

# Purpose-Driven Leadership – Discovering Why You are in the Credit Unions

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Dumaguete City, Philippines

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## Presentation Outline

- I. Purpose-driven organizations
- II. Benefits of purpose-driven organizations
- III. Purpose-driven leader
- IV. Purpose-driven leadership
- V. Why I am in the credit union

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## I. Purpose-driven organizations

For organizations to be genuinely and accurately “purpose driven,” they ***should look outside of their own walls and think like a social enterprise by working to solve a specific problem.***

It is **action**, not simply good intentions, ***that proves that an organization is following through with their purpose.*** Tools, assessments, and standards can reveal if the organization is **walking the walk, or just talking the talk.**

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**DCCCO: A purpose-driven organization**

In 1968 (50 years ago), a few well-intentioned individuals driven by compassion for the present and the coming generation to come, decided to group in synergy and empowered themselves to act and become the catalysts for change.

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**DCCCO: A purpose-driven organization**

**History of DCCCO**

**February 17, 1968** – DCCCI was organized

**INITIATORS/ORGANIZERS OF DCCCO:**  
**Mother Marcela Foret, O' Carm** – DCC Directress  
**Most Rev. Epifanio B. Surban, D.D.** - 1<sup>st</sup> Bishop of the Diocese of Dumaguete  
**Governor Mariano F. Perdices** – Governor of Negros Oriental

**49 charter members** composed of DCC parents and teachers

**Php 1,181.50** – initial capital

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**DCCCO: A purpose-driven organization**

**Growth & Development**

-  1<sup>st</sup> Office - DCC Elementary principal's office and later at the Physical Education Office
-  1<sup>st</sup> DCCCO Building-1977 Cathedral Compound
-  DCCCO Building-2002 Sta. Rosa Street

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DCCCO: A purpose-driven organization

**Growth & Development**

➤The Co-op was officially registered on **August 5, 1969**, with the Cooperatives Administration Office and on **September 25, 1975**, with the Bureau of Cooperative Development. Its registration was confirmed by the Cooperatives Development Authority on **April 15, 1991**.

➤In 2012, DCCCO, with the approval of the Cooperative Development Authority (CDA), **changed from credit cooperative to multipurpose cooperative**. Being known in the community as DCCCO, the Board decided to retain the name DCCCO with the addition of multipurpose cooperative.

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**DCCCO: 50 years of synergy, compassion, and empowerment** is this year's theme as it celebrates its launch of operations in 1968.

The words were meticulously chosen to represent what the Dumaguete Cathedral Credit Cooperative has stood for in the last 50 years.

**Synergy.** DCCCO is all about collaboration, cooperation, group effort, partnerships, and alliances.

**Compassion.** DCCCO follows God's wisdom of 'helping those who are willing to help themselves.' The cooperative does not believe in dole-outs, it believes in teaching a man how to fish and never on how to merely get fish.

**Empowerment.** DCCCO's assistance always allows people to take charge of their lives, gives them power to reach for whatever dream they are trying to achieve, make possible the things that have been previously seen by them as "very impossible" to happen

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**DCCCO: A purpose-driven organization**

DCCCO is viewed not just as a source of financial help. It has become the pastoral response that reaches out to members from all walks of life, training, guiding, counseling, witnessing the Gospel values, sharing the human and material resources for a balanced development.

It has made its members lives **comfortable, fulfilling, and dignified.**

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**DCCCO: A purpose-driven organization**

One highlight that must be added to DCCCO's *continuous quest for quality service not just to its members but to all its stakeholders is its success in bringing about the tax exemption of cooperative members' interest on deposits. It is actually a milestone in cooperative history.*

The way it has maintained its **strong presence in the community** through its sound and prudent operations, good governance and Social Performance Management projects and programs, shored up the public's trust in cooperatives.

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**Dumaguete Cathedral Credit Cooperative vs. Commissioner of Internal Revenue**

[G.R. No. 182722, January 22, 2010]

**Issue:**

Whether or not DCCCO is liable to pay the deficiency withholding taxes on interest from savings and time deposits of its members for the taxable years 1999 and 2000, as well as the delinquency interest of 20% per annum.

