How FASRMCO built a thriving cooperative in Agusan del Sur	29
FISHCOOP a roadmap for marginalized fisherfolk in Consolacion	33
KAGMAFICO transports juiciest and meatiest oyster in the Philippines	39
Rising from the fields: LAMPUFACO, in serving La Paz farmers	45
APMAC learns one crucial thing on raising healthy buffalos: consistency	51
Delivery made easy: Dapitan City's Dairy Box, the best carabao's milk at your doorstep	57
Farming woes alleviated by combine harvester donated to BAFAMCO, boosting palay production	65
Growing together at MAFFISCO: Cooperative moving as one through the years	71
NGPI: Cultivating prosperity in San Francisco, Agusan del Sur	77
From nets to livelihood: Silverbay Producers Cooperative turns Bangus from top commodity to household priority	83
Even smallest seeds can grow: PARBEMCO and its journey in marking Tagbina as true Surigao del Sur's coffee capital	91
Socorro Empowered People's Cooperative ventures into seaweeds farming: A promise of good return for poor families	99
World-class chocolate from pure cacao, BARBCO creates not just delicacy but a legacy	103
Dapa municipal agriculturist pushes full support to farmer cooperatives	109
Cultivating Change: How Koop Farmers Markets are reinventing Agriculture	113

# STRENGTHS COOPERATIVES

# ABOUT THE BOOK

**Stories of Harvest** is a compelling coffee-table book that celebrates the inspiring journeys of agricultural cooperatives supported by the AGRI Project, which is implemented by the AgriCOOPh Federation. Through vivid storytelling and striking visuals, the book showcases success stories and best practices from the grassroots, highlighting how collaboration, innovation, and community empowerment have transformed livelihoods and strengthened local food systems. Each story is an emblem to the resilience and ingenuity of Filipino farmers and cooperative leaders who, with the right support, have cultivated not only bountiful harvests but also lasting change in their communities.



## *Message of Gratitude and Commitment from AgriCOOPh*

**A**s the Agricultural Growth and Resiliency Innovations (AGRI) Project draws to a meaningful close, AgriCOOPh extends its deepest gratitude to our project donors, the European Union, the German Federal Ministry for Economic Cooperation and Development (BMZ) through the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) for your invaluable support in championing inclusive agricultural development in Mindanao. Your steadfast partnership has empowered our cooperative communities to build resilience, expand enterprise opportunities, and deepen their impact across local value chains.

To our dynamic cooperative partners, your passion, collaboration, and relentless pursuit of progress have breathed life into this initiative. Through your stories, we witness the strength of community, the wisdom in tradition, and the promise of innovation. You are the spirit behind every milestone, the rhythm of this project, and your engagement has made these achievements possible.

This coffee table book is more than documentation; it is a mirror of purpose. Each image, insight, and story within reflects the heart of cooperativism: shared learning, mutual support, and a deep commitment to dignified livelihoods. It captures how you've transformed resources into impact, and challenges into opportunities.

As we celebrate what we have achieved together, AgriCOOPh reaffirms its commitment to long-term sustainability and support for agricultural cooperatives. We will continue to champion ecologically sound practices, build inclusive platforms, and co-create resilient food systems that uplift farmers, women, youth, Indigenous Peoples, and vulnerable groups.

May these pages inspire future collaborations, spark new possibilities, and serve as a testament to what we can accomplish when cooperatives lead the way.

In unity, progress, and purpose, the journey continues.

**JOSE ROMEO B. EBRON**  
Chief Executive Officer (CEO)  
AgriCOOPh



AgriCOOPh Federation Chief Executive Officer Jose Romeo B. Ebron together with the members and officers of Silverbay Producers Cooperative (SPC) during SPC's general assembly.



AgriCOOPh Federation CEO Jose Romeo B. Ebron stands with members of the federation and the AGRI Project team. This collaboration highlights a shared commitment to strengthening the agricultural sector.



## RENANTE G SALCEDO

AGRI Project Manager  
AgriCOOPh

**I**t was then just on a piece of paper. The project goal, the strategies and the series of activities.

Yes, three years ago, building strategies to contribute to a peaceful, cohesive, secure and inclusively developed Mindanao -was a concept in a paper, written as a proposal. It was just a dream.

But working directly on the project from the start, I saw the concept gradually taking shape. Unfolding. Building concrete blocks towards achieving the dream.

Over the past three years, I witness agricultural cooperatives improving their organizational and business capacities and providing better services and economic opportunities to their members –each contributing a brick to pave the way for peace and development. Each cooperative has their own stories. Stories of struggles, achievements, determination and resilience. Yes, stories that are in this book.

However, that three-year journey is not a walk in the park. Working towards the dream is not an easy task. It is filled with obstacles that test perseverance and belief. But the obstacles also build strength, deeper understanding and determined spirits – for the primary cooperatives, AgriCOOPh and the project team.

As the project ends, it is heartwarming witnessing what the agricultural cooperatives achieved and how they endured reaching where they are now. Their varied experiences are valuable lessons worth sharing. Our thanks to the European Union (EU), the German Federal Ministry for Economic Cooperation and Development (BMZ) and Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) for supporting the Agricultural Growth and Resiliency Innovations (AGRI) project through the “Strengthening the Implementation of Regional and Local Peace and Development Agendas in Mindanao” (SPADe).

Looking ahead, that dream is again tested by sustainability and uncertainties. Despite that, I am proud of those who continue to believe in the beauty of their dreams.

***“The future belongs to those who believe in the beauty of their dreams.”***

**~ Eleanor Roosevelt**

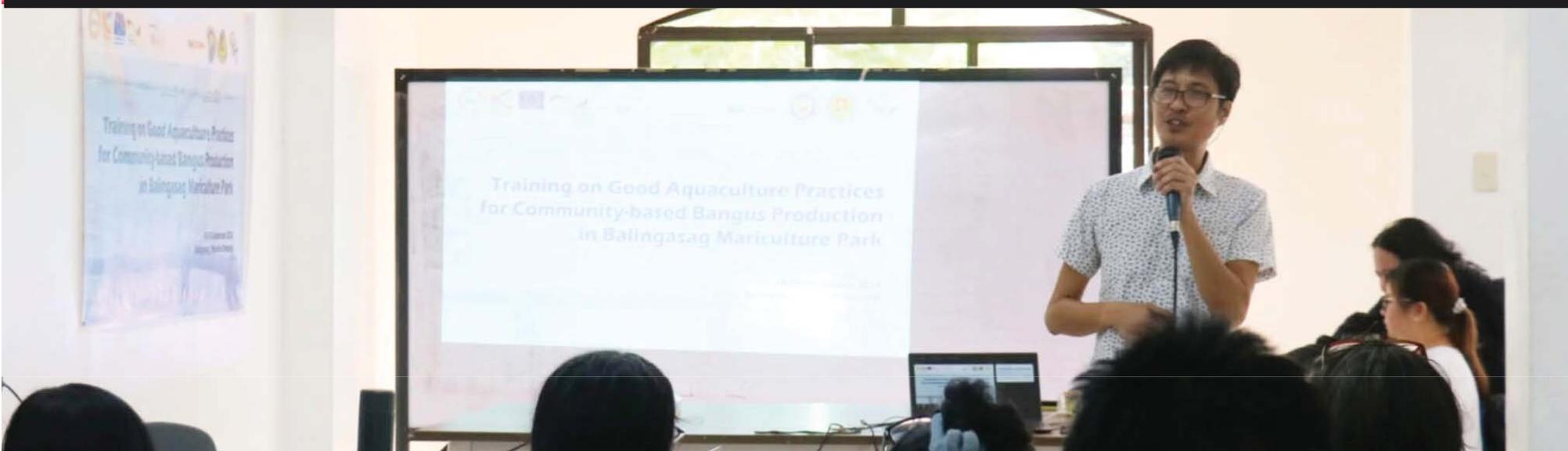
*The Agricultural Growth and Resiliency Innovations (AGRI), implemented by AgriCOOPh, is supported by the project “Strengthening the Implementation of Regional and Local Peace and Development Agendas in Mindanao” (SPADe) co-financed by the European Union (EU) and the German Federal Ministry for Economic Cooperation and Development (BMZ) through the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ).*



Silverbay Producers Cooperative (SPC) regularly participates in AgriCOOPh Federation activities. Photo (left to right) shows officers of SPC namely, Herminia Maria A. Roa, Chairperson Daven Gamolo, Manager Malu Tumang, and Emil Roka Tumang.



Kapunungan sa mga Gagmayng Mangingisda Fisherman Cooperative (KAGMAFICO) members in a photo opportunity together with Chairperson Roberto "Dodoy" Ballon during a AgriCOOPh Federation general assembly. Ballon is a Ramon Magsaysay awardee.



AgriCOOPh Federation (AgriCOOPh) continuously serves and assists cooperatives under its area of responsibility. Project Manager Renante G. Salcedo conducts information sharing on various initiatives under AGRI Project, which is implemented by AgriCOOPh.



**MAYOR ALEXIS S. QUINA**  
Balingasag, Misamis Oriental

**P**overty alleviation, like other challenges, is a shared responsibility. It is a collaborative effort; a partnership of sorts. We, in the government on the other hand, need as much help and support that we can get in order to provide our constituents every opportunity there is, especially on matters of employment and food security. Undeniably, though, recent infrastructure developments of our town are expected to boost various chances for jobs and investments. As a primarily agriculture-driven Municipality, however, Balingasag is still heavily relying and focusing on the farming and fishing sectors as major anchors of its economy.

With the Philippine Family Farmers Agriculture Fishery Forestry Cooperatives (AgriCOOPh) Agriculture Growth and Resiliency Innovation (AGRI) Project, under the “Strengthening the Implementation of Regional and Local Peace and Development Agendas in Mindanao” (SPADe) program as supported by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH (GIZ), another opportunity for betterment in the lives of Balingasagnons is now in the making. Indeed, the provision of two durable fish cages has significantly contributed to the poverty alleviation initiatives of this administration, of course, taking into special recognition the support and collaboration of the mentioned local and international non-governmental agencies/organizations.

SPADe is a collaborative effort by the Philippine Government, financed by the European Union (EU) and the German Federal Ministry for Economic Cooperation and Development (BMZ) through GIZ.

And as we extend our sincerest gratitude for this commendable life-changing effort, we also would like to assure our own commitment and support to this project especially in contributing for the consequential costs (labor and feeds) throughout the implementation period. Furthermore, we likewise convey our assurance for support beyond physical inputs especially in the planning and implementation of development programs such as the Participatory Coastal Resource Socio-Economic Appraisal (PCRSA).

To this end, let me express my heartfelt thanks to the AgriCOOPh, to the SPADe and to the GIZ for making things a little bit better for our people in Balingasag. Certainly, poverty may undeniably remain a perennial challenge but with your support the responsibilities that come with it become bearable and alleviation, possible. Thanks and God bless.

**"Development cannot be achieved without peace,  
and there is no peace without development."**

**T**he Farmers Alternative for Self-Reliance Multi-Purpose Cooperative (FASRMCO) in San Vicente, Prosperidad, Agusan del Sur, consistently collaborates on programs and activities that strengthen peace and development initiatives.

The assistance provided to our cooperative members is a significant opportunity. We happily and wholeheartedly accept and support this endeavor, grateful for the chances for growth and development extended to us. We are deeply indebted for the learnings, insights, techniques, and financial support given to our cooperative members. We assure you that we will value these contributions. We treasure friendship, camaraderie, and all efforts forged.

Without hesitation, we will not falter in supporting, cooperating, and dedicating our time, effort, skills, and financial equity to make this engagement a success.

We hope that our partners will continue to help those in need.

Thank you and more power.

In the service of the cooperative, we remain;



**ARNALDO L. SILVERIO**

Chairperson

Farmers Alternative for Self-Reliance  
Multi-Purpose Cooperative

**O**n behalf of the members and officers of Biao Agrarian Reform Beneficiaries Cooperative (BARBCO), we are very grateful and we express our full support for the agricultural project aimed at strengthening the implementation of regional and local peace and development agendas. This timely and vital initiative – anchored in the spirit of collaboration between the Philippine government, the European Union, and the German Federal Ministry for Economic Cooperation and Development demonstrates a deep commitment to inclusive growth, lasting peace, and sustainable rural development.

By investing in agriculture as a foundation for peacebuilding, we uplift the lives of farming communities, address historical inequalities, and open pathways for economic transformation in conflict-affected and marginalized areas. We recognized the power of agriculture not only as a driver of productivity and food security but also as a tool for reconciliation, empowerment, and resilience.

We commend all the stakeholders for coming together in this meaningful endeavor and re affirm our readiness to contribute to its successful implementation. Together, let us cultivate peace, prosperity, and progress – one field, one community at a time.



**ALFONSO O. ANDOY**

Chairperson

Biao Agrarian Reform Beneficiaries Cooperative

I want to take a moment to express my heartfelt appreciation for the important work you are doing to strengthen peace and development through cooperative. Your commitment to support our cooperative, uplifting our farmers and fisherfolk, thus promoting sustainable livelihoods is truly inspiring.

As we all know, peace is not just the absence of conflict—it is built on opportunity, dignity, and the ability of communities to thrive. Through your cooperative efforts, you are helping turn this vision into reality, especially to the community where development is most needed.

We are especially grateful for the strong support the European Union, the German Federal Ministry for Economic Cooperation and Development (BMZ) through the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). We also express gratitude to the Department of Agriculture – Bureau of Fisheries and Aquatic Resources (BFAR) and other government agencies. Their continued assistance has helped amplify these efforts—providing the technical guidance, resources, and other support needed to strengthen the different sectors most especially the agri-fishery sector and make it a foundation for lasting peace and progress.

Together, the AgriCOOPh Federation, the Department of Agriculture’s Bureau of Fisheries and Aquatic Resources, the AGRI Project, and other foreign entities are proving that when local communities, development partners, and government agencies work hand in hand, meaningful change happens. You are creating not just better livelihoods, but stronger, more united communities.

Please know that we stand firmly with you in this journey. We look forward to continuing our shared mission of peace, development, and inclusive growth for all.



**ROLANDO TOPACIO ARQUION**

Chairperson

Baug CARP Beneficiaries Multipurpose  
Cooperative

*W*e extend our heartfelt gratitude to our esteemed partner, the AgriCOOPh with the support of GIZ under the SPADe Project for the unwavering technical and financial support that has greatly contributed to the growth of our cooperative, especially in the development of our dairy processing plant.

“The project 'Strengthening the Implementation of Regional and Local Peace and Development Agendas in Mindanao (SPADe) is a collaborative effort by the Philippine Government, financed by the European Union (EU) and the German Federal Ministry for Economic Cooperation and Development (BMZ) through the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ).”



Your generous assistance has been instrumental in the realization of one of our most important projects—the acquisition of a refrigerated van. This has significantly improved our operations, ensuring the safe and efficient transport of our dairy products while maintaining their quality and freshness.

Moreover, the free trainings you provided to our cooperative officers have empowered our leadership with valuable skills and knowledge. These capacity-building initiatives have strengthened our organization, allowing us to serve our members and community more effectively.

Your commitment to uplifting and supporting grassroots cooperatives like ours inspires us to aim higher and work harder. Thank you for being a vital part of our journey toward sustainable growth and inclusive development.

## **GERMANICO A. PAGE**

Chairperson

Antipolo Primary Multi-purpose Agricultural  
Cooperative



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# GIZ in Mindanao:

## Making agriculture more efficient through technology

One aspect of Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH support to farmers in Mindanao is to expose them to different technologies, wherein one of the goals is to make agriculture more efficient.

This is through the European Union (EU) and the German Government, in cooperation with the Philippine Government, provide financial support to the project Strengthening the Implementation of Regional and Local Peace and Development Agendas in Mindanao (SPADe) under the Mindanao Peace and Development Programme (MinPAD RISE). The project is implemented by the GIZ and aims to contribute to a peaceful, cohesive, secure, and inclusively developed Mindanao.



**Peter Hinn, principal advisor of SPADe/MinPAD-RISE**

...t, GIZ is in close cooperation with public partners, particularly the Mindanao Development Authority (MinDA), and Department of Interior and Local Government (DILG).

SPADe runs for five years with a total budget of €18 million (about Php 1.1 billion). It strengthens the capacities of both state and non-state actors to implement peace and development agendas at regional and local levels.



At the same time, it works to improve socio-economic conditions and promote inclusive, peace-promoting development of climate-sensitive agricultural value chains.

SPADe/MinPAD-RISE Principal Advisor Peter Hinn shared that in regard to climate change, there will be changes in how agriculture will be done all over the world, and that's definitely one of the goals, making agriculture more efficient. "Not only agriculture, we are also working in aquaculture," he said.

As an advocate for agriculture, Hinn shared the importance of agriculture for the society, stating that Filipino farmers should be proud of their farms and their produce. "I also hope that there will be a mindset change of farmers towards agriculture, not only seeing it as a means to the end, but to be proud of doing agriculture," he said.

In this respect, the advisor shared his hopes to see better products, "Whether this is a chocolate we find in the different shops, or any processed coconut product, I hope that this is becoming more and more. More quality, and also a better quantity," he said.

### **Achieving peace is a multisectoral effort**

GIZ has contributed certain technical expertise in terms of Climate-Smart Agriculture, Climate-Smart Aquaculture, and Peacebuilding through its national senior advisors.

"Mindanao has a number of challenges when it comes to peace, and this is why Mindanao was selected as one of the regions where GIZ is working," Hinn said. Achieving peace is an effort of all actors involved including the government entities, as well as the civil society, and further, the cooperatives can also play a very crucial role in this endeavor.

"Promoting peace through economic development has been SPADe's guiding principle. Mindanao has endured decades of conflict, so strengthening agriculture has always gone hand in hand with awareness-raising and peacebuilding activities. Inclusivity is central: women, youth, and Indigenous Peoples have been actively engaged throughout implementation," he said.





Hinn added that SPADe was implemented not too long ago, and they actually started in the beginning of the coronavirus pandemic. Through the project, a total of 11 cooperative federations have been working with the SPADe support.

“A major component of the project is supporting 11 cooperative federations and around 100 of their member cooperatives. Agriculture and aquaculture are the backbone of Mindanao’s economy and the main source of income for most of its people. But the sector faces longstanding and new challenges: productivity and quality remain low, processing capacities are limited, and climate change is forcing farmers to adapt to new realities. On top of that, many young people prefer to seek opportunities outside farming. The federations and their members responded with concrete actions. SPADe’s approach has been to ensure that cooperatives, farmers, and fisherfolk themselves design and implement the interventions they see as most relevant for their sector’s development,” he passionately shared.

Currently, GIZ works exclusively in the agricultural sector in many value chains. From the main value chains: coconut, cacao, coffee, they also have some smaller value chains, such as strawberries.

Moreover, Hinn clarified that they do not dictate the kind of projects that the cooperatives should implement, “We actually asked the federations who have the local knowledge of the farming communities, what do you propose to do to support these farming communities?” he said.

As a result, the cooperative federations wrote and submitted a proposal to GIZ, and this proposal was not vetted only by the GIZ-SPADe team, but also by a multi-stakeholder steering committee including the MinDA, Department of Agriculture (DA), and the National Commission for Indigenous Peoples (NCIP) to respect the diversity especially in rural areas.

“Alongside value chain development, SPADe cooperates with local government units (LGUs) in 12 provinces to promote peace and environmentally-sensitive agricultural investment. Multi-actor provincial

committees have designed investment promotion plans to attract responsible investments. These plans include concrete events — supported by SPADe that bring together public and private actors from local, regional, and national levels to agree on how development and investments should proceed,” he added.

Further, GIZ works closely with MinDA to strengthen monitoring and coordination of Mindanao’s development.

Together, they developed a result-based monitoring plan with indicators to track progress on the Mindanao Development Agenda.

Hinn also shared that a virtual platform, the Mindanao Development Tracker (MDT), is expected to go live within 2025.

It will compile information from development partners, validate progress, and make the results publicly accessible.

### **2025 as the final year of the project**

SPADe is entering the final phase, the final year of the project, and Hinn is hoping for sustainability.

“My message is simple: continue the work you are doing. It is highly valuable for society. The strength of this project is that GIZ-SPADe works with long-established partners. These cooperatives and federations have been around for decades — since the 60s, 70s, 80s, and later. And they will continue beyond SPADe,” he said, adding that they have not built a parallel structure that disappears when the project ends. Instead, national partners remain in the driver’s seat.

“They know the farmer communities and have been working with them for years. The programming and implementation really come from them,” he shared.



### **Agriculture and the need of a new generation committed to feed the nation**

Agriculture is not a very popular profession here as Peter Hinn observed from his exposure in Mindanao.

As an agriculturist, Hinn shared that although farm families and farm parents want their children to get further education in Information Technology, Health, or Education in a hope for better life, especially in the rural areas in the Philippines, nevertheless, Agriculture is mandatory.

“We need to do agriculture, and we need to do agriculture in an environmentally sensitive way, because this is a base for everything,” he said.

Young people, he said, can engage in agriculture as technology rises in the last decades. There is robotic development, such as having drones which can help farming, and this might be more attractive for younger people. He added that through new technologies, it does not only make agriculture more precise, or more efficient but more importantly, could be much more interesting for young people because it has to do with computers, it has to do with technology.

“We need a new generation of farmers who are committed to feeding the nation. Without agriculture, we won't have any food. So, if agriculture doesn't have a future, we could conclude then we wouldn't have food, and I guess, all of us agree that this would be disastrous,” Hinn said.





# From prawn industry to Tilapia production, BCBMPC earns P1M through good harvest

From prawn industry to Tilapia production, Baug CARP Beneficiaries Multipurpose Cooperative (BCBMPC) has earned P1 million in 2024 through the intervention of the AGRI project under the project “Strengthening the Implementation of Regional and Local Peace and Development Agendas in Mindanao (SPADe),” co-funded by the European Union (EU) and the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) GmbH. It is part of the broader “Mindanao Peace and Development Programme – RISE Mindanao (MinPAD RISE).”

“We shifted from prawn production to credit and savings still serving the farmers in CARAGA,” Luxmi B. Auxilio, general manager, BCBMPC said after being hit by white spot syndrome virus (WSSV) of the prawn nine years after the cooperative was established in 1995.

