

# **COCOPLANS** **steps**

soaring towards excellence in pre-need services



**Living Life to the Fullest!**

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# Embracing Changes

IT is often said that it is not the strongest of the species that survive nor the most intelligent, but the one most responsive to change. Change is inevitable and an ever-evolving part of people's lives. And just like life, business also has its own changes to face.

John F. Kennedy once said, "Change is the law of life. And those who look only to the past or the present are certain to miss the future."

This year is a year of a lot of changes that will be happening not just within Cocoplans but within the country. We have our new president (Pres. Noyon Aquino). Our country has shown also resilience over the global financial crisis so much so that after the 2008 melt down we have already seen resurgence last year. But this year is a very good growth year economically.

What does this mean to Cocoplans?

Well, one, the positive perception of people on the market as well as on business in general gives us a more acceptability in the market as far as our products are concerned.

Two, our products have become a better choice for clients simply because financial returns on the fixed-income investments is low. This is actually good for the economy because when interest rates are down, people can avail of loans cheap, which allows more business investments that spur economic growth. The other side of it is that people who

## FROM THE PRESIDENT

CAESAR T. MICHELENA

**Cocoplans has been able to weather these trials and still come out as one of the companies that makes good its commitments. We have had to make many changes in the way we do business, if only to respond to the many developments in the business environment.**



have some disposable money would have lower returns on their fixed income investments. Their other choices are either to start a business venture (which normally requires a big capital outlay) or they could invest in the stock market which will also be quite risky and the same time requires technical expertise.

In this kind of an investment scenario, our product becomes a very good product of choice because it gives them guaranteed returns significantly better than what they would get from an ordinary bank deposit. They would get insurance coverage/s that is also part of the product. It's just unfortunate that last year, the industry encountered problems which soured the perception of the market. After a year, most people are starting to recognize and trust the companies that have continued to operate and pay out the benefits committed, in spite of the bashing that we got last year.

Cocoplans has been able to weather these trials and still come out as one

of the companies that make good its commitments. We have had to make many changes in the way we do business, if only to respond to the many developments in the business environment. Therefore, our key to success is being responsive to these changes.

To be willing and to actualize change is to let go of fear. That is one of the most important things we should all understand. Fear paralyzes, and leads us nowhere. It prevents us from moving forward.

And for us to be able to tackle the evolving market, we also need to change. For this reason, we have installed a telemarketing group in our operations and initiated our mall operations, both of which would be bringing the market closer to us. We are trying to ask people to come see us and when we are face to face with the client then sales officers will try to make the sale.

*see page 2 / Embracing Changes*

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## ABOUT THE COVER



## LIVING LIFE TO THE FULLEST!

FLY high. Take the challenge. Live life to the fullest! This is how South Mindanao Operations Team celebrated their annual summer escapade at Isla Reta in Samal Islands, Davao City. With commitment, fun at work and prayer, SMO believes that success even if a hard thing to attain is not impossible to achieve.

This is an aggressive marketing strategy. However, we are making sure that this kind of aggressiveness is properly harnessed and controlled. For this reason, we came out with many guidelines to prevent wrongdoings. We have clearly declared that these types of acts will not be condoned nor tolerated. We have also acted swiftly on those people who were found to have acted against our guidelines so that they are no longer part of our organization.

Last year also, we intended to move to Intramuros to make use of our company's asset which is a floor at the ECJ Building. However, we decided early this year to shelve that decision because we felt that it will be still better for us in financial services to be based here it in Ayala Avenue. So, in order for us to still be able to reduce overhead, we decided to bring the 18th floor people down to the 5th floor and accommodate everyone.

The company and the industry as a whole have been through the fire. And like what I have said before we already gained the strength and fortitude to do a lot better this year. We have also shifted our gears in order to catch up with all the things that are continuously happening in and outside the company.

Life and business is a matter of taking risks and accepting all the challenges that go along with it. What makes 'changes' beautiful is that, in learning to embrace those inevitable changes we are actually opening doors for opportunities. You may not notice it but embracing changes by heart and letting it be part of the whole operations will give us the freedom to freely create and implement things we haven't tried before - something new and innovative.

I believe that this year is still going to be a better year. Our Trust Fund is earning better and our sales is higher compared to last year. Comparing our performance to the industry experience:

- 2009 was really a bad year for the industry where overall sales went down by 28% over the previous year, yet we were able to maintain our performance.
- 2008 saw a 40% decline in the entire industry sales yet we were able to perform at 46% better than 2007 sales figures.
- This year, we are doing 20% better than last year, although we are still short on our budget.

We believe that we are one of the top performing companies that are still selling in pre-need. We have probably captured a bigger part of the market, yet we still believe that we should grow far bigger than this if only to be able to viably operate and get out of the rut that we are in. I think this year is going to be what will bring us there.

## Cocoplans kicks off Pamaskong Handog 2

By Jennelyn A. Amante  
Corporate Business Center

TO show appreciation to its valued planholders by providing additional benefits and incentives, Cocoplans once again launched Pamaskong Handog Raffle Promo II last April 30, 2010.

In order to give something back to Traditional and Telemarketing planholders, Cocoplans through the Office of the Vice President, National Sales and Marketing Division initiated as early as April 2010 its Christmas raffle promo.

