



FACES

OF SUCCESS IN
CARAPRENEURSHIP

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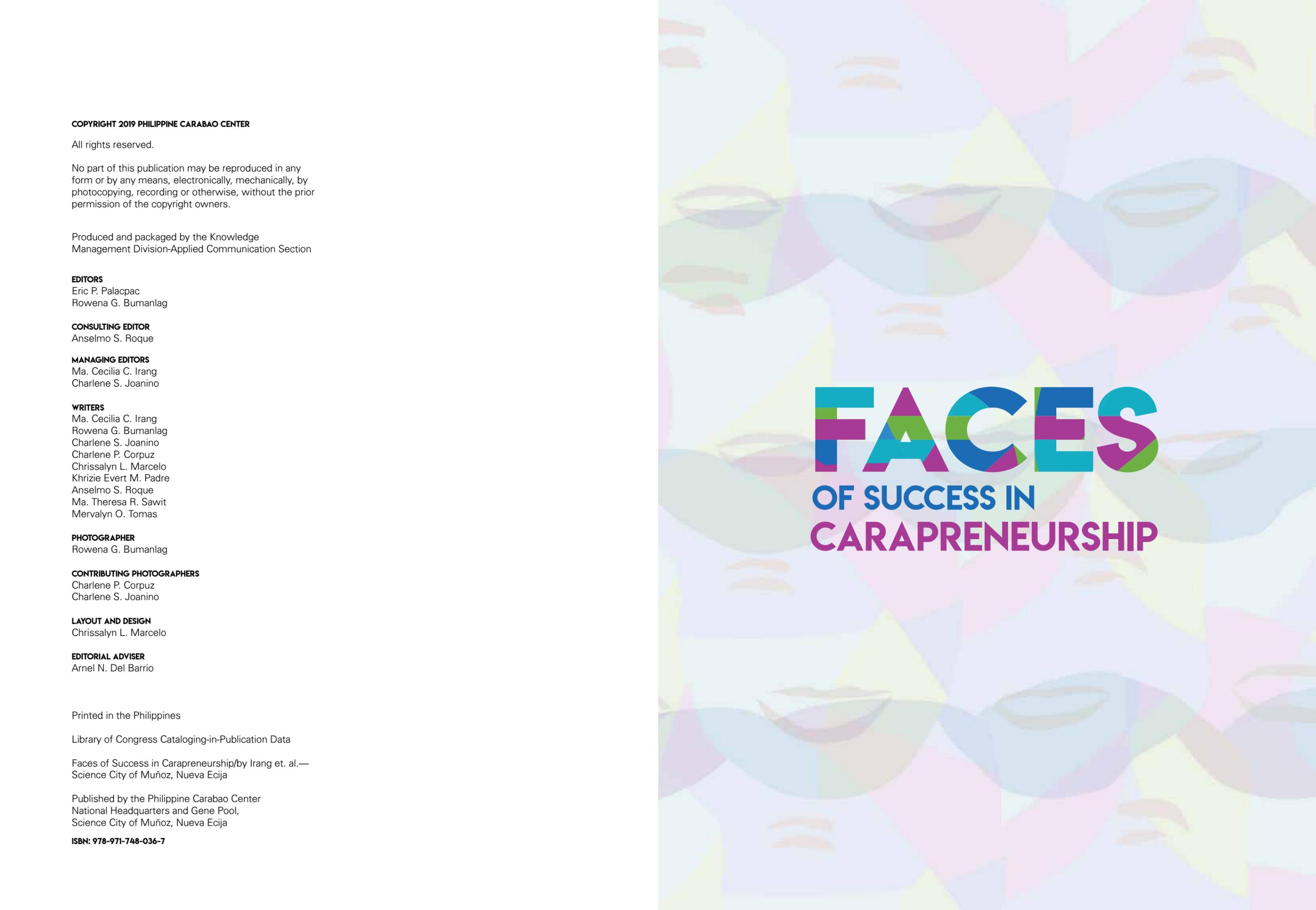
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FOREWORD

We remain committed to being a changemaker in carabao or buffalo-based communities by ushering farmers to imbibe the entrepreneurial spirit that will transform them to becoming carabao entrepreneurs or “carapreneurs” and not merely as carabao raisers.

For the past 26 years of the Carabao Development Program implementation, we embarked on our unrelenting effort to improve the lives of farmers in the countryside and other interested parties elsewhere from subsistence farming to sustainable dairying.

Over the decades, we have witnessed how these farmers have prospered not only in terms of increased incomes but in terms of improved social stature as well. Our efforts as an agency is now, as ever before, focused on empowering our communities in carabao-based enterprises. Our purpose is not just to usher them to succeed in their business but to help them carry on what they have so far established as their own.

This book, “Faces of Successful Carapreneurship”, showcases 25 successful stories of some of our model farmers at present who demonstrate that dreams do come true with sheer patience, determination, and consistent action in any buffalo-based enterprise. The number “25” marks our silver milestone in the industry as a catalyst of development with the carabao as a social commodity.

We hope that these stories spark a sense of inspiration and pride to you as they did to us.

For these beautiful stories of success penned in easy to read narratives, we hope to have inspired you with the work that we do at the Philippine Carabao Center.



ARNEL N. DEL BARRIO
Executive Director III

ACRONYMS

ACPC	Agricultural Credit Policy Council
AI	Artificial Insemination
CBED	Carabao-based Enterprise Development
CDP	Carabao Development Program
DA	Department of Agriculture
DTI	Department of Trade and Industry
IREAP	Investments in Rural Enterprises and Agriculture and Fisheries Productivity
LGU	Local Government Unit
NCC	National Carabao Conference
NEFEDCCO	Nueva Ecija Federation of Dairy Carabao Cooperatives
PCAARRD	Philippine Council for Agriculture, Aquatic and Natural Resources Research and Development
PCC	Philippine Carabao Center
PCC@CLSU	Philippine Carabao Center at Central Luzon State University
PCC@CMU	Philippine Carabao Center at Central Mindanao University
PCC@CSU	Philippine Carabao Center at Cagayan State University
PCC@DMMMSU	Philippine Carabao Center at Don Mariano Marcos Memorial State University
PCC@USF	Philippine Carabao Center at Ubay Stock Farm
PCC@USM	Philippine Carabao Center at University of Southern Mindanao
PCC@WVSU	Philippine Carabao Center at West Visayas State University
PLEA	Production Loan Easy Access
PRDP	Philippine Rural Development Project
TESDA	Technical Education and Skills Development Authority
VBAIT	Village-based Artificial Insemination Technician





SAN JOSE CITY COUPLE REGARDS BUFFALO DAIRYING 'MANNA FROM HEAVEN'

BY MA. CECILIA IRANG

At the onset, married life for Samuel and Erlinda Mercader of barangay San Agustin, San Jose City in Nueva Ecija was a bit rough.

They were both farmworkers in someone else's farm. Samuel sidelined as a construction worker for extra income.

In 2000, Samuel was luckily selected as a recipient of a dairy buffalo from the Eastern Primary Multi-Purpose Cooperative in San Jose City. That was when the course of their lives changed.

His innate diligence, persistence, and dedication to work resulted into something positive for his dairy buffalo enterprise. From one animal, it increased to six. His wife gladly assisted him in this venture.

In 2010, Samuel was encouraged to join the cooperative that lent him a dairy buffalo. He contemplated that it would be good for him as the co-op can help him fortify his venture with increased number of dairy buffaloes.

As if good fortune was on his way, the PCC provided him five purebred dairy buffaloes under its "paiwi" contract. The animals had just then arrived from Brazil where the PCC imported them to push for the modelling of dairy development in the country.

Together, Erlinda and some of their grown up children, helped in carrying out all the activities on dairy buffalo production such as feeding the animals, cleaning the barn, milking and delivery of collected milk to their cooperative. In time, Erlinda also joined the cooperative in 2012.

Due to the unwavering commitment of the couple to buffalo dairying, their herd grew in number. They have 29 buffaloes, 10 of which are lactating while eight are confirmed pregnant.

From the lactating animals, they collect an average of 37 liters a day, which they sell at Php60 per liter to their cooperative.

To share to others their good fortune, they carried out their own "paiwi" system in their village.

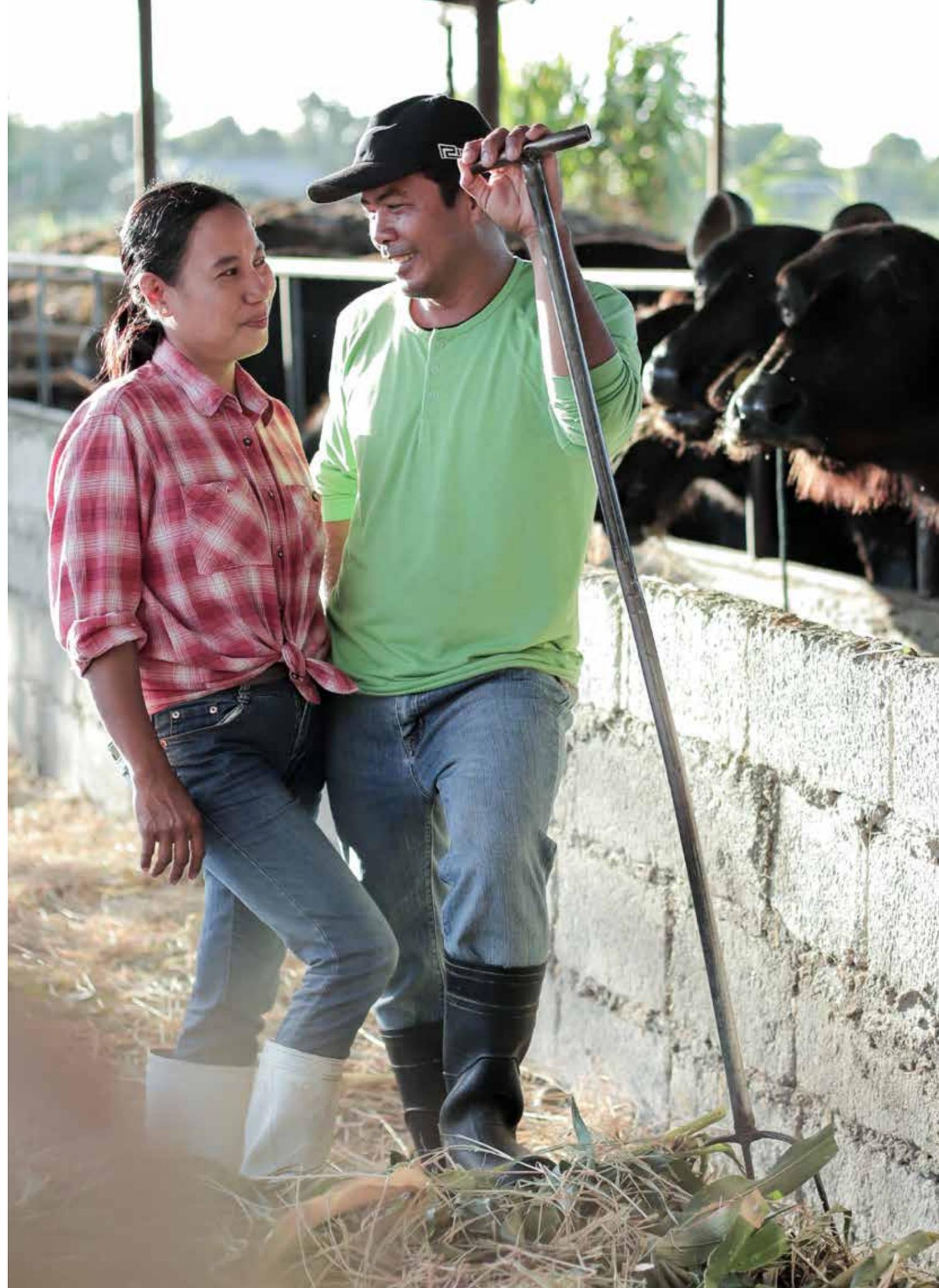
"Buffalo dairying truly requires diligence and patience. In return, it can help uplift our quality of life. But most importantly, this would not have been possible if not for the grace of the Lord. I consider it as our manna from heaven," Samuel declared.

In 2017, Samuel was awarded as "Outstanding Dairy Buffalo Farmer (Semi-commercial category)" by PCC during its 3rd NCC.

His income from dairy buffalo enabled him to build an improved house for his family, renovate his animals' barn, buy motorcycle, tricycle, and a few appliances, and acquire on a lease basis a small piece of land for farming and for his animals' feedstuff as well. For their basic necessities and a few luxury items, he finds it not too difficult to finance them anymore.

His income has increased much and made it easier for him to send his children Sharmaine, Sherwin, Sharlene and Sharina to school. In fact, his eldest already finished her Bachelor of Science in Computer Science degree while their second child is currently taking up BS in Hotel and Restaurant Management.

When asked to comment on their good life, Samuel and Erlinda were profuse in giving accolades for the "manna from heaven" that came their way, which is buffalo dairying. As they work together, with their children lending some assistance, they are certain that they wouldn't experience the difficulties in life that they experienced before.





Because of the economic benefits I have been getting from my buffaloes, I can positively attest that this venture bailed us out of the quagmire of poverty. We don't have any more problems in financing our daily needs and those required for the upkeep of our herd.