“We were hit by that savage calamity that wiped out our prawn industry and the whole province of CARAGA and all over the Philippines where until now there are no remedial measures,” Auxilio said.

Since then, the cooperative has found an opportunity by pivoting to Tilapia production instead. The area where they cultured prawns is now being turned into a Tilapia production site.

“Having found a new supplier of feeds, to give us good harvest and with the program AgriCOOPh for giving us grant for the purchase of mini excavator,” Auxilio expressed her gratefulness to GIZ, its employees and AgriCOOPh that serve the farmers.

BCBMPC has eight branches in CARAGA region in four cities and four municipalities with satellite offices. About 60% of its members are farmers and the others are from different walks of life.

The cooperative started in 1995 with 115 agrarian reform beneficiary in the municipality of Magallanes, Agusan del Norte. All CARP beneficiaries, under the Comprehensive Agrarian Reform Program (CARP) of the Department of Agrarian Reform (DAR).

### *From rags to riches*

Since 1993, Auxilio served the organization before it was registered in the Cooperative Development Authority (CDA). “I am one of the founders in the registration as treasurer,” she said, a real challenge serving the cooperative for 30 years.

“The cooperative started with Php 35,000 and as of now we are a million but it is a challenging. It takes hard work, dedication, love, honesty and integrity working in a cooperative,” Auxilio added, stressing that without those dedication and sacrifice, there will be no coop.



“This is not my accomplishment,” she said. Auxilio remained firm, saying many people contributed to this.

“It is not only in my leadership. But to tell you I cannot reach this success without the officers, without the committees, without the people, the employees behind me. It is really not my own success. It is the success of everybody who are helping together, to sustain and to operate the cooperative and continue to serve the members. It is not my accomplishment. It is our accomplishments,” she stated.

Most members of the cooperative belong to the labor poor, the entrepreneurial poor, the farmers, the marginalized sector. “Our coop is serving these sectors. There are some cooperatives serving the middle class. We are serving different types of poverty higher than poverty and poverty lower than poverty,” she said.

Auxilio emphasized that there are different kinds of poor people and that there are those living below poverty threshold that the cooperative is serving.

“Those people earning below Php 10,000, family threshold and we cannot say earning Php 30,000 belongs to upper class because it matters how big the family you feed, she said explaining that even if you have earning of Php 30,000 and you have nine children, then you belong in poverty,” she shared.

### *Why are so many farmers poor?*

Auxilio boiled it down to ratio. She has found that these farmers are cultivating land below one hectare meanwhile they are feeding five mouths in the family.

“How can you feed normally with that kind of income in the family?” she asked.

However, those who are cultivating three hectares and above then they do not belong to the margin. But to those below three hectares, or lower than one hectare, they belong to the margins. Still, they are struggling with their living.

Serving the cooperative for many years, Auxilio observed that although more farmers are cultivating more than three hectares, the rest are below three hectares, half hectare, one hectare, they belong to the poor family.

She believed that no matter how the government will serve them, give them assistance, they still belong to the poor because they are cultivating land not equal to their families, not enough for their families.

Imagine, a farmer will earn only every four months, twice a year, while cultivating only one hectare. The income of production of rice or corn is between Php 20,000 to Php 30,000.

“How much is your monthly, divided by six? Every cropping is six months. You are earning 5,000 and the



**Luxmi B. Auxilio, general manager of BCMPC**

poverty threshold is P10,000 then what is P5,000 in your income to earn 30,000 divided by six, compared to the mouth you feed? That is the problem of the farmers,” Auxilio said.

### ***As poor people, we have to strive more***

“We cannot save, our income is not enough for food,” a farmer would say.

Auxilio then just told them that as poor people, we have to strive more through our *paningkamot* or *kugi* (effort or hardwork).

“*Magkugi ko, magtanom ko*, (I will exert effort, I will plant) I have to strive more,” she said.

It is true, Auxilio said that you cannot save if you only have enough to buy food, “I can relate to that,” she said. But one thing, just take care of your family.

Auxilio told farmers during a pre-membership orientation that “I can tell if you are not *tapulan* (lazy).” I told them, “Just take care of your children and plant vegetables for food and live in clean surroundings, and that is wealth.”

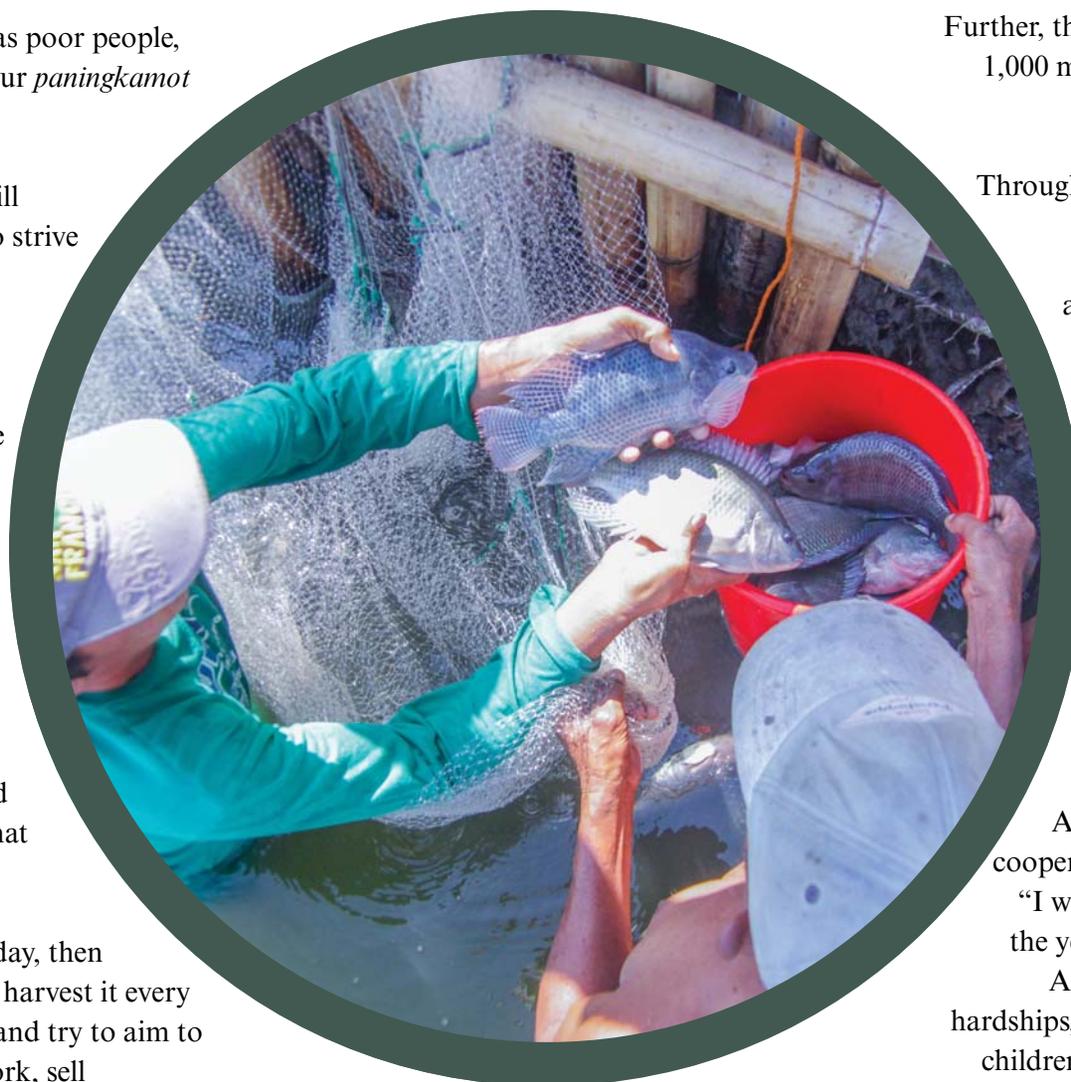
Next, try to plan, five pesos per day, then plant vegetables around you and harvest it every morning, *kamote* tops, *alugbati*, and try to aim to save five pesos from your hardwork, sell vegetables around you and you will earn money. “But first you have to clean your surroundings,” she said, as a pre-requisite.

### ***What is our wealth as poor?***

Auxilio reminded the farmers that even if they are poor, the most important thing is they are healthy, without illnesses. She urged them to plant vegetables to feed their children.

“I know that if you only feed him a pinch of salt, I’m sure his feet will be small and his stomach will be big. But if you feed him vegetables, the child will be healthy and avoid illness,” she said in the dialect.

She also urged them to be responsible not to borrow if they cannot pay because that would be looking for a problem.



There is no one to help people who are irresponsible, who do not know how to pay their debts. “Let’s avoid vices because a vicious family will not really prosper and those who have no plan in life,” she said.

### ***Without savings then there will be no future***

Many believe in the cooperative, Auxilio said, with the growth of the cooperative for 30 years,

she is confident that they have plotted a good direction for their members.

“To educate them the importance of savings, without savings then there will be no future,” she said.

Presently, the cooperative has 34,000 members all over CARAGA who belong to the margins.

Further, they have in Dinagat with more than 1,000 members which were hit by typhoon Odette.

Through an agricultural community policy council for the farmers for their recovery, the cooperative served affected farmers through a P10,000 production loan within a period of three years without interest.

So far, Auxilio said that all members are saving and paying their debts, even those areas where insurgency or sympathizers of armed group flourish.

### ***Serving farmers is serving God***

Auxilio shared that her service in the cooperative is her way of service to God.

“I was given an opportunity, blessed in the year 2023, my husband was in Saudi Arabia, then in my life also, I feel the hardships, raising my family if I can send my children to school or college at that time,” she recalled.

I asked God if I can send them, Auxilio said. Her husband went to Saudi Arabia in 1988, when the cooperative needed to replace the treasurer, the money had been transferred to her.

As one of the beneficiaries of CARP of one hectare, later became three hectares, she committed to God to serve the farmers.



“I was asked by my neighbor to serve the church, in the legion, but I decided that since serving the church is serving the people, these farmers are serving God, it is the same. So, I selected, I committed in serving the farmers,” she said.

“That is my commitment for the blessings that God gave me more than breakfast, lunch and dinner. It is enough *ang gihatag sa Ginoo nga blessing kay akong gipangayo niya nga makapa-eskwela ko og maka kaon mi ika tulo sa isa ka adlaw, sobra-sobra iyang gihatag* (The Lord gave me enough blessings because I only asked him that He would give me enough resources to send my children to school and we could eat three meals a day, he gave too much),” she shared.

Auxilio decided to serve the cooperative for eight years.

“I served the cooperative without any salary. I used my house to serve as then office for the cooperative. But I only have a small house, very small, 50 sqms, that is my residence until now,” she said.

“It doesn’t matter to me if I have a small house because I used to live in Manila, before my husband went abroad in four corners. For me, a small house is enough. Living in four corners, and believing God will give you more than four corners, I am satisfied with what I have,” she added.





***Growth in partnerships***

Auxilio believes that partnerships are important ingredients for growth. “It is good to have partnerships with different agencies,” she said.

The cooperative cannot grow as big as this without DAR, Landbank of the Philippines, SBC, the ACPC, and so many other, DOLE, DTI, CDA, gov’t and private like GIZ, because those partners help us to grow, she said.

Further, the cooperative had partnerships such as European Union project with DAR, LBP, the small business corporation, DOLE, SSS and PhilHealth, among others.



BCBMPC received support from the Agriculture Growth and Resiliency Innovation (AGRI) project, which is being implemented by AgriCOOPh Federation, supported by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by and Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ), under the SPADe/MINPAD Rise. SPADe/MINPAD Rise aims to strengthen agricultural cooperatives such as BCBMPC, add value to primary products to increase incomes of its smallholder farmers and cooperative members and workers, and strengthen value chains in various areas.



**The Agriculture Growth and Resiliency Innovation (AGRI) Project provided a mini excavator worth Php 1 million to the Baug CARP Beneficiaries Multi-Purpose Cooperative (BCBMPC). According to BCBMPC's Tilapia Production Technician, Manulito Porio, the equipment will be a great help in reviving the cooperative's old fish ponds. This assistance is a crucial step for the cooperative's aquaculture plans.**

# *Rooted in Service:*

## **How FASRMCO built a thriving cooperative in Agusan del Sur**

From humble beginnings serving a handful of farmers, Farmer's Alternative for Self-reliance Multipurpose Cooperative (FASRMCO), under the stewardship of its founder and chief executive officer Ruben Isiderio, has grown into a robust organization with thousands of members, extensive operations, and dreams that stretch far beyond the fields. Now over three decades strong, FASRMCO proves how cooperatives can transform rural economies and enrich countless lives.

Established in 1992, FASRMCO was born out of a simple yet powerful goal: to provide accessible credit to local farmers who had little to no options for financial support. Starting with just 50 members pooling resources to meet each other's needs, the cooperative today boasts over 2,280 individual members with a vibrant mix of farmers, fisherfolk, micro-entrepreneurs, and professionals.

FASRMCO's primary base remains agriculture, with a large portion of its members engaged in farming. Yet, the cooperative has continually diversified its services and adapted to meet evolving community needs, reinforcing its place as a pillar of local development.

### *Inside FASRMCO: The leader, members, and its operations*

More than just the CEO, Isiderio is the very founder who organized and established FASRMCO. For the past 20 years as CEO, and even longer as its champion, Isiderio has guided the cooperative through cycles of growth and challenge.

His leadership philosophy is simple yet profound: honesty and transparency above all. "As a manager, avoid handling money directly to steer clear of temptation. Trust the people placed in charge of finances. Just focus on your role," he says. Such clear boundaries and trust-based management have allowed FASRMCO to build a strong reputation for integrity and reliability.

Despite personal humility, often downplaying his own role, Isiderio's dreams for the cooperative are expansive. He envisions cooperative-run hospitals, housing, and even funeral services, all under one umbrella, ensuring comprehensive community support.





**Ruben Isiderio, chief executive officer of FASRMCO**

FASRMCO's services have grown far beyond its original credit offerings. Today, the cooperative's business operations include:

- **Financial Services:** Salary loans, production loans, microfinance, and business loans.
- **Agricultural Trading:** Buying and selling palay (rice), copra, abaca, and rubber.
- **Retail and Utilities:** A CoopMart grocery, farm supply store, and a fuel refilling station that also sells lubricants, spare parts, and motor parts.
- **Processing Facilities:** A rubber processing plant, rice mill, and soon, an abaca pulping facility in partnership with Salay Handmade of Cagayan.
- **Farm School:** Offering NCII-certified training in swine and poultry production, with plans to open an assessment center.





### *Empowering women, engaging youth, and strengthening through partnerships*

Women make up 60% of the membership, although Isiderio candidly observes that true empowerment where women take initiative without needing to be pushed remains a work in progress. The cooperative also actively tries to engage youth, with programs like gadget loans designed to resonate with their needs and prepare them as future leaders.

A key factor in FASRMCO's longevity and expansion has been its ability to build meaningful partnerships. Early on, support from the Department of Agrarian Reform (DAR) and the Department of Agriculture (DA) enabled FASRMCO to scale its services and infrastructure. DAR helped lay the foundation, while DA's broad network and programs brought extensive agricultural support.

More recently, FASRMCO's membership in AgriCOOPh Federation, a federation championing agricultural cooperatives, opened new horizons. Through AGRI Project, more than Php 1-million support was given to FASRMCO, for the development of their abaca products. Abaca is a banana native commonly found in Prosperidad and is known for its strong fiber used in making ropes, textiles, and paper. The AGRI project is supported under the project 'Strengthening the Implementation of Regional and Local Peace and Development Agendas' (SPADe), a collaborative effort by the Philippine Government, financed by the





European Union (EU) and the German Federal Ministry for Economic Cooperation and Development (BMZ) through the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). The AGRI Project also made way for technical training, strategic planning, and knowledge management workshops, helping the cooperative document lessons for future growth.n

Isiderio especially values this support. “AgriCOOPh doesn’t just act as a federation, they’ve helped us with everything from technology introductions to abrupt strategic planning needs,” he shares.





From its modest start to its current position as a major economic driver in Prosperidad, FASRMCO embodies what a grassroots cooperative can achieve when built on trust, shared responsibility, and a bold vision. For Ruben Isiderio, the journey is far from over. His dreams of cooperative hospitals, housing, and integrated social enterprises continue to fuel FASRMCO's direction.



More importantly, FASRMCO serves as a living laboratory for rural transformation. It is not just a platform for loans or trading; it is a nurturing ground for capacity building, economic opportunity, and community resilience.

As the cooperative prepares for the future — engaging more women, empowering the youth, and expanding services, its story offers a powerful blueprint for other communities across the Philippines: growth rooted in partnerships, and a relentless commitment to serve.







# FISHCOOP

*a roadmap for marginalized fisherfolk in Consolacion*

From a micro cooperative to now a small cooperative earning from Php 2.4 million in 2024 and Php 2.9 million in 2025, the Consolacion Agri-Fishery Multi-Purpose Cooperative in Siargao Islands relied on a roadmap, a strategic plan to ensure that the path forward expands reaching more clients and partnerships regionwide.

Jemmerito Egos, founding chairperson of the FISHCOOP, now renamed as Consolacion Agri-Fishery Multi-Purpose Cooperative, shared that their full operation is now level up. The goal, he added, is to bring their products to the region.

*“Nakita gyud nako ang kalisod sa mga tao, marginalized. Ang panagat karon wa’y siguro makakuha. Mag-bagyo, padagat ka. Hanginon man, mouli ka. Diri, kung panagat, panagat ra gyud na, wala’y lain alternatives (I have really seen the hardships of marginalized people. These days, fishing doesn’t guarantee a catch. Even if you decide to go out during a typhoon, the strong winds will just force you back. For these people, fishing is often their only option; there are no other alternatives),”* he shared.

“That is why it is important to have a roadmap, a strategic plan,” he said,



**Jemmerito Egos, founding chairperson of the FISHCOOP**



emphasizing that this will inform the cooperative if the goals were met, why or why not?

The founding chairperson shared he has a big vision for the group. “This is my passion,” he said, to help the fisherfolk in the area improve their livelihood. *“Dili nato mahimo kita ra isa (We cannot do it alone),”* he added, citing that cooperation among members is equally important.

### ***Bangus processing as a staple product of the FISHCOOP***

The cooperative is focused on manufacturing Bangus, or processed milk fish in a bottle, dubbed “Consolacion bottled Bangus in corn oil.”

What makes this unique is they culture their own raw material, the milk fish.

*“During the visit of AgriCOOPh, nangutana sila sa among panginahanglanon. Mao ana mi sa AgriCOOPh, kay kulang kami og fish cage, tungod kai gi-anticipate lage namo among production,*

*kinahanglan ang problema kay raw material man, so nakita ang priority namo is ang fish cage,”* he shared.

(During a visit from AgriCOOPh, they assessed our needs and identified a key issue: a lack of fish cages. We had anticipated an increase in production, but our existing resources, or lack thereof, became a bottleneck. It was clear that securing more fish cages was our top priority to address the raw material problem and meet our production goals.)

Then, AgriCOOPh provided them with a 10 x10 Norwegian fish cage with complete accessories. “It was also timely that during that time we had fingerlings, we immediately put it in the cage,” the founder shared.

Consolacion Agri-Fishery Multi-Purpose Cooperative received support from the Agriculture Growth and Resiliency Innovation (AGRI) project, which is being implemented by AgriCOOPh Federation, supported by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) under the SPADe/MINPAD Rise. SPADe/MINPAD Rise aims to strengthen agricultural cooperatives such as Consolacion Agri Fishery Multi-Purpose Cooperative, add value to primary products to increase incomes of its smallholder farmers and cooperative members and workers, and strengthen value chains in various areas.

The cooperative decided to manufacture their own milkfish because the bottling business would need specific fish sizes. They cannot harvest overgrown Bangus because they would not fit in the bottle.

*“Dili man gud pwede nga ang dagkong isda ma-process namo tungod kay naa lage prescribed nga grams nga among isulod sa isa ka botilya (It is not possible for us to process big fishes because there is prescribed grams in a bottle),”* Egos shared.

One bottle would require a net weight of 210 grams as prescribed by the Food and Drugs Administration (FDA). A total of 20 women members are employed in the processing of Bangus where they ensure that the required



**Through the AGRI Project, Consolacion Agri-Fishery Multi-Purpose Cooperative received Php 650,000.00 worth of Norwegian fish cage as equipment support.**

# Consolacion

## BOTTLED BANGUS IN CORN OIL



grams are intact in the bottle. They would also take out the head, tail and intestines and they put ingredients in corn oil. The other fish in good size are sold in the market. Aside from that, some members are also engaged in making “*daing*” or salted fish which they also sell outside of the cooperative.

“AgriCOOPh is now aiming to have a store to include members of our cooperative, as suppliers for the store. Aside from the standard salted fish, we are also processing “*ginamos*” or salted fish in a bottle, as organic income of the members,” the founder shared.

### ***The cooperative does not have capital***

Another unique feature of this cooperative is that all the fish cages and fingerlings and the equipment for Bangus processing are provided by various government and non-government agencies.

“We are thankful to the line agencies of the government like the Department of Trade and Industry (DTI) who provided all the equipment for the Bangus processing. They also provided two fish cages and big freezers,” he said.

Meanwhile, AgriCOOPh provided one Norwegian cage. “*Sa tinuod lang, ako, proud kaayo ko nga because of AgriCOOPh pud, naka harvest nami. Kini nga mag produkto is kato ning mga binuhi namo nga isda sa cage sa AgriCOOPh* (To be honest, I am very proud that because of AgriCOOPh, we were able to harvest. These are products of the cage given to us),” Egos said.

Both the Bureau of Fisheries and Aquatic Resources (BFAR) and the local government unit of Barangay Consolacion, along with the Province of Surigao del Norte, provided support. BFAR's assistance came in the form of equipment and inputs.

### ***How it all started***

The FISHCOOP was organized on November 27, 2019, wherein just the year after, they acquired their Certificate of Registration from Cooperative Development Authority or CDA in 2000, pandemic began, so there was no movement.