**All planholders who availed of any of Cocoplans products on May 17 to December 31, 2010 are qualified to join in the raffle to have a chance to win 3D/2N accommodation at Bohol Beach Club with Countryside Tour package for two (2); Php 10, 000 and Php 5,000 in cash. One (1) raffle ticket per plan package will be given to every regular plan**

**(Pension Package 1-4, Optimax) purchased while a planholder who bought special plan (VIP, ProPlus, ProPlus Silver) is entitled to two (2) raffle tickets per plan or package which should be dropped in designated drop boxes located in all participating business center not later than the closing hours of business schedule on December 31, 2010.**

Customer Representatives will be the one to close and seal the boxes for sending to the Corporate Business Center in Makati City c/o Mr. Joseph Mark Y. Ronquillo and Ms. Raziell R. Santiago of the Alternative Distribution Department not later than January 3, 2010.

Nationwide raffle draw will be held at the CBC, 5th Floor Rufino Plaza Building, Ayala Avenue corner V.A. Rufino St., Makati City at 4:00 p.m. on January 14, 2010 in the presence of a DTI representative. Winner will be notified by phone and registered mail and are expected to claim their prizes within sixty (60) days.

## ADD sets Handog Pasasalamat 2

By Rachel Ann G. Santos  
Corporate Business Center

**THERE'S nothing more rewarding than sharing and giving back to clients. This is the main reason why Cocoplans, through the Alternative Distribution Department sets Anibersayong Handog Pasasalamat 2 raffle promo on October 14, 2010.**

Successful people are always looking for opportunities to help others. We, in the organization, are thinking of better ways to celebrate life and happiness by giving back to our customers. 'Anibersayong Handog Pasasalamat Raffle Promo' is one way in which we want to show our appreciation for our prospective clients by providing them additional benefits and incentives.

The project which originally started last year aims to show appreciation to all the Telemarketing clients who drop by the office to claim their free accident insurance and educational scholarship from May 3 to September 30 of this year.

Here's how one can join. One must be a prospective client and all employees are not eligible to join including their relatives up to the 2nd degree. Each one of our prospective and qualified clients will be given a raffle ticket and must be legibly written with the necessary

information like their name, address, telephone number/s and signature and drop it in the designated drop boxes in all our participating business centers nationwide. All raffle entries must be dropped in the drop boxes not later than September 30, 2010. These will be sealed by our Customer Service Representatives at the closing hours of each participating business center on the same date. Raffle tickets submitted after September 30, 2010 will be disqualified. There are so many prizes to be given away to the winners. There will be a winner of a 22 inches Samsung LCD TV, and a winner of a pioneer DVD player for the first prize. A winner of an LG refrigerator, another winner of a Hanabishi microwave oven and lastly a winner of a La Germania gas stove for the 2nd prize. Client can only win a prize once. These will all be drawn in our Corporate Business Center on October 14, 2010 in the presence of a DTI Representative.

Sharing the blessings and making sure that prospective clients and existing planholders are happy - this is what our company wants to achieve, a goal which we envision from the very start; providing excellent customer service and putting them on top. If we want to be successful, we should be knowledgeable of what we are doing, believe and have faith in what we are doing, and lastly, love and be happy of what we are doing.



# Cebu releases 5.1M maturity benefits

By Ma. Elena L. Auxtero  
Cebu Business Center

**LIVING up with its promise of '100% release guaranteed on maturity date', Cocoplans Cebu Business Center released the amount of Php5,110,000.00 maturity value for Comprehensive Investment Protection Plan (CIP) for 24 employees of Asian Craft (Cebu), Inc. last June 23, 2010.**

On behalf of Asian Craft (Cebu), Inc. President Hitoshi Kono, Ms. Mary Ann Omega received the said amount with the assistance of the group account's Business Partner, Ms. Iolani Bulawan, Customer Service Representative Cielo Alon and Assistant Vice-President Rhomell Hao Cuenco.

Indeed, Cocoplans stood by its commitment to planholders to continuously provide



solutions to growing needs. All these years, Cocoplans assures customer satisfaction and

forever thankful for the planholders' trust and loyalty for the company.

## A more strategic ops, on target!

By Aiza H. Elpeloa  
Palmhaven Memorial Park - Escalante

A joint conference aiming for the development and improvement of VisMin Operations was held last April 16-17, 2010 at Cebu Business Center.

Visayas and Mindanao's customer service representatives for pre-need and Palmhaven Memorial Park (PMP) came together to discuss several topics for a more strategic

marketing operations. It was spearheaded by Visayas Regional Operations Assistant Mildred Tero, Assistant Vice-President Rhomell Hao Cuenco and PMP Head Cesar Pore. It was the very first time that pre-need and PMP combined in single conference held in Cebu Business Center. It was participated by Bacolod, Escalante, Tacloban, Roxas and Cebu Business Centers. The excitement in our faces was clearly manifested as it was our

chance to meet, face to face, the other CSRs of Visayas Region.

But it was not only a conference, we also had our summer outing held at Vista Mar Resort in Mactan, Cebu City together with the Cebu telemarketing team. It was filled with fun and exuberance as everyone participated in the activities and was very competitive to win the games prepared by the host. The place was ideal for the cool and energetic people who right after the event, are looking forward for the next year's summer outing!





# Raptors, D'Spring celebrate 1Q funday

By Annie C. Khan  
Calamba Business Center

Metro Manila Operations (MMO) Alabang and Calamba joined hand in hand in celebrating the 1st quarter funday at Villa Lacap, Pansol Calamba Laguna, May 3, 2010.