SAMUEL MERCADER



DETERMINATION, LOVE, SACRIFICE POWER SUCCESS

BY CHARLENE JOANINO AND CHRISSALYN MARCELO

Tinges of pain fill the heart of Henry Orbino of Calinog, Iloilo whenever he looks back to his humble beginnings then as a struggling worker. Now, he proudly proclaims that buffalo dairying buried all those seemingly unsurmountable challenges that befell him then.

He used to work in a bakery in Sultan Kudarat while his wife Chita worked as a bookkeeper for the National Irrigation Administration (NIA). The high cost of living made it difficult for them to sustain the needs of their family of four children. It even came to a point that his wife resigned from her work and went abroad to work as a domestic helper.

Henry even indulged in other kinds of work — like being a driver, a factory worker, and an artificial insemination technician for pigs.

But their family life seemed to be not getting any better despite all their sacrifices.

Henry decided to migrate from their place in Sultan Kudarat to Calinog to work as a vegetable farmer. For eight years, he tilled the one-hectare farmland owned by his sibling. Needless to say, he endured the loneliness of being away from his family.

“I worked hard so that I can give support to my children back home,” Henry said.

To improve on his farming works, he decided one day to go to the office of the DA in their place. He wanted then to engage in organic farming and he intended to know the techniques.

However, fate had other plans for him, it turned out. At the DA office, he met Arn Granada, officer-in-charge of PCC@WVSU, who talked to him and encouraged him to go into buffalo dairying.

“It was the first time I heard about that enterprise. I was reluctant at first but somehow a voice inside me told me to try it as it could be the chance I had been waiting for to have a better life,” Henry said.

Through the guidance of PCC@WVSU, Henry took the chance of engaging in buffalo dairying in 2014.

“I exerted big efforts in putting up the animal shelter and the planting of Napier grass for the buffaloes entrusted to me,” Henry said.

To better manage and take care of his dairy farm, he became a constant participant in trainings and seminars conducted by PCC.

From his three dairy buffaloes, he collected an average of 15 liters of milk a day. It meant an income of Php1,050 per day, a significant income compared to a measly earning of Php300-Php400 a day.

He then fetched his children to live with him. His wife also came home and the family decided to stay together as the income Henry was obtaining was more than enough for their need.

Not only that. They were able to send their children to college who, in time, finished their respective courses. Karen finished her Bachelor of Science in Entrepreneurship degree while Kristina earned a Bachelor of Science in Elementary Education, both at WVSU. Benito is about to graduate in college in the same university while Brian is already in senior high school.

Karen and Kristina, specifically, were not only glad that they finished their respective courses.

“Our dream of coming home and staying together as a family has finally come true,” they said.

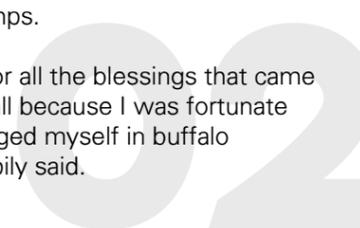
Henry, who has increased the number of buffaloes he is tending, was able to buy a milking machine and two electric motors and has put up two shallow well pumps.

“I am very thankful for all the blessings that came our way. They were all because I was fortunate enough to have engaged myself in buffalo dairying,” Henry happily said.



If you put your heart into it, no matter how hard the work is, you'll succeed in realizing your dreams.

HENRY ORBINO



03

DAIRY BUFFALO RAISING: A FARMING COUPLE'S STAIRWAY TO SUCCESS

BY MA. CECILIA IRANG AND ANSELMO ROQUE

A farming couple, Victoriano and Dominga Dumale, of barangay Licaong, Science City of Muñoz in Nueva Ecija, was known to many in their village for literally sleeping in pen where their buffaloes are sheltered.

What's their reason behind the odd practice? "To make sure that our animals can stay healthy, discourage attempts in rustling, and make sure that the returns we will gain is much more," they chorused.

According to Victoriano and Dominga, they treat their buffaloes as their children. That is why they give them their rigid attention.

Victoriano said that he feeds their animal every two hours at night to ensure that their nutritional needs are met.

The couple does not leave the corral even during storm, a practice which has drawn the mockery of neighbors.

"I don't mind them. After all... I earn at least Php15,000 every 15 days from the milk's proceeds," Victoriano said.

The 61-year-old dairy farmer shared the difficult life that he and his family had endured before. According to him, they had to resort to acquiring loans in order to cope with their needs.

Then he got wind of the sure benefits that buffalo dairying bestow on the raisers.

In 1989, after their wedding, Victoriano relied on producing rice at his 3,500-square-meter farm during the rainy season and onions during the dry season. Dominga served as housekeeper for a boarding house and accepted laundry jobs on the sideline.

"I used to harvest 45 cavans of palay and earned Php10,000 from the onion crop," Victoriano says. "Certainly it was not enough for us," he added.

In 2010, Victoriano learned that PCC was providing dairy buffaloes through a "paiwi" (consignment) contract to prospective farmer-trustees. He joined a dairy cooperative and was provided with a Brazilian Murrah buffalo.

He joyfully revealed that he even named the buffalo "Freda", which was taken from the name of his son, Freddie Boy, and treated it like their own family member.

Freda did not fail Victoriano's expectations. Within a year, it gave birth. In four months, his total earnings from the animal's milk amounted to Php68,000.

In 2011, Victoriano decided to expand his venture. He acquired two more water buffaloes from PCC and named them "Zeny" and "Ola". He said the name just came out of the blue.

Later on, the bamboo and cogon grass barn they provided for their animals were replaced by a concrete corral. They also acquired a water pump and other pieces of dairy machines to efficiently carry out their farm works.

The couple's devotion for their animals has proved to bring them good fortune. Thanks to "Freda", "Zeny" and "Ola", the couple's daughter Princess has finished a civil engineering course and son Freddie, a degree in agriculture and soon after were gainfully employed. The other son, Alexander, is a welder.

The fortune that smiled for the Dumale couple had another turn for the better. In 2017, Victoriano was bestowed "Outstanding Dairy Buffalo Farmer (Family Module Category)" by PCC during its 3rd NCC.

The award was given in recognition of the couple's good farm practices and animal management resulting in good body condition scores and high milk production of their buffaloes. In that same year, they were able to collect an average of 8 liters per day from one buffalo. That generated a monthly income of Php70,000 from their five lactating buffaloes.

Currently, the family owns a herd of 13, five of which are lactating and are expected to provide more income in the coming months.

The Dumale couple has become "a living testimony that investing good intentions and proper management-practices in rearing dairy animals will surely reap good rewards in due time".



I learned from my training that dairy buffaloes have changed the fortunes of many farmers. I resolved at once to adopt the animal as a family member.

VICTORIANO DUMALE







BUFFALO FARMING PAVES WAY FOR CLOSER FAMILY TIES PLUS ECONOMIC BENEFITS, TOO

BY CHARLENE CORPUZ

Being a member of Pao Producers Cooperative in Lupao, Nueva Ecija, Roderick Tallar, together with his wife Shirley, fulfilled PCC's requirements and had availed of two Brazilian Murrah buffaloes under the agency's dairy buffalo module in 2010. A year after, another dairy buffalo, which was pregnant at that time, was entrusted to them.

They got lucky since they joined the program even when they had to encounter challenges along the way, which almost made them quit.

Among these challenges were the long waiting time until the buffaloes got pregnant, mortality in calves and one case of prolapse.

Their faith, though, in the importance of the program, made them continue on in the venture.

When the Tallars finally started harvesting milk from their lactating animal and gaining income, all that they mutter was: "There is really an absolute truth to what other successful dairy farmers say. There is, indeed, income in dairying!"

For Roderick, he averred that whatever attention, care and investment you give to your dairy buffaloes will be returned to you in greater benefits.

Roderick and Shirley strived to improve their animal housing, forage area, and their

management practices. As they gained better understanding of the dairy buffalo production system, they adopted more of the technologies introduced by PCC.

At present, they have 19 buffaloes, nine of which are female, one is a bull and nine are calves. Their eight lactating buffaloes give them an average of 55 liters of milk a day sold at Php68 per liter.

In a month, they have a total net income of about Php56,000.

Shirley is in charge of a very important task in the business as she takes care of record-keeping and budgeting the family's income making sure that they save a good portion for their future needs.

"Since we started rearing and milking dairy buffaloes, we have nothing but gratefulness that we engaged in this business. Aside from having a reason to bond as a family, we are now living a comfortable life," Roderick said.

Sons Gian Carlo and John Michael also have a very important part in the farm business. Right after their respective classes in school, they either cut and carry grasses to feed the animals or clean the pens. The youngest, Jheron, on the other hand, helps provide clean drinking water to their animals.



In dairy farming, I have found a reliable ally in providing for my family to have a better life. It makes me even happier that because of this livelihood, we became strongly bonded as a family.

RODERICK TALLAR



05

FOR HARD WORK, PAY-OFFS ARE WITHIN REACH

BY CHARLENE JOANINO AND MA. THERESA SAWIT

Juggling responsibilities in managing a buffalo-based business and taking care of the family's daily needs may seem to be hard-knock. But for Emily Velasco of Villa Joson, San Jose City, multitasking and yet being productive is possible as long as you put your heart into both.

A mother of two and an utter hard worker, Emily juggles her way as a housewife and as a carapreneur. This means engaging herself in dairying, milk collecting, and vermicomposting.

Emily recalled that it was when she was thinking of means to lighten the growing financial needs of her family that she came to know about the program of PCC. Luckily, she was selected as one of the beneficiaries of the PCC's "25-Cow Dairy Buffalo Module", which entrusted her with a dairy buffalo. She was then the lone female dairy farmer member of the "Simula ng Panibagong Bukas Producers Cooperative" (SIPBUPCO) in San Jose City.

From 2004 to 2007 she served as the secretary of the cooperative. She also became a member of the Board of Directors in 2012. She now works as a milk collector of SIPBU MPC, the name that SIPBUPCO acquired after turning into a multi-purpose cooperative.

Emily has now a total of five buffaloes. She also owns a piece of land where Napier grass, an excellent forage material, is grown and harvested.

"The buffaloes turn out to be a good investment with high return because they not only give me daily income but in times of desperate need, they provide an immediate solution to our financial problem, as they can be readily sold," Emily shared.

She admitted that there were times when she had to sell several head of buffaloes to finance her son's education. Those were the sacrifices

that she had to make, she said. But now that her son is a full-fledged engineer, he promised Emily payback this time to help expand the dairy business.

Emily's husband Luis, who has a full-time job, helps her in the production and management aspects. With their combined hard work, they earn a consistent daily income from the sales of milk.

The income, Emily proudly said, is enough to finance their family's daily expenditures. In fact, she said, it is more than her husband's take-home pay as a government employee.

"My husband often commends me for having the ability to milk our buffaloes better than he could," Emily laughingly said.

Besides performing household chores and taking care of the animals, Emily is also into vermicomposting. She first heard of this technology when she joined the Farmer Livestock School on Dairy Buffalo Production (FLS-DBP) in 2016. FLS-DBP is a learning modality provided by PCC to farmers to give them technology options that are participants' needs-specific.

In vermicomposting, Emily utilizes buffalo manure and earthworms (African Night Crawlers) to produce vermicompost which is an organic fertilizer. Every two months, she harvests 10 sacks from her vermi bed in her backyard and earns Php2,500.

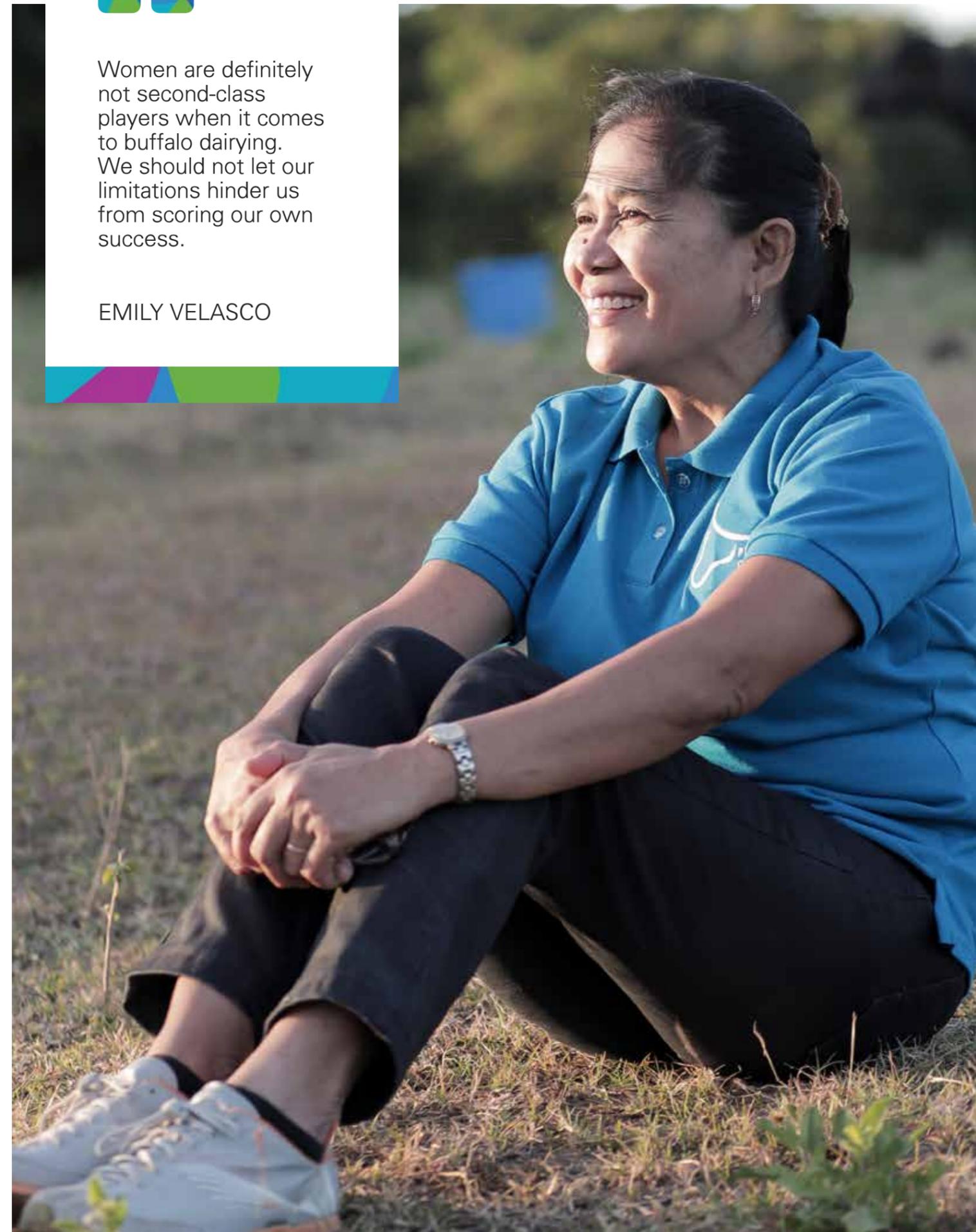
Emily's perseverance in doing one livelihood upon another brought her and her family valuable returns.