Jemmerito Egos, the founding chairperson, decided to send letters to government offices informing them of the cooperative and their needs. “*Uy, nia mi kooperatiba, tabangi mi* (Hey, we are cooperative, help us),” he said.

The members of the cooperative are mostly from the marginalized sector. Currently, membership is about 104. This is composed of women, Persons with Disabilities (PWDs), senior citizens, including Egos who turned 70 years old this year.





After the pandemic, somehow the cooperative was able to move forward. However, in the fourth quarter of 2021, the group was devastated with Typhoon Odette.

*“Grabe diri, grabe ka devastated. Kini guba mani siya, ang nabilin didto, kato na lang Norwegian cage. Other support namo nga gamit, lagpot tanan* (The situation here was so bad. The place is so devastated. What's left is the Norwegian cage. Everything flew off),” he shared.

Typhoon Odette, while devastating, had one positive outcome for the cooperative: it led to the assistance of the ACDI Multipurpose Cooperative. According to him, they provided crucial capital by placing a bulk order for Bangus (milkfish) processing.

This generated much-needed employment for the cooperative's members. The cooperative also contributed to this success by diligently raising fish, which led to a significant increase in income.

This period of growth coincided with the cooperative's effort to secure a License to Operate (LTO) from the Food and Drug Administration (FDA), a process they successfully completed by strictly adhering to all requirements.

“We complied with the requirements and we were given License to Operate by the Food and Drugs Administration through the efforts of the members. We are the only cooperative here in Siargao island that have complete documents,” the chairperson said.

The cooperative members were also encouraged to make products available online or to have an entrepreneurship mindset.

Although the cooperative faced significant challenges in 2022 and 2023, it persevered and eventually achieved stability. It incurred a substantial loss of almost Php 700,000.00 in the first year, which was then reduced to Php 400,000.00. By 2024, the cooperative had successfully turned its finances around, becoming profitable and stable.

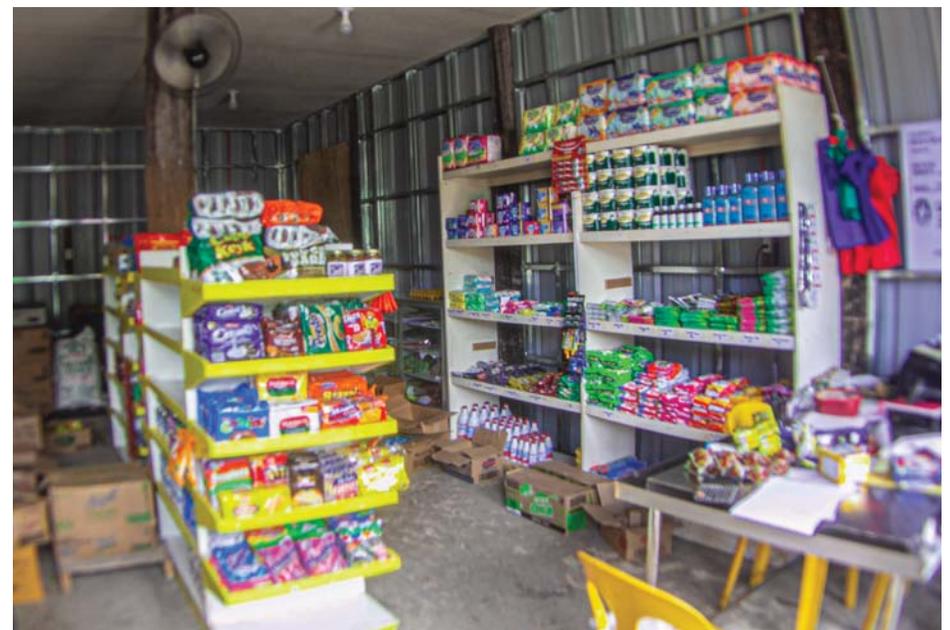
Despite the modest profit, it was a significant turnaround from a net loss. As he put it, "We were gaining."

*“I encourage motivation sa akong mga miyembro. Kayod lang ‘ta kay muabot ra ang time, ato gyud paningkamotan unsa’y maayo, then muangat gyud ‘ta,”* he said.

(I always motivate the members. I told them, “Let’s work harder. Time will eventually come. Let’s just try our best. You’ll see, we will be successful.)

When it comes to disputes, the founding chairperson shared disputes are normal. “What is important is these are addressed through proper procedure, through a grievance committee,” he said.

The founding chairperson emphasized the immense economic impact of their work. "We paid the workers almost half a million. Our members receive Php 2,000.00 a week, especially those who worked hard."



## *The future of FISHCOOP*

The most important thing is to identify a market. “Imagine last year, we were asked by ACDI Multi-Purpose Cooperative, ‘Can you provide us with 90,000 bottles?’ We cannot make it even half of it because of the facility,” he added, sharing that they are still using the traditional way of using a pressure cooker. Through the current equipment, they can only produce 500 to 1,000 bottles a day.

The cooperative also installed its own Kadiwa store, the only Kadiwa in the barangay. They are also a partner of Department of Social Welfare and Development (DSWD) on its ‘Walang Gutom’ program.

Moreover, FISHCOOP also plans to bring all their products to the region through the newly organized group, Siargao Island Local Producers Association. “We want to sell our products at the regional level,” he said.

FISHCOOP is looking ahead. Recognizing the importance of its members and partners, the chairperson of FISHCOOP is optimistic about the cooperative's future success. He expressed his gratitude to the AgriCOOPh Federation for their assistance through the AGRI Project, a key initiative being implemented in the area that is helping FISHCOOP work toward a better and more secure future.

The AGRI Project is supported under the project Strengthening the Implementation of Regional and Local and Development Agendas (SPADe) in Mindanao, a collaborative effort by the Philippine Government, financed by the European Union and the German Federal Ministry for Economic Cooperation and Development through the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ).





# KAGMAFICO

## transports juiciest and meatiest oyster in the Philippines

With the scent of the salty sea filling the air, people living in stilt houses connected by wooden walkways gathered together. Men, women, and children hovered over a fresh harvest of oysters, while the men in charge worked to divide, inspect, and package the orders for delivery.

*“Mas lami ang talaba diri tungod sa among tubig tungod kay brackish water mi diri. Compare sa laing lugar, parat ang ilang talaba (The oyster here tastes better because of the kind of water we have here, we have brackish water here. Compared to other places where their oysters are salty),”* said Delia H. Maningo, Manager of Kapunungan sa mga Gagmayng Mangingisda Fisherman Cooperative (KAGMAFICO) in Kabasalan, Zamboanga Sibugay, as she described the cooperative’s oyster produce as the juiciest and meatiest in the country.

KAGMAFICO is a fishery cooperative. Their main commodities currently are oysters and seaweeds, with oyster being at the front seat with most demand, especially restaurants in Cebu among others.

Because it is a fishery cooperative, almost all the members of the cooperative are fishermen, that is why they produce marine products as well.

There is an overflow of oysters in the area as it accommodates 15 hectares of sea perimeters.

In one month, farmers can produce tons or depending on what was cultivated.

“It really depends on the seed, for example, if you farm small ones, it will take a year to farm. But if those are big enough to be fattened, in one month, you can harvest the second, third, depending on the size that needs to be delivered,” Maningo said.

Maningo also shared that there is a big demand for oysters.

The cooperative is conscious about abuses in the water, Maningo said that by planting oysters, fisherfolk can let the ocean breathe and let the fish grow to avoid overfishing.

Meanwhile, most fisherfolk are still able to fish because oysters don't require constant attention. Maningo explained that since oysters aren't delicate and don't need to be watched over every day, the fisherfolk can continue their fishing while waiting for the oyster harvest.

### *Truck elf and other support from AgriCOOPh*

Because the demand is high, the cooperative is in dire need of a transport vehicle that could accommodate fishery products such as oyster and even crabs to be delivered in ports and various delivery points in the province.

*“Sa Kooperatiba, dako gyud sya’g tabang kay mao to siya ang gamit sa pag-transport sa produkto (The truck really helps the cooperative a lot because it is the one used to transport the product),”* the manager said, emphasizing that through the truck, they are able to transport their products easily and efficiently.

KAGMAFICO received support from the Agriculture Growth and Resiliency Innovation (AGRI) project, which is being implemented by AgriCOOPh Federation, supported by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by and Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) under the SPADe/MINPAD Rise.

SPADe/MINPAD Rise aims to strengthen agricultural cooperatives such as KAGMAFICO, add value to primary products to increase incomes of its smallholder farmers and cooperative members and workers, and strengthen value chains in various areas.

Through the AGRI Project, KAGMAFICO received Php1 million worth of elf truck as equipment support. Other than that, the AGRI Project and AgriCOOPh has also helped them in other ways. *“Katong pag-assist sa Project diri sa amua, para sa talaba. Katong sa pagbuhat og business plan. Dako siya’g tabang para sa amua nga naa pu’y sukaranan si cooperative unsaon pud niya pagpadagan sa coop (AgriCOOPh has been instrumental in assisting the cooperative with its oyster business plan. Their guidance was crucial in helping the members understand the fundamentals of running a cooperative effectively),”* Maningo said.

KAGMAFICO started its operation just this year, that is why the cooperative is thankful of the training on how to register, to get license and handling food products particularly on ensuring food safety.

“It is important that while we are on this food business, we know how to handle food and also to generate income means to get all the certificates and abide the standard quality set by the government such as the Food and Drug Administration and the Department of Trade and Industry for packaging,” the manager shared.





### *On protecting the environment*

KAGMAFICO has realized that protecting the marine environment is essential for sustaining their livelihood. They actively plant mangroves, which, as Maningo explains, shield their marine life from large waves.

These natural barriers are crucial for protecting the breeding grounds of fish, shrimp, and crabs.

This commitment is so central to their mission that members fulfill their dues not with fees, but by planting mangroves.

“That’s why we persistently plant because it is our membership here, there is no money involved, it’s just planting. Every year, renewal, only the members of Kapunungan sa Gagmay’ng Mangingisda sa Concepcion will plant,” she said.

Every first month of the year, each member will plant 100 propagules. As result, other cooperatives have followed suit and made planting their membership requirement as well.

While the cooperative is still planning and sorting out their policies especially on patronage refund, among others, each member can contribute in producing food that can be marketed at the coop, one is oyster sauce.



## *Women and volunteerism*

KAGMAFICO honors volunteerism and the willingness to serve and be a part of a bigger purpose.

*“Kani kagustuhan na gyud namo ni nga ma-enhance pud mi. Pagdating sa mga in-ana na mga kalihokan, na ma-empower pud mi. Okay ra na walay honorarium kay more on volunteerism man mi. Nisulod man mi ani na organization namatahan gyud namo na walay bayad* (This is our choice that we can also be enhanced when it comes to the activities of the cooperative that we can also be empowered. It's okay that there is no honorarium because we are more on volunteerism, we joined this organization and we really noticed ever since that there is no payment.),” Maningo said.

The cooperative's membership is predominantly female, with women making up 90% of the total and playing a very active role.

There is still more room to grow, Maningo said as the cooperative proposed to build a hatchery for an oyster spot and a nursery for the seaweeds to produce their own seedlings.

Maningo is optimistic about the cooperative's future, anticipating a time when their plans come to fruition and members can receive their patronage refunds and dividends.

As a woman, Maningo said that being a member in the cooperative gave her a sense of joy because she felt belongingness. She is able to mingle with other women and also learned new skills and knowledge through trainings and interventions, just like from AgriCOOPh.

*“So, kung sa balay ra ta, bantay lang ta sa bata, balik-balik lang ang routine. Samantala, kung nag-apil ka aning mga activity sa organization, diri sa sulod sa barangay, madugangan gyud ang imong mga kahibalo kung unsa pa’y angay buhaton, na maka-income pud ka* (So, when we're at home, we just take care of our kids and it's on routine. Meanwhile, if you participate in the activities of the organization, here in the barangay, your knowledge will really increase, so that you can earn income.),” she said.

Her message to the AGRI Project is a heartwarming thank you.

*“Daghan kaayong salamat kay tungod isa mi sa mapalad na natagaan og mga assistance, lalo na sa capability building ug kaning sa transportation na nadawat namu karon* (Thank you very much because we are one of the lucky ones who have been given assistance especially in capability building and transportation that we received today),” Maningo said.

The vehicle especially will be a big help to us in the days and months and years to come in the delivery of our products, she said.





Delia H. Maningo, manager of KAGMAFICO





## *Rising from the fields:*

# LAMPUFACO, IN SERVING LA PAZ FARMERS



The story of the Lumad sa Agdawan Farmers' Cooperative is one of resilience, innovation, and

unwavering faith, qualities that have shaped it into what it is today: a cooperative dedicated to uplifting farmers, the town of La Paz, and surrounding communities.

LAMPUFACO, as it is popularly known, is a multipurpose cooperative in La Paz, Agusan del Sur. It currently serves over 700 members, 48% of whom belong to the Indigenous Peoples (IPs) community. The cooperative specializes in rice milling and marketing, and has around 400 hectares of rice farms among its members.

The cooperative envisions a future where all rice produced in La Paz is not only cultivated but also processed and traded locally, through the cooperative's own facilities.

Guided by this vision, LAMPUFACO continues to grow. It remains committed to expanding services for its farmer-members, empowering Indigenous communities, and driving meaningful change across the region.

### *The beginning of Lumad sa Agdawan Farmers' Cooperative*

The Lumad sa Agdawan Farmers' Cooperative began as a modest farmers' cooperative primarily offering production loans and lending services. Currently, it is chaired by Ronel Laspinas who takes pride in the cooperative's resiliency. For him, the journey of their cooperative has been anything but easy, but it has been deeply rewarding.

However, by 2014-2015, it faced a daunting crisis.

Despite this, the cooperative never closed its doors. Instead, it began slowly transforming. LAMPUFACO diversified its activities - from its original lending services to joining public biddings and supplying rice and goods to local municipalities.



**Ronel Laspinas, chairperson of LAMPUFACO**

*“Grabe ang paningkamot. Magpabilin lang gyud ang pagpaningkamot sa grupo (The effort has been immense and it must continue),”* he said, emphasizing the group’s unwavering commitment to persevere. He also noted that their operations have significantly improved under their appointed general manager.



**Lorena V. Durango, general manager of LAMPUFACO**

***The general manager, in her part, in steering the cooperative forward***

If the usual maxim “Love move mountains” is made famous by someone who was truly moved by love, then Lorena V. Durango, General Manager of Lumad sa Agdawan Farmers’ Cooperative, is a living proof.

Durango, along with their Chairperson Laspinas, the Board and Officers, guided LAMPUFACO through its challenges and towards its vision. Her story in the cooperative is one of sheer grit and grace under pressure.

*“Para sa ako, kung tagaan ko’g responsibility, dili nako siya ibaliwala. Bahalag i-take nako og risk akong kaugalingon, basta dili ko gusto nga ang responsibility nga gihatag sa ako is maignan ko nga I-responsible. At least, gibuhat nako akoang best (For me, if I am given a responsibility, I won’t take it lightly. Even if it means taking personal risks, I’ll do it, because I don’t want anyone to say that I was irresponsible with what was entrusted to me. At the very least, I can say that I did my best),”* she said.

The general manager, together with the cooperative’s leaders, seized every opportunity to grow. They attended trainings, actively pursued partnerships, and motivated other members to engage and learn alongside them.

Under the leadership, the cooperative also began laying the groundwork for a more sustainable future. They started revising policies, ensuring equipment maintenance, and pushing for programs that benefit members directly, such as college scholarships for their children.

Through this hands-on and forward-thinking approach, LAMPUFACO was no longer just striving to survive. It was steadily growing into a recognized player in local agribusiness.



## *Harvesting progress: LAMPUFACO and the AGRI Project*

LAMPUFACO chose to evolve. In many years, the cooperative sought strategic partnerships to breathe new life into their operations. One of their strongest allies come 2021 became AgriCOOPh Federation, a federation that serves as a backbone for many grassroots cooperatives. Through AgriCOOPh, LAMPUFACO received capitalization support worth Php 10-million, which was crucial in fulfilling large contracts.

Moreover, the federation then saw the LAMPUFACO's need for equipment support. In its assessment, AgriCOOPh described LAMPUFACO as a cooperative having good governance but needs improvement including marketing, specifically on its facilities for transporting goods, promotion, and market outlets.

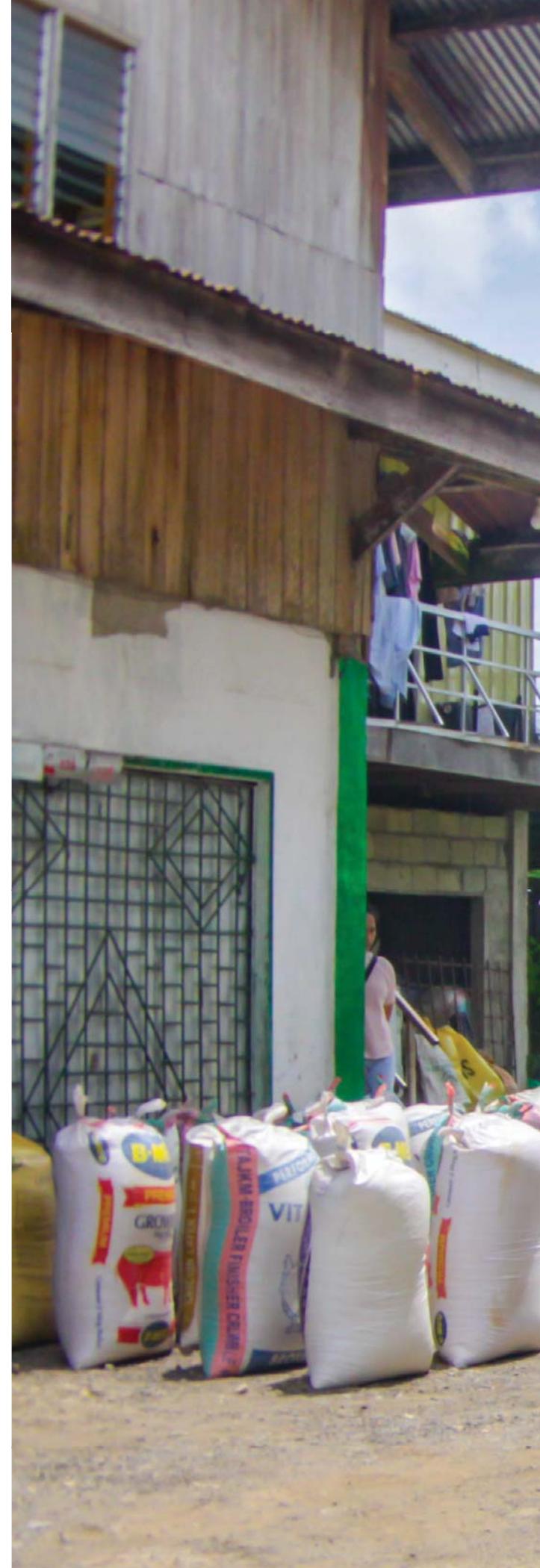
*“Usa nga amuang ginabaligyaan ang local government unit, especially sa La Paz, ga-supply pod mi diha. Diri pod sa Agusan del Sur, ug outside sab sa CARAGA Region. Ang amohang ginahimo sa una nga wala pa sakyanan, dako nga kawalan namo kay mu-hire ta ug sakyanan nga usahay naka-schedule pod sa lain, so ma-delay gyud ang transaksyon (One of our markets is the local government unit, especially here in La Paz—we supply them. We also supply within Agusan del Sur and even outside the CARAGA Region. Before, when we didn't have a vehicle, it was a big disadvantage because we had to hire one),”* Chairperson Laspinas shared, adding that the cost back then was taking a toll and it was really hard on the farmers.

It is for this reason that LAMPUFACO received support from the Agriculture Growth and Resiliency Innovation (AGRI) project, which is being implemented by AgriCOOPh Federation, supported by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by and Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) under the SPADe/MINPAD Rise. SPADe/MINPAD Rise aims to strengthen agricultural cooperatives such as LAMPUFACO, add value to primary products to increase incomes of its smallholder farmers and fishers, and strengthen value chains in various areas. Through the AGRI Project, LAMPUFACO received a Php 1.6 million-worth of delivery truck as equipment support. Aside from equipment support, they were also given assistance through capacity building activities such as vehicle policy manual development workshop and good agriculture practices.