With not so much comes true happiness! This is what MMO-3 proved out as Raptors and D'Spring come together for the 1st quarter funday. MMO-3 ended its 2009 with the not so good overall performance but the good news is its 2010 1st quarter sale was considered promising. As such, even though the derived budget was not to have lots of everything, MMO-3 opted to

push it. This is because what's is important for us is the chance to have time to bond and instill in the mind of the Raptors & D'Spring the need to join hand to fully resurrect MMO-3.

Suffice to say, such decision proved to be very beneficial for all of us. Everybody had fun and laughter not only on the parlor games conducted but likewise on the sumptuous food we had. It's noteworthy to mention also how the group agreed to use as its battle cry 'MO-3 sama-samang magmamahalan, magtutulungan, magsusunuran' and to work as a family notwithstanding whatever group they belong - Telemarketing to Traditional and Alabang to Calamba. Most importantly, the performers for

the 1st quarter were given due recognition not just to reward their performance but more so, as a way to motivate the rest to strive further.

And as Regional Head, Alexander L. Flores delivered his closing remarks, it was felt in the air the happiness and the commitments of each and everyone to work harder and to make it to Subic or Baguio for its 2nd quarter Funday.



## Ms. Gay makes 2Q funday happier!

By Ma. Elena L. Auxtero  
Cebu Business Center

CEBU Business Center – Miss Gay Heart Coco 2010 brightened everyone's day as Cebu BC held its 2Q funday last June 29, 2010.

The usual way of conducting our funday was a little bit twisted and was given different glow as we included Miss Gay Heart Coco 2010 in our program. Since most of our hard-working telemarketers are gays, Cebu decided to give them a chance to fully show their personal skills and talents that would help them boost their self confidence.

The afternoon showcased the beauty, talent, wit and elegance of the candidates. Among the gay-hearts who won the contest were: Ruby Tuccin, Miss Gay Heart Coco and Best in Talent awardee; Halley Berry, 1st runner-up; Betty Llamas Fea, 2nd Runner up and Best in Long Gown; Marjollaine Steph Garnett and Angelina

Jolie, consolation prizes. Miss Gay Heart, 1st Runner-Up and 2nd Runner-Up also received Php 1000.00, Php 500.00, Php 400.00 respectively and the two (2) consolations prizes worth Php 300.00 were given to Garnett and Jolie.

After which a festive dinner, games, surprises and videoke singing followed. Everyone was happy and the event was full of laughter that it fits to be added to our business center's "Life's Fun Memory" box.



## CFP is the secret!

By Glenn De Castro  
South Mindanao Operations

IF you would ask me of some activities that made South Mindanao Operations (SMO) a great team and a great family (so far), I would probably say that the events I had written below were really contributors to our success.

We had a wonderful Christmas celebration held in PAGCOR Casino Filipino Pavilion which has been filled with fun, gifts and excitement; an annual summer outing adventure splashed with Samal Island hopping, giant slides and dives at Maximas Home of the Abyss and an over-night stay

*see page 12 / CFP...*

## Cocoplans gives 50% reduction on license fee

By Jennelyn A. Amante  
Corporate Business Center

**NEWLY-RECRUITED** Business Associates can now enjoy 50% less on their license fee requirement as Cocoplans continues to support its sales force's marketing activities towards organizational development and productivity.

From August 16 to November 30, 2010, anyone who will join the organization shall pay P150.00 only for the license fee. This is to enliven the recruitment and organizational activities of the sales associates particularly the traditional sales people.

"I am doing this (subsidy) to enliven the recruitment and organizational activities. Records show that the recruitment effort has come to a near standstill, and we need to undertake a massive recruitment campaign

*see page 12 / 50% reduction...*



# What Do You See From Another



THEY say that sometimes things can often look better from another angle. That is perspective – another set of point of views.

HAVING read Robert T. Kiyosaki's best-selling book Rich Dad Poor Dad for the nth time, I encountered two different dads with different perspectives about

living life and getting rich. Robert's educated Dad or Poor Dad for what he called him, says 'Work for a big corporation to earn big income' while his Rich Dad tells him 'Own a big corporation to earn big income'. 'Be a smart person' says educated dad. 'Hire smart people' rich dad tells. Sounds cool, right? - Two different life paths requiring education with different subjects of study and complete different perspective in life and wealth. Poor Dad's perspectives are traditional point of views that are passed on every generation (just like my parents did.) But Rich Dad's perspective are some sort of new to me, I give it a chance to take a good look on what he saw from different angle. The first time I read this book way back High

## The Mountaineer

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"EVERYONE has a mountain to climb.  
EVERY climb is a discovery.  
AND every discovery is what living life means."

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WE all have our own mountains and every mountain we have has its own peak which getting in there is our greatest achievement. To dare to reach is as important as the peak itself and since it's not easy to take that 'first' courageous step towards the summit, we have here a manual for you. Hope you find this one motivational as we do!

**A] Choose the mountain you want to climb:** don't pay attention to what other people say, such as "that one's more beautiful" or "this one's easier". You'll be spending lots of energy and enthusiasm to reach your objective, so you're the only one responsible and you should be sure of

what you're doing.