In 2017, PCC hailed Emily as "Modelong Juana sa Kalabawan" for her outstanding perseverance and dedication as a woman dairy-farmer.



Women are definitely not second-class players when it comes to buffalo dairying. We should not let our limitations hinder us from scoring our own success.

EMILY VELASCO





I am still single but I know how it feels to be a father. I am elated every time that a calf is born as a result of me administering AI.

PATRICK PASCUAL



BUFFALO DAIRYING IS FOR THE YOUTH, TOO

BY CHARLENE CORPUZ

In the Philippines, everyone with a college degree commonly aspires for a white collar job.

Such is not the case for Patrick Pascual, 29, of Sto. Domingo, Nueva Ecija. He has a degree of Bachelor of Science in Industrial Education, which he earned at the Nueva Ecija University of Science and Technology in October 2009, but decided to engage in dairy buffalo production and dairying right after graduation. He is also a VBAIT.

To fully acquire the knowledge and skills in this kind of undertaking, he first assisted his father, Ricardo, a member of a dairy cooperative in their place, in tending the buffaloes loaned out by the PCC under its "Dairy Module Program".

In 2016, he attended the PCC's training on AI and Pregnancy Diagnosis. He then became a certified VBAIT serving the needs for AI of the carabaos or buffaloes in his community and those owned by fellow members of the Pulong Buli Multi-Purpose Cooperative.

He also became a milk collector of their cooperative as a sideline.

In time, he acquired a dairy buffalo of his own. Through diligence and hard work, he soon built a herd of eight dairy buffaloes, which are all females and three are lactating. Another two dairy buffaloes are considered as family owned.

To maximize the benefits from dairy farming, Patrick also engaged in vermicomposting. He sells the vermicompost at Php200 per 50-kg bag.

"There are indeed lots of benefits from dairy buffalo raising. Aside from the milk which gives me daily income, there is also money from the organic fertilizer generated out of the animal waste," Patrick said.

Every day, he collects an average of 4-5 liters of milk per dairy buffalo which is sold at Php55 per liter. From his three lactating animals, he

easily earns at least Php660 to Php825 daily. Considering that the lactating buffaloes can yield milk for 300 days, the income is more than enough to sustain the basic needs of a bachelor like him who can additionally save up for his future.

He said that through their family's buffalo dairying, they were able to finance house improvements and even bought some home appliances.

In the nine years that Patrick is in buffalo dairying, he said he has already mastered the dairy production and routine management including deworming, feeding and vitamin supplementation.

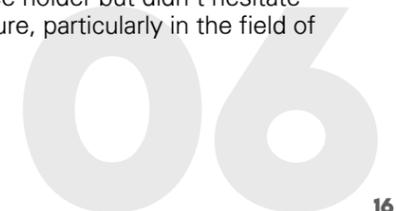
"I am thankful for the enduring assistance and support of PCC. I also appreciate the fact that through PCC, my father and I have found a sustainable source of income," Patrick said.

On advancing his stake in the dairy venture, he also wants to learn about the production of milk-based products and probably meat processing in the future.

"I know that raising dairy buffaloes has a great potential to become a sustainable source of income. I see a wealth of opportunities that are just waiting to be tapped. Another profitable enterprise, I think, is processing buffalo meat," Patrick said.

In 2017, Patrick was named "Modelong Kabataan sa Kalabawan" for his accomplishments as a young dairy buffalo farmer, milk collector, organic fertilizer producer, animal health provider, and VBAIT.

At his young age, Patrick has already made his mark as a model and an inspiration for the youth. He is a college degree holder but didn't hesitate to engage in agriculture, particularly in the field of livestock production.



07

FATED TO BE A SUCCESSFUL VBAIT

BY CHARLENE CORPUZ

Eduardo M. dela Cruz, Jr. of San Miguel, Bulacan is a graduate of Bulacan State University (BSU) with the degree Bachelor of Science in Agriculture in 1997. He worked as a para veterinarian for an RP-German project based in BSU from 1998 to 2001.

He also worked as animal health technician in Saudi Arabia from 2001 to 2006.

After his stint abroad, he went back to his native land and not long after learned about the AI Program of PCC. He then decided to undergo training on Basic AI and Pregnancy Diagnosis in Water Buffaloes.

After his training, he became an active VBAIT covering the nearby towns in Bulacan including a city in Nueva Ecija and in Tarlac. Currently, he has 400 farmer-clients who own buffaloes being submitted to AI.

Throughout the years of practicing his career as VBAIT, Eduardo was recognized as "Outstanding VBAIT" in 2014 by PCC. It was for him a special event in his life considering that there are many other VBAITs like him. It seemed, he said, that fate has decided for him that being a VBAIT would be his lifelong livelihood.

He said his experience in rendering AI services gives him immense joy knowing that the animals will get pregnant and will soon be giving income to the farmers.

He describes the AI program as a sustainable source of income as proven by the improved life

that they are now living as a family compared to the years he spent as an Overseas Filipino Worker (OFW).

He revealed that he is earning an average monthly income of Php30,000 as a VBAIT. With his earnings, he already had their house improved and they are able to purchase two motorcycles and other vehicles.

Eduardo said the key to being an effective VBAIT is hard work and establishing good relationships with his farmer-clients. He said he found it interesting that while farmers need his services, they are actually helping him meet his. His customer-focused attitude has rewarded him a network of satisfied and loyal clients who, in many instances, give him gifts in kind aside from paying him in cash.

For clients who cannot afford to pay him right away, he is lenient enough to wait for payment up to when they could.

Eduardo is married to Elena with whom he has three children who are all studying.

He said his wife understands the nature of his job and appreciates it very much. In fact, Elena easily pardons him for not being able to attend some family occasions.

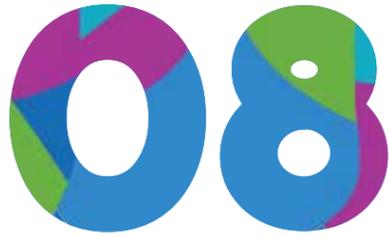
"I am almost always on-call by clients but I know that this tells a lot about how my skills and even friendship are valued by them. This job never fails to inspire me and keeps me determined to do even better," Eduardo said.



This is definitely the livelihood that I see myself doing for the rest of my life. I consider this my life's calling and I am happy to serve farmers. I am grateful to PCC for being instrumental in finding me a job that truly inspires me aside from giving me sustainable income. I am glad that I get to do what I love while being with my family.

EDUARDO M. DELA CRUZ, JR.





A BULACAN FAMILY'S TALE
**FAITH IN BUFFALO DAIRYING
 YIELDS BLESSED FORTUNE**

BY MA. CECILIA IRANG

For Bernadette Dela Cruz, 27, of Diliman 1, San Rafael, Bulacan, her ambitions in life demand hard work, passion and fortitude. She courageously believes, just like what her name indicates—“brave as a bear”, that she wouldn’t fail.

She obtained her Bachelor of Science in Food Technology degree through buffalo-based enterprise that her family ventured in. Aside from her, her brother, Jherico, 22, also earned a Bachelor of Animal Science degree from the Bulacan Agricultural State College.

Bernadette narrated that before her family knew about buffalo dairying, her parents, Bernardino and Evangeline, really had a hard time in providing for their basic needs and much so in sending them to school.

On the other hand, her father said that even if it pained his heart for not being able to provide all the needs of his children, he still didn’t lose hope that someday all the hardships would come to pass.

As fate would have it, his hope started to materialize. This happened when Bernardino was encouraged by PCC@CLSU to venture into buffalo dairying in 2001.

He started by having one dairy buffalo and with patience and diligence, he started to nurture it to grow into a herd of 10 buffaloes. Four of them lactated at the same time, giving him a daily income of not less than Php1,000 and, plus the earnings he got from selling the male offspring of the animals. All these afforded him to support the college education of his children.

In 2012, Bernardino was recognized as

“Outstanding Dairy Buffalo Farmer” by PCC during its 19th Founding Anniversary.

Unlike others who spend unwisely when they have money, Bernardino and Evangeline saved much in order to invest in other businesses. They acquired two taxicabs and a few tricycles.

Describing what their house looked like before, they said the whole structure was simple and plain and the walls were only made of bare hollow blocks. But now, they have fully renovated it. It’s now a two-storey house with tiled floorings, the walls were white-painted, which symbolizes buffalo’s milk, and inside it is a spacious living area with complete appliances and more than three bedrooms.

The overall interior and design of the house can now be described as “very cozy and inviting”. It somehow showcases how buffalo dairying helped them improve their daily living.

Bernardino worked harder to support the education of his children. For him, education is the only treasure in one’s life that cannot be stolen. Needless to say, he and his wife had the glory of their lives when Bernadette and Jherico came up the stage to receive their diploma, in separate years, for completing their respective courses.

The Dela Cruz family has become a living testimony that there, indeed, is “light at the end of a tunnel”.

“We Filipinos should not suffer from too much poverty. If we are diligent enough and if we know how to save and manage our finances, we are certain to succeed in life,” Bernardino said.



My two children are now college graduates and that became possible only because of our daily income from dairying. My wife and I get teary-eyed every time we reminisce the period when we couldn’t afford our children even with the basic things they need. We are living way beyond that situation now and we are blessed.

BERNARDINO DELA CRUZ







'CROSSBRED BUFFALOES BRING FORTH BIG BENEFITS', SAYS AN AWARD-WINNING DAIRY FARMER

BY MA. CECILIA IRANG

What could be the reaction of a manual laborer when he starts reaping bounty from a newfound undertaking?

"Very much delighted," said Robert Garbino, a member of Calinog-Lambunao-Bingawan Carabao-based Entrepreneurs, Inc. (CLB-CARES, Inc.) in barangay Dalid, Calinog, Iloilo, when he got hold of a sum of money from his new source of livelihood.

The money was from his first milk sales that his crossbred buffaloes yielded.

Robert, one of the assisted dairy farmers of the PCC@WVSU in Calinog, Iloilo, has four crossbred buffaloes. The animals are products of the PCC's continuous crossbreeding program using AI.

Though his crossbreds were of the 50-50 blood crossing, the milk yield from the females were comparatively higher than that of their female counterparts.

Robert said he used to work as a welder whose pay wasn't enough for his family.

A turn for the better started for him when he was encouraged by an employee of PCC@WVSU to raise dairy buffaloes.

"Every time I recall those days when we only ate two times a day because my income could hardly meet our basic needs, I couldn't help but become emotional," Robert, with teary eyes, said.

According to Robert, his income from dairying made it easier for him to support his family's needs. He also disclosed that part of his income enabled him to finance the educational needs of his children and the purchase of two motorcycles.

He was also able to redeem the piece of land that he leased out during his days of critical needs.

Aside from the crossbreds, he also has a native buffalo and Bulgarian Murrah bull loaned out to him by PCC.

He sells his collected milk to CLB-CARES, Inc. for Php70 per liter.

He said he has nothing but good words about the efforts of PCC in helping uplift the quality of life of an individual like him. He said he will be forever grateful for the technical assistance accorded to him in making his venture flourish.

Robert said he became even more happy when two of his crossbreds, which he named "Julia" and "Krissy", won awards. Julia, with ID number 6WVC080163, is a crossbred with 75% riverine blood. On the other hand, Krissy, with ID number 7WVC120165 and an offspring of Julia, is a crossbred with 87% riverine blood.

He said a PCC-trained VBAIT, Anjo Palmes, provided the AI services to his crossbreds.

"Julia" was recorded to yield an average of 5.7 liters of milk per day at 181 days of lactation. It gave birth in February 2012, February 2013 and February 2014 with 12 months calving interval.