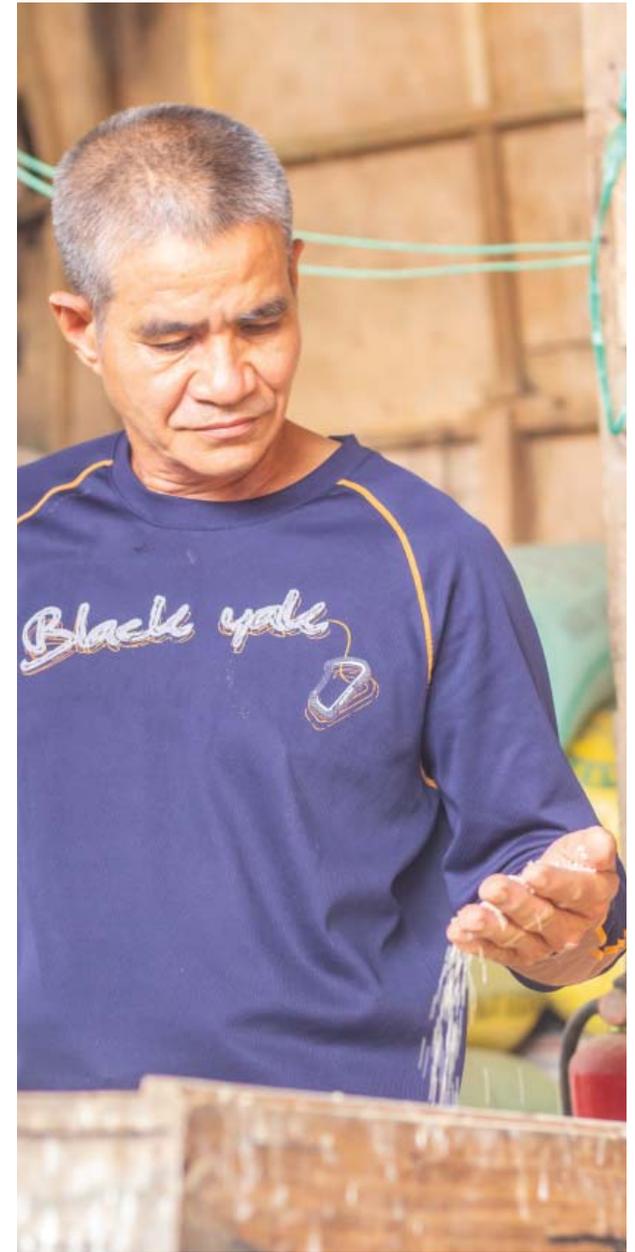
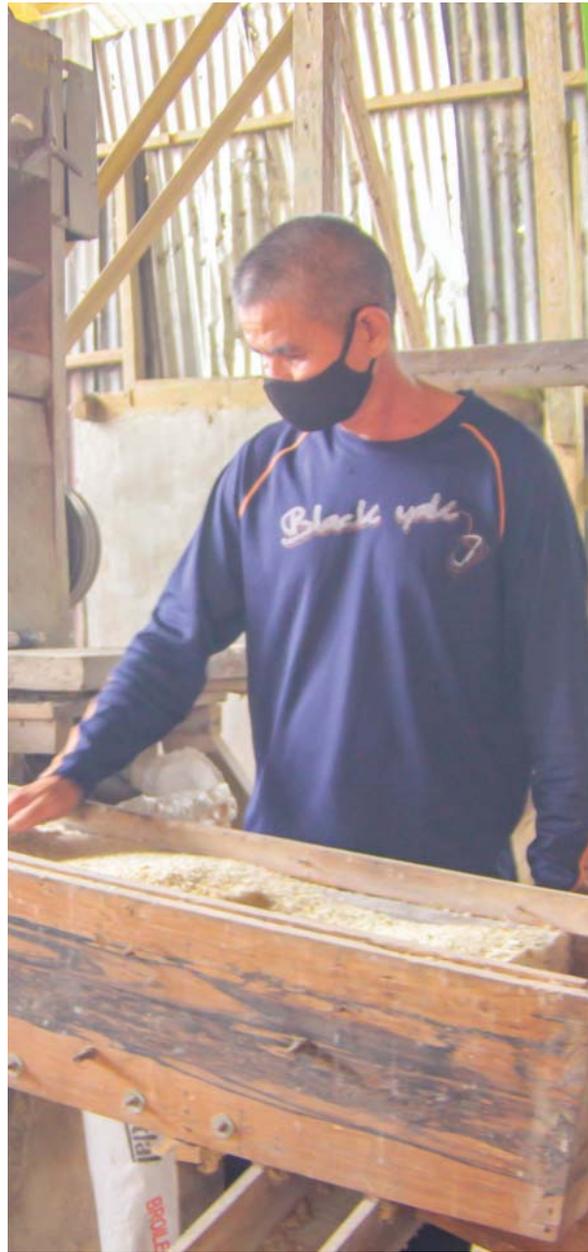
Moreover, the cooperative later on ventured into hauling services through the delivery truck. This hauling services offering, and together with several initiatives of the cooperative, paved the way for LAMPUFACO to restart its micro-lending program under stricter policies.

*“Dako kaayo amung pasalamat nga nahimo mong partner sa kooperatiba. Ug nahimo mi miyembro sa federation. Dako kaayo ang inyohang gihatag sa amu nga pabor na mag-grant sa amua ug sakyanan (We are deeply grateful that you became a partner of the cooperative. Being part of this federation brought us many benefits, and we are especially thankful for the vehicle grant. It's a huge help to us),”* Chairperson Laspinas said, referring to the AGRI Project, its funders and implementers.

From the ashes of debt and despair, LAMPUFACO is rebuilding itself into a cornerstone of the La Paz community. Under the management's stewardship, the cooperative stands as a testament to what determined leadership, community solidarity, and unshakeable faith can achieve.







### *The road ahead: LAMPUFACO's next five years*

For the LAMPUFACO's woman leader General Manager Durango, the next five years look promising. Slowly but surely, they are beginning to realize what they envisioned. They already have a function hall. She also shared that according to the strategic plan, they aim to complete a two-storey building, which is already implemented. Moreover, the cooperative dreams of completing their beautiful rice mill and seeing wing vans lining up to buy processed rice directly from LAMPUFACO. More than just economic growth, they hope for a future where the cooperative becomes the primary supplier of rice not only for La Paz but for surrounding municipalities — truly bringing the fruits of local farmers' labor full circle.

In the heart of this story is the journey which Durango described as something she did not expect.

*“Wala man gyud mag-expect nga ma-in-ana ang coop gyud. Wala gyud gamay sa akong panglantaw nga makahawid mig dagko nga project. Karon kung muingon og LAMFUPACO, kami nay pangitaon gyud (No one really expected that the cooperative would reach this level. Not even a small part of me imagined that we could handle big projects. But now, when people mention LAMPUFACO, we're the ones they look for),”* she said, with tears in her eyes.

Indeed, the best things in life tend to happen unexpectedly.





## APMAC LEARNS ONE CRUCIAL THING ON RAISING HEALTHY BUFFALOS:

# consistency

*“Ang sayop gayud nako sa akoang pag-alima sa akoang kabaw kay medyo niwang diay pasmo diay kay ang oras niya wala nagparehas (The mistake I made when I took care of my buffalo the reason why it was a bit thin because feeding time was inconsistent),”* Germanico Page, chairperson, Antipolo Primary Multi-Purpose Agricultural Cooperative (APMAC) said as he learned effective and practical ways to raising healthy buffalos.

During the lecture on Increasing Milk Production facilitated by Mikhail X. Manpatilan of AgriCOOPh, he shared that one secret ingredient to have healthy and milk producing buffalos is consistency.

*“Kung unsa nga oras gipakaon (Whatever time the Buffalo was given food) today, should also be the same exact time and amount of food to be given the following days,”* he shared.

There are many ways to raise healthy buffalos, Manpatilan emphasized the importance of food quality, access to fresh water and diet with a balance of roughage and supplementary feed like grains or concentrates,

especially for working or dairy buffalo.

Food that are beneficial to buffalos include grasses which serves as main feed for ruminants, more importantly, produces more biomass than legumes. Examples would include Napier, carabao grass and para grass.

Meanwhile, legumes provide better quality feeds, provides protein, vitamins and minerals for improved performance of animals, among others, according to Manpatilan.

*“Isa ka kabaw average muinom og 60 liters nga tubig per day (One Buffalo can drink an average of 60 liters per day),”* he said emphasizing to provide ready to drink water for buffalos every 24 hours especially for increasing milk production.

Milk is approximately 87% water, with the remaining 13% consisting of solids like protein, fat, carbohydrates, vitamins, and minerals, he said.



“Nagpasalamat ko sa grupo nga AgriCOOPh nga ania karon naghatud pagbalik sa mga pagtulon-an aron maoy akong matiman-an kabahin sa pagdumala sa mga hayop. Daghan kaayong salamat. (I am grateful to the AgriCOOPH group that is here today to bring back the teachings so that I can remember about the management of animals. Thank you very much,)” Page said.

The chairperson of APMAC shared that AgriCOOPh has taught them numerous skills development training in Cagayan de Oro such as product development and planting particularly on how to plant Calamansi and Cacao, but since their area is not that wide, the cooperative decided to plant crops for the animals instead.

“So, mao ning nahitabo karon. Dili kaayo siya productive ang amuang mga pananum, pero ubos sa pagpaningkamut pud sa among lihok sa amuang kauban diha sa Dairy Box nisaka ragyud pud ang among produkto. (So, this is what is happening today, our crops are not very productive, but under the efforts of our partner in the Dairy Box, our product output has still increased),” Page said.



Germanico Page, chairperson of APMAC



Mikhail X. Manpatilan of AgriCOOPh

More importantly, Page thanked AgriCOOPh for its donation of a refrigerator van which helps to ensure that delivery of milk products to and from the Dairy Box, APMAC's outlet store in Dapitan City for Buffalo milk and other milk products, are safe and high quality.

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SPADe/MINPAD Rise aims to strengthen agricultural cooperatives such as APMAC, add value to primary products to increase incomes of its smallholder farmers and fishers, and strengthen value chains in various

Through the AGRI Project, APMAC received Php 1,450,000.00 worth of refrigerator van as equipment support.

Page acknowledged the Dairy Box store as an important facility that helped them move and improve their livelihood, meanwhile, the efforts of his members were not unnoticed in ensuring the smooth and operation of the Dairy Box and regular supply of milk products to the store.

He also encouraged his members to continue their hard work and remain good members of society amid poverty.

### ***AGRI Project and the many ways it helped APMAC***

Cora Cabintoy, manager of APMAC showed her gratefulness for the support of APMAC such as the trainings they participated in and a prized possession, the refrigerator van provided by the AgriCOOPh, saying it has helped the cooperative immensely.

*“Kay kanang pagdeliver lang, unya pagkaon man sya dili man gyud na pwede nga basta-basta maong dako kaayo syang tabang. Mao ng karon magdeliver og gatas gikan sa farm, pagkuha katong ref van ang amuang gamiton. Pagdeliver kato pud ang gamiton. Daghan siya magamitan,”* Cabintoy said.

(Because just the delivery alone, then especially that we are handling food, it's not possible to take it lightly, so it's a big help. So, now to pick-up milk from the farm, we will use a refrigerated van. It will also be used for delivery. It has so many uses.)

The cooperative started as simply just an association with about 30 members originally, however, after its registration with the Cooperative Development Authority (CDA), it became an official cooperative in 1992. In the next years, the cooperative grew as seen through its progress inviting more members to join. Currently, it has 114 members comprising of men, women and even the youth.

As a registered cooperative of the CDA, APMAC became recipient of one of the biggest programs of the government in Buffalo raising and milk production under the Philippine Carabao Center (PCC).



Cabintoy shared that the program was implemented in their province, in 2020, in coordination with their local government unit where a total of 60 buffalos were dispersed, 30 for APMAC and the other 30 in another town of Zamboanga del Norte. This is why the Dairy Box was built, she said.

Among the trainings they received from AgriCOOPh were on food safety, coconut raising and they also helped the cooperative connect with buyers.

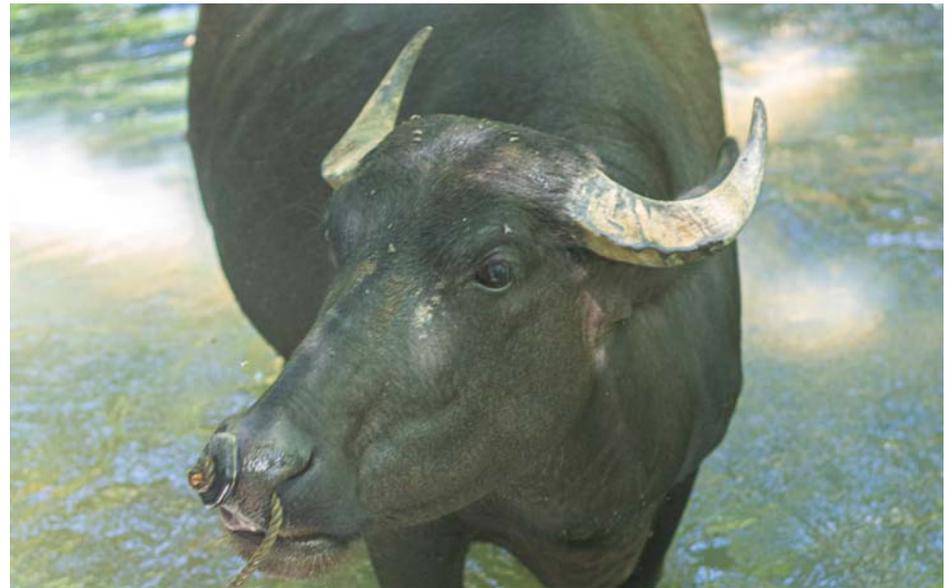


**Cora Cabintoy, manager of APMAC**

She described that even with trainings in Cagayan de Oro, the AgriCOOPh would spend for hotel accommodation and food. In terms of improvement in income, Cabintoy shared that the support from AgriCOOPh has made burdens of operations and managing Dairy Box and buffalos easier. *“Dili na bug-at sa coop kay naa may nitabang sa amo-a nga AgriCOOPh nga dako kaayo og tabang (The coop is no longer heavily burdened because a group helped us, AgriCOOPh who helped a lot),”* she said.

*“Agi sa AgriCOOPh manghinaut lang gyud pud ko nga dili gyud mi ninyo buhian, dili gyud mi ninyo pasagdan. Sa inyohang pagsuporta, pagtabang sa amua kay dako kaayog ikatabang sa amua ang AGRI,”* she said.

(Through AgriCOOPh, I really hope that you will never let us go, you will never let us down. With your support, helping us, AGRI will help us a lot.)



### *APMAC supports education of their children*

The cooperative has a sari-sari store in Antipolo and conduct a buy-and-sell business.

Manager Cabintoy also shared how APMAC is really the go-to for members and non-members in their town in Antipolo for financial assistance. “As long as you are a member of the coop, and have a good record, financial assistance will be given to you automatically,” she said.

One unforgettable experience APMAC has helped her was through their scholarship program. “*Ang tulo nako ka anak, diri gikan sa scholarship sa coop* (My three kids are scholars of the cooperative),” she said teary eyed.

As a proud mother, she said, her son is a graduate of Philippine Military Academy (PMA), another graduate of Agricultural Biosystem Engineering and the third one, future Architect. “*Mao nga proud ko nga mother, proud ko nga gikan akong mga anak nga scholar sa Antipolo nga cooperative. Dako gihapon siya nga tabang sa akoa nga member kay naa man mi scholar. Karon naa ra gyud gihapon ang amuang scholarship sa kooperatiba,*” she said.

(That's why I'm a proud mother, I'm proud that my kids are products of the scholarship program of Antipolo cooperative. APMAC is a big help to me as a member because we have a scholarship program. Today, the cooperative's scholarship program is still available for the members.)







# Delivery made easy:

**Dapitan City's Dairy Box, the best carabao's milk at your doorstep**

Raw milk, flavored bottled milk, ice cream, milk bars and pastillas are just some of the carabao milk products anyone can find at Dairy Box in Dapitan City, available not only for kids but all ages.

Lucy Recamara, operation-in-charge of Dairy Box in Dapitan City, shared that people usually come to visit their store to buy Carabao milk products which are not only delicious but nutritious.

*“Yes, daghan naman sila’ng muanhi diri. Gani, dili man gyud ni ang center. Tan-aw ninyo wala kaayo manlabay, pero daghan naman gyud mamalit. Nagdistribute man sad mi og mga milkbars.*

(Yes, many of them come here. In fact, it's not really the center, you see, there aren't many people passing by, but there are a lot of shoppers. We also distribute milk bars),” she said.

The store has numerous channels where they can sell their products such as in schools, stalls, and stores where they just leave their products so that others who live far can still experience and get to taste products of the Dairy Box.

Feeding in schools is their number one source of bulk income. According to Recamora, if there is a feeding program among children in schools or in communities, the cooperative can serve, they can earn up to million pesos,

the gross revenue earned in 2022.

“Last year, we earned almost a million again. But if there is no feeding, like ordinary days, we have eleven employees and their rate is minimum, that means we should earn at least P100,000 to be able to provide for salaries,” she explained.

She shared that even without feeding, the income is just enough, but if they have projects, then we can gain more than enough.

Meanwhile, they are also serving Dipolog City's two schools' division for several years as well as in Dapitan City. Currently, they are also joining trade fairs organized by Department of Trade and Industry (DTI).



They are not yet displaying in malls because product registration is still ongoing. “So, we are in the process of complying with the Food and Drug Administration Certificate of Product Registration (FDA CTR). We were denied because of our labeling,” she said.

FDA CTR is a document issued by the FDA to authorize the sale and distribution of a product to ensure that products meet certain safety, quality and efficacy standards.

But as to labeling and packaging, Recamara shared that the DTI has also started providing seminars for this and has hired a designer to help them with their product.

### ***Dairy Box and its beginnings***

Recamara shared that the Dairy Box is a project of Senator Cynthia Villar through her program dubbed Accelerating Livelihood Assets Buildup (ALAB) Karbawan where the primary goal is to establish robust carabao-based enterprises in recipient provinces to generate livelihood opportunities for farmers.

“Under ALAB, each province receives Php 10 million to buy 50 carabaos and a processing facility. The fund will also be used for other miscellaneous expenses,” the chairperson of the Senate Committee on Agriculture and Food said in one of her speeches.

She then partnered with the Philippine Carabao Center (PCC) and allocated a Php 170 million budget to the Department of Agriculture-PCC to expand this model to 17 provinces.

Through this project, the Antipolo Primary Multi-Purpose Agricultural Cooperative (APMAC) for the Dapitan City Dairy Box, was one of the recipients.



“The APMAC, is one of the not so large cooperatives, in fact a small cooperative in terms of Cooperative Development Authority (CDA) category in Agriculture. They are local farmers supplying rice, corn, root crops, and dairy products,” Recamara shared.

Dairy Box Dapitan City, Zamboanga del Norte started operation on September 11, 2021. “So, we have been in operation here for almost four years,” the in-charge added.

There are many carabao farmers in Dapitan City but it is the Antipolo Primary Multi-Purpose Cooperative who is the recipient of the project from the PCC.



**Lucy Recamara, operation-in-charge of Dairy Box**

*“Gitaguan sila og 60 heads as initial nila nga hatag sa mga farmers sa ang Antipolo Primary Multi-Purpose Cooperative. So, naa silay 60 heads na buffalo (They were given 60 heads as their initial grant to the farmers of the Antipolo Primary Multi-Purpose Cooperative. So, they have 60 heads of buffalo),” she said.*

### ***The AGRI Project and AgriCOOPh impressive support to APMAC, Dairy Box in Dapitan City***

*“Very impressive kayo ang AgriCOOPh kay first, wala gyud mi gadahom ba nga in-ani diay ang support nga ihatag nila sa amua. Abi nako to lang ba og dili sya in-ana ba. Pero grateful kaayo mi, kay dako kayo siya og tabang sa amoa (AgriCOOPh is very impressive because at first, we never expected the support they gave us. I thought it was just so-so that it is not like what it was. But we are grateful because they are a great help to us),” the operations in charge said.*



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SPADe/MINPAD Rise aims to strengthen agricultural cooperatives such as APMAC, add value to primary products to increase incomes of its smallholder farmers and fishers, and strengthen value chains in various areas.

Through the AGRI Project, APMAC received Php 1,450,000.00 worth of refrigerator van as equipment support.

*“Kaning unexpected kayo nga though bitaw mao ang gidahom sa amoa nga mahatag pero, pasalamat kaayo mi kay gitagaan mi aning ref van (It is very unexpected, although this is what we aspired to be given, but we are very grateful for them for providing us with this ref van),”* she said.

This refrigerated van has really helped the operation of Dairy Box in Dapitan City since the carabao’s milk is coming from the local farmers, so it made operation easier and faster and with lesser cost and ensured that milk products are safe and secure inside the van.

*“Naghatag sya og dako nga impact sa amua kay before sa 2022, ang amuang delivery, maghire pa mi. That is P150 per sachet per piece. Dako na baya na siya (It gave a big impact to us in operation because before 2022, our delivery, we would still hire. That is P150 per sachet per piece. It is a really big cost),”* she explained.

*“So, pasalamat gyud mi kaayo nga right timing ba ang pag-abot sa ref van. (We are really thankful that the arrival of the ref van was just so timely),”* she added.



A total of 20 percent increase in income for the cooperative was realized when the ref van arrived, said proudly the operation chief.

### *The many benefits of Carabao's milk*

Nutritionally, milk is defined as almost perfect food. It provides more essential nutrients in significant amounts than any single food.

As a matter of fact, it is the only food that has all the nutrients that the newly-born infant requires.

And even beyond the suckling period, milk is the most complete food for human beings and mammals. It is also the best food supplement and source of calcium for children and adults.

### *Some carabao milk facts*

Normally, fresh buffalo milk is very white in color and beautifully smooth. It has a bland, slightly sweet taste and it can be the best healthy alternative for the young and adults. Comparatively, buffalo milk has 58% more calcium, 40% more protein and 43% less cholesterol compared with cattle milk.

Significantly, the cholesterol content of buffalo milk is 0.65 mg/g as compared to the corresponding value of 3.14 mg/g for cattle milk.

In drinking 100 grams of buffalo milk and in eating its milk by-products, the following substance can be derived as compared with other types of dairy milk.

Presently, based on data from PCC, our country imports 98% of our milk and other dairy product requirements.

For this, our country spends millions annually, making milk the top 4th agricultural import. Supporting the local dairy industry will help our country in saving precious foreign exchange being spent for milk and dairy product importations.

There are now provinces and towns in our country which are into buffalo raising and producing regular supply of buffalo milk as a health alternative.





### *Why is it better to drink buffalo milk?*

It is considered as the finest milk among dairy animals and almost at par with human milk. Like any other milk it can be consumed anytime. It is a totally natural product that can be derived from the udder of lactating buffalos.

*“To AgriCOOPh, thank you very much. Without your help, dili siguro mi makasustain sa amuang operation. Ang inyohang tabang dako kaayong impact sa among pag-grow ug nakatabang pud siya sa pag-generate og employment. Then, ang mga trainings ninyo, superb gyud kaayo. Tabang gyud kaayo sa amoa. Then, ang assistance na sige’g ginamonitor, nindot kaayo ang collaboration sa AgriCOOPh to the cooperative. Gani, nag-increase gyud ang income through the assistance of AgriCOOPh. So, thank you, thank you, thank you! We are grateful for the support of AgriCOOPh*

(To the people of AgriCOOPh, thank you very much. Without your help, we would not have been able to sustain our operations. Your assistance has had a great impact on our growth, helping us to not only generate employment but also to increase our income. Your training programs are truly superb and have been a great help to us. We also deeply appreciate the constant monitoring and excellent collaboration you provide. So, thank you, thank you, thank you! We are grateful for the support of AgriCOOPh), Recamara said.