**B] Know how to get close to it:** mountains are often seen from far off – beautiful, interesting, full of challenges. But what happens when we try to draw closer? Roads run all around them, flowers grow between you and your objective, what seemed so clear on the map is tough in real life. So try all the paths and all the tracks until eventually one day you're standing in front of the top that you yearn to reach.

**C] Learn from someone who has already been up there:** no matter how unique you feel, there is always someone who has had the same dream before you and ended up leaving marks that can make your journey easier; places to hang the rope,

trails, broken branches to make the walking easier. The climb is yours, so is the responsibility, but don't forget that the experience of others can help a lot.

**D] When seen up close, dangers are controllable:** when you begin to climb the mountain of your dreams, pay attention to the surroundings. There are cliffs, of course. There are almost imperceptible cracks in the mountain rock. There are stones so polished by storms that they have become as slippery as ice. But if you know where you are placing each footstep, you will notice the traps and how to get around them.

**E] The landscape changes, so enjoy it:** of course, you have to have an objective in mind – to reach the top. But as you are going up, more things can be seen, and it's no bother to stop now and again and enjoy the panorama around you. At every meter conquered, you can see a little further, so use this to discover things that you still had not noticed.

**F] Respect your body:** you can only climb a mountain if you give your body the attention it deserves. You have all the time that life grants





# r Angle?

By Carl Louie S. Sioson  
Corporate Business Center



School I found it very idealistic. I read half of the book and didn't continue the next half because I found it very technical. When I was in college I read the whole book but it didn't process on my mind that quick. Since Rich Dad's teachings/perspectives are new and interesting to me I kept reading it several times. As I go through the pages and experiences are added to my age, I learned to see and dwell more on his teachings. Here are three of the things I learned from him that gave me a good foundation for being financially literate.

## Lesson # 1: AVOID LIFE'S BIGGEST TRAP

Rich Dad Poor Dad (RDPD) teaches me the biggest lesson one must learn in life – to AVOID life's biggest trap, FEAR and GREED of losing money. If you will take a closer look why people work hard, it's because they want a good life style. Fear and greed comes to the story when they don't want to lose life style, they work hard to pay for it and even harder when their life style grow or

become luxurious. They fear losing money because of bills they need to pay (tv cable channels, internet, credit cards, cellphone, and etc). They also fear losing money because of their daily expenses which reflects from their life style. However, greed enters when one buys all the wonderful things they crave more than their necessities. Well, who don't want a good life style? The thing is as long as one allows himself to get the lifestyle he wants in a wrong way, he will find himself ended being trapped.

## Lesson # 2: IDENTIFY ASSETS from LIABILITIES

They say your greatest asset would be your house and lot you will live, so they say invest on these things. I say your greatest asset would be your Financial Aptitude – how you are educated financially, therefore invest on this thing. Most people have mistaken some things that they consider to be their

assets so they invest on it. They thought wrongfully that those things will increase their finances on the future or make them secured. According to RDPD, it is simple to tell what is asset and what is not. Those things/investments that bring money in to your pocket are called ASSETS. And those things/investments that bring your money out from your pocket are called LIABILITIES. There is no such thing as bad investments, only bad investors – they keep on investing into LIABILITIES.

*see page 10 / From Another Angle...*

# 's Manual

By Mary Antonette R. Legaspi  
Jennelyn A. Amante  
Corporate Business Center

you, as long as you walk without demanding what can't be granted. If you go too fast you will grow tired and give up half way there. If you go too slow, night will fall and you will be lost. Enjoy the scenery, take delight in the cool spring water and the fruit that nature generously offers you, but keep on walking.

**G] Respect your soul:** don't keep repeating "I'm going to make it". Your soul already knows that, what it needs is to use the long journey to be able to grow, stretch along the horizon, touch the sky. An obsession does not help you at all to reach your objective, and even ends up taking the pleasure out of the climb. But pay attention: also, don't keep saying "it's harder than I thought", because that will make you lose your inner strength.

**H] Be prepared to climb one kilometer more:** the way up to the top of the mountain is always longer than you think. Don't fool yourself, the moment will arrive when what seemed so near is still very far. But since you were prepared to go beyond, this is not really a problem.

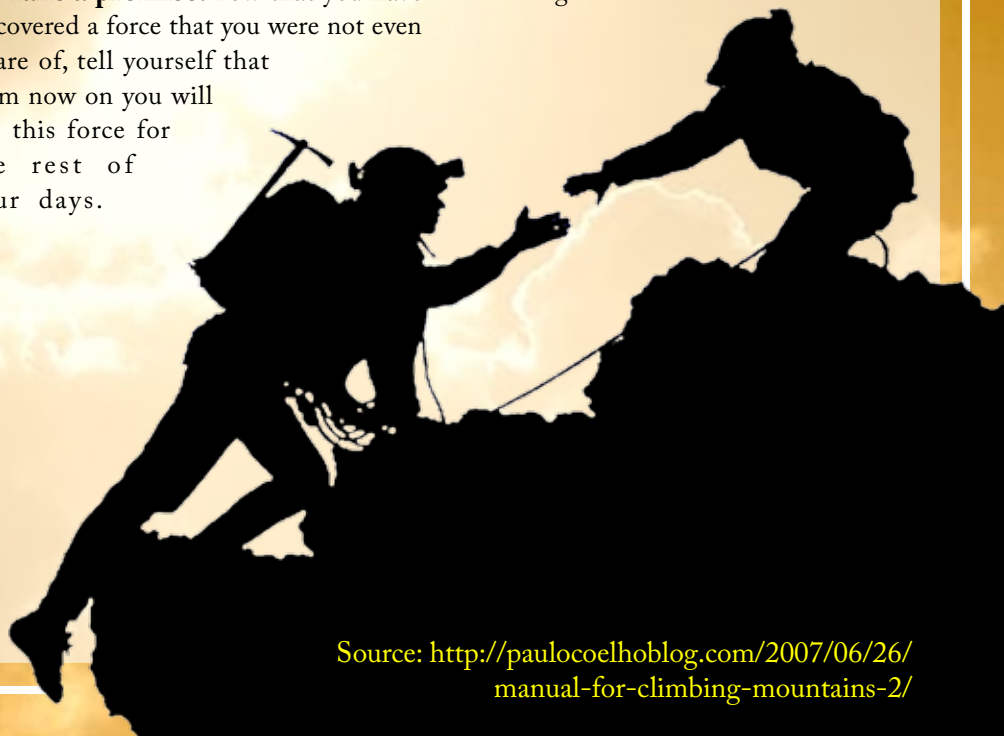
**I] Be happy when you reach the top:** cry, clap your hands, shout to the four winds that you did