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**D E C I S I O N**

DEL CASTILLO, J. :

The clashing interests of the State and the taxpayers are again pitted against each other. Two basic principles, the State's inherent power of taxation and its declared policy of fostering the creation and growth of cooperatives come into play. However, the one that embodies the spirit of the law and the true intent of the legislature prevails

In closing, cooperatives, including their members, deserve a preferential tax treatment because of the vital role they play in the attainment of economic development and social justice. Thus, although taxes are the lifeblood of the government, the States power to tax must give way to foster the creation and growth of cooperatives. To borrow the words of Justice Isagani A. Cruz: The power of taxation, while indispensable, is not absolute and may be subordinated to the demands of social justice.<sup>[34]</sup>

**WHEREFORE,** the Petition is hereby **GRANTED.** The assailed December 18, 2007 Decision of the Court of Tax Appeals and the April 11, 2008 Resolution are **REVERSED** and **SET ASIDE.** Accordingly, the assessments for deficiency withholding taxes on interest from the savings and time deposits of petitioners members for the taxable years 1999 and 2000 as well as the delinquency interest of 20% per annum are hereby **CANCELLED.**

SO ORDERED.

MARIANO C. DEL CASTILLO  
Associate Justice

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**Dumaguete Cathedral Credit Cooperative vs. Commissioner of Internal Revenue**

[G.R. No. 182722, January 22, 2010]

**Doctrines:**

Cooperatives are not required to withhold taxes on interest from savings and time deposits of their members.

To encourage the formation of cooperatives and to create an atmosphere conducive to their growth and development, the State extends all forms of assistance to them, one of which is providing cooperatives a preferential tax treatment.

Although the tax exemption only mentions cooperatives, this should be construed to include the members. It must be emphasized that cooperatives exist for the benefit of their members. In fact, the primary objective of every cooperative is to provide goods and services to its members to enable them to attain increased income, savings, investments, and productivity. Therefore, limiting the application of the tax exemption to cooperatives would go against the very purpose of a credit cooperative. Extending the exemption to members of cooperatives, on the other hand, would be consistent with the intent of the legislature.

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**DCCCO: A purpose-driven organization**

DCCCO's extraordinary growth can be attributed to the ***unswerving approval and unshakable trust of its loyal members*** who consider it as their cooperative of choice. The challenge is for its leaders to sustain the growth and never to rest on the cooperative's accolades.

As we know, history's value rests not on the retention of dates and names but on the retelling of the "why" of events.

In a world of constant change, DCCCO continues to fulfill the dream of its innovators as its members recollect the past with gratitude, living the present with truthfulness, and shaping the future with discernment, good judgment, and faith.

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**Purpose-Driven Services**



**Medical-Dental Care**



**Scholarship Program**



**Relief and Rehabilitation**

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## Purpose-Driven Services



Ecology Awareness Campaign



Skills Training for Income Generating Projects (IGP's)



Loans Counseling



Lot Project

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## Purpose-Driven Services



Credit Union Micro-Finance Innovation (CUMI) Program



Feeding Program



Family Life Program

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## II. Benefits of purpose-driven orgs

### Engagement

Purpose is a key driver of cooperative employee engagement. *When a worker has purpose* in what he/she is doing and he/she strongly believes that he/she is *contributing to humanity's good, that worker becomes intensely driven and highly engaged and will do anything and everything to exceed what he/she is capable of doing.*

### Culture

*Credit cooperatives with a purpose statement possess a stronger culture than those without, and the positive effect is multiplied.* That culture is confident and not apprehensive; optimistic without being naive. Radical outspokenness flourishes and people across the cooperative can vigorously deal with pressing issues.

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## II. Benefits of purpose-driven orgs

### Agility

This enables a purposeful organization to *respond more swiftly and efficiently when opportunities arise or danger threatens.*

### Resilience

Purposeful credit *cooperatives that enjoy higher levels of trust and loyalty are more resilient* when the going gets tough. They are also better *able to retain members, employees, and shareholders* during the often-painful transition periods that normally come in the life of organizations.

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## II. Benefits of purpose-driven orgs

### Vision

*Serving all stakeholders and aspiring to improve society enables a broader vision*—a bigger game to play—making purpose-driven cooperatives more likely to spot unforeseen opportunities and new risks.

### Learning environment

While many cooperatives and credit unions understand that having a stated purpose is important, they struggle to weave it into day-to-day business operations. It is found that *purposeful organizations build leaders' skills in inspiring, adapting, and team leadership.* They do this by focusing on experiences, coaching, and mentoring. *Leaders learn from leaders, and they coach and develop their people.*

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## II. Benefits of purpose-driven orgs

➤The evidence that becoming a *purpose-driven organization leads to greater success* is difficult to deny.

➤Organizations that are successful share one *common trait – they pursue a specific purpose*, in addition to pursuing profits and other things.