*"The beauty of a harvest isn't just in the bounty it brings, but in the journey of nurturing every seed."*





# *Farming woes alleviated by combine harvester donated to BAFAMCO, boosting palay production*

*“Kaning harvester ang usa ka ektarya dili maabtan og tunga sa adlaw, humana ang harvest, pwede na namu malibot paingon sa gawas ang amuang uma (With this harvester, harvest for one hectare can simply be done in hours not even half a day, we can even reach and go around outside of the field),”* Jerry Kimus, Batu Farmers Multipurpose Cooperative (BAFAMCO) member and rice farmer said after having supervised the harvest of his *palay* farm in Siay, Zamboanga Sibugay.

Jerry owns one hectare land in Batu and in another town, Imelda. Farming has been his way of life, he said, although the other farm was planted with calamansi, the one in Siay is with *palay*.

He compared the combine harvester, donation of AgriCOOPh to their usual tracker used in the farm. *“Kining gihisgutan ninyo nga harvester, mas dako ang iyang kalainan compare sa amoang ginagamit sa una nga tracker.*

*Kay ngano, sa una og magtracker mi, ang ani, mo consume man to og mga two to three days. Syempre, mag-ani og muulan, undang, ani napud dayon hakot, human hakot, dal-on napud ang tracker,”* he said.

(This harvester you are talking about, it has a bigger difference compared to the one we used in the first tracker. Why, when we first do the tracker, the harvest will consume about 2-3 days. Of course, it will rain, we stop, then resume to harvest, gather *palay*, after gathering the tracker will be brought to the field.)

BAFAMCO received support from the Agriculture Growth and Resiliency Innovation (AGRI) project, which is being implemented by AgriCOOPh Federation, supported by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ), and implemented by and Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) under the SPADe/MINPAD Rise. SPADe/MINPAD Rise aims to strengthen agricultural cooperatives such as BAFAMCO, add value to primary products to increase incomes of its smallholder farmers and cooperative members and workers, and strengthen value chains in various areas. Through the AGRI Project, BAFAMCO received Php 1,700,000.00 worth of combine harvester as equipment support.

Meanwhile, he explained that with the combined harvester that in less than half a day, the harvest is done. *“Mas dako gyud ang natabang aning harvester (This harvester really helped a lot),”* he said.

But the woes of a farmer do not stop there, Jerry shared. There are also pests that plague them, particularly the stem borer in rice.

*“Nakasulay ko sa akoang tulo ka ektarya didto sa Imelda, nakakuha lang ko og 17 ka sako. So, ang gasto wala gyud kabawi. Diri pud katong gikasigundahan, primerong cropping nako, nakakuha lang ko atung niagi, 23 ka sako. Ikaduha, 27 sako,”* he said.

(I tried in my three hectares in Imelda, I only got 17 bags. So, the cost is never recovered. This is also where we started, my first cropping, I only got 23 sacks last time. Second, 27 sacks)

Another problem was the presence of rodents in his farm in Siay.

“The one that did the damage was that rat,” Jerry shared that this is a serious problem in the wetland, just like in Siay, is really the rat. “No matter how much we try to plant *palay*, then after that we put needed fertilizer, we spray, when the rice grows, the rat will consume all the *palay*,” he explained.

Instead of the projected 90-110 sacks of *palay* of the 3 hectares of land, Jerry will only be left with 20 sacks to 40 sacks.

Being a rice farmer is not easy, Jerry said, reflecting that sometimes he gets discouraged especially with the expenses in tractor fees, seeds, fertilizers, even actual planting, spray and payment for harvester and labor.

*“So, kung imuhang sugdan gikan sa primero hangtud sa maka-ani, mugasto gyud ka og P30,000 – P40,000 ang ektarya* (So, if you start from the beginning until the harvest, you will really spend P30,000 - P40,000 per hectare),” he said, saying income is not enough to pay for the expenses, in fact rice farmers are still on the losing end and cannot pay for their loans for the production of rice.

It can be solved, Jerry said, if the government would provide free seeds and fertilizers, it would ease the burden of farmers in *palay* production.



**Jerry Kimus, a rice farmer and a member of BAFAMCO**



**Larry Ramos Valenciano, chairperson of BAFAMCO**

### ***BAFAMCO's role in the lives of farmers in Siay***

Batu Farmers Multipurpose Cooperative (BAFAMCO) started as a farmer's association but when the provincial government required for them to become cooperative, they transformed into a real cooperative with 26 members.

Larry Ramos Valenciano, chairperson of BAFAMCO, said the Landbank assisted this cooperative through production loan, the first engagement of the cooperative with the landbank. “Every farmer, all the 26 members were given a loan from the land bank worth 200,000 per hectare of area for calamansi production,” he said.

It involves land preparation, seeds for planting, until two years they were given a grace period. After two years, they started to pay their loan at landbank.

The cooperative grew after that, providing various services to its members such as lending, deposits, farm services, trucking, multipurpose, and others.

The cooperative combined with all its members has a total of 60 hectares of land, this comprises of 60 members. Presently, even neighboring barangays and towns are interested to become members of the cooperative, some don't have lot areas, they just want to become members, the chairperson said.

A cooperative always has ups and downs, not really fully successful, Valenciano said, it depends on the leadership and management of the cooperative.

*“Sa primero, as pioneers, gireceive nako without any compensation, without any honorarium, just to let the coop grow. Hantud nga nakatigum nata og capital, didto na nagsugod ang ilang honorarium* (At first, as pioneer, I received without any compensation, without any honorarium, just to let the coop grow. Until they have accumulated capital, that's when their honorarium starts,” he shared.



As the cooperative grew even more, Landbank has put its confidence on the cooperative “*nga masaligan nila ni na coop kay nigrow* (that they can trust this coop because it has grown).” They were given a credit line of P40 million.

Valenciano explained that members especially management must follow the policy of the cooperative. “*Kung unsay policy sa coop nga gihatag sa CDA, mao nay sundon. Dili kay maghimu-himu nga, abi kay pamilya nimu tagaan og pabor. Dili. Let the policy stand, not the relationship nga maoy mulabaw* (Whatever the policy of the coop given by the CDA, that is what will be followed. It's not about making separate rules, that you think it is your family, then they will be given favor. No. Let the policy stand, not the relationship that will prevail),” he said.

The chairperson shared that there were loopholes in the management especially after they were granted financial assistance and loan from Landbank. The previous leaders and managers were not meticulous of loan agreements from borrowers, as result, when he sat as chairperson, two years prior, they encountered deficits and difficulty to demand payment from borrowers because of weak documents.

He shared they have a big vision for BAFAMCO. “We really want to be able to engage in businesses that will really make a profit and where we can see that the coop will stand as strong especially, in financial matters,” he said.

A cooperative is very beneficial to a farmer. “The coop would be a great help to a farmer, if the farmer also helps the cooperative where whatever his liabilities to the coop, he will also return them,” he said.

The chairperson said that especially in their lending services, the challenge is really in the demand of payment. A member can easily loan but when it comes to payment of their loan, it is so hard. He urged his members to be good payors and not burden the coop with the money loaned. It is like give and take in a symbiotic way, he said.

There really came a time where the cooperative was about to fall because of this financial problem, the chairperson said, but when AgriCOOPh came, it gave them new light.

“*Mao na nga sa panahon sa financially hard, ang AgriCOOPh ni come in sa among cooperative nga dako kaayo'g tabang, especially sa kanang farm machinerias nga ilang gihatag* (That's why during the financially hard times, AgriCOOPh came into our cooperative and helped a lot, especially with the farm machinery they provided),” he said.

“The Harvester that we got very quickly because the staff of AgriCOOPh helped us. That's what really helped us when we were struggling financially. That's why we are happy that AgriCOOPh has partnered with us because they are also willing to help with our financial needs in these difficult times for the coop,” Valenciano shared.



The combine harvester is a really big help to the cooperative and farmers. Through this, farmers will be given new hope and better ability to harvest *palay* for rice production and more importantly they will remain in the cooperative.

“That's why with this equipment that we received from AgriCOOPh and we are stable in terms of financial needs, with the harvester's income, we can separate it, collect it, and when it needs maintenance, we can buy for the parts. Then if there is remaining money, we can add more. That's exactly our plan, to add another harvester. Through this income, we can buy more and other farming equipment that we need,” the chairperson shared.

The cooperative truly values and treasures its partnership with AgriCOOPh. “*We are looking forward nga dili lang kani ang atong panag-uban kun dili sa umaabot pa nga projects pwede ta mag partner* (We are looking forward that this is not our only partnership, if not in future projects we can be partners),” he said.

AgriCOOPh will always be remembered by the BAFAMCO and all its members as partner in times of need, the chairperson said.





**Fely Lim Amaro, general manager of BAFAMCO**

### ***Women's role in BAFAMCO***

There are about 1,600 women members in BAFAMCO out of the total membership of 2,685. Compared to its male members, women comprise the bigger portion of membership in the cooperative.

“For the most part, it is the women who are really empowered, especially, these days that we really give importance to women roles. We are really encouraging women to lead our community, especially in the cooperative sector,” Fely Lim Amaro, general manager of BAFAMCO shared.

Women members are involved in the production and promotion of virgin coconut oil, as one of their products. Women members are trained to produce this and also learned the importance of VCO to our bodies, Amaro said.

BAFAMCO has also partnered with national government agencies and local and international non-government organizations and prioritized learning digitalization. “*Mao man gyud ang trend karon. I-empower nato sila unsaon paggamit ang technologies* (This is the trend now, we will empower them how to use technologies),” the general manager said.

The women in the cooperative also join capability building activities from AgriCOOPh, incorporating skills that can uplift them especially women and even the youth. “We organize the women and youth,” she said.

The cooperative also provide intervention to the youth especially with education providing scholarship and providing summer jobs. “So, we have our 30 scholars, then, we have our partner school,” she said.

Amaro recognized that their partnership with AgriCOOPh is a beautiful one which started from provision of trainings then provision of harvester for rice farmers then capitalization for their buying. “So, AgriCOOPh really delivered. So, they really helped the cooperative a lot,” she said.

*“Unang-una kaning atong trainings. So, right after the trainings, naa pud atung harvester para sa atuang mga rice farmers. Dayon, capitalizations sa atong buying. So, nakahatag gyud ang agricooph. So, dako gyud sya og nakatabang sa cooperative* (First is our trainings. So, right after the trainings, we also have a harvester for our rice farmers. Then, capitalizations in our buying. So, AgriCOOPh

really delivered. So, they really helped the cooperative a lot),” she said.

For the combine harvester, the cooperative gives discount to members who will use the equipment, Amaro said this is an advantage for members that is why other non-members are also enticed to become member because of the combine harvester.

Not only has this increased the income of the farmer but also through the combine harvester, the cooperative has also provided work to laborers. “*Not only income but naghatag gyud pud tag opportunity sa laborer, naghatag pud ta og work sa ilaha. Naka-extend napud ta sa ilaha,*” she shared.

Looking ahead, the general manager expressed their desire to add more equipment such as tractors and more combine harvester as this really are among the needs of the farmers in Siay.

I am very grateful to the AgriCOOPh group, family of AgriCOOPh for helping us a lot in terms of farmers, the impact is really big, it adds to the marketing services of our cooperative, Amaro said.







## Growing together at MAFFISCO: *Cooperative moving as one through the years*

“Growing together,” this is the path Mangagoy Farmers Fisherfolk and Community Multipurpose Cooperative (MAFFISCO) has always followed, and who would know that from 17 members in 1994, this Bislig City-originated cooperative will be serving 2,000 fisherfolks many years after.

MAFFISCO General Manager Rho Cougee C. Garrido described the cooperative’s growth as a result of effective collaboration and solid faith that hardwork and sacrifices will be worthwhile in time.

The cooperative started way back August 8, 1994 when the government strictly implemented the Fishery Law, banning troll fishing which was very prevalent at that time in Bislig City, making

it a challenge to many fisherfolks in the area. In the dire need to continue their livelihood and deciding to follow the local government unit's advice to organize themselves for the first time in order to access government assistance, these 17 individuals, fisherfolks operating particularly in Mangagoy village, formed the MAFFISCO.

MAFFISCO was then registered in the Cooperative Development Authority in Davao City, as Surigao del Sur was at that time still a part of Region 11. This opportunity paved the way for more opportunities. The first capital of MAFFISCO amounted to Php 17,000.00 - formed from the contribution of each member at Php 1,000.00 per person. Then their fund grew as Php 50,000.00 assistance came, with

support from the Provincial Government. Not long after, the Department of Trade and Industry gave them an initial capital of Php 150,000.00 from its “Tulong sa Tao para sa Pagbabago” program.

The cooperative started its business on micro-lending or providing small loans to members of a cooperative, typically to support income-generating activities, personal needs, or small-scale businesses.

“MAFFISCO greatly helped reduce the 5/6 scheme in the Mangagoy Public Market. The funds initially assisted the members as they decided to stop troll fishing, and instead engaged in other businesses such as “sari-sari” stores and other modes of fishing,” Garrido shared.

### *The award-winning MAFFISCO Ice Plant*

To meet the demand for ice, the Magsaysay Farmers and Fishermen's Service Cooperative (MAFFISCO) secured a loan from LandBank in 2004 to build a 10-ton ice plant.

“It’s a five-year loan, but MAFFISCO was able to pay it before the due date. Within 4 years the loan was fully paid, and the ice plant expanded in 2013. We put up another 15 tons energy-efficient ice plant. By this time, it was a loan at the Development Bank of the Philippines. The initial capital for that plant was Php 12-million excluding the lot. Again, we also paid it before the due date,” Garrido proudly shared.

The cooperative's original ice plant was later rehabilitated and upgraded with support from the Department of Science and Technology (DOST).



Rho Cougee C. Garrido, general manager of MAFFISCO





### ***Building a business to meet the needs in time of crisis***

During the 2008 rice crisis, MAFFISCO expanded its membership and, at the demand of its members, began rice trading with over Php 3 million in initial capital.

The cooperative then ventured into tuna processing after a member's delayed payment revealed she was selling her catch for only Php 10.00 per kilo.

“It also has a story. Naa mi membro nga gadeliver og isda didto sa Gensan... nalangan ang payment niya... she said that nag-deliver sya sa Gensan, gipalit lang Php 10.00 per kilo. That started unsaon namu nga matabangan amung member, (It also has a story. We have a member who delivers fish to General Santos City, but her payment was delayed. She said that when she delivered it to Gensan, it was only bought for Php 10.00 per kilo. That started our discussion on how we could help our member)” he said.

With technical assistance from the Bureau of Fisheries and Aquatic Resources (BFAR), the cooperative began bottling tuna to add value to the members' catch.

### ***Bottled tuna industry in Bislig City***

MAFFISCO is now working to expand its tuna processing facility to produce fresh frozen cuts, aiming to develop Bislig City into a major tuna industry hub.

“We are looking at it from an industry standpoint - how will Bislig City and MAFFISCO benefit, particularly fisherfolks?...it's a lost opportunity for Bislig if it will not be developed. So, that's our dream to expand from bottled tuna with the help of AgriCOOPh to expand the facility to produce fresh frozen cuts,” he said.

The project is now funded by the Philippine Rural Development Project (PRDP) of the Department of Agriculture, a Php 242 million undertaking that began construction in May.





### *MAFFISCO, AGRI Project, and the AgriCOOPh Federation Collaboration*

Operating with 1,186 members, the Mangagoy Fishermen Multi-purpose Cooperative (MAFFISCO) has expanded its coverage from Bislig City to the entire CARAGA Region. General Manager Garrido stated that the cooperative is now aiming to help members who have diversified from fishing into agriculture.

“We have members who ventured from fishery, then as an alternative na panginabuhian nila, they engage into agriculture. We are trying to help them,” he said. MAFFISCO's recent successes are built on its partnership with AgriCOOPh Federation, which they joined in 2022. This partnership made MAFFISCO a beneficiary of the Agriculture Growth and Resiliency Innovation (AGRI) project, which is implemented by AgriCOOPh Federation supported by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ), and implemented by and Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) under the SPADe/MINPAD Rise program. The AGRI project focuses on strengthening agricultural cooperatives and adding value to their products.

Through this partnership, MAFFISCO received capacity-building support, including strategic planning and value chain analysis. This led to a proposal for a facility upgrade that would allow them to produce both bottled and fresh frozen tuna cuts.





“After that discussion, we submitted the proposal to the AgriCOOPh Federation to upgrade our facility. It would not only produce bottled tuna but it could produce fresh frozen cuts,” General Manager Garrido shared.

The AGRI project provided MAFFISCO with Php 1.3 million for plant renovation and facility improvements, which included refrigeration and a blast freezing system. Additionally, the partnership has facilitated benchmarking activities and collaborations with Mindanao State University - Naawan for research and training. They are also recipient roundtable discussions that intend to gather key players in the fishery and aquaculture sector to identify and discuss challenges, as well as opportunities and possible interventions.

The story of MAFFISCO is another wonderful story of how far resiliency and strategic mindset, mixed with the magic of collaboration, can bring to an entity. MAFFISCO, just like gold, went through fire to be able to shine at its purest form.

“Coming together is a beginning, staying together is progress, and working together is success.” — Henry Ford



# **NGPI: Cultivating prosperity in San Francisco, Agusan del Sur**

The NGPI Multipurpose Cooperative (NGPI MPC) stands as a testament to adaptability, and the collective spirit of its members. What began as a community endeavor has blossomed into a diversified agricultural cooperative that continues to drive livelihood opportunities for farmers and their families.

From oil palm to cacao, NGPI's journey reflects the triumphs and trials of rural development, shaped by strong leadership, hard work, and strategic partnerships.

The NGPI Multipurpose Cooperative, headquartered in San Francisco, Agusan del Sur, initially brought together 1,144 members under its fold. Today, while its membership has consolidated to 492 active members, the cooperative still spans nearly 3,000 hectares of agricultural land. Central to its operations is the principle of member clustering—where cooperative members collectively manage and develop farm areas, ensuring that benefits ripple directly back to the community.

Historically, oil palm has been the backbone of NGPI, providing a stable source of income and sustaining the cooperative through many years. Over time, however, NGPI diversified into cacao production, recognizing its immense potential in the global and local markets. Despite setbacks in recent years, particularly from mismanagement and over-pruning in 2022, the cooperative has worked tirelessly to restore its cacao plantations, now nurturing 22 hectares dedicated to the crop.



### *NGPI, venturing into the cacao industry*

Heading NGPI's cacao operations is Jesser M. Galuyos, the Head Supervisor of Division 1, overseeing everything from oil palm to cacao.

With his deep understanding of agricultural practices and unwavering commitment, Galuyos has steered NGPI's cacao sector through challenging times, leading its recovery and gradual return to profitability.

“Ang sa cacao, dati, na mismanage man gud ni pagkatrabaho last 2022. Na-overprune mao na dugay mi nakarecover.

Supporting him is a dedicated team that includes field leaders who transitioned from managing organic banana plantations to cacao. NGPI's operations weave a vibrant story of farm-to-table production. On the ground, 14 cacao farmers cultivate clustered areas, tending over a hectare each. The cooperative's approach ensures that farming is kept within its membership, preserving both income and stewardship within the community.



**Jesser M. Galuyos, head supervisor of Division 1, NGPI MPC**



Harvest cycles follow nature's rhythms. The cooperative maintains a fair sharing system: 65% goes to the farmer, while 35% sustains the cooperative.

Processing is just as community-centered. Women members primarily handle the crafting of tableta, while the youth create chocolate products, though many of them juggle school alongside their cooperative duties. While current production is modest and not yet connected to large buyers, local interest is growing, with walk-in customers frequently purchasing directly from the cooperative.