it, let the wind – the wind is always blowing up there – purify your mind, refresh your tired and sweaty feet, open your eyes, clean the dust from your heart. It feels so good, what was just a dream before, a distant vision, is now part of your life, you did it!

**J] Make a promise:** now that you have discovered a force that you were not even aware of, tell yourself that from now on you will use this force for the rest of your days.

Preferably, also promise to discover another mountain, and set off on another adventure.

**K] Tell your story:** yes, tell your story! Give your example. Tell everyone that it's possible, and other people will then have the courage to face their own mountains.



Source: <http://paulocoelhoblog.com/2007/06/26/manual-for-climbing-mountains-2/>





## 'Sama-summer together' The Cocoplanners getaway!

By Leizel M. Andal  
Corporate Business Center

IF there's one thing I would always remember as part of EAC so far, that would be the 'summer getaway' we had at Stilts Beach Resort last May 29, 2010.

We're like a big family with a bunch of cute kids having a trip on a place where computers and a lot of paper works are not part of the agenda for the day. Away from the polluted air of Manila, Stilts Resort of Calatagan, Batangas gave us the taste of fresh air and the serenity that comes from the waving leaves of green fields along the way. Two and a half hours of travel made us more excited about the things and beauty Stilts has to offer.

It was eight thirty in the morning when we finally had our feet on the grounds of the resort. It was a nice feeling to be there and since we were all excited to have ourselves in the water, we immediately took our breakfast and proceeded to our respective cottages to prepare for the days' adventure on the clear waters of the white sand beach.

"The location was too far but it doesn't matter at all. The ambiance was really a breathtaking and so relaxing one. The island hopping was a nice experience," Customer Service Representative Kriszl Saylon and Sales Admin. Assistant II Jonathan Joseph Saylon said.

Cocoplanners enjoyed themselves as they swim, sing and play the whole day. "Interesting and adventurous, that's what the summer outing was, especially after coming back from our island hopping with those waves," Business Conservation Oliver A. Cabbuag added.

Kids also enjoyed the beach which was evident in the way they played on the sand. With those cute and nice cut kiddie swimsuits and trunks, kids didn't mind the heat of the sun on their skin for it was the moment of being there actually that kept them busy and happy.

But then, whether we like it or not, we have to go home. A day is not enough but May 29 will always be a memory to remember. At seven in the evening, we headed back to Manila – adventure has ended but a new and re-bonded feeling commenced.



## PH gets reinstatement opportunity

By Jennelyn A. Amante  
Corporate Business Center

TO renew the interest and the commitment of our Business Partners (BPs) to our valued planholders, Cocoplans launched Collection Drive 2010 last April 22, 2010.

"As we embark towards a new beginning, COCOPLANS, in its continuing quest for service excellence, is bringing you the Collection Drive 2010. We are offering this program to our planholders who were not able to settle their First and Second Year premiums within their grace period.

This is to give them a chance to reinstate their plan with our Business Associate's guidance and assistance," President Caesar T. Michelena note in his memo to all the business associates and employees.

Pres. Michelena also said that this will also provide our business partners the chance to renew the interest and the commitment of our planholders in our plans and at the same time renew our service commitment and relationship with them plus the chance to increase their client base and income potential.

All accounts whose payment year falls on the first or second year of the plan and are currently on the

lapsed status such as 2nd payment for Annual Mode; 2nd, 3rd, or 4th payment for Semi-Annual Mode; 2nd to 8th payment for Quarterly Mode and; 2nd to 24th payment Monthly Mode are qualified for reinstatement provided that they are not cancelled plans.

In the issued memo, it was made clear that all planholders who fall under this program will no longer be receiving a notice or letter regarding the Reinstatement Drive and that the list of covered plans will be assigned to the nearest business center. Everyone is also expected to assist and encourage planholders to reinstate their plans.

## Tarlac Planholders thank Cocoplans

By Leonora Q. Medina  
Tarlac Business Center

**"WE are very thankful that we have you (Cocoplans) as our partner in life. What you have promised us is true and we're grateful that we are enjoying now the benefits of some of the plans we've purchased,"** Tarlac planholders said the day they claimed their benefits.