"Krissy", on the other hand, yielded an average of eight liters of milk daily in 45 days of its 10-month lactation period.

They were products of repeated backcrossing with different riverine bulls up to fourth generation. They are expected to attain 93.75% riverine blood with the continuous backcrossing being carried out.

The two crossbreds were awarded as "Best Senior Crossbred Dairy Cow" and "Best Junior Crossbred Dairy Cow", respectively, during the PCC's 22nd founding anniversary on March 27, 2015.

Robert hopes that with the successes he has reaped, more benefits will come his way in so far as sustainable livelihood is concerned.



I was a welder before and was only earning Php350 for a day's work. But now that I have my crossbreds, I earn thousands of pesos from milk sales in just half a day.

ROBERT GARBINO





Raising a dairy buffalo is like courting a lady. You have to be patient until it's time to revel on the treasure that you have worked hard for.

ANDY POE GARCIA

10

FROM A FARMER IN MAGALANG, PAMPANGA: 'THERE CERTAINLY IS A BRIGHT FUTURE IN BUFFALO DAIRYING'

BY CHARLENE JOANINO AND CHRISSALYN MARCELO

It is almost 20 years now since Andy Poe Garcia of Magalang, Pampanga started rearing buffaloes. It began in that day when his brother-in-law talked to him and convinced him to try it. Try he did and he never was sorry for it. He now owns a herd of about 60 buffaloes and earns a six figure income annually from his dairying business.

"I will be in this kind of livelihood for the rest of my life and I like it," Andy Poe said with a big smile on his face.

Andy Poe used to work as an Overseas Filipino Worker. When he returned to the country, he juggled work as a rice farmer and as a truck driver. When he decided to try dairying, his parents gave him a calf.

"For almost four years, I silently prayed that the animal given to me would become a fine dairy buffalo," he said.

He had no steady income then but he never stopped believing that one day he will reap the fruits of his labor. Indeed it happened. That calf given to him turned to a good milk yielder.

Then in later years, the number of buffaloes he was tending increased as he became among the farmers given by the PCC@CLSU with dairy buffalo as loan. This was coupled with the necessary guidance and assistance on buffalo dairying.

His immense patience and diligence led him to become a very progressive dairy buffalo farmer-entrepreneur which he never imagined. He was even recognized in their community as a member of the Mapiña Irrigators Association with the most number of dairy buffaloes.

Nowadays, he collects an average of 80 liters of milk a day which he sells at Php80 per liter. He

considers it as a big blessing as it drives away worries on how to provide for his family's needs every day. At the break of dawn, he is certain that lots of milk will be flowing from his lactating animals and that means money that is more than enough for their expenditures.

He doesn't focus on dairying alone. He also rears male calves that he sells in due time.

He helps fellow farmers in his community, by entrusting some of his animals through a "paiwi" system.

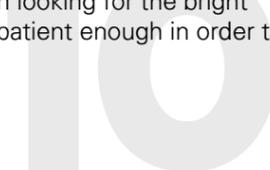
"I am not a rich man. I would say I just have a quiet comfortable life due to the rewards I reaped from my buffalo. In fact, whenever I'm asked about my income, I simply say that I just have something adequate for my family," Andy Poe modestly said.

He admitted that there were times he thought of giving up because of the big load on his shoulders in tending his animals. But his family's welfare serves as his motivation to continue. He definitely aspires to give a life better than an ordinary to his family.

Due to his endeavors, Andy Poe was able to support, without much financial problem, the education of his three children. Two of them had earned their respective college degrees while the other one is about to enter college.

He was also able to build a good shelter for his animal, renovate his house, and acquire a few vehicles for his easy travel and transport of his milk harvest.

His advice for those who want to pursue dairying: "Be tough, continue on looking for the bright side of things, and be patient enough in order to succeed".







ON ACCOUNT OF TECHNOLOGIES ON BUFFALO PRODUCTION **'IN THIS ENTERPRISE, I AM THE BOSS' —MICHAEL PASCUAL**

BY MA. CECILIA IRANG

Michael Pascual, 42, chairman of “Bagong Pag-asa sa Bagong Talavera Primary Multi-Purpose Cooperative” in barangay Minabuyok, Talavera, Nueva Ecija, is one of the dairy farmers who adheres to and adopts the technologies and good practices being catered and implemented by PCC for a more efficient and effective dairy buffalo production.

Some of the technologies and good practices that he’s been adopting and applying are: twice-a-day milking (every 5 a.m. and 5 p.m.), strict monitoring of in-heat buffaloes, use of milk replacer for calves, utilization of appropriate milk utensils/containers, and proper milking and feeding practices such as flushing with concentrates.

Due to his initiative in adopting the PCC’s technologies and good practices on buffalo production, he was able to increase the number of his herd, enhance its milk production, and maintain the milk’s good quality.

Currently, Michael has 38 buffaloes, 11 of which are lactating and seven are confirmed pregnant. He collects an average of 40 liters of milk daily.

“I make a breeding program for my buffaloes so that calving will occur during the lean season of milk production. This assures me of a year-round milk supply,” he shared.

A middleman from Cabanatuan and the NEFEDCCO buy his collected milk at Php60 per liter. His total monthly net income is Php30,000.

“I can say that buffalo raising is indeed a beneficial venture and I give thanks to PCC for implementing such program. I am one of the many persons whose life has been touched and

changed by PCC,” Michael declared.

He added that because of the income from the milk sales, he is now financially able to send his children to good schools, provide for his family’s needs, renovate his animals’ barn, and even buy home appliances and a second hand 4x4 off-road or military jeep, which he bought for Php270,000. Aside from using it for his travels, he also uses it to haul feedstuff for his buffaloes.

Having enough ability, technologies, and knowledge on buffalo production, Michael registered his farm to the DTI under the business name “MCCR Pascual Agri Ventures” in 2017 to serve as a training ground for those who want to venture in dairying locally and for those who will work abroad.

After participating in and completing his training at a TESDA - accredited farm in Bulacan, he received a “National Certificate II on Animal Production (large ruminants)” to be a legitimate trainer.

According to Michael, the training he conducts usually lasts for 45 days. In that period, he teaches the different theories, technologies, and even demonstrates the actual good practices on dairy animal production. Most importantly, he said, is that he also teaches proper discipline on rearing animals.

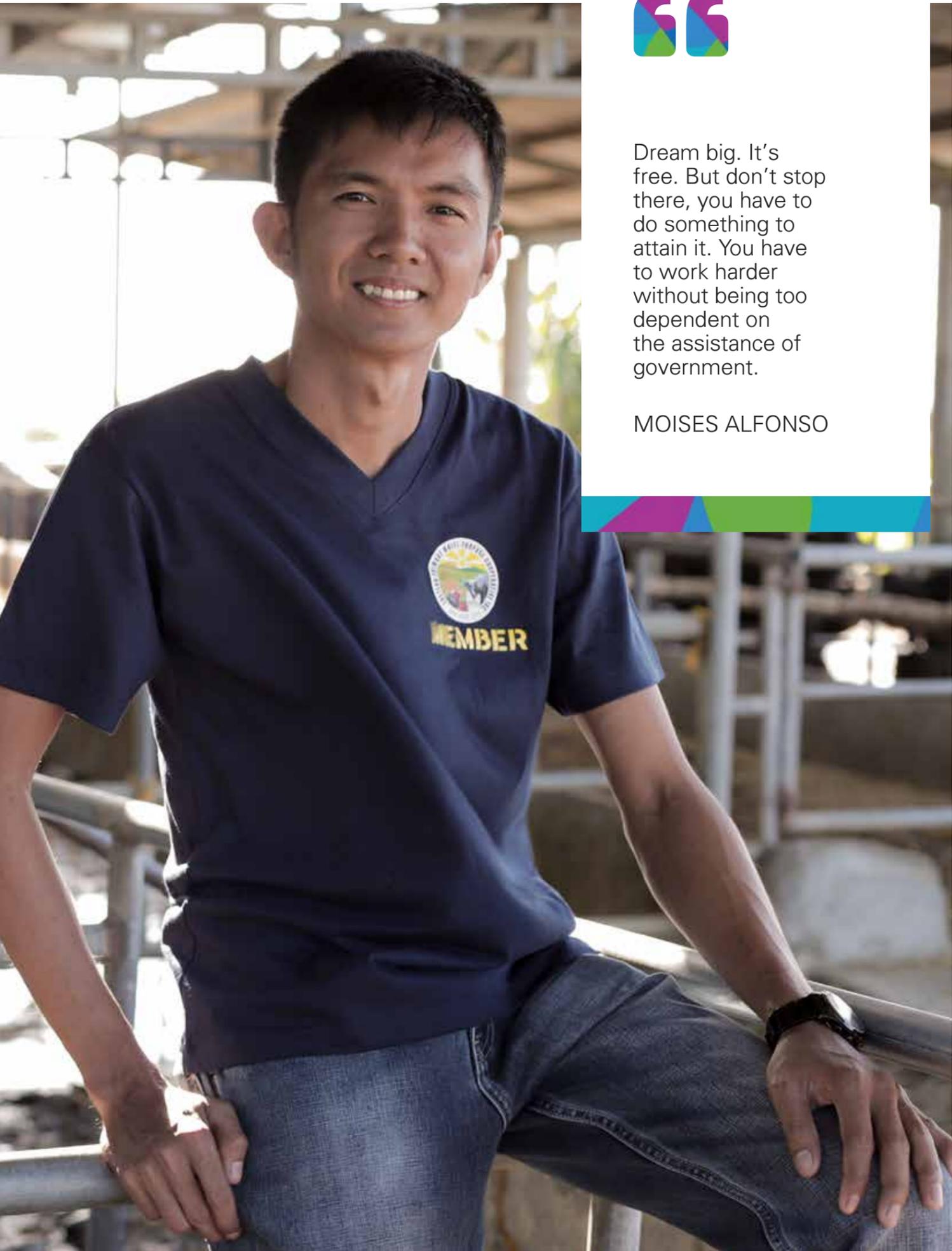
“It’s kind of rewarding when you get to share your knowledge to others. As I always say, if you really love what you’re doing, no matter how laborious it is, it will never be a burden to you. In my own experience, every time I see my buffaloes partaking of their feed and their body condition scores are good, I am really delighted and jitters fade away,” Michael averred.



Tending my dairy buffaloes has become my vice—but the kind that will give me high return instead of incur me losses. Because of this, I am now able to provide for my family and afford to send my children to school without having to borrow money from other people.

MICHAEL PASCUAL





Dream big. It's free. But don't stop there, you have to do something to attain it. You have to work harder without being too dependent on the assistance of government.

MOISES ALFONSO



YOUNG FARMER FINDS 'GOLD' IN BUFFALO DAIRYING

BY MA. CECILIA IRANG AND MERVALYN TOMAS

One of the crucial goals of the DA is for the country to be food self-sufficient. But, it is difficult to achieve this goal if the country's youths wouldn't engage and disregard the clarion call for delving themselves in agriculture.

Happily, we can find some youths who are fond of farming.

One of them is Moises Alfonso, 25. He finds dairy farming as a lucrative business.

He is fascinated by the fact that his income in his venture is much higher than those engaged in white-collar jobs. Aside from buffalo dairying, he also participates in his family's rice farming works.

"We earn around Php2,000 to Php4,000 a day from selling our buffalo's milk," he disclosed.

That earnings translate to Php60,000 to Php120,000 a month.

Moises finished Bachelor of Science in Marine Transportation but he opted to manage his family's business in buffalo dairying.

"Our earnings from buffalo dairying are certainly much bigger than the salary of a crew member in a shipping line," he said.

Since his high school days, he used to help his late father, Carlito, one of the award-winning PCC-assisted dairy farmers, in their farm in barangay Sibut, San Jose City, Nueva Ecija.

With the help of his older brother Herson, he gradually learned the nuances in dairy buffalo farming.

In 2012, his father got sick and wasn't able to manage their farm anymore. Moises' mother initially took on the responsibility of managing their farm until it was passed on to him after his graduation from college.

Moises has since been managing the farm that expanded to about 50 buffaloes. Their milk harvest, owing to the application of the right technologies, has always been excellent.

"There are times when we harvest 60 liters of milk a day," he said.

Moises recalled that before his family was able to have the kind of life they have now, it was always punctured by difficulties and tough times. Onion farming was the first thing Moises' parents tried

but the income from it was not sufficient.

"We used to live in a nipa hut and my father was a tenant in other farmers' farm in our village. We had to borrow money to be able to provide for the family's basic needs," Moises recalled.

Her mother, Julieta, attested that their difficult life goaded them to work harder in order to improve their status in life.

"Gradually, we were able to save money until we were able to pay our debts and buy some pieces of farmland," Julieta said.

In 2007, when they heard of the ventures in buffalo farming, they invested their money in it. They borrowed a number of buffaloes from PCC and dedicated their time and effort in buffalo dairying and, as if in a fairy tale, good fortune smiled on them.

Now that the business is in Moises' hands, he wants to double the number of his buffaloes.

"I want our farm to become one of the biggest dairy buffalo farms in Nueva Ecija," he said.

But for now, since feedstuff is crucial to the success of his business, he, with the help of other family members, is concentrating on the propagation of improved forage grasses so that when his dream of having 100 buffaloes is realized, it won't be problematic feeding them anymore.