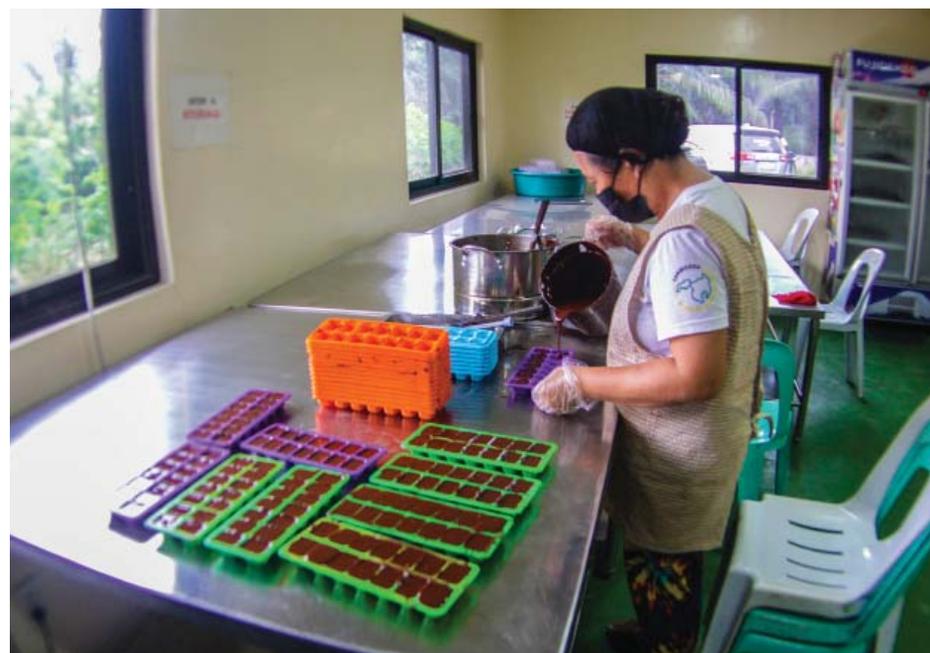
Beyond cacao, NGPI remains deeply rooted in oil palm cultivation, which

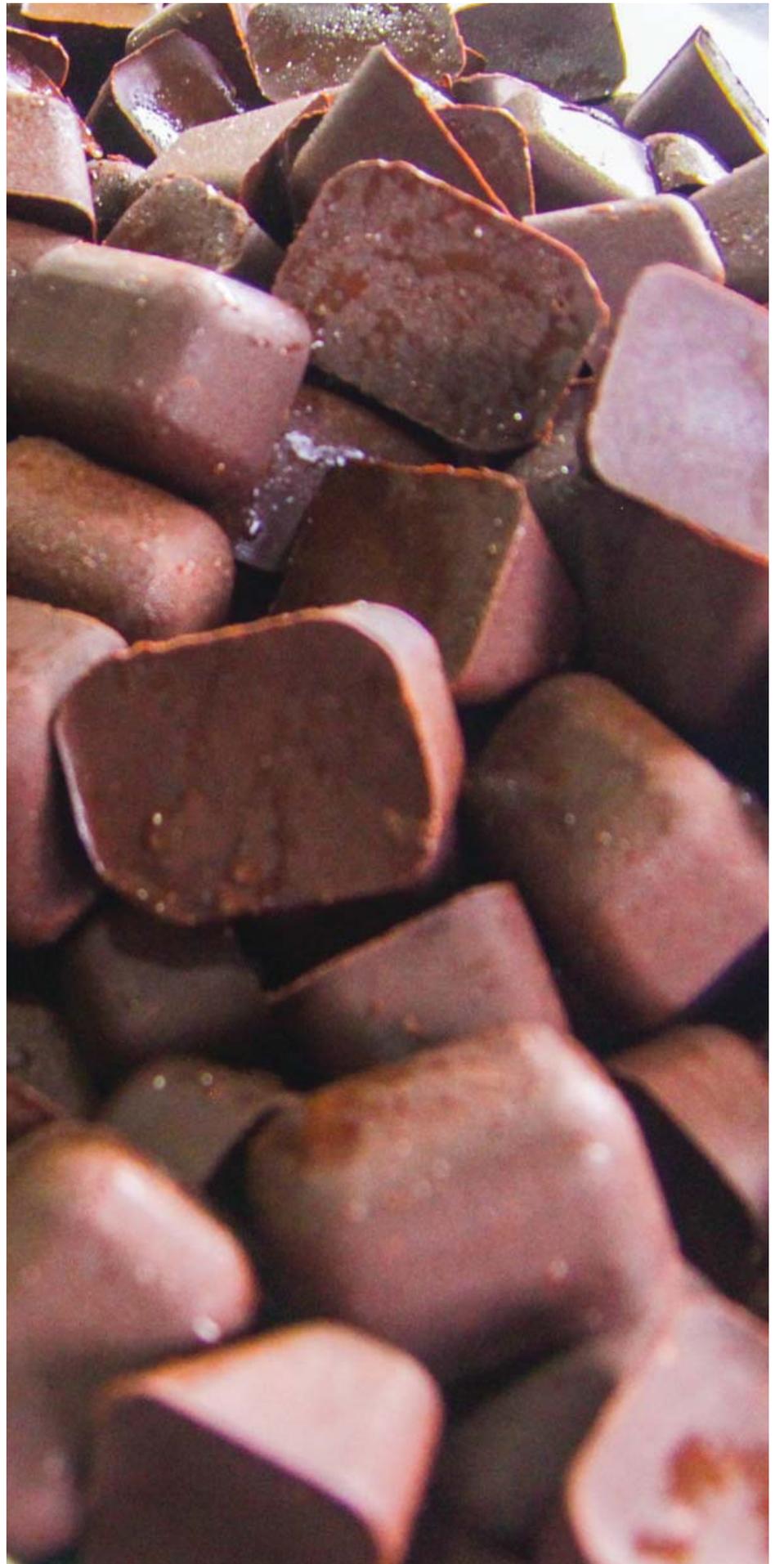


continues to provide jobs and additional services like monthly sharing, lending, and insurance to its members, including a significant representation from the Manobo Indigenous Peoples community.

#### *Support from AGRI Project and other partners*

NGPI's progress is inextricably linked to the invaluable support of partners. Recently, NGPI received support from the AGRI Project which is being implemented by AgriCOOPh Federation, supported by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ), and implemented by and Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) under the SPADe/MINPAD Rise. Through the AGRI Project, Php 600,000.00-worth of support has been provided for the improvement of its facility.







Government agencies such as the Department of Agriculture (DA), Department of Trade and Industry (DTI) have also been instrumental. Together, these partnerships fortify NGPI's capacity to process, innovate, and scale its operations.



NGPI Multipurpose Cooperative is more than just about cacao or oil palm - it is about people. It is about farmers wrapping thousands of cacao pods to guard against rot, staff coming together in bayanihan spirit, women shaping the future of local chocolate, and youth learning while dreaming.



Through steady management, member-driven cultivation, and the unwavering support of partners, NGPI continues to rise from challenges, fostering livelihoods and hope across Agusan del Sur. As they push for more training, better fencing, and larger markets, NGPI stands poised to further enrich not just their cooperative, but their entire community.





# FROM NETS TO LIVELIHOOD:

## Silverbay Producers Cooperative turns Bangus from top commodity to household priority

The Silverbay Producers Cooperative (SPC) has turned bangus or milkfish not only into a commodity but also a staple dish that every household “must have.”

The cooperative stands as a significant player in the local milkfish industry in Misamis Oriental specializing in the production of marinated deboned milkfish, popularly known as bangus. Currently, the cooperative is the supplier of marinated boneless Bangus for Botoy’s lechon manok, a famous food chain in Cagayan de Oro City.

Further, the cooperative is exploring and venturing into bottled Bangus to supply various grocery stores in the province.

“*Ang bangus is halinon siya, medyo high price, pero gapangitaon gyud siya sa tao* (The bangus is very saleable, although it is quite pricey but it is being sought after by many people),” said Herminia Maria Roa, member, Silverbay Producers Cooperative.

Meanwhile, Alma Cagawalan shared the many training they had to undergo to develop skills in processing bangus. “*Klase-klase ilang gi tudlo about sa bangus process pwede siya boneless lang, embutido, pwede pud nimo siya i-lumpia, daghan tag mahimo* (They taught in class about the bangus process, where we can do boneless, embutido, we can also make lumpia, we can do many things),” she said.

SPC received support from the Agriculture Growth and Resiliency Innovation (AGRI) project, which is being implemented by AgriCOOPh Federation, supported by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ), and implemented by and Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) under the SPADe/MINPAD Rise. SPADe/MINPAD Rise aims to strengthen agricultural cooperatives such as SPC, add value to primary products to increase incomes of its smallholder farmers and fishers, and strengthen value chains in various areas.

Through the AGRI Project, SPC received Php 139,095.00 worth of Epson Color Label Printer as equipment support.

Through the printer, the cooperative is able to design and package their bottled Bangus and other bangus products in order to compete in the market such as their latest Boneless Sisig Bangus, Bangus chili paste and Bangus Spanish Style in Corn Oil which are packaged in a bottle.

The cooperative also received various trainings from AgriCOOPh, saying that they are also being invited as trainers for bangus deboning in other areas and organizations.



From left to right: Alma Cagalawan, Marissa Ramos Abella, and Herminia Maria A. Roa of Silverbay Producers Cooperative

The youth are also included in the trainings provided by AgriCOOPh.

As part of AgriCOOPh and AFA's commitment to empower the next generation of agri-champions, six (6) AgriCOOPh Young Agripreneurs (AYA) youth leaders participated in the Youth in Agriculture Facilitators' Training held last June 10–12, 2025 in Davao City.

These passionate young leaders, representing the cooperatives MIEDECO, Silverbay Producers Cooperative, LAMPUFACO, APMAC, BAFAMCO, and Dalawinon Farmers Multi-Purpose Cooperative, explored key tools and strategies to strengthen youth committees, programs, and agribusiness ventures.

This training was conducted under the SPADe Project of AFA — Empowering Women and Youth in Cooperatives — to build capacity and deepen youth engagement in the agri-coop movement.

As a result, the Silverbay Producers Cooperative (SPC) plays a vital role as one of the 12 primary cooperatives and a partner in the AGRI project under AgriCOOPh.

Registered with the Cooperative Development Authority (CDA) in April 2014 and originating from a group of women in Balingasag trained in fish deboning, SPC has evolved into a cooperative with inclusive governance structures, including representation on the board of directors for workers.

*“Dako nga pasalamat kai naa mi sa cooperative tungod kai naay programs and trainings among na avail, sa fish processing, cguro kung mag retire na mi, naay maka sunod sa amo, maka benefit sa maong livelihood program (We are very thankful that we are in the cooperative because there are programs and trainings available to us, in fish processing, I'm sure when we retire, there will be someone who can follow us, who can benefit from the livelihood program),”* Herminia Maria Roa, member, Silverbay Producers Cooperative.





***Balingasag fisherfolks association, BFAR, MSU-Naawan, LGU Balingasag in a unified mission***

A groundbreaking partnership took shape as AgriCOOPh, Mindanao State University (MSU) Naawan, the Municipality of Balingasag, government line agencies, and the Waterfall and Binitinan Fisherfolks Associations come together in a unified mission through a Memorandum of Agreement (MOA) Signing for Community-Based Milkfish Production in Balingasag, Misamis Oriental, March 27, 2025 in Balingasag, Misamis Oriental.

The said Memorandum of Agreement (MOA) is part of the continuation of the livelihood, especially the release of Bangus fingerlings from BFAR-10 to fisherfolks who will take care and hone them. In fact, BFAR-10 released some 15,000 fingerlings to fisherfolks in the municipality of Balingasag, Misamis Oriental, in support of a community-based bangus production.

Meanwhile, MSU Naawan provided research support ensuring the health of the ocean and sustainability of the livelihood in the area. This includes providing livelihood opportunities to groups of fishermen, women and other groups who are living off from the ocean's resources.

Through the AGRI Project, the local government of Balingasag received two (2) sets of 10m - diameter High-density polyethylene (HDPE) fish cages as equipment support worth P1.3 million.

The HDPE fish cages will provide livelihood to local fisherfolks in Balingasag to grow their own bangus and sell them to processors and customers. One of their markets is the Silverbay Producers Cooperative.

AgriCOOPh is strengthening the value chain of the bangus in Balingasag with the presence of the fisherfolk associations as producers and SPC as processors and the establishment of Koop Farmers Market as potential market channel.



### *Local fishermen as operators of the Norwegian fish cage*

Among these resilient individuals are Rolando Galero and Richard Padua, two seasoned fishermen whose stories reflect the evolution of small-scale fisheries, the power of community organization, and the impact of cooperative support in rural livelihoods. Their statements highlight how local efforts, when combined with institutional support, can lead to sustainable transformations.

*"Kanang fishcage. Isa sab sa nakatabang para sab nga kami mahatagan og dugang income sa amung association. Makadugang og pundo, para malambo pud tanan, para kami magpadayon sa amuang kalihukan.*

*Amung katuyuan para sad sa amua sa umaabot puhon pud sa amuang mga kaanakan. (Before, we were just hoping to get by. But now with the fish cage, we have something stable. The fish cage alone will help us raise funds for the association and sustain our activities),"* said Padua.



**Rolando Galero**

Galero added in dialect, "There were times before when nothing would come from the sea. Now, because of the association, we can support each other especially during lean months and stormy seasons."

The Waterfall Fisherfolk Association in Balingasag was born out of a necessity, a response to the dwindling catch and a desire to build a more secure and empowered future. With the support of fellow fisherfolk and guidance from government and cooperative bodies, the group organized themselves and formally registered their association.

*"Gitukod namu ang amung association kay og naay mga tabang-tabang, pwede mi, kay dili man gyud sya pwede og dili marehistro ang imung association (We built our association so that when there's aid or support, we could legally qualify),"* shared Galero who is also the president of the association.



**Richard Padua**

"We registered with the Securities and Exchange Commission, and now we are 20 members."

Padua echoed the same motivation, noting the importance of having a legitimate structure to receive support.

*"Lima nako katuig sa association. Atung una, kulang pagyud ug suporta (I've been with the association for five years now, and before, we lacked support).*

He then shared that things began to change when they became more organized and recognized. Each member plays a vital role in maintaining the operations of the association.



From feeding fish in cages to harvesting, repairing nets, and attending training seminars, the responsibilities are shared to ensure collective progress.

Today, the cooperative has grown not just in structure but in spirit and sustainability. It now manages fish cages that provide additional income for its members. The transformation from individual fishing to a more organized livelihood model has brought significant improvement.

### *A day in the life of a fisherfolk*

The life of a fisherfolk is anything but easy. It demands discipline, endurance, and a deep understanding of the ocean's temperament. Both Galero and Padua gave vivid depictions of their daily routines.

*"Kana sa akong pagpangisda, mugikan kog mga alas 5 sa hapon, muuli pud kog alas 8 sa gabie. Balos dayon ko sa mga alas 4 sa kaadlawon, muuli pud dayon kog mga alas 7 sa buntag (I usually go out to fish around 5 PM and return by 8 PM. Then at 4 AM, I'm back out again until 7 in the morning)," Galero, who started fishing at the age of 16, shared.*

He also said that they have to monitor the weather themselves. If the waves get rough, they turn back immediately, as safety is always first.

*"Tingali usahay, muabot ko didto sa Salay, Lagonglong, pero'g sakop sa Balingasag diri sa Mambayaan, in-ana sa amu ug layo-layo gyud sa amua. Mudagan tali sila og mga 10 kilometers. Ug didto pud gikan sa lawud mao ra gihapon ang kalayu-a. Ang pinakaduol naa ra sa mga 3 o 4 kilometers. Unya ang amung panagat ana muhagbong gyud mi og mga alas 6:00 sa ngitgit na mahuman gyud mi ana og mga alas 7:00. Uli na dayon mga alas 8:00 kay birahon paman namu (We sail long distances to fish. Sometimes, I go as far as Salay or Lagonglong (Misamis Oriental), around 10 kilometers away. Here in Balingasag, I sailed up to Mambayaan. The nearest one is around 3 or 4 kilometers away. We usually set out at around 6:00 in the evening, when it's already dark, and we finish at around 7:00pm. We go home around 8:00pm because we still have to pull in the nets or lines), he narrated.*







For his part, Padua explained. "Sometimes I feed fish in the cages four to five times a day depending on how much they eat." Hence, he must be out in the middle of the sea, even with the sun blazing directly overhead.

Their days are long and grueling, yet both men show no signs of regret. It's a life they've come to know intimately, a vocation handed down through generations.

Despite the challenges, their work as fisherfolk has been a source of sustenance and pride for their families.

"Isa nasad ka bata nako ang nahuman sa college. Panagat ra gyud tawon akong gipaskwela sa iya (Through fishing, I was able to send my child to college)," shared Galero, a father of four. He shared he has three daughters and one son. One of the daughters graduated from college, and that's all from fishing.

Padua expressed a similar sentiment, emphasizing how the fishing activity in their area provided income and helped young workers and families in the community.

One of the pivotal moments in their journey was the arrival of support from the Agriculture Growth and Resiliency Innovation (AGRI) project, which is being implemented by AgriCOOPh Federation, supported by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by Deutsche

Gesellschaft fuer Internationale Zusammenarbeit (GIZ) under the SPADe/MINPAD Rise.

SPADe/MINPAD Rise aims to strengthen agricultural cooperatives add value to primary products to increase incomes of its smallholder farmers and fishers, and strengthen value chains in various areas.

This project provided fisherfolk associations in Barangays Waterfall and Binitinan a Php 650,000.00-worth fish cage, training, and opportunities for sustainable livelihood.

*"Dako kaayo mig kalipay sa gihatag kanamu nga in-ana nga opportunity kay dugang gyud na sa income sa amung association. Para lang nga mupadayon ang amung association sa iyahang mga activity. (We're very thankful for the opportunity. It really helped increase our income. This is something we want to continue for our association's future,"* said Padua.

Moreover, Galero recalled earlier forms of assistance as well. "We once received payaw and fish cages through government help, but what AGRI Project gave us now, this polyethylene fish cage, it's stronger, more durable, and truly supports our income."

Training seminars were also conducted to ensure knowledge transfer and sustainability. "We were taught how to manage, when to harvest, and how to handle feeds properly. We followed their advice because we knew it would help us reach the potential AgriCOOPh saw in us," Padua added.



### *Overcoming challenges in the community*

One of the challenges still facing the community is the continued use of illegal fishing methods in neighboring barangays. According to Galero, these practices, particularly fine mesh nets that catch juvenile fish, are harming the fish population.

*"Naa nama'y mga bawal unta siya nga pagpanagat pero wala lang gihapon sya mabadlong. Mao ng isa gyud na sa nakaminus sa isda kay katong mga gagmay nga isda nga makuha pud nila, ila raman ipangyabo sa daplin. So, mao ng ang isda nga mudagkoay wala na gyud sya nakatubo kay iyabo raman nila daplin sa dagat. Mao ng nimirus gyud ang isda diri sa amung barangay.* (Even if it's banned, those nets are still being used. They catch the small fish and just dump them by the shore. That's why fish can't grow and multiply," he lamented.

Another issue is the lack of participation from some fisherfolk in the association. "We keep inviting others to join. But for some reason, they don't want to. Maybe they have other jobs or commitments. But if they joined, they'd benefit too," Padua said in local dialect.

Despite these setbacks, the community remains hopeful. Plans are underway for further ventures, including a potential small business for additional income.

*"Naa mi mga pagplano sa mga unsay maayo nga mga buhaton, panahon sa magmeeting mi. Na og unsay amung nasabutan sa mga miyembro nga kinahanglanon, amu gyud to siyang pagahimuon. Wala pa sad hinuon mi naka-aprobar, plano nga duma mi mga loan nga pagabuhaton.* (We already have a plan that we talked about during meetings. We have not gained approval yet, but the goal is to help our members, especially during hard times," said Galero

The stories of the members of Waterfall Fisherfolk Association reflect more than just the ebb and flow of the tides, they are about persistence, community, and the transformative power of cooperation. Their experiences show that with strong local organization, the right partnerships, and a shared vision, even the most modest fishing communities can carve out a path to resilience and prosperity.

As the community head, Galero summed it up in his dialect: "Let's continue this effort. Let's not waste what has been given. This opportunity from the AGRI Project, it's a blessing not just for us today, but for the generations that follow."

# Even smallest seeds can grow: *PARBEMCO and its journey in marking Tagbina as true Surigao del Sur's coffee capital*

It is a vision that makes milestones remembered for generations. PARBEMCO or the People's Agrarian Reform Beneficiaries Multipurpose Cooperative brewed the coffee of Tagbina, Surigao del Sur and turned it into a signature flavor.

PARBEMCO was formed in 2006 by a handful of determined individuals who each contributed just Php 400.00 to Php 500.00. Having only Php 7,600.00 in pooled capital, they opened a modest consumer store. Early operations were run purely on volunteerism - no salaries, no honorariums, just people who believed in the potential of collective effort.

By 2008, the cooperative had been officially registered, and by 2012, the undeniable growth happened. Capital soared to nearly Php 1 million. As momentum picked up, the single store expanded into three. At its peak, PARBEMCO was recording an annual net income of Php 2 million, a far cry from its humble origins. Currently, PARBEMCO is serving 396 members from 25 barangays of Tagbina town.

## *The cooperative, under its disciplined and policy-driven management*

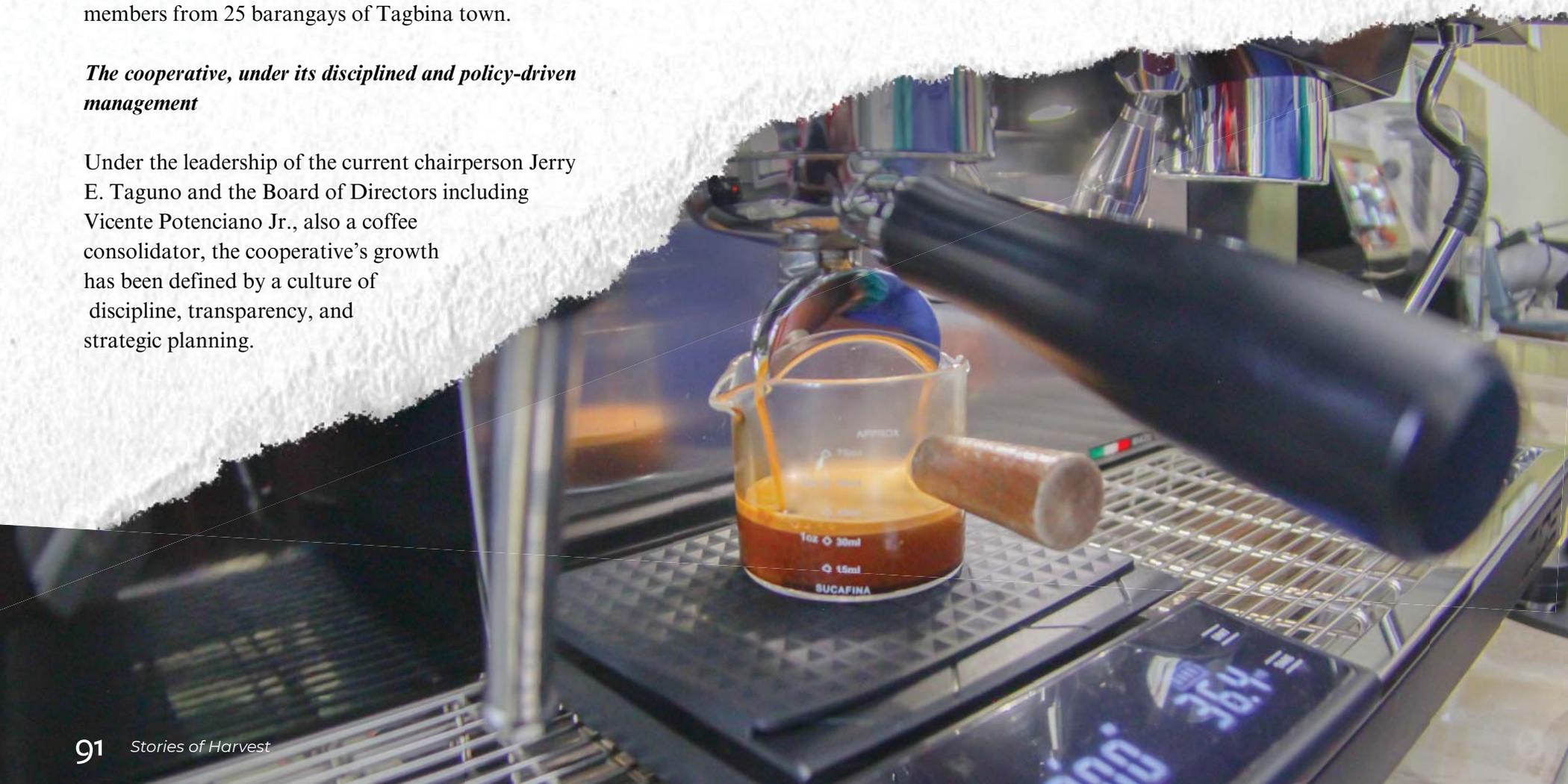
Under the leadership of the current chairperson Jerry E. Taguno and the Board of Directors including Vicente Potenciano Jr., also a coffee consolidator, the cooperative's growth has been defined by a culture of discipline, transparency, and strategic planning.