Planholders Felix Ventura, Rosario Lacanlale and Theresa Lacanlale are among the 10 planholders who were able to receive pay out benefits on time for the past three months, April to June.

Cocoplans Tarlac Business Center located at Mezzanine Floor Jaral Bldg. corner Juan Luna St., Sto. Cristo, Tarlac City in its 14 years of operation continues to bring the planholder priceless, credible and transparent service.

Credibility and transparency is what Mr. Felix Ventura admires most about Cocoplans which he explicitly said during the claiming day. Mr. Ventura has 5 plans from which 3 plan benefits were already being enjoyed. On the other hand, Rosario Lacanlale and Theresa Lacanlale purchased 6 and 4 plans, respectively.



By Mary Grace Pascual  
Davao Business Center

## Summer Means New Adventure!



MINDANAO Operations staff experienced the fun, excitement and unforgettable moment of the season - summer!

Roussel E. Dela Cruz of Davao Regional Business Center (RBC), Michelle Y. Lazaga of General Santos BC, Indira B. Espinosa of Tagum BC and Amy M. Libao of Butuan BC and I shared our knowledge and had an exchanged of ideas for the development of our operations through our scheduled Mindanao Customers Service Representatives Conference last May 14, 2010 held at Davao RBC.

We learned a lot and were able to listen to each other's comments, suggestions and thoughts as we review each and every policy, procedure and memo we're using in our daily operations. After the mind-

boggling review, my sisters (the CSRs) and I had dinner at Penong's a well-known BBQ House in town and walk around Davao's famous People's Park.

May 15, 2010 the day of summer outing begun, time to explore the

beauty of nature. With Mindanao CSRs, Sir Rhomell Hao Cuenco, Sir Joseph S. Tanayan, Richard Rosales of PMP and also some of our friends embraced the exquisiteness and fresh air of Eden Nature Park and Resort. A mountain resort

3,000 feet above sea level, Eden Nature Park is 95% man-made and it's really nice to be acquainted with nature. We took outdoor activities like Indiana Jones, Horse back riding, breathtaking Sky Rider ( Zip-Line) and had a refreshing dip in Eden's infinity pool surrounded with spectacular views of pine trees. At night, we had ihaw-ihaw and various games. May 16, our leisure continues, an amazing 45 minute tour around Eden and we saw different attractions, including animals, the forest, different cottages, the gardens especially Lola's Garden, cultural park/ museum of Tinubdan Tribe and the magnificent scenery of the Eden's Amphitheatre.

These activities gave us the chance to know each other better. Experienced to remember, cherish and treasure. Thanks to all our sponsors. Hehehe. Thanks everyone!



By Maricel G. Gargantos  
Corporate Business Center

## MMO 20 celebrates 3rd anniversary

MMO 20 also known as Angie's Angels celebrated another year of success last June 17, 2010.

Headed by Senior Sales Manager-Regional Head Angelita I. Clelo together with Senior Business Development Managers Shirley Herno, Julia Palo, Aurora Dela Cruz, Emmanuel Dela Cruz, Orlando Clelo, Elnora Filamor and Micheal Sison for telemarketing graced the event.

AIC conducted a brief meeting and gave some updates about the operation of the group which was followed by the introduction of business partners by the Senior Business Development Managers.

"I would like to say that our sales team has been greatly blessed since we always achieve more than our profitability level for the past 3 years despite the trials and adversities that we faced in the industry as a whole. We took it as challenge



to strive harder and persevere in our sales efforts to achieve our sales targets. This year, we hope to maintain if not surpass our achievements as APEX awardees & be a top business center (traditional group)," AIC said.

As the program continues, two enjoyable parlor games were held before awarding ceremony recognizing the quarterly top performers received certificate of recognition and cash prize and recognized the nationwide top performers for February, March and April business cycle. Also birthday celebrators for the month of May, June and July received special gifts and cash plus appreciation cake during the event.

The celebration ended with the most favorite game of all - BINGO.



# THE TECH-GEEK SPEAKS

## Microsoft SharePoint 2010

By Jo B. Francisco  
Corporate Business Center

WHILE we, Cocoplanners are still in the process of becoming SharePoint Savvy, Microsoft recently released SharePoint 2010. To those readers who are new to the word "SharePoint", it is a software platform developed by Microsoft for collaboration and web publishing. These capabilities include developing web sites, portals, intranets, content management systems, search engines, wikis, blogs, and other tools for business intelligence.

Microsoft described SharePoint 2010 as the "Business Collaboration Platform for the Enterprise and the Web". It is available in two editions: SharePoint Foundation 2010 and SharePoint Server 2010.

SharePoint Foundation 2010 (WSS 4.0) is the follow-up product to Windows SharePoint Services 3.0 (WSS 3.0) which we are currently using, while SharePoint Server 2010 is the follow-up product to Microsoft Office SharePoint Server 2007 (MOSS 2007). SharePoint Foundation 2010 is FREE like its predecessor. Although it is free, you still need to invest on the operating system, database, and the server that will hold SharePoint Foundation 2010. SharePoint Server 2010 needs a license to run plus Client Access Licenses for users to legally access.

Here are some new features and improvements:

### 1. Better Management of Content

- Metadata and taxonomy improvements: Support for terms and keywords, a new

managed metadata service and better tagging features.