"I want to encourage my fellow Filipino youths to try buffalo dairying, as it is not that burdensome contrary to what they may perceive," Moises said.

He added that aside from the fact that buffalo farming brings high income for the persons and families engaged in it, its contribution and importance in the country's agricultural industry cannot be underestimated.

"As many of our country's farmers are aging, the country depends on us to continue what they have started," he said.

He shared that majority of middle-class families in their area started out as farmers. Thus, his advice is: "It's okay to start with small investments as it can lead to big improvements. In fact, most of the thriving businesses started off with small capital. Their owners prospered because of diligence and perseverance."





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BENEFITS OF BUFFALO DAIRYING CAN'T BE UNDERRATED, A BUKIDNON COUPLE AVERS

BY MA. CECILIA IRANG

Nida Abellanosa of Don Carlos, Bukidnon, once harbored doubts and pessimistic outlook about the journey on buffalo dairying that she and her husband Carlo embarked on.

She revealed that she underrated the benefits of buffalo dairying as she had not seen anyone yet who was getting successful in this widely embraced venture in their area.

"I had a negative feeling then when my husband told me that he wanted to join the program in buffalo dairying because I knew, beforehand, that it is not going to be an easy undertaking," Nida said.

But then she agreed especially when she got the feeling that her husband was determined to try it.

"I didn't object when my husband immediately established a concrete barn and converted a few hectares of our farm into a forage area," Nida said.

The Abellanosa family's main source of income is sugarcane farming. Carlo was enjoined to attend an orientation on buffalo dairying conducted by the LGU of Don Carlos and the PCC@CMU in 2016.

The PCC@CMU loaned out to them 10 buffaloes. It turned out that the animals given to them were already pregnant. When the animals gave birth and they started to derive benefits from the enterprise, all of Nida's qualms about the uncertain gains from the enterprise banished.

"I even noticed that sugarcane farming requires a lot of manpower to finish the tasks involved in it than in buffalo dairying. In fact, not even a whole day is required to finish all the chores in buffalo dairying with the help only of our family members," Nida said.

As they both witnessed the unfolding of the good benefits in buffalo dairying, they both agreed in the opinion that this enterprise will generate more revenues for them and that it can become their primary source of income.

After a few years, their dairy buffaloes doubled. They now have 20 buffaloes and one bull.

Carlo, because of his leadership abilities, was elected chairman of the Muleta-Side Buffalo Dairy Association (MUSBUDA).

From their seven lactating animals, they collect an average of 6-8 liters of milk from each of them daily.

Since they started collecting and selling their milk harvest in September 2017, they had already registered a total gross income of approximately Php376,000.

As for their tandem in this enterprise, Nida is the one milking the buffaloes while Carlo manages the rest of the operations such as feeding, bathing and grazing the buffaloes.

Being a flourishing buffalo-based enterprise, the Abellanosa's farm was accredited in 2018 by the Agricultural Training Institute (ATI) to be a Learning Site for buffalo production.

The farm serves as a venue for practical learning opportunities intended for the establishment of buffalo-based village enterprise for smallholder farmers like them.

Aside from this, they even got good news about their enterprise.

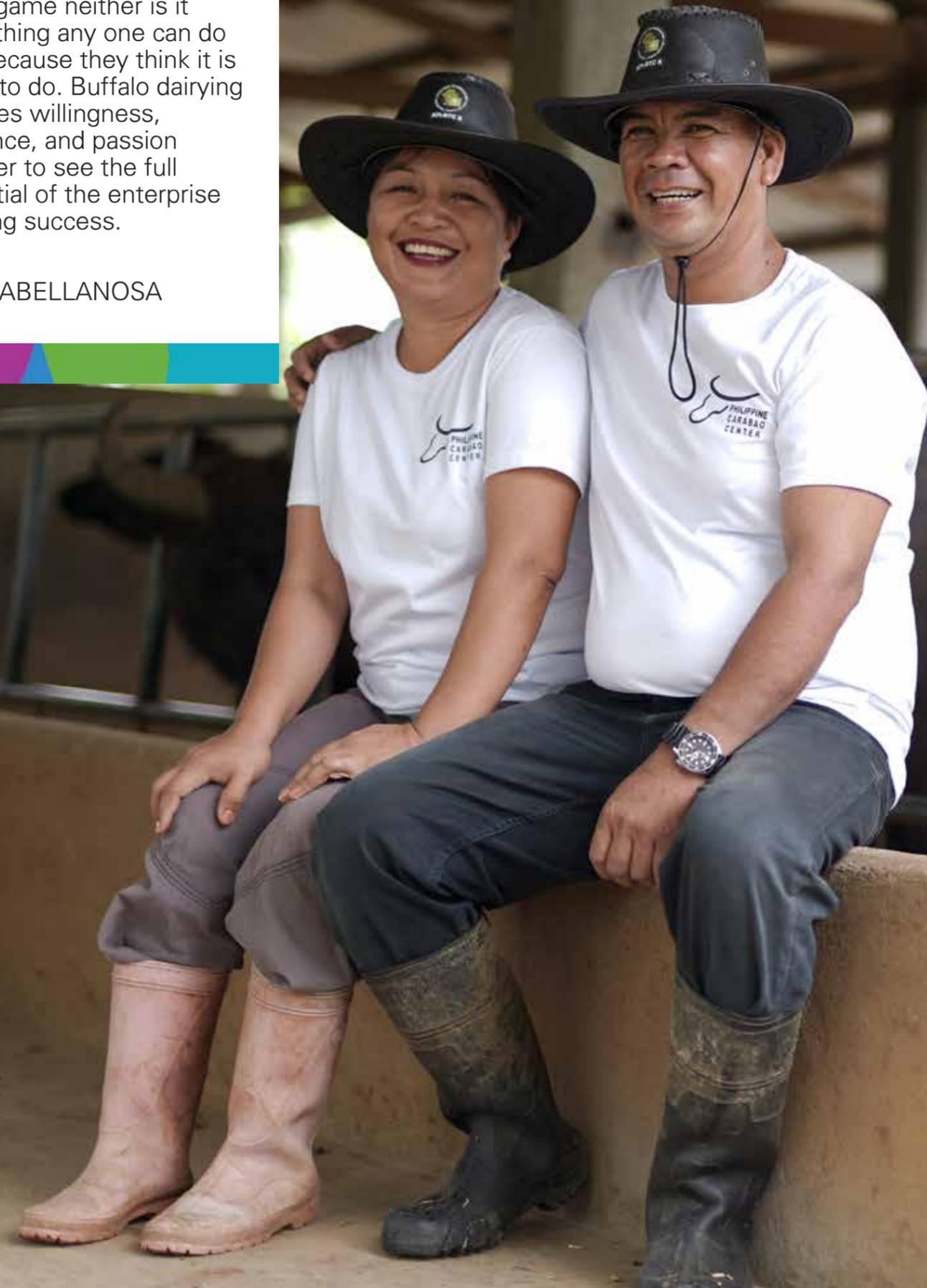
Dr. Lowell Paraguas, center director of PCC@CMU, announced that per initial agreement with the LGU of Don Carlos, a Dairy Box one-stop-shop will soon be put up in their place. This establishment will become a ready outlet for freshly made products that use buffalo's milk as main ingredient.

Having heard about this development, Nida's and Carlo's goal now is to increase some more the number of their buffaloes. They also plan to acquire machinery for buffalo production and above all, they intend to process their milk harvest into different kinds of milk-based products.



Raising buffaloes is not a game neither is it something any one can do just because they think it is 'cool' to do. Buffalo dairying requires willingness, diligence, and passion in order to see the full potential of the enterprise to bring success.

NIDA ABELLANOSA



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FOR A DAIRY FARMER IN MARAMAG, BUKIDNON, HAVING PAINS MEANS HAVING GAINS

BY MA. CECILIA IRANG AND CHRISSALYN MARCELO

Living in a mountainous area, traversing a very rough road just to get to his place, and enduring all consequences brought by the loss of electricity supply, Zosimo Tejano of Maramag, Bukidnon, didn't take all these as hindrances for him to continue his venture in buffalo dairying.

Zosimo, one of the assisted dairy farmers of PCC@CMU, pursued this undertaking despite such limited amenities in his area.

The PCC@CMU provided him an Italian Mediterranean buffalo under its "paiwi" contract in 2015. It served as his personal turning point in life. It provided him the opportunity of venturing from subsistence sugarcane farming to buffalo dairying along with the other "lucky" co-farmers in his area.

But for his other colleagues, the venture didn't sit well. Weariness and discouragement set in for them. They surrendered their buffalo when they saw their animals were not getting pregnant.

Zosimo, unlike the others, didn't give up. His reasoning: "No pain, no gain". He was right. Due to his persistence, diligence and hard work, he became the last man standing, the only farmer in his area enjoying the benefits of buffalo dairying.

Zosimo, when asked about his very reason for joining the program, said he is optimistic that buffalo dairying is the key for poverty alleviation. He happened to know about the PCC's program and its advantages while listening to a radio program.

Zosimo, however, admitted that buffalo raising is indeed an arduous venture particularly in an area like his. There is no supply of electricity which can expedite some works to be carried out. He had to manually fetch water for the animals' drink

and for cleaning the pen.

Armed with the refusal to fail in his venture, he patiently took care of his animals, understood well their needs, and listened to those who had succeeded in buffalo dairying. To date, he has 10 caracows, three calves and one bull.

His records indicated that from the time his animal started to give the expected yield, he has already earned a gross income of approximately Php837,000 from the sales of 15,000 liters of milk. Due to his gains, he was able to finance the educational needs of his children, convert their firewood stove into gas stove, purchase a generator set for the needed electric power for lighting and washing machine, and buy a milking machine worth Php52,000.

The main reason, he said, why he bought a generator set is for the operation of his milking machine. He uses it as he is milking his buffaloes twice a day. He sells his collected milk at Php60 per liter to PCC@CMU.

In 2018, his income ranged from Php40,000 to Php50,000 a month while his total expenses amounted to only Php15,000.

Married to Grace, and a father of five, his livelihood has improved a lot compared to the time when he was engaged in sugarcane farming and serving as a helper to someone else's farm, and in raising a few pigs. His income then wasn't certainly enough to support the needs of his family.

But now, through his dairy enterprise and the improved income he is getting from it, he is able to enjoy a much easier life – which is his gain from his pains.



"All I thought then was I could never get my family out of poverty. Thanks to buffalo dairying because I can now satisfy my family's needs. I'm glad that I never gave up despite the many trials that came along the way."

ZOSIMO TEJANO

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AIMING FOR A LARGER GOAL IN BUFFALO DAIRYING

BY CHARLENE CORPUZ

At his age of 62, Lodivico Guieb, Sr. of Ayos Lomboy in Guimba, Nueva Ecija is still enthusiastic in dairy farming. He still aims to achieve his goal of having a larger herd. He already has 51 dairy buffaloes, among them are two bulls, 10 lactating ones and the rest are calves.

Aside from the buffaloes, he also tends 15 cattle, 12 goats, 10 sheep, chickens, ducks, and some native pigs in his farm.

His big interest in rearing dairy buffaloes was fanned by his experience of collecting 13 liters of milk daily from one buffalo some years back. That time, he even experienced waiting for three years before the animal he was tending became pregnant.

That goaded him to build up his herd.

Since the Village-based Milk Collection Center (VBMCC) is only beside his house, it was easy for him to deliver and store milk in a place where his fellow cooperative members bring and store their own produce.

"Even if we do not advertise, milk buyers come to our place. We also have buyers coming from other provinces like Pangasinan," Lodivico said. Currently, he disclosed an average of 60-70 liters milk collected daily. He himself delivers them to different stores or clients. On Fridays and Mondays, the milk collected in Talugtug and from his hometown is delivered to the PCC's Milka Krem. On certain day, he brings the milk to his clients in Tarlac City, while on another fixed day of the week, he waits for those coming from Manila to get their milk allotment.

In the past, he and his wife used to wake up at 3:00 in the morning to manually milk their dairy buffaloes. But since they are now using a milking machine given by the DTI, milking has become more convenient for them.

The milking machine was intended for the communal use of the other members of their cooperative. But since he has the most number of dairy buffaloes to milk, the members agreed that he safekeeps the equipment.

At times, when he is scheduled to attend to some other activities, his wife takes over the milking chore.

In 2017, he underwent a training under the TESDA and became a holder of a "National Certificate II (NC II) in Animal Production". This enables him to share his vast knowledge and experience in the field of animal production especially on dairy buffalo production and management. He now facilitates a training for his fellow farmers, including the youths, for two months, on a farm stay-in basis where he provides hands-on or practical exercises.

Lodivico considers this endeavor as an opportunity for a better livelihood and a way to somehow contribute to the country in meeting high demand for milk and other meat products.

"When more farmers are engaged into this kind of undertaking, they can add up to higher production of milk and meat," he said.

Last year, Lodivico improved further his buffalo shelters to accommodate the growing number of his animals. He also improved his farmland, which is planted to forage and serves as a grazing area.

"While I certainly face difficulties sometimes, it never crossed my mind to stop working to improve on what I do and to keep helping others," Lodivico said.

What inspires him the most, he said, is to push for a bigger herd of animals that are lactating. He is also inspired by the idea of having a processing facility of his own for the production of milk-based products and setting up of marketing outlet for his dairy products.