The Board of Directors, composed of seven members and key committee heads, runs the cooperative through well-established policies. Violations are met with serious consequences, including expulsion.

According to Potenciano in dialect, "It's this level of accountability and structure that keeps us stable and operational. Even as we expand, we stay grounded in our values."

Initially, PARBEMCO functioned solely as a consumer cooperative. But in 2019, things shifted. Through the Project ConVERGE program, the cooperative was selected as a coffee consolidator.

Their role involved buying coffee beans from smallholder farmers and cooperatives across Tagbina and surrounding areas. This strategy turned the cooperative into a central player in the local coffee value chain.





Vicente Potenciano Jr., Board of Director, PARBEMCO

### *Stakeholders' support to PARBEMCO*

A significant factor in PARBEMCO's growth story is its partnerships with various stakeholders. PARBEMCO has benefited from the Agriculture Growth and Resiliency Innovation (AGRI) project, which is being implemented by AgriCOOPh Federation, supported by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) under the SPADe/MINPAD Rise. To mention, SPADe/MINPAD Rise aims to strengthen agricultural cooperatives, add value to primary products to increase incomes of its smallholder farmers and fishers, and strengthen value chains in various areas.

Through the AGRI Project, critical support through equipment like roasting machines, grinders, weighing scales, computer sets, UV (ultraviolet) drying plastics, and training programs covering strategic planning, value chain analysis, gender and development, organic farming, and conflict-sensitive approaches are provided to PARBEMCO. Moreover, they are also a recipient of all-weather driers - UV plastic and shade net. The all-weather driers will be assigned to the coffee farmers. They will be responsible in setting up the drier with the supervision of PARBEMCO.

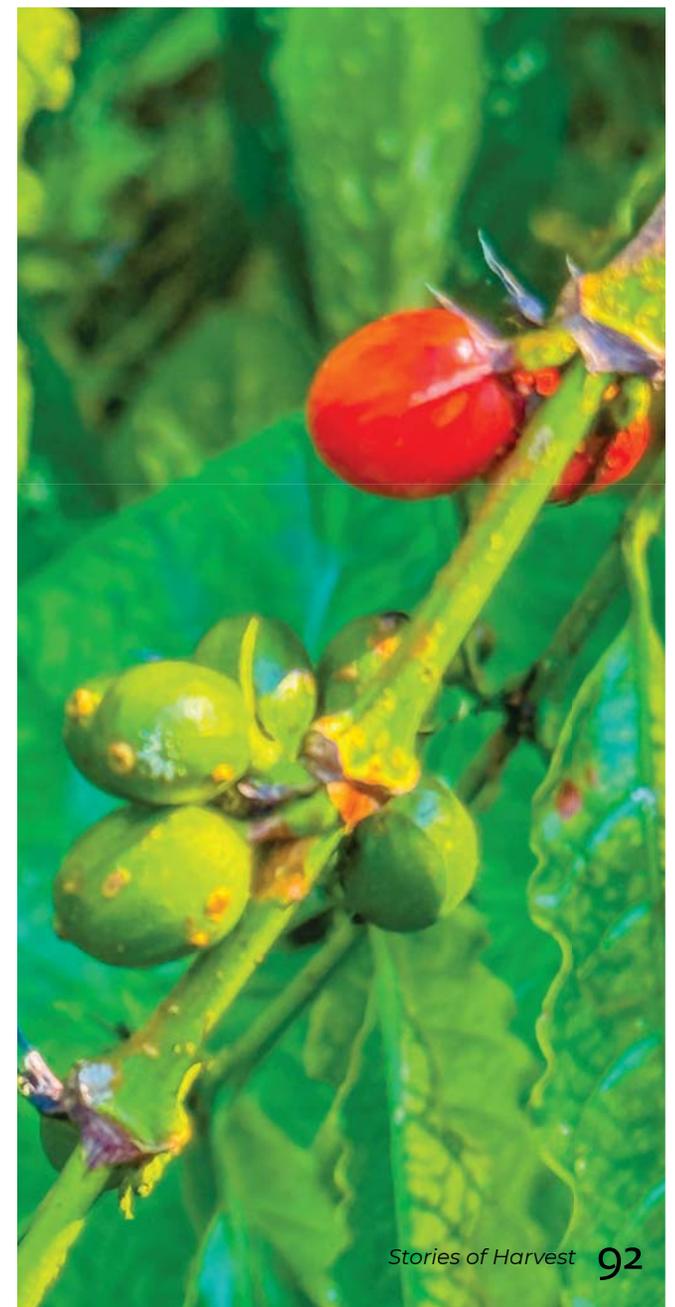
Potenciano shared their gratitude as even a small cooperative, the AGRI Project and the organizations behind trusted and supported them.

*“Medyo dako gyud [ang suporta] kay mahal baya gyud ang roasting machine. Gitagaan mi og computer set. Naa pa’y amung grinder, mga timbangan, gi-provide gyud nila sa amua para gyud dili mi maglisud. Ug gani just lately, medyo naa mi problema nga nanginahanglan gyud diay mi, gisulayan man namu og paandar, nanginahanglan mig transformer. Naana. Kung mataud namu ang transformer, siguro maka-ingon ko nga mu-take-off na gyud ang project (The support we have received is quite substantial, especially since a roasting machine is really expensive. We were given a computer set, along with a grinder and weighing scales to help ease our operations and ensure we would not struggle too much. In fact, just recently, we encountered*

a challenge. When we tried running the equipment, we realized we needed a transformer. Thankfully, we already received one. Once we install the transformer, I can confidently say the project is truly ready to take off),” he shared.

Potenciano shared that the support is a huge opportunity as roasting adds a lot of value. Green beans are priced at Php 300.00 per kilo, but once these are roasted, the price can go up to over Php 700.00. That is the same beans as Php 300.00, just roasted and ground, yet the value more than doubles.

You earn more than half the amount of the original cost just from processing. The profit is significant, shared the director.



Other PARBEMCO officers like their secretary, Lyn Pacheco, also benefited from the support from the AGRI Project, and participated in training of trainers seminars, cascading knowledge on gender awareness, sustainable practices, and climate change adaptation to about 75% of their members. The initiative also continued helping them explore and establish markets, ensuring their coffee fetched competitive prices.



**Lyn Pacheco, secretary of PARBEMCO**

### *Going Green: Embracing Organic Farming*

One of PARBEMCO's pivotal shifts was encouraging farmers to transition to organic practices. Though organic farming yields slower initial results, it enriches the soil and secures long-term sustainability. The shift responds to soil degradation caused by overreliance on synthetic fertilizers.

“It’s a longer road, but a better one,” Potenciano reflected. “We want to protect the land for the next generation.”

The cooperative director also shared that transitioning to organic farming is one of their initiatives to ensure that they produce quality coffee. They have trained coffee mentors who are well-versed in the entire process of the coffee. Moreover, the cooperative has embraced graft



farming practices and ensures that farmers receive hands-on guidance. Graft farming is a method where two plants are joined together to grow as one. In coffee farming, this is sometimes used to help grow better and stronger coffee trees.

In addition, regular farm visits are conducted to orient and train the farmers on proper techniques and protocols. This is essential, especially since many buyers these days are discerning.

To meet these consumer expectations, the cooperative closely monitors each step of the process at the farm level.

Pacheco, on her part, continuously advocates for organic farming. She regularly attend the seminars and trainings, on behalf of the cooperative, then re-echo it to the other members.



*“Actually, ang organic farming is very useful, kay dili makadaut sa atung palibot, sa atung kalikasan. Dili makadaot kung dili nakatabang gyud sya sa atuang tanum. Pero adunay dakong kalainan pag-abot sa production, which is ang organic farming, effective sya pero medyo dugay-dugay pa [ang resulta]. Mao ng ang farmer gyud muingon nga dili ko anang organic kay dugay paman na, nagdali mi. So, gusto gyud nila is katong synthetic kay pag-gamit nila, makita dayon nila ang epekto.*

*Actually, gina-emphasize gyud namu nga mag-organic gyud ta. Gitudluan gyud namu ang farmer kung giunsa paghimu sa organic fertilizer. Sa pagkakaran naa na tay naga-himo pud, naga-process karon. Naa sila gipamaligya nga organic fertilizer (Actually, organic farming is very beneficial because it doesn't harm our surroundings or the environment. Instead of causing damage, it truly helps our crops. However, there's a big difference when it comes to production. Organic farming is effective, but the results take longer to show. That is why some farmers tend to say they don't want organic farming because it takes too long and they're in a hurry. But we really emphasized the importance of going organic. We teach farmers how to make their own organic fertilizers. As of now, we already have individuals who are producing and processing organic fertilizers, and they are selling these products as well),” she shared.*

Although some members are hesitant to fully transition to organic farming as it yields slow results, she shared she is still hopeful.





**John Peter C. Sumala, a youth member of PARBEMCO**

### *The coffeeshop, a community hub and learning ground*

The next generation is already stepping up. John Peter C. Sumala, a youth member, manages the cooperative's coffee shop and leads digital marketing efforts. He admits that enticing youth to join agriculture is tough, especially when instant success is the expectation.

“Most of my peers aren't interested in farming. But agriculture is essential, without it, there's no food,” John shared. “Running the coffee shop has taught me that business is hard work, but it's also full of learning.”

Sumala, along with his colleagues, has undergone training for coffee brewing in Siargao. Currently, he is managing the shop's daily operations, and promoting the product through social media. Though only a few youth remain active, they are slowly reshaping perceptions of youth involvement in cooperatives. This coffeeshop was also supported by the Asian Farmers' Association for Sustainable Rural Development (AFA) through providing equipment for the coffeeshop, under its SPADe/MINPAD Rise project implementation.

PARBEMCO Board of Director Potenciano shared that they have decided to invest in their youth members. For him, it is also a way of expressing care to them, as keeping them busy with beautiful things would keep them away from bad vices.

From the youth, they also involved women members in other cooperative ventures. They established a dress shop, a tailoring business, which is now operational and mainly intended for the women members. While it is still not earning that much, it has already started contributing to the cooperative's income.





For PARBEMCO, the journey is filled with lessons: the power of discipline, the strength of partnerships, and the importance of inclusion. The support from the AGRI Project, the European Union, the German government, and AgriCOOPh Federation was especially impactful, proof that rural cooperatives, when guided and supported, can thrive. When communities come together, across generations and sectors, with a shared vision and persistent spirit, real transformation is possible. And in the case of Tagbina, that transformation smells a lot like freshly brewed local coffee.







## Socorro Empowered People's Cooperative ventures into seaweeds farming: A promise of good return for poor families

“For a family of seven, who are members of the Pantawid Pamilyang Pilipino Program (4Ps) of the Department of Social Welfare and Development (DSWD), it means they are very poor. For the whole family, if they will be planting 15 monolines and 25 in length, 15 per week, so that there will be continuous planting and harvesting, all year round so, they will graduate from being indigent to middle income family, that is why we decided to venture into seaweed.”

Edelito Sangco, Chairperson of Socorro Empowered Peoples Cooperatives (SOEMCO), shared that seaweed has a promising return to elevate livelihood of poor farmer families in Socorro. Sangco also sits as the chairperson of the AgriCOOPh Federation.

“The problem about seaweeds is not feeds but on the drying. That is why we decided that component for this project we will be establishing a seaweeds dryer so that it can support to the seaweeds farming of the farmers here in Socorro,” he said.

The original intention is bangus or milk fish, dubbed Bangus processing and bottled Bangus.

“We found that FISHCOOP is already engaged in Bangus and they are already established business, the connections with the market, it is not good that we will be competing so we have decided to shift our product into seaweeds,” Sangco said.

The Bureau of Fisheries and Aquatic Resources (BFAR) conducted a survey that the waters surrounding Bucas Grande island is good to establish mariculture areas. There were areas identified as suited for seaweeds. BFAR produced a coastal analysis that seaweeds are among the mariculture product.

“It is the seaweed that is a promising return,” the chairperson said.

It is for this reason that SOEMCO received support from the Agriculture Growth and Resiliency Innovation (AGRI) project, which is being carried out by AgriCOOPh Federation, supported by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ), under the SPADe/MINPAD Rise.

SPADe/MINPAD Rise aims to strengthen agricultural cooperatives such as SOEMCO, add value to primary products to increase incomes of its smallholder farmers and cooperative members and workers, and strengthen value chains in various areas.

Through the AGRI Project, SOEMCO received Php 650, 000.00 worth of seaweed dryer and farmer shelter value chain support.

### ***How it all started***

Socorro Empowered People's Cooperative was established in 1996. The original members were the municipal government employees of Socorro, the original name is Socorro government officials and employees multipurpose cooperative, composed of 51 officials and employees of the municipal local government unit.

“Pooling our resources, we were able to collect P32,500 for our initial capital. But then the original business was consumer store situated in the island. We listed all our needs for food and basic commodities. Somebody from us will purchase the goods in Surigao City and then we repack it. Then sell at the public market, that is the start of the operation of the cooperative, then the following year, we started savings and credit business,” Sangco said.

In 2004, the cooperative decided to amend the name and the requirement for membership, from institutional to residential.

For the residents of Socorro that they are allowed to become member changing the name from Socorro Government Officials and Employees Cooperative into Socorro Empowered People Multi-Purpose Cooperative. “We retained SOEMCO, acronym for sentimental reasons. We engage in consumer store, credit and savings,” the chairperson explained.

### ***The problem of insurgency***

The original proposal for AgriCOOPh is peace and development, so the program must be tied up with peace efforts especially that in Mindanao, “We have a problem of insurgency,” the chairperson said.



Those projects are there for areas that are affected. “Since we are an island, so we have decided to establish a project that connect with our branch. We have no insurgency problem here but our branches have peace related problems,” he added.

There is hope because the root of problems on peace is poverty, Sangco said.

Although peace can be seen and felt in Socorro, admittedly other branches in the CARAGA region have members who are sympathizers of the leftist group. Sangco said that through their intervention to communities, it has allowed these sympathizers to look into the positive side and have also become members of the cooperative.

“The policy of the cooperative, during the general assembly we are inviting all the members to come to Socorro, all expenses paid, transportation, lodging here. We are used here in Socorro, we are used in the Bayanihan, also implementing one whole month we are offering our service to members,” he said.

The cooperative currently has 12,000 members spread into nine branch offices.



**Edelito Sangco, chairperson of SOEMCO**



### *The Bayanihan Spirit*

It started in World War 2, Socorro became a magnet for refugees, because it was only in Socorro that the Japanese imperial army was showing their humanity.

There is no single person that was killed in Socorro, and then they were very good to the people, embracing the babies, that is why it became known that the Japanese in Socorro are not harming any single person, so, refugees are coming to Socorro, from other areas, and after the war, they decided to stay here.

Because of the hard life in the island, they came from areas very large agricultural lands, with limited land holdings, it is difficult to survive in an island so they decided to bind themselves.

Sangco's father came from Bohol and his mother came from Leyte. He described that as far as those areas coming here, just to take refuge so they decided to unite in 1950 that they will implement the Bayanihan tradition of Filipinos by heart, so starting 1950, everything is offered for free. It is only in July that they will leave the privacy of their lives, including Sangco's parents, and grandparents leave the privacy of their lives to offer their services for free.

They will prepare themselves provisions of food, so that for the whole month, the family would not be starving.

“As children that time, we observed that my mother would offer her cooking services for one week. The fishermen will offer their catch, for one whole month, for free. For the workers, in house construction, and also farming. For us, we have absorbed the tradition, so that when we become adults, our lives seem incomplete if we cannot serve,” he said.

### *Partnerships and linkages helped the cooperative grow*

Helbert Sollano, operations manager, SOEMCO shared how partnerships and linkages helped the cooperative grow. “So, because of AgriCOOPh, we have been lobbied to TRIAS, GIZ, AgriTerra and other foreign funders,” Sollano said.

SOEMCO has also undergone trainings which helped a lot to the cooperative. “One is business planning so we have been trained to develop business planning and food safety training,” he said.



**Helbert Sollano, operations manager of SOEMCO**



So far, they are using it with their agriculture projects like SWINE breeder farm, with regards to bio security system, “Nagamit namin yung mga formula na na endorso doon sa training (We used the formulas that were endorsed there in the training),” he said.

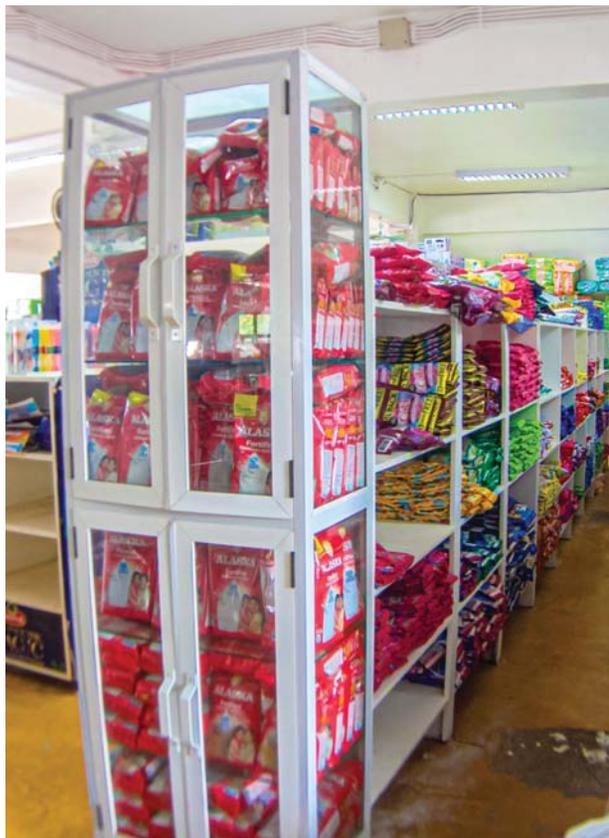
Other trainings include organizing communities, “So, it helps us in organizing the farmers and fisherfolk,” he said, especially in planning to create clustering for the seaweeds project.

SOEMCO is addressing the marginalized sector. “We have forgotten the marginalized sector who are the farmers and fisherfolk because we are focused on the qualifications, who is the only one who can get a loan. So, the marginalized sector was left behind. So now it's like we're looking back, the mission of the cooperative which is to uplift the well-being of our members,” he shared.

The cooperative is partnering with federations with the line agencies of the government, to get livelihood programs for members who cannot get a loan yet from the lending service.

*“For AgriCOOPh, thank you very much na na organize kasi nong naipasok ako sa cooperative, ang mga federation kadalasan is focused on credit and savings so nagpasalamat kami na na organize ang AgriCOOPh para naman mapaglaanan ng focus sa marginalized sector, especially the farmers and fisherfolk,”* he said.

(For AgriCOOPh, thank you very much for organizing it because when I was admitted to the cooperative, the federations are usually focused on credit and savings, so we are thankful that AgriCOOPh was organized to focus on the marginalized sector, especially the farmers and fishermen.)



# **WORLD-CLASS CHOCOLATE FROM PURE CACAO, BARBCO CREATES NOT JUST DELICACY BUT A LEGACY**

The Biao Agrarian Reform Beneficiaries Cooperative (BARBCO) simply started with P11,500, but right now their asset is about P65 million.

From small beginnings, in fact a struggling start, Biao Agrarian Reform Beneficiaries Cooperative (BARBCO) were originally plantation workers of the Philippine Cocoa Estates Corporation who were beneficiaries of the Comprehensive Agrarian Reform Program (CARP) of the government.

BARBCO is an agrarian cooperative that received 111 hectares of CARP land that was given to by the Department of Agrarian Reform (DAR).

*“The CARP coverage here is something madugo because of the resistance of the previous landowners. Nagka-gyera talaga. Siguro yun yung until now hindi kami nagka-faction (The CARP coverage here is something bloody because of the resistance of the previous landowners. It was really a war. Maybe that’s why we didn’t have a faction until now),”* said Guadalupe Cabahug Osial, the general manager of Biao Agrarian Reform Beneficiaries Cooperative (BARBCO).

Right now, the cooperative has 267 members. Of which regular members are Agrarian Reform Beneficiaries. These are the 41 original members of BARBCO. Meanwhile, the cooperative also has associate members, a total of 256.





*“Because na season kami sa kahirapan, struggle namin sa CARP parang yun ang binding naming ba. Pinaglaban talaga namin yung area na binigay ng DAR. Kay kung hindi, siguro wala na bulled-out na kami sa area. (Because were seasoned by the difficult life, our struggle with CARP, it became our binding. We really fought for the area that was given by DAR. Because if not, perhaps we were pushed out of the area),”* Osial said.

“This area was acquired by CARP. This is the fruit of our CARP proceeds. Almost one hectare,” she added.

### ***Pure cacao and a world class chocolate***

Tableya, nibs, cacao butter, fat, cacao powder, and chocolates are the bread and butter of the cooperative.

Davao was proclaimed as the chocolate capital of the Philippines and Davao region as cacao capital, meanwhile, chocolate is Davao city. In fact, the cacao plantation in Davao started in the 1980s. Further, it was only in the early 90s that the production of cacao went down because of the inventory and infestation in other countries.