- Richer records management: New in-place records management and improvements to the records management center, along with a content organizer and compliance details demonstrate support for compliance and eDiscovery.
- Management of Digital Assets: Capabilities for managing audio, video and image content types
- Content Types: One of the biggest improvements is the ability to define content types and re-use them across site collections, or even farms.

### 2. Application Integration

SharePoint Business Connectivity Services (BCS) is designed to help you connect SharePoint and your business applications and other external data. This includes information that may reside within Web 2.0 services like blogs and wikis. The good new is, you don't have to be a programmer to take advantage of this.

### 3. Communities

SharePoint 2010 also focused on social computing. It includes a variety of tools to provide functionalities same on what we're using on some social networking sites. These include member profiles, tagging and comments, activity feeds, people search, workspaces and more. Because of these functionalities, you can

now experience Facebook in SharePoint 2010. Cool isn't it?

### 4. Business Intelligence

SharePoint opens the door to enabling non-technical users and IT alike to gather intelligence and get a better picture of what's happening within their departments or organizations.

In addition to improved Excel Services, Microsoft also announced that Performance Point was being integrated into SharePoint 2010, effectively calling it Performance Point Services. With SharePoint 2010, BI Portals can be created that include scorecards, dashboards, Key Performance Indicators, and more.

### 5. Enterprise Search

In my experience in administering our SharePoint environment, I can say that the out-of-the-box Search feature of Windows SharePoint Services 3.0 (WSS 3.0) Sucks!!! We can't complain because WSS 3.0 is free.

Microsoft enhanced the search capability of SharePoint 2010. The user experience has improved greatly and is more interactive. It now includes related searches, wild cards, spell check and more.

Organizations are realizing the benefits of using SharePoint as collaboration tool. SharePoint Foundation 2010 offers these new features and benefits for free but if the organization is willing to invest money for the additional functionalities, go for SharePoint Server 2010.

#### Sources:

[http://en.wikipedia.org/wiki/Microsoft\\_SharePoint](http://en.wikipedia.org/wiki/Microsoft_SharePoint)  
<http://www.cmswire.com/cms/enterprise-cms/sharepoint-2010-5-hot-features-to-look-forward-to-006585.php>  
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*From Another Angle... from page 7*

### Lesson # 3: ALWAYS PAY YOURSELF FIRST – THE POWER OF SELF-DISCIPLINE

Everyone wants to be rich, I presume. But if you can't get control of yourself, don't try to get rich. It is the lack of self-discipline that causes lottery winners to go broke soon after winning millions. It is the lack of self-discipline that causes most people who get a raise or get their bonuses go out and buy new gadgets or cars, take a vacation, and even spend their money shopping and after that finding themselves their money is not enough.

This is what broke people do; they pay everyone else first, then save or invest what's left over – This

is what I call Leftover Strategy. Paying yourself first will keep you from losing your money and you'll be surprised that you have more than enough of it. It is one principle of what I call Money Management™ – Good Habit of handling and using money. One thing that I found out, all Wealthy people have in common is that they are good at managing their money. They are not any smarter, they just have better money management habit and they always pay themselves first.

These 3 lessons and the book itself open my eyes in another perspective in life-money relationship. I become more aware to financial problems which have been one of the known concerns common to people in this time of recession and economic crisis.

And what it could bring to the life of people who are not educated financially. From that point of view I invest good amount my time, energy, money to be financially educated. I can say being financially educated makes you see opportunities while others don't because they're too busy working for money and security to sustain their lifestyle. And that's what I see from another angle of life and money.

For more knowledge and lessons read Rich Dad Poor Dad. Log on to [www.ca2020.net](http://www.ca2020.net) for your daily dose of Personal and Financial Growth empowerment. You can also follow me as I seek growth and abundance in life, wealth and spirit @ <http://twitter.com/carllouiesioson>. =)



## COCOPLANS

### TRUST FUND LEVEL

as of June 30, 2010

#### PENSION

P 901,713,354.33

#### EDUCATION

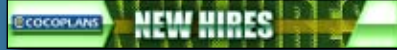
P 314,515,163.74


#### LIFE

P 400,858.29

#### TOTAL

P 1,216,629,376.36





**LORNA M. DELA CRUZ**  
Cashier  
Corporate Business Center  
April 16, 2010

# When The World Is Falling Apart.

I'M trying to gather my thoughts today. And honestly, I'm having a hard time. There's so much I want to say but I don't know where to start. Maybe because I am pre-occupied with stuff I cannot avoid. Well, enough for being pre-occupied. Time to say a word!

Everybody needs inspiration. Everybody loves the magic that inspiration brings. It's a feeling that is so light it's as if you're floating in the air. Everything seems so clear, fine and beautiful even if it's actually the opposite of it. Every single act you do, you carry it out with smile in your lips. You are not bothered. You are happy and you cannot hide it.

There are moments in life when all we know and all we care for is ourselves. Everybody else is secondary in priority when we are happy. We care but not that much. I am not an exception to this for I have been in this situation before. But life has its own way of waking people up and in my case, it happens when happiness ran away from me.