"I firmly believe that any one is able to endure difficulties as long as he has put his heart into the work", Lodivico stressed.

He further said: "If you have a dream, you can find a way to do it and focus on it. In time, when it works the way you have planned it out and dreamed about, it will surely give you immense joy."



I am certain, this enterprise has a great potential to empower those who have been living in poverty like I was before. I can certainly say that this enterprise is leading me to greater success.

LODIVICO GUIEB, SR.





A PRICELESS 'GIFT' FROM A FATHER TO HIS SON

BY CHARLENE JOANINO

There is an adage that says "education is an inheritance that can never be stolen". For Almario Benitez of Brgy. Porais, San Jose City, he gives profuse thanks to his father who not only provided him good education but also guidance in sharpening his ability to do farm works and buffalo dairying.

He said they were valuable assets painstakingly bestowed upon him by his father.

"To me, education and ability are equally important" Almario said. "Although I acquired good education, I followed what my father did in life to secure our livelihood," he added.

It was in 2000 when Almario started helping his father in tending a number of buffaloes. His father is one of the members of the Simula ng Panibagong Bukas Producers Cooperative, which is now a Multi-Purpose Cooperative (SIPBU MPC). It was one of the co-ops selected by PCC for its program on entrusting dairy buffaloes.

Soon, after seeing that he is already capable of taking care of a buffalo on his own, his father gave him one.

According to Almario, it became a personal challenge. While raising the calf, he didn't have any income. He struggled financially and was then uncertain on how to support the family's need especially at a time when his wife was due to give birth.

Instead of losing heart, he continued with sheer determination.

It took three years before he was able to reap the benefits of his labor. He was thrilled to no end when his dairy buffalo finally gave birth to a female calf.

After years of patience and diligence, he was able to increase the size of his herd to 32. Some of them were shared to his siblings and to his mother who also eventually engaged in dairying.

His wife, Sheryl, assists him in some of the works in dairying. From their current six lactating

animals, their net income is Php800-900 a day.

Yet, in the past, it wasn't easy for Almario and his wife who had to walk for almost a kilometer to reach their herd.

"The road we traversed then was not yet cemented, that's why it was quite difficult for us to reach our herd and to carry our milk harvest. There was even a time that we braved the wrath of a typhoon and the flood it spawned just so we can go to the corral where our animals were kept," Almario said.

Typically, he said, he wakes up at 4 in the morning to go to his animals' corral for the milking job. His wife, after taking care of the needs of their two children, follows carrying a thermos bottle to serve him coffee. Having done the needed works, they then walk home with their milk harvest to savor together their morning meal.

These days, going to their animal's corral is relatively easier. Due to their daily income, they were able to buy a "kolong-kolong" (a motorcycle with a sidecar) which they also use for transporting their milk collection.

Almario pointed out that their co-op is of big assistance to them. Aside from the fact that it paved the way for them to avail of the dairy buffaloes from PCC, it also allowed them to receive technical support, among many other services.

"We are claiming now that because of buffalo dairying, my wife and I will witness our children finish their college education someday," he shared.

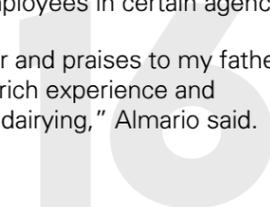
As they grow old, Almario and his wife said they hope to pass on the rearing of their buffaloes to their children even though they are already professionals. They both said that buffalo dairying provides benefits that are sometimes better than those received by employees in certain agencies.

"I give back the honor and praises to my father for sharing to me his rich experience and knowledge in buffalo dairying," Almario said.



I was looked down on when I could barely make it through life. I will never forget that. So I strived to make it good in buffalo dairying.

ALMARIO BENITEZ





17

EMPLOYED CHEM TECH TURNS TO CORN SILAGE PRODUCTION; FINDS IT A VIABLE ENTERPRISE

BY MA. CECILIA IRANG AND ANSELMO ROQUE

It is typical for businessmen and entrepreneurs to have a wide array of questions in mind before venturing into a certain enterprise. Queries like: "Will I earn profit from it?" and "Will the consumers patronize it?" are just some of them.

After contemplating the answers, many eventually opt out. They fear failure and losing their capital.

But not Isagani Cajucum, 38, a chemical technician employed in a company at Clark Freeport who resigned and became a full-time farmer-entrepreneur in Barangay, Parista, Lupao, in Nueva Ecija. He did entertain different perspective in answering the common question in venturing into a rare and never tested business undertaking. He took the courage and boldly made a decision to venture in corn silage production.

It is for buffalo feed.

It all started when a project "Commercialization of Grass/Forage Corn Silage for Dairy Buffaloes through Technomart" was introduced to him in 2013. The project was launched by PCC in cooperation with PCAARRD. The project lasted until 2015.

"I knew then that the buffalo raisers will surely need ready-to-acquire animal feed, thus, I took the risk to try corn silage production," Isagani said.

Corn silage production involves the job of chopping corn plants and then sealing them tightly in a silo or container and then fermenting them for three weeks. It is a nutritious feed for buffaloes, as it is a good source of energy and protein for the animal.

Prior to the Technomart project, Isagani ventured in growing napier grass on his farmland. He was one of the 14 farmers who participated in a series of trainings on silage production conducted by PCC.

On the first year of the Technomart project, he sold his harvest to PCC and earned Php13,000 for his napier grass silage and Php20,000 for his corn silage.

In his second cycle of planting and ensiling of corn, he harvested 34,000 kg from his one-hectare farm.

He observed that if it is very hot and the standing crops were not irrigated, the harvest could only be 23,000 kilograms at most. But if it is irrigated, the harvest could reach 38,000 kg.

He added that he harvests his corn crop at 75 to 80 days and places it in silo bags. He then waits for 21 days to complete his ensiling process.

Isagani, has proven the potential of corn silage production in the market. During one cycle of planting and harvesting, he produced 54,729 kg of corn silage in his two-hectare lot and sold them at approximately Php190,000.

He gained a net income of Php66,661.60 after deducting the costs for labor, planting materials, pesticide and herbicide, irrigation, materials for chopping, and transportation, among others.

In a span of two years, Isagani has earned approximately Php582,000 from four cycles of planting and harvesting.

The main advantages of corn silage production, he said, are: it is not season-dependent as it can be done any time when there is forage abundance; it does not require sophisticated equipment, the shelf-life and quality of silage remain stable under longer storage time, and it can be prepared easily under small or commercial scale.

With the help of his farmworkers, he is now capable of producing an average of 100 tons per cycle. On peak season of selling his product, he disposes off at most 380 tons of silage that goes as far as Pangasinan for his constant client there.

He now sells his product at Php4.00 per kg which has to be picked up by the buyer from his place.

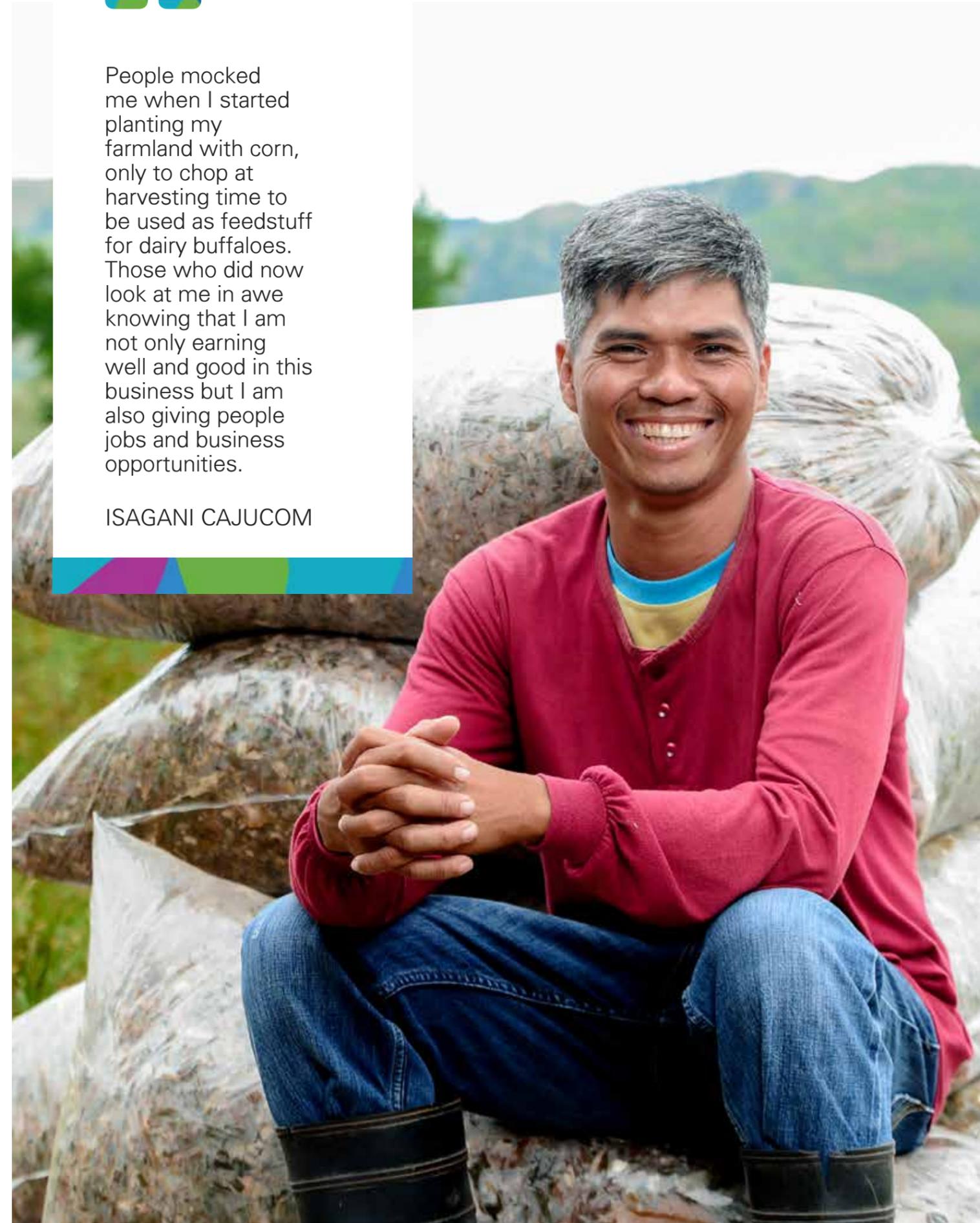
As regards his former work as a chemical technician, he said, he harbors no regrets in leaving it and taking the risk to plunge into a rarely heard business venture.

Why should he regret about it? His gains in silage-making are multiple when computed.



People mocked me when I started planting my farmland with corn, only to chop at harvesting time to be used as feedstuff for dairy buffaloes. Those who did now look at me in awe knowing that I am not only earning well and good in this business but I am also giving people jobs and business opportunities.

ISAGANI CAJUCOM





Why work overseas if I can stay here in the country with my loved ones and earn an income that satisfies more than our daily needs at the same time?

TESSA PERIDA-DURIAS



TOWARD A NEW PERSPECTIVE: 'GIVING BIRTH TO A FAMILY- BASED DAIRY ENTERPRISE'

BY CHARLENE JOANINO AND MA. CECILIA IRANG

It was a string of opportunities that knocked on Aquino Perida and his family to venture into dairying as well as milk processing.

First, he was selected to undergo a training for VBAIT by PCC. He also became knowledgeable on pregnancy diagnosis following such training. For several years, he worked as a VBAIT in Sto. Niño, South Cotabato.

Then in 2010, he and his nephew Ricky Perida, Sto Niño's livestock inspector, was urged by PCC@USM to organize a group of buffalo owners. The initiative was meant to end the slaughter of crossbreds in the said town.

Their efforts gave birth to Sto. Niño Dairy Farmers Association (SANDAFa) in which Aquino joined in and subsequently became its chairman. In time, the PCC@USM loaned out to the association 12 Italian Murrah buffaloes, eight of which became pregnant through fixed-time AI.

At first, the member-beneficiaries could only get one liter of milk, or even less, per animal. But, gradually, to their delight, the milk collection improved to three to four liters per animal. Soon they were able to achieve a combined total collection of 50 liters of milk from eight crossbreds daily. The LGU-Sto. Niño bought their milk harvest at Php40 per liter and processed it into milk drink such as chocomilk and lactojuice.

Due to the continuous trainings and assistance to the members by the PCC@USM, they became proficient in tending their animals to become better milk yielder. Their production grew to the extent that the milk being bought from them by LGU-Sto Niño can no longer be accommodated in its freezer.

"Instead of the milk going to waste, I bought the excess milk and my family processed it into different products. Apart from milk drink, we produced cakes and pastries flavored with buffalo's milk," said Aquino.

Aquino's family business is managed by his eldest daughter Tessa. She is a former Overseas Filipino Worker in Qatar for six years and had

decided to stay in the Philippines with the intention of engaging in some kind of business.

"I worked really hard for this kind of business and found it a good enterprise where the income I get is better than the Php8,000 monthly salary that I received abroad," Tessa said.

She considered her return to the country in 2011 as "a blessing in disguise" because it was when she saw a window of opportunity to start developing milk-based products.

Tessa utilizes the excess milk bought by SANDAFa and the milk collected from her father's buffaloes in making her products. Rather than using evaporated milk, she uses buffalo's milk, which she also converts into condensed milk.