➤An *organization that has a purpose is able to better engage and mobilize its people and resources* to reach its goals, rather than simply managing them to accomplish tasks.

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### III. Purpose-driven leader

#### Facets in his/her personality

#### 1. Clarifies the connection between tasks and purpose-

One common reason for disengagement within a cooperative is that *workers are not clear about how their jobs relate to the overall purpose of the cooperative.*

Workers want to feel like their work matters and are important to the coop, so when *they don't understand where they fit into the bigger picture*, it can lead to frustration and have them simply going through the motions.

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### III. Purpose-driven leader

#### Facets in his/her personality

A leader in a cooperative *must make his/her co-workers/co-officers, and members understand how his or her role fits in to the larger purpose of the organization and why their work or their presence matters.*

This may require *revising job descriptions*, or even *changing some roles*, but the *outcome* is that of a *stronger, more focused team in which every member knows why he/she is there and why he/she is doing the job.*

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### III. Purpose-driven leader

#### Facets in his/her personality

#### 2. Build stronger relationships with co-workers/officers-

One of the biggest drivers of employee engagement is *relationship*. Being *responsible for the management of people*, the *relationships—or lack of relationships—can have a direct effect on everyone's performance.*

A leader must *take the time to listen* to employees/co-officers and be aware of what's happening in the group. *Trust the team members* to use their skills and their creativity, and show them that the leader is also trustworthy like them.

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### III. Purpose-driven leader

#### Facets in his/her personality

#### 3. Identify and encourage employee/co-officers' strengths

Everyone has strengths, and *it is the job of the leader to expose workers'/co-officers' strengths and encourage their development.*

All too often, leaders focus on areas that need improvement—which is important—but *identifying and encouraging what people are good at and allowing them to put those skills to work toward a purpose can boost engagement.*

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### III. Purpose-driven leader

#### Facets in his/her personality

#### 4. Align goals with purpose –

Finally, the last tip for becoming a better purpose-driven leader is the most obvious -- *when developing goals for the organization, align them with the overall purpose.*

Again, the idea behind this type of leadership is to *work toward a specific purpose, so everything that must be done should be tied to that.*

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#### Aflatoun Program

For the year 2016		As of July 2018	
3,685 members	₱1,093,752.36 Total deposits	5,599 members	₱2,903,845.30 Total deposits

#### Pantawid Program

For the year 2016		As of July 2018	
3,268 members	₱10,394,471.40 Total deposits	4,787 members	₱22,785,368.55 Total deposits




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*Extension Services and Advocacies*

**Adopt-a-School Program**



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*Extension Services and Advocacies*

**Peace and Order Campaign**



- Donation of Traffic Signages , 2016 and 2018 = 47 units and Protective Garments = 100 garments

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*Extension Services and Advocacies*

**TABO SA DCCCO – members & partners are able to market their products to augment their income.**



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## School Feeding Program



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DCCCO Multipurpose Cooperative, in cooperation with DSWD, the Provincial Public Employment Service Office (PESO) and the Visayan Forum Foundation, Inc., conducts Seminar on Anti-Trafficking and Rug Making Skills Training on 4P's members in Dumaguete City on August 09 - 11, 2018



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Relax, Renew, Revive with the new Panyawan Oil made by the DCCCO Multipurpose Cooperative's Senior Citizen

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## Purpose-Driven Leadership

- A prime example of dedicated, empowered, and compassionate service done in synergy.
- **Sustained trust of member-owners.**
- An opportunity to make a difference.
- **A chance to uplift other people's lives.**
  - ✓ The leader has all the chances to make other people's lives better and more meaningful.
- **Know how to ask, listen, and learn from others.**
- Focuses on the work of the team, and not on the accomplishments or exceptional capabilities of one person.
- **Lead by example, by serving others, and not making the constituents his servants.**

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## Why I am in the credit coop

- I joined this cooperative because ***its goals are aligned with my personal advocacy on uplifting the quality of life of the people, especially the poor and the marginalized.***
- It places ***priority on purpose, character, and integrity.***
- It makes decisions ***not just for the good of the coop, but for the good of other people.***

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## Why I am in the credit coop

- Because I believe deeply in ***a cause that is guided by Christian values that are important not only to the coop and its employees, but its members and the larger community.***
- Finally, it's because ***DCCCO knows its purpose and acts accordingly.***
- I am one person who is ***driven by my own purpose.*** I am glad ***I belong to a purpose-driven cooperative.***

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