I felt like there's no more reason to smile. I didn't want to communicate with

friends. I wanted my own space. I did not want to talk about it. I wanted to escape and if possible, I don't want to go back ever again 'til I received a simple letter (thru e-mail) which reads:

To: YOU  
Date: TODAY  
From: GOD  
Subject: YOURSELF  
Reference: LIFE

*This is God. Today, I will be handling ALL of your problems for you. I do not need your help. So, have a nice day. I love you.*

*P.S. And, remember...*

*If life happens to deliver a situation to you that you cannot handle, do Not attempt to resolve it yourself! Kindly put it in the SFGTD (something for God to do) box. I will get to it in MYTIME. All situations will be resolved, but in My time, not yours.*

The moment I finished reading, I smiled. God is so great. He never runs out of way on

how to touch my soul. He never fails to remind me of Him especially when my world is falling apart, when all I see is darkness, when I feel like I'm all alone and when I want is to walk for some time but don't know where to go. He knows when I need Him and He's always there to carry me. He's always there to guide.

Everyone needs inspiration. And I thank God for He keeps on reminding me of Him and His unconditional love. If unconsciously neglecting who God really is and the fact that He's always there is a crime, I'm a guilty.



# Twists and Turns

How do you turn challenges into opportunities to succeed in life?

Life is something we lose if we will not let it pass through tests. No one has been successful without getting through the narrow and unpredictable tunnel of life's challenges. Since it cannot be avoided, let us see how our co-employees deal with it by turning challenges into opportunities.

"DURING our college days, I myself was given a chance to have a Research paper regarding Adversity Quotient on how to turn obstacles into potentials.

For me, life has never been, nor will it ever be without its ups and down. If there's one thing all human beings have in common it's that we are constantly being tested by life challenges. There is no point in falling down unless you are going to stand up and learn from it. Just like what they say, "Each hardship is a challenge, each challenge an opportunity and even opportunity embraced. Change is a welcome part of the journey."

Unfortunately, when faced with life's challenges, most people stop short before they have tested their limits and contributed their utmost.

In fact, the more successful you become, the more challenges you can count on facing. The funny thing about failure is that if you fall down, and don't learn, then you have failed. However, if you fall down and learn, then you have succeeded."

**Leizel M. Andal**  
Customer Service Representative  
Customer Services Department

"I once encountered this statement while doing some reading "why does life keep teaching me lessons I have no desire to learn?" It's quite

funny but it's true, we see life beautifully then we find ourselves facing different hurdles, we fail, we struggle, but we always stand up. Our aim is always positive and to do well but we can't avoid hardships along the way because it's through these challenges that we become strong and knowledgeable. Failing grades, being heartbroken, problem at work and the like doesn't mean the end of the world, it's God's way of tapping our shoulder and saying "there's something wrong that you might have overlooked". It's not that all the shortcomings came from our end but maybe there are things we must improve on or there are something better in store for us. Let us view things brightly and constructively, and patiently find a solution for the difficulty we are having. It's just like a math problem, you don't satisfy yourself if you can't solve the puzzle, and you push yourself and don't stop until you get that star you've always wanted."

**Cherry Rose S. Pornillosa**  
Corporate Accounts Admin. Assistant III  
Corporate and Special Sales Department

"Having a successful life isn't that easy to achieve, but not far possible to the person that has great will too. We sometimes thwarted to get through our dreams because of some challenges that come in our way. We are afraid to face it that makes us stop from dreaming just because we take it negatively.

For me, I used to make challenges as basis of knowing myself better, what I can do and what I am capable of. Challenges help and open doors for growth and development to an individual. It's not just to make us suffer the whole time of our life. It gives an idea and way of direction to determine which goals you can straighten and work with your best. Challenges are matters that we shouldn't fear of but things to enjoy with for better. Feel free yourself from worries brings by the challenge, because the more challenges came in a greater person you will become. Facing challenges is one way of teaching one's self to get better in life."

**Robert L. Vetrico**  
Administrative Assistant  
Plan Services Department

"Challenges are just a series of tests that come and go in our life. I begin to see each issue as an opportunity to grow and a chance to roll with the punches. Whether I am being bombarded with problems, I looked at it as a test where I always have a chance to succeed. On the other hand, I see each new issue as a serious battle that I must won in order to survive and to succeed in life."

**Ma. Menchene M. Belocura**  
Sales Admin. Assistant II  
Sales Administrative Department

*CFP... from page 5*

in Isla Reta Virgin Resort; Quarterly Fundays in Davao Regional Business Center and Gumasa Sarangani Beach Resort that showcased beauty, talent, fun and prizes; mall kiosk activities in Robinsons and KCC Mall in General Santos and Pacquiao's JMI Business Center, Gaisano Mall and NCCC Mall in Davao, NCCC Mall and Grand Mall in Tagum City.

The absolute fusion of the Traditional Team and Telemarketing Team in SMO headed by Ms. Guada Marasigan, Mr. Rodolfo Bolo and Mr. Glenn de Castro together with their Business

Development Mangers, Business Partners, Telemarketing Officers and Sales Officers and the overwhelming support of our Regional Operations Assistant and Customer Service Representatives have made it smoothly possible to keep the team consistently in the top chart despite and in spite of the road blocks and challenges.

Our secret? Commitment, Fun at work, and of course Prayer. These are the keys to Team SMO's success. These same keys have made the best and finest experiences in each and everyone in our team. And we are looking forward for more this coming second half of the year.

*50% reduction... from page 5*

as of this time. But this is for a limited time only." President Caesar T. Michelena says.

In line with this drive, the Cocoplans is expecting all Business Associates to undertake and implement a massive recruitment program to quadruple the company's sales force. The Management would also like to reiterate strict compliance on the policies and guidelines implemented during the Product Orientation Seminar.