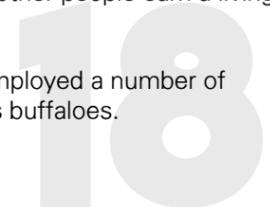
"It was our mother, Evelyn, who first learned about milk processing from a seminar conducted by PCC. She then passed it on to us, her children," Tessa said.

Each member of the Perida family plays a role in running their now thriving dairy enterprise. But before they arrived at currently the town's most popular pastry maker, their beginnings were slow-paced. The buying public was at first reluctant to buy their products. But soon, they built a big group of loyal customers who spread good words about their pastries and cakes. Among their best-selling products are butterscotch, chocomoist, Brazo de Mercedes, brownies, and ice cream.

"We are proud to say that our products are not only good-tasting but are also nutritious because of buffalo's milk," Tessa said.

Aquino, who introduced his family to buffalo dairying, beams with pride every end of the day. It's because they earn a decent income from the said enterprise as a family but more so because they are able to help other people earn a living, too.

To this day, he has employed a number of caretakers to tend his buffaloes.







STRONG CAMARADERIE TIES ONE ANOTHER INTO DECADES OF TOGETHERNESS

BY CHARLENE JOANINO AND MA. CECILIA IRANG

Bonded in the vast farmlands of Sto. Domingo in Nueva Ecija, members of Pulong Buli Primary Multi-Purpose Cooperative Inc. or PBPMPCI had withstood the test of time. For more than two decades, they remained intact with their unwavering passion to keep their dairy business going.

PBPMPCI was established in the 1990s. Back then, it only had 27 members who had chosen Primo Natividad, popularly known as “Ka Primo”, to be their chairman. This made Ka Primo the longest serving chairman among the PCC-assisted co-ops in the Philippines.

Whether then or now, Ka Primo’s burning aim is to improve the lives of the members of the co-op as well as that of his own. Their first operation was on crop production.

In 1999, PCC entrusted the cooperative with 50 female Bulgarian Murrah buffaloes and two dairy bulls. In due time, their animals multiplied to 128. From 21 lactating buffaloes, they collected an average of 71 liters of milk daily for a number of months.

They sell their milk to NEFEDCCO. In 2018, as per its record, the cooperative was able to collect from its members 26,103.4 liters of milk which was sold at Php1,478,168.90.

At present, the co-op has more than 70 active members. It has been identified as one of the cooperatives with the most number of dairy buffaloes in Nueva Ecija.

Due to the unrivaled efforts exemplified by Ka Primo, he was bestowed a “leadership award” by PCC.

“If you are dishonest, you can’t expect your members to be honest with you. Also, a member who is known to harbor ill motives to the

cooperative is immediately reprimanded. There’s no place for a traitor here,” said Ka Primo who is known to members as a very strict leader.

The cooperative received various pieces of equipment and facilities from different government agencies.

“We were offered many projects by the DA but I decidedly chose to accept only those that we are able to manage. We don’t engage with endeavors that would require beyond our capacity,” Ka Primo said in a firm tone.

Ka Primo also disclosed that he experienced the “jealousy” of his family over his dedication to the cooperative. But he is certain that his family now appreciates why he had to be a hands-on leader. He wanted to make sure that the co-op delivers what it promises. One of the important programs of the co-op is the educational assistance for the children of members. In fact, he is one of the beneficiaries having financed his two children to college and both are now graduates.

At present, PBPMPCI also lends provident and emergency loans to members. The cooperative was also chosen as a credit conduit of the ACPC’s PLEA, which allows dairy farmers to borrow up to Php50,000 with a low annual interest of 6%.

“PCC assists dairy cooperatives in processing their application as credit conduits. With a low interest rate, it is possible for a dairy farmer to pay PLEA over a period of one to two years,” explained Joshua Villanueva, financial analyst of PCC’s Business Development and Commercialization Unit.

Due to integrity and dedication in management, coupled with the upright attitude of its members, PBPMPCI is destined to score more successes in its future undertakings.



What keeps us still standing as a co-op is that in almost three decades, we have sustained integrity within the association. Our secret is that we don’t keep anything a secret.

PRIMO NATIVIDAD





A BROADENING PERSPECTIVE BUILDS UP IN BOHOL

BY CHARLENE JOANINO AND KHRIZIE EVERT PADRE

Chocomilk, lactojuice, and pastillas. These are only some of the products that one can relish upon visiting the two Dairy Box outlets ran by the Bohol Dairy Cooperative (BODACO) in Barangay Tamboan, Carmen in Bohol and in the Island City Mall in Tagbilaran City.

The cooperative's history dates back to 1998.

At that time, the Ubay Dairy Multi-Purpose Cooperative (UDAMCO) was created and received Bulgarian Murrah buffaloes from the PCC@USF. Additionally, another cooperative sprang up in that town and was named as Mabini Dairy Multi-Purpose Cooperative (MADAMCO).

The PCC@USF trained the members of these cooperatives in processing products from the buffalo's milk. Also, they were given the needed knowledge on the aspects of proper handling of fund and on how to lead and strengthen their camaraderie.

To further the marketing of their products, the cooperatives agreed to merge and became the Ubay Carabao Raisers Association. Soon after, the Ubay Federation of Carabao Raisers and Related Associations (UFECARRA) came into being.

But, the federation got entangled with big problems. The sales of its dairy products plummeted and many farmer-members became inactive. Hence, it stopped its operation. To help them, the PCC@USF temporarily handled the processing and marketing of their products.

In 2014, the PCC@USF successfully helped rebuilt what remained of the federation, which led to the birth of "Bohol Dairy Producers Association" (BoDPA). Unlike before, apart from having members from the towns of Ubay and Mabini, others from Alicia, San Miguel and Dagohoy in the same province also joined BoDPA.

After one year, BoDPA obtained a total income of Php6,048,057.84 from the products it sold. It also started to share patronage refund and interest to the share capital of its members.

Through the help of PCC, BoDPA was among the cooperatives selected to be one of the beneficiaries of the PRDP, which is funded by the World Bank. The project aims to "establish a modern, climate-resilient and market-oriented

agri-fishery sector."

Under PRDP's I-REAP component, the association was granted Php9 million worth of equipment and other related needs for the processing as well as marketing of its products.

In 2016, BoDPA was registered to the Cooperative Development Authority (CDA) as BODACO.

According to Guillerma Abay-Abay, CBED coordinator of the PCC@USF, although BODACO was the registered name of the co-op, BoDPA still exists because it was the association recognized by the PRDP.

Based on 2017 data, the income of both BODACO and BoDPA reached Php15,646,549.17, which registered a 6.64% return on investment.

Meanwhile, to help its members, BODACO included in its program the giving of loans to members for agricultural, education and emergency purposes.

One of its members who had taken advantage of these perks was Marilou Rojo from Ubay. All that she could say was she was very thankful for being given the chance to engage in dairying.

"My family is poor and I have eight children. Thanks to the daily income I got in selling milk. I was able to support the education of my children and our life is much better now than before," Marilou, with tears in her eyes, said.

She even proudly added that she can now realize her dream of constructing a new house. And unlike before when she could hardly support her family, she is confident that she can achieve many things as she doesn't have to worry anymore where to get money for their needs.

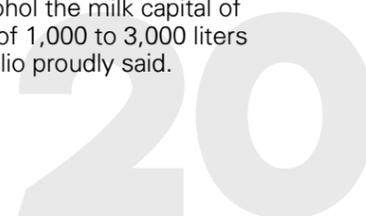
On the other hand, Pastor Rogelio Damalerio, chairman of BODACO, attested that his neighbor, who owns two buffaloes, can easily pocket Php7,000 every month as an extra income from his milk sales.

"It is our vision to make Bohol the milk capital of Visayas with a daily target of 1,000 to 3,000 liters milk harvest," Pastor Rogelio proudly said.



Because of dairying, we have witnessed how some of our members are now enjoying their engagement in a livelihood that provides them sustainable income. We want to see more of our members gaining the same benefit out of the dairy enterprise.

PASTOR ROGER DAMALERIO





A CEBU-BASED FARMERS' CO-OP JOURNEY:
**FROM LUCID VISION
 TO DREAM COME TRUE**

BY ROWENA BUMANLAG

Who would have thought that a farmers' cooperative that started with a capital of Php3,500 in 1973 would grow into an empire of empowered farmer-entrepreneurs with total assets of Php1.7 billion?

It definitely was not out of sheer luck but of a deeply embedded culture of accountability, integrity, and will power of members to rise from a life of dearth to sufficiency, if not of total abundance. Above all, leaders and members of the cooperative firmly believe that their faith in God has brought them far and wide.

The Lamac Multipurpose Cooperative (LMPC), with head office in barangay Parian, Cebu City, operates on a clear vision to alleviate poverty among members of vulnerable sectors such as marginal farmers, fishers, persons with disabilities, women, youth, and the elderly.

This sublime purpose has led LMPC to reach out, from 70 farmer-members when it began operation, to over 80,000 regular members at present, excluding some 18,000 youth-members. Its operation now spans Visayas wide with 33 branches.

It was when it got registered to the Cooperative Development Authority in March 1992 that lending institutions started to notice them. The first to offer them a credit line of Php1 million was the Land Bank of the Philippines.

"We were hesitant at first to grab the offer because we thought that we are not yet capable of paying that big amount of loan. We asked God to lead us in that milestone decision," Elena Limocon, LMPC's general manager, recalled.

It did not take them long to decide on the matter. They accepted the offer because business, anyway, is about risk-taking, the General Manager added.

With that loan, LMPC started to flourish.

Today, the co-op manages enterprises such as a bakery, a water system, distributorship, a co-op mart, agro-enterprises, and resorts. The newest addition to its agri-related ventures is the dairy buffalo-based enterprise.

The dairy business, in partnership with the PCC@USF, started in 2015 with the establishment of a Dairy Buffalo Multiplier Farm in Pinamungajan, Cebu. In the same year, enabling mechanisms such as study tours to dairy production farms and trainings on products development and processing were conducted.

"Our approach in helping our members is holistic. We go beyond lending," Elena said.

She explains, "We also prepare members to start up their own business and help them all throughout the journey. We have a business development center that handles all agro-enterprise concerns. We purposely hired an agriculturist for every commodity to help our farmers."

After a series of trainings on processing milk-based products, LMPC began mainstreaming buffalo's milk-based products with the opening of a pasalubong center immediately the following year in Poblacion, Pinamungajan in partnership with the LGU and the DTI. Another marketing arm, the Dairy Box, was established in 2017 in



Soon, we want to see all our members not only benefitting from their newfound source of income but to mentor other farmers as well. Until then, we can say that we have truly contributed to their empowerment.

ELENA LIMOCON



Parian, Cebu City.

Complementing these products outlets, it was also in the same year that LMPC inked a partnership with PCC and the Cebu Technological University to conduct a buffalo's milk feeding program with children and the elderly as project beneficiaries.

In 2018, LMPC has seen its efforts in trailblazing the dairy industry bear fruits in the town of Pinamungajan, which in the Tagalog dialect is "pinamungahan" meaning "where it has borne fruit". One of the town's barangays, Punod, actively engaged in the program.

Several activities related to boost the program in the area were started including capability enhancement trainings, the dispersal of dairy buffaloes to farmers, groundbreaking and construction of a multi-million dairy processing plant, launching of buffalo's milk feeding program, launching of the 1st Carabao Festival in the barangay, declaration of barangay Punod as the "Dairy Capital of the Municipality of Pinamungajan", and the LGU signifying its total support to the program.

With what is obtaining so far, in the next three years as planned out in its five-year "Dairy Production Development Plan", LMPC projects to have dispersed 120 buffaloes to farmers in Punod and adjacent barangays and should be producing 180,675 liters of milk for possible expansion of its milk feeding program and for its various dairy products. By 2022, they are also expecting to have opened five Dairy Box outlets where the co-op's products will be sold.

Guillerma Abay-abay, PCC@USF's development officer and CBED coordinator, said working with LMPC has established that consistent hard work and full commitment are important in ensuring the success of the CBED program.

"The LMPC management is decidedly serious about making dairying work in Pinamungajan and later on in all its other branches across the Visayas," Guillerma said.

"The co-op wants to demonstrate that there is indeed money in the countryside so there is no need for people, mainly those already engaged in farming, to abandon their farmlands to explore the cities," she added.

One must ask: "So, what has kept LMPC succeeding and even earning multitude of accolades when other co-ops have died a natural death?"

General Manager Elena has this inspiring reply: "Upon their orientation as new members of the co-op, we walk them through our story—of how small we started and the challenges that we hurdled to make it this far. Then we make them understand their purpose as to why God designed them to become farmers and not a different profession. We teach them to be accountable to that God-given purpose."

This teaching on stewardship seemed to have appealed positively to the co-op's farmer-members as shown in their commitment to the advocacy of LMPC and their perseverance to succeed in their respective ventures.







CROSSBREDS BRING NEW DAWN TO COCONUT FARMERS IN LEON TOWN

BY CHARLENE JOANINO AND KHRIZIE EVERT PADRE

In the town of Leon, amid a carpet of lush greenery, Sitio Tabionan of Barangay Bucari or the "Little Baguio" of Western Visayas situates. The seasonality of coconut farming, the town's primary livelihood, led some members of the "Confederation of Coconut Farmers Organizations of the Philippines" to pursue dairying as an alternative source of income.