“During that time, wet beans were about Php10 only and the dried beans were only Php24 per kilo. But right now, our buying price is expensive at P100,” she said.



It needs a lot of capital. “We started with bean consolidation; we just buy the beans at about P35 to P45. But now almost three times, doubled,” she said.

“We started Cacao. I was also the first worker in the plantation in this area,” Osial said. Osial rose from the ranks, from a mere statistical clerk to plantation manager during the revival of the cacao industry in 2007. From the early 90s to 2007, “*wala talaga yung cacao industry (the cacao industry is really dead),*” she said.

But since then, the Department of Agriculture together with other partners revived the cacao industry.

When you say good cacao beans, that is fermented beans.

*“That's what we have right now, we have a lot of good producers of cacao beans. So, yung mga grinders, chocolatiers sa neighboring countries, they are eyeing the Philippines as a good source of beans for their chocolates. Kasi before, sa Europe lang sila. But now, ang interest nila, that's the initiatives ng government, especially, Department of Agriculture, is more on the production of Cacao,”* the general manager said.

(That's what we have right now, we have a lot of good producers of cacao beans. So, the grinders, chocolatiers in neighboring countries, they are eyeing the Philippines as a good source of beans for their chocolates. Because before, they were only in Europe. But now, their interest, that's the initiatives of the government, especially, Department of Agriculture, is more on the production of Cacao)



**Guadalupe Cabahug Osial, general manager of BARBCO**



In 2016, the cooperative started producing tableya and with the support of the Philippine Rural Development Project (PRDP) of the Department of Agriculture, it officially became a project starting 2021, four years in the making.

The Department of Agrarian Reform also helped the cooperative through a processing unit and then it was improved overtime.

Right now, BARBCO is already a learning site of Agricultural Training Institute (ATI), just in February 2024.

In 2021, BARBCO joined the Cacao Excellence in Paris and won a gold award.

“It is because of the quality,” she said.

BARBCO has partnered with various government agencies and non-government organizations to really push for the marketing of their product.

Particularly they have an online presence through Shoppe. Customers around the country need not fret because they are in that app.

“So, in the marketing side, of course, back-to-back with the cacao council, we promote our products in Davao city with the support of Department of Agriculture, Department of Trade and Industry (DTI), and other partners just to promote the chocolates, especially Davao city,” she said.



### *Cacao production and its seasons*

There are two seasons of cacao because cacao is considered a seasonal crop. So, there is a mid-year season which comprises about 42% of the annual production. Then 58% in the last quarter of the year. That's considered a peak period of production of cacao.

BARBCO is capable of consolidating 100 tons per year. “Given that we have capital, we have needs that we need in the consolidation, that's a volume that we can consolidate,” she said.

*“We prefer to buy wet beans, not dry because we have our own protocol to follow. Some of the farmers did dry their beans along the road. So, it's not hygienic. So, be careful of eating chocolates or tablia na sa ground. Because Cacao is a very good absorbent. Para syang foam. Magaling mag-absorb ng baho. So, possible na yung beans na hindi sya hygienically na produced makaroon sya ng toxin which is detrimental to our health. Yan ang delikado,”* she explained.

(We prefer to buy wet beans, not dry because we have our own protocol to follow. Some of the farmers did dry their beans along the road. So, it's not hygienic. So, be careful of eating chocolates or tablia that are on the ground. Because Cacao is a very good absorbent. It's like foam. Good at absorbing odors. So, it is possible that beans that are not hygienically produced may contain toxins which are detrimental to our health. That's dangerous)

“Some of our fellow consumers they buy tableya because it's cheaper. The big question mark is the quality,” she added.



### *Support received from partners*

Through the AGRI Project, BARBCO received Php 603,000.00 worth of roaster machine and butter grinder as equipment support. AGRI Project is being carried out by AgriCOOPh with support from the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ), and is implemented by Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) under the SPADe/MINPAD Rise program.

“So, on the scaling up of our Tableya facility, we were able to avail support from the European Union, German government, and GIZ on the provision of butter grinder and cacao bean roaster. “So, we are very thankful to our partners for prioritizing BARBCO on this endeavor. Again, thank you very much,” the general manager said.

In 2024, the cooperative generated a gross surplus of Php 2.1 million. Members are happy because they've just received their patronage and cash dividends, totaling approximately Php 1.5 million. The cooperative projects that with the chance to really scale up its facility, it can further augment revenues. The vision, she said, is to modernize the Tableya facility by making it more mechanized.





Based on the production, on the raw material side, Osial shared they have the capability to produce, to supply but what they need is the equipment, the facility, and the marketing.

“We can make three tons of Tableya in a month's time. So, but we can double our production if we have enough equipment,” she said. The cooperative members have attended training and seminars from the agricultural side, especially in the regenerative program, accounting system, and strategic planning.

“We were also able to apply what I learned in the training and seminars. So, like in the improvement of our recordings and like that. So, some of the members are capacitated in the management skills,” she said.

#### ***Preparing the youth to lead the cooperative***

“It is a long process, especially for our young people. We need to cater them, we need to help them, we need to hone them on management skills. It is difficult. We are preparing for them to lead our cooperative in the future,” Osial said.

Among the benefits the cooperative gives their workers include insurance, Social Security System, Pag-Ibig, PhilHealth and they can also attend training. “*Yung mga members namin na non-worker, nagbabayad pa kami ng 500 a day just for them to learn* (Our members who are non-workers we pay P500 a day just for them to learn),” she said.

“Your workers need to be motivated,” she emphasized sharing the challenges of running a cacao production facility.

The cooperative envisions to have the young people have their own business. “We have a lot of young people. So, probably we could make a business out of it,” she explained.



“So, it is spread by the youth sector. We can provide financial support for them. So, that is what we are doing. Maybe in two to three years, they will have their own business,” she added.

#### ***BARBCO as lead cooperative for Cacao Hub in Davao***

Davao Region is the top producer in the Philippines which constitutes 71% of total production in the country. Meanwhile, the recent findings show that cacao prices are soaring due to global market demand.

As result, there had been Cacao hub discussion among SPADe implementing partners, this includes mapping on coop players, assessment on cacao production technology and an exploratory discussion on cacao hub facilitated by AgriCOOPh with selected coops in Davao.

With a cacao consolidation hub, this will centralise the collection and sale of dried fermented beans collected from member and non-member



cooperatives to facilitate the standardisation of the fermentation and drying processes with a product of high quality output- dried fermented beans.

The talk, which potentially would put BARBCO as hub of cacao in Davao as much feasible area for cacao consolidation and an established cooperative for many years.

“Because of our production, we can make three tons of Tableya in a month's time. So, we can double our production if we have enough equipment. So, that is the explanation there. So, kung meron pang ibigay i-absorb pa naming yan (If there is still equipment to be given, we can absorb that),” she said.

Actually, for BARBCO, there are a lot of headaches, Guadalupe said.

*“Because if you are going to be the project leader or the hub, the burden is, parang malaki yung role mo but the hope na yung nakapaligid na mga partners na magtulong sa BARBCO is malaking tulong din sya, kaginhawaan sa farmers. Because, atleast, kung hub sya, you have the voice to bargain sa market. Meron kang power na, you have the volume, so, you can negotiate the price,”* the manager said.

(Because if you are going to be the project leader or the hub, the burden is, your role seems to be big but the hope is that the surrounding partners who help BARBCO is also a big help, comfort to the farmers. Because, at least, if he is a hub, you have the voice to bargain in the market. You have the power, you have the volume, so, you can negotiate the price)

“So, I hope that this Cacao Hub that we have in mind is materialized for the betterment of the farmers, Cacao farmers,” Guadalupe said.





## **DAPA MUNICIPAL AGRICULTURIST PUSHES FULL SUPPORT TO FARMER COOPERATIVES**

“We always support cooperative development and understand its importance as one of the mandates or thrusts of AgriCOOPh to really strengthen it,” Dr. Jovito “Jovit” Gambong, Municipal Agriculturist of Dapa town said.

Dr. Gambong emphasized the need to eliminate the “middleman,” those who facilitate the movement of goods from farmers to consumers, acting as a bridge between the two. Although they perform essential functions like transportation, storage, and market information, but can also sometimes be detrimental to farmers by potentially exploiting them or driving down prices.

*“Walaon nato nang mga middleman para makacompete ta. Una, makinabang si farmers og higher price. Makinabang pud si consumers og lower price. So ubos ang presyo pero taas ang palit. So kinsay nakinabang, consumers and the farmers kung walaon nato ng mga middleman,”* he said.

(We will eliminate the middlemen so we can compete. First, farmers will benefit from a higher price. Consumers will also benefit from a lower price. So, the price is low but the purchase is high. So, who benefits, consumers and the farmers. if we eliminate the middlemen)

A Farmer’s Network where products of farmers will be consolidated in one area is the best solution to the problem of middlemen, he said, one of the projects that were discussed with AgriCOOPh and Siargao farmers, and where buyers can easily buy in bulk in the “farm factory” directly.

Based on a survey, 70% to 80% of agricultural products in Dapa, Siargao Island are from the mainland.

### ***AgriCOOPh intervention in Dapa***

It is the first time that Siargao Island received intervention from a non-government organization (NGO) just like AgriCOOPh, highlighting the strength of the agricultural cooperative. AgriCOOPh is implementing the AGRI Project.

*“So first time na sya nga makita nila nga kung unsa ka strong ang agricultural cooperative. Mao bitaw nga kung makita nimo wala pagyud lain nga mga agricultural cooperative diri. Mao kana nga kani si AgriCoop even moadto ka sa ubang munisipyo wala pa gyud mao na nga si FishCoop mao toy among na nominate nga atleast ma samplelan manlang unya makita manlang sa mga ubang cooperative nga dili kinahanglan magsalig kanunay sa gobyerno,”* Dr. Gambong said.

(So, it's the first time they see how strong the agricultural cooperative is. That's why if you see there are no other agricultural cooperatives here. That's why AgriCoop, even if you go to other municipalities, FishCoop is our nominee that can at least be sampled and then seen by other cooperatives to make them realize that they don't always have to rely on the government.)

FishCoop has also expanded their market. Currently, he shared that the cooperative has two markets, one is the ACIDI Multi-purpose cooperative where they produce thousands of bottled Bangus to be packaged exclusively for ACIDI and the other one is the open market where packaging and labeling is from the Fish Coop themselves, marked with their own brand.

According to the municipal agriculturist, Fish Coop has already attended and joined trade fairs where they have displayed and sold boxes of their bottled Bangus (milk fish).

Dapa municipal agriculture office is hopeful that Fish Coop will prosper even more in the years to come through proper support from the government and now with AgriCOOPh.



**Dr. Jovito "Jovit" Gambong, municipal agriculturist of Dapa**

*"So, mao to nga nag-request sila og katong Norwegian fish cage. So dako kaayo na siya'g tabang kay katong gi ingon na nako, instead nga sa Butuan mopalit og Bangus, diri na. So dako kaayo ka og na save. So, katong Norwegian nga gi provide sa AgriCOOPh, dako kaayo siya og contribution og unsaon pagreduce sa ilang production cost para mo increase ang ilahang profit,"* he said.

(So, that's why they requested that Norwegian fish cage. So, it is a big help because what I said, instead of buying Bangus in Butuan, buyers can easily purchase from here. So, you have saved a lot. So, the Norwegian provided by AgriCOOPh, he has a great contribution and how to reduce their production cost so that you can increase their profit.)



### ***Women processors and their role in Brgy Consolacion's revived economic activity***

In Barangay Consolacion, Siargao Island, most of the people who process bottled bangus are women.

According to Dr. Gambong, Barangay Consolacion used to have no industry or job opportunities, forcing residents to travel to Dapa for work.

Now, however, the area has a thriving economy.

"The money paid to the coop members is circulating in Barangay Consolacion. So, there is economic activity. This is a lot of help because the salary is every week," he said.

Meanwhile, in Dapa, the municipal agriculture office is also working to help cassava producers.

The office plans to train local women on how to create value-added cassava products and become entrepreneurs.

The main challenge for these producers is a lack of equipment, as creating products like cassava cake is a very manual process. To address this, the local government has a facility that farmers can use for a fee.



They only need to pay P10 per kilo to process Cassava, but when they make Cassava cake out of the processed one, it will give them good profit.

*“So, dili libre ang punto lang nato dili libre basin matingala mo nganu puro bayad maning Dapa. Ako mangong reference is pagwala mangud silay pusta, balewala pud na (So, our only point is that it's not free, you might wonder why this Dapa is purely paid. My reference is if they don't want to bet, they ignore the facility),”* he said.

#### ***LGUs to allocate funding for agriculture projects***

There are two points emphasized by Dr. Gambong, as an agriculturist and researcher, he said that for agriculture to flourish, first is people participation and second is allocation of funds for the agricultural sector from local government units.

*“Imagine na kung tanan local government units (LGUs), tanan munisipyo naay programa, di na problema sa Department of Agriculture (Imagine if all LGUs, all municipalities have a program, the Department of Agriculture (DA) will not have a problem,)”* he said.

The regional office of DA will not have to travel to Siargao Island for example to train or implement a program, which will save them food, transportation and accommodation allowance, he said, meanwhile, if they will mobilize municipal agriculture employees, just give them funding support, just download the money and what is the specific program of the DA, they will be able to capacitate the LGU agriculture even more.

“We are here, meanwhile, they are more on research, evaluation, monitoring, but the implementation should be the local government unit,” he said.

#### ***Love for agriculture***

“We are the office people go to when they want to plant and ask for seeds. If we don't have a budget, what can we give?” he said.

We are just lucky that our mayor loves agriculture, Dapa Municipal Agriculture Office

has 15 job order employees not including Bantay Dagat, he added, but what about those other LGUs who have no heart for agriculture?

The reality is that most LGUs prioritize infrastructure.

“It's more on infrastructure, even if you ask for your budget, it's really infrastructure. Why infrastructure? Their time is limited, only three years. So, your projects should be short term, it's easy to build the building, gym, road, it's easy, it only takes months, right? That's what I saw why Agriculture have a hard time taking off,” he explained.

The Department of Agriculture will do the implementation themselves, whereas the local government unit could have done it. DA is more on the research, they are the support, but the actual implementation should be given to the LGU where they would just assign a person, for example someone who doesn't have the capability.

There is still a lot to be done and changes that may be beneficial to really empower LGUs and make agriculture a priority, he said.





# CULTIVATING CHANGE

## *How Koop Farmers Markets are reinventing Agriculture*

The AgriCOOPh Federation (AgriCOOPh) recently launched a cooperative-run chain of farmers markets, branded as Koop Farmers Markets (KFM). These markets are not just selling vegetables and rice; they are reshaping the very structure of how agriculture connects farmers to consumers.

With stores sprouting in Davao, Siargao, and soon to be launched in Butuan, the Koop Farmers' Market is AgriCOOPh's bold solution to long-standing issues in agriculture - low prices, lack of market access, and an overreliance on middlemen. Instead, the cooperatives themselves now act as producers, aggregators, and sellers, giving farmers a direct path to income and consumers access to fresh, affordable goods.

In this movement is Jose Romeo B. Ebron, the Chief Executive Officer of AgriCOOPh Federation. A cooperative veteran with a deep personal connection to farming, Ebron believes the Koop Farmers' Market model is more than a business innovation: it's a lifeline for Filipino agriculture. "We are reinventing the supply chain," he says. "The coops become the traders, ensuring the farmers earn what they deserve."

### *AgriCOOPh Federation: Building Unity and Capacity*

Ebron's journey with AgriCOOPh started not just as a leader but as an organizer. He helped establish the federation seven years ago, backed by international partnerships through organizations like the Asian Farmers Association (AFA) and Collective Strategies Alimentary (CSA). The mission was clear: organize farmers across the country and empower them to become part of a broader global movement, just like the strong cooperative networks seen in Korea and Japan.

Now as CEO, Ebron's focus is on deepening AgriCOOPh's service to its member cooperatives. His leadership is guided by integrity, service, and relationship-building, values he believes are foundational in earning the trust of farmers. And trust, as he puts it, is everything.

His proudest moments? "Every day that I meet cooperative leaders and they want to join the federation, that's it," he says with a smile. "From Batanes to Tawi-Tawi, the interest is growing."

Jose Romeo B. Ebron, chief executive officer of AgriCOOPh Federation

# KOOP FARMERS MARKET

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HEALTHY  
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### ***Market of their Own: The Koop Farmers Market***

Ebron highlights the AGRI Project's crucial role in elevating cooperative capacity. Through investments in equipment, facilities, and technical support, the project boosts product quality, making goods more marketable and competitive. "If the coop does good business, it can in turn support the other services of the federation," he explains.

Marketing is another frontier. AgriCOOPh works to connect cooperatives to both institutional buyers and government procurement programs. From hospital kitchens to school canteens, there is untapped market potential waiting for farmers, if only they're organized and ready.

One of AgriCOOPh's most ambitious projects is the creation of a network of Koop Farmers Markets (KFM). Under the new brand, these markets aim to create a direct farm-to-market route. KFM Butuan, the next in the lineup, is set to launch this August. Plans for additional hubs are already underway.

These stores aren't just isolated markets - they are interconnected. "Vegetables from Davao or Cagayan de Oro can be routed to Siargao where prices are higher," Ebron shares. "In this system, the cooperative becomes the trader."

Renante Salcedo, Project Manager of the AGRI Project in Cagayan de Oro City Satellite Office, further emphasizes that these markets are a direct response to a recurring concern among primary cooperatives: lack of access to markets. "*So kaning Farmer Network Store or Koop Farmers' Market is to address na nga concern, a channel to address that issue*

*to find and ma-market natu ang products sa cooperatives (The Koop Farmers Market is a channel to consolidate products and find a market for the cooperatives),"* he explains. "We want the cooperatives' products to reach the market, and not just any market, but one where pricing is fair and direct."

According to Salcedo, AgriCOOPh's support extends across the value chain, from improving production capacity and technology adoption, to enabling value-adding through food processing innovations like dehydrated vegetables or bottled bangus and tuna. "We're not just helping them grow crops, we help them package, process, and present these products so they become competitive," he said in dialect.

The recently operational KFM in Butuan stands as a proof of concept. Even before the formal launch, the KFM already had displays of bottled products and rice from member cooperatives," Salcedo proudly notes. "*Seeing these products right now nga anaa na-display,*

*is already a success... Today, dako kaayo nga kalipay. It was a hope nga naa na siya. Kay nakita naman natu ang product. Now it's a matter of asa natu ibaligya (Just seeing these on shelves now, it's already a success. But the real challenge begins with making sure they sell)."*

The vision extends to a nationwide network.

"*Aduna ta network sa Luzon, Visayas, Mindanao. Dinhi sa Mindanao, adunay tulo. Naa sa Davao, naa pod sa Siargao. So, kana ang mga network at this time, and we are looking at other regions in Luzon, Visayas, nga magtukod pod diha ug Koop Farmers Market diha nga mga places (We already have markets in Luzon, Visayas, and Mindanao, and we're still expanding),"* he says.

### ***Future Plans: From Learning to Digital Leap***

As the AGRI Project approaches its end, Ebron's vision only grows bolder. First on the list is transforming AgriCOOPh into an Agricultural Cooperative Academy in partnership with TESDA. Here, farmers can undergo training in agri-entrepreneurship and become business development service (BDS) providers, strengthening cooperatives from within.

Second, he emphasizes the urgent need for digitalization.

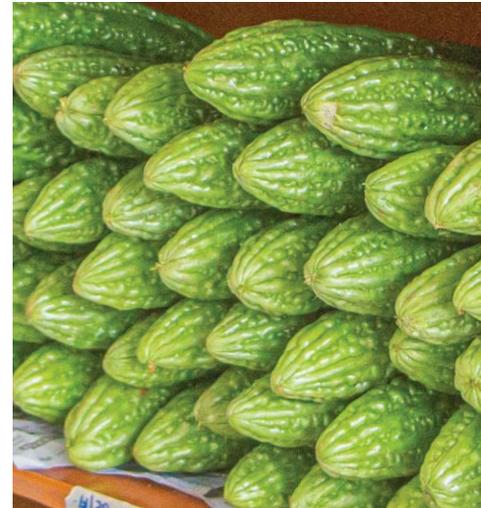
A comprehensive Management Information System (MIS) would allow cooperatives to monitor planting schedules, harvest forecasts, and input needs, vital data for matching supply with demand.

"We get calls asking for 10 tons of lemongrass in a week," he says.

"Right now, we guess. With data, we'll know who can supply, where, and when."



Renante Salcedo, project manager of the AGRI Project in Cagayan de Oro City Satellite Office





Beyond business, Ebron is also leading AgriCOOPh's policy advocacy. The federation actively lobbies for legislation such as the Agricultural Cooperative Law and Magna Carta for Young Farmers. Ebron sees policy as a crucial pillar of enabling the environment. "We are very engaged at the House, at the Senate, with DA. It's not enough to work on the ground; we must change the system too."

As for young farmers, Ebron knows the challenges. "You can't force someone to love farming," he admits. "But you can create opportunities." From land access to exposure to success stories and agri-tech, Ebron believes in intentional education—starting not at the plow, but with processed products like cheese, leading kids backward to where it all begins.

### ***"No Farmers, No Food, No Future"***

Farming may be hard, Ebron says, but it's indispensable. "We can't live in this world without farmers." His message is clear: with the right support system—cooperatives, technology, education, and policy—farming can be a viable and meaningful path, especially for the youth.

Jose Romeo Ebron is not just leading a federation. He's cultivating a movement. One that plants seeds of unity, nurtures enterprise, and reaps hope for a more sustainable, empowered future for Filipino farmers.





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“ I think farmers just need opportunity. Opportunity to know more information about the market demands. Opportunity to access cheaper financing. Opportunity to be able to sell directly to the consumer. So, these opportunities are actually, I would say, the factors that would help them go on with farming. And of course, very important is really to organize. It is much more difficult if you engage in farming alone. You need the support system. And through the cooperatives, through the agriculture cooperatives, we'd be able to provide this support system. ”

*Jose Romeo B. Ebron*  
CEO, AgriCOOPh Federation



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