In October 2017, the "Leon Confed Farmers Dairy Association (LECOFADA)" was established through the help of PCC@WVSU.

In more than a year, the association counts for 130 dedicated members. It became a beneficiary of 18 crossbred buffaloes and some bulls through the "paiwi" program of PCC, last 2018.

As early as the year 2000, certain barangays of Leon had engaged in carabao upgrading efforts, which resulted in the births of crossbred calves in these areas.

Perlito Echeche, one of the progressive farmers who, in later years was elected chairman of LECOFADA, observed that the common practice of the owners was to sell their crossbreds at the auction market. Hence, when he met some personnel of PCC@WVSU who talked to him about the idea of using crossbreds for dairying, he considered it as something that can be of big help to the farmers in his area.

"For a long time, our farmers in Leon considered the native buffaloes as a good ally for draft power. We didn't know that crossbreds can lead us to dairying," Perlito pointed out.

With the assistance of some personnel of the PCC@WVSU, they convinced the farmers to form an association for dairy farming. They also said that it is a very feasible enterprise since they have areas in their coconut plantation for forage production.

Then the qualified members of the group were entrusted with 40 male Bulgarian Murrah buffaloes (BMB) by the center.

From then on, the PCC@WVSU afforded them support through activities such as program orientation, trainings, technical support, and on-site visits.

"We also conducted free services such as AI to increase further the population of crossbreds in the area. The crossbreds have the ability to produce four to five liters of milk each day and the farmers may sell them for Php50 per liter," PCC@WVSU officer-in-charge (OIC) Arn Granada, said.

OIC Granada gladly reported that in a span of seven years, the crossbreds grew in number to 433 in the area.

Perlito on the other hand said: "We hope to further propagate the crossbreds by targeting to produce at least 10 calves per quarter."

As the farmers became aware of the benefits that dairying can give them, they started firming up a different regard for their crossbreds. They stopped selling them for meat.

A year after, when LECOFADA was established, some members of LECOFADA had their first delightful experience in milk collection. From October to December, the association chalked up a record of 296.5 liters of milk collected from the members' lactating animals.

In the case of Perlito, he decided to buy some of LECOFADA's milk for Php50 a liter. His daughter Kimberly, a VBAIT, then processes the milk into dairy products.

"We process about 12 liters of milk three times a week. We turn them to about 300 bottles of flavored milk with strawberry, chocolate, melon and pandan variants," Kimberly said.

She added that she sells the flavored milk at Php25 per 330 ml either at the *bagsakan* center, town cooperative or schools in their area.

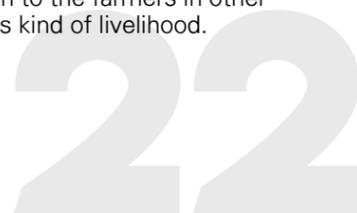
"I continuously share the blessings of dairying to other farmers by making them aware of the PCC's initiatives and the assistance it can provide for this enterprise," Perlito said.

LECOFADA also does its share in this regard by helping in the campaign to the farmers in other towns to engage in this kind of livelihood.



We are proud to say that it was PCC that gave us a brighter vision of our future through crossbred buffalo dairying in our town. Soon, all of our members will be having better lives as envisioned.

PERLITO ECHECHE





EXPERIENCING A BOUNTY FROM AN ALTERNATIVE LIVELIHOOD

BY CHARLENE JOANINO

Looking over his buffaloes, Allan Benitez, chairman of Simula ng Panibagong Bukas Multi-Purpose Cooperative (SIPBU MPC) in San Jose City, is often lost for words in describing how grateful he is for the help that he and his colleagues received from PCC.

Before SIPBU MPC got its name, it was formerly known as “Simula ng Panibagong Bukas Producers Cooperative” or SIPBUPCO. It started with 21 members who were grouped in order to benefit from the PCC’s 25-Cow Dairy Buffalo Module. Though they still lacked the required membership, PCC, nevertheless, decided to provide them dairy buffaloes on a loan basis.

“As rice farmers, we tried to engage in dairying to earn additional income. We were surprised when we realized that the income from it is dairy and can surpass our earnings from our primary source of livelihood,” Allan said.

The guidance given by the agency led to the debunking of the notion of some members of the group that rearing dairy buffaloes would only involve just letting them loose in the pasture area or just keeping them under the trees and feed them. PCC made them realize that it is critical to make sure that the animals are well taken care of with proper animal management, provision of appropriate shelter and feedstuff such as Napier.

Gradually, the members satisfied the requirements and were able to propagate their dairy buffaloes. Based on its record last September 2018, SIPBU MPC has 296 dairy buffaloes.

Allan, for example, now owns more than 10 dairy buffaloes and earns at least Php1,200 a day depending on the number of lactating buffaloes in the cycle.

In terms of milk production, Arnold Cunanan, who is a member of the board of directors of the co-

op, collects as high as 55 liters of milk a day from his dairy buffaloes.

According to Allan, while some of them still engage in rice farming, majority decided to fully concentrate in dairying. He stated that unlike before, they don’t need to borrow money anymore just to get by. Now, all they have to do is wake up early and diligently milk their buffaloes and shortly enough they pocket the day’s income.

“What PCC has done for us is to lead us to this comfortable life that we are enjoying now. It never gets tired of nurturing us in the process. In return, we vow to be continuously dedicated to keep succeeding in this venture,” Allan proudly shared.

SIPBU MPC is now one of the leading cooperatives in Nueva Ecija when it comes to dairying. In 2018, it registered a total milk harvest of 71,434 kilograms, which was worth more than Php3 million.

The cooperative was also selected last year as a credit conduit of the PLEA of the DA’s ACPC. Under PLEA, in the aspect of buffalo-based livelihood, the loan is to be used for the purchase of milk processing equipment and in putting up better housing for the animals.

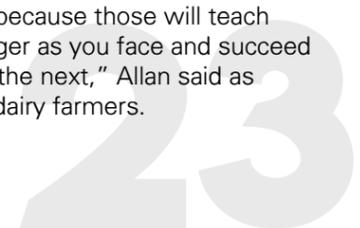
Through the help of PCC, 44 members received a loan amounting up to Php50,000 each. Its interest, which is 6% annually, is retained by the cooperative to serve as its additional fund. Thus, under this arrangement, the cooperative itself benefits from the special credit facility.

“I believe that when you plan to engage in dairying as a livelihood, you must be prepared for any eventuality. Don’t be discouraged when you face many struggles because those will teach you how to get stronger as you face and succeed from one struggle to the next,” Allan said as advice to all aspiring dairy farmers.



I can say that aiming toward a better end and taking action to meet that goal can change people in the process. We became smart entrepreneurs not only because we persevere in the business but also because we save for our future in hopes that we never again experience our past misfortunes.

ALLAN BENITEZ





I am confident that I have found a sustainable livelihood in buffalo dairying. This wouldn't have been possible without the assistance and technologies of PCC@CSU.

EDDIE ALLADO



DAIRY CO-OP IN SAN AGUSTIN, ISABELA MOVES ON

BY CHARLENE CORPUZ

In 2010, the LGU of San Agustin, Isabela declared its town as “Crossbred Buffalo Capital of the Philippines” owing to its huge number of crossbred buffaloes.

Now, this town has another mission, which is indicated in the PCAARRD project titled “Transforming San Agustin as CBED Model for Crossbred Buffaloes”.

Carrying the brunt for this move is “San Agustin Dairy Cooperative (SADACO)” which has been established through the joint efforts of the dairy farmers in that town, the PCC@CSU, the Provincial Government of Isabela, the LGU of San Agustin and other line agencies of the government.

The co-op was organized to join together the crossbred buffalo farmers in the municipality and transform them from mere raisers to progressive dairy farmers and to fortify the identity of the municipality as the crossbred buffalo capital of the country.

After two years of operation, SADACO was awarded as “Entrepreneur of the Year” (2014) under the Cooperative Category of the DTI in Region 2.

The PCC assists SADACO in ensuring the quality of the raw milk that it collects up to its processing to different dairy products. The co-op collects not less than 300 liters of milk daily while farmer-members continuously cooperate in order to sustain their supply of milk.

The SADACO is considered as the only co-op engaged in the dairy enterprise in the entire Isabela. It buys the milk from the farmer-

members and processed it into milk products. It markets its products mainly through its outlet at Masaya Centro in that town, different schools in San Agustin and among Indian nationals in Santiago City and Cauayan City.

Currently, it sells raw milk, pasteurized milk, flavored milk, milk-o-gel, pastillas and ice candy to its clients. It intends to widen its array of products to be offered to the public for sale like cheeses and flavored ice cream.

The co-op also intensifies its marketing and promotional strategies like closing deal with potential clients and joining trade fairs and exhibits.

Over the years, SADACO endeavors to become a ready market for the milk produced by its farmer-members.

The co-op is planning to set up more outlets in the growth centers of Isabela and in nearby provinces. It plans to have its own refrigerated van for the transport of its various products.

In the previous year, SADACO received around Php8.5 million worth of assistance from the PRDP I-REAP component.

It was among the PCC-assisted co-ops that became beneficiaries of I-REAP, which included the Integrated Farmers' Cooperative (IFC) in Brgy. Namabbalan Norte, Tuguegarao City, Cagayan; Rang-Ay Ti Pussian Farmers' Cooperative (RTPFC) in Alcalá, Cagayan; and Bohol Dairy Cooperative (BODACO) in Ubay, Bohol.

The SADACO is looking forward to a greater demand of its products in the coming years.





CONNECTIVITY OF THE CHAIN IN BUFFALO-BASED ENTERPRISE IS A BIG 'MUST'

BY CHARLENE CORPUZ AND MA. CECILIA IRANG

Successful mainstreaming of milk-based products usually depends on quality milk production, good processing of a variety of products, and effective marketing.

These factors are interlinked to ensure that the quality of the dairy products is of high standard and the need of the market is met in a sustainable loop.

In some instances, though, a certain disconnect happens along the chain. Some sectors, especially the dairy farmers, only focus on production while some are on processing, and others on the marketing aspect.

One distinctive group of dairy farmers has all these three components in the dairy value chain covered. This is the Rosario Dairy Farmers Cooperative (RDFC) in La Union, which is fully assisted by the PCC@DMMMSU.

This cooperative, as described by its chairman Pablito Lino, 60, of Joson, Rosario, La Union, opened a new door of opportunities to buffalo raisers in the area since its establishment last 2008. Currently, the RDFC has 38 members who are all engaged in the production of milk for their processing and marketing.

Its co-op has even expanded its potential with the inauguration of the dairy products outlet named "Rosario Dairy and Pastries" last February 2017.

"Our co-op is filled with hope because of this kind of facility, which paves way for a sustainable income and higher profit," Pablito said.

At the time when they do not have their own processing plant yet, each of the members of the association looked for buyers of raw milk, like the Indian nationals. But now that they are processing their produce to dairy products, they don't have to go looking for customers anymore. They only sell raw milk when there is an excess from the volume that they process.

"Our processing plant is indeed a big help for us because we have ready products to sell to the public," Pablito emphasized.

Select members of the association underwent training on milk processing under the auspices of the PCC@DMMMSU and the DTI.

The LGU of Rosario, La Union also helped the association by allocating a lot where the processing

plant was erected. The PCC and DTI, on the other hand, financed the construction of a building and the purchase of the pieces of equipment needed by the processing plant.

"I am very grateful for all the help that we received and the support that our cooperative is getting. In my case, due to my earnings in dairying, I was able to support my child to college," Pablito said.

He also said the other members, just like him, are now able to earn more money because of their dairy venture.

Annalyn Tade, the plant manager, said that aside from the members of the co-op, they also buy milk from other dairy farmers in Aringay, Pangasinan, which deliver about 40 liters of milk a day. In addition, the PCC@Mariano Marcos State University (PCC@MMSU) based in Batac, Ilocos Norte, also delivers to the plant around 200 liters of milk during school break.

Among the products produced by the "Rosario Dairy and Pastries" are pasteurized milk, choco milk, blue berry yogurt, lactojuce, pastillas, espasol, ice candy, and ube halaya, which is a consigned product.

According to Annalyn, their fast-selling product is pasteurized milk, sold in big volumes.

With the assistance of PCC and other agencies, many members of the co-op have increased their milk harvest, which means higher income.

The plant manager said they remain focused in both the production of milk and processing of products. Products quality is maintained based on industry standards of handling milk. Because of this, consumers are assured that the products they buy from the outlet are worth their money.

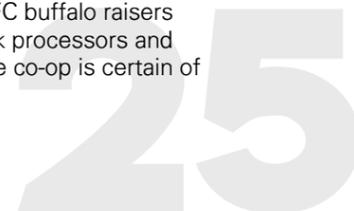
"Ensuring the quality of our products, first and foremost, is already our marketing strategy," Annalyn explains, "Our processors have undergone trainings on dairy products development and processing. And we are proud to say that they were trained by no less than experts at the PCC national headquarters in Nueva Ecija," she added.

With the hardwork of the RDFC buffalo raisers matched with the skills of milk processors and good marketing strategies, the co-op is certain of its bright future.



This chain of production, processing, and marketing of buffalo-based products maximizes our potential for a higher profit.

PABLITO LINO





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