

The BBCCC COOPSERVER

"Progress Through Unity and Service"

website: www.bbccconline.com

Baguio City, Philippines

March 2018

BBCCC's 59th General Assembly and Election 2018

By Gabby Pinas and Jen Valdez

BBCCC will be holding its 59th General Assembly and Election of Officers on March 25, 2018. This time the venue will be at BBCCC Building 2. Registration starts at 7:00 am and ends at 11:00 am.

In this year's election, there are five candidates for three (3) vacant post for the Board of Directors. Two (2) incumbent Board of Directors, 3 former Managers of BBCCC and a young candidate, a former member of the Audit committee completes the list of the candidates vying for Directorship. Five (5) candidates meanwhile filed their candidacy for 2 vacant posts for the Audit Committee, while two (2) filed their candidacies for one (1) vacant post for the Election Committee. In order for our voters to be guided accordingly, we have provided here a profile of candidates from a form that was filled up by all the candidates (please refer to the article, "Know your candidates").

Please take note of the following procedure and reminders.

PROCEDURES FOR REGISTRATION

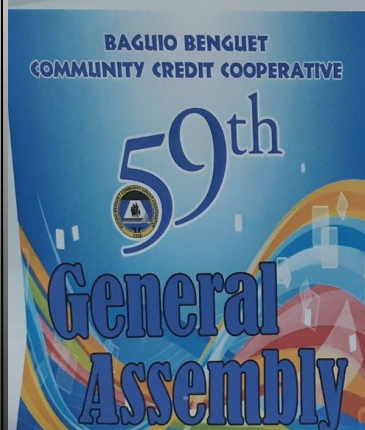
1. Proceed to your designated registration stations
2. Present your BBCCC identification card
3. Sign on the attendance sheet, and get your meal allowance, official ballot and a copy of the annual report.
4. Fill up the official ballot and cast your vote
5. Proceed to the plenary hall for the program proper

REMINDERS

1. Registration will be from 7:00 – 11:00 a.m.

REGRETS TO LATE COMERS.

(cont. page 12)



MARCH 25, 2018

BBCCC Building 2

**Registration:
7:00 am – 11:00 am**

LIST OF CANDIDATES MARCH 25, 2018 BBCCC ELECTION

FOR BOARD OF DIRECTORS / ELECT THREE (3)



ADVERSALO, OSCAR R.
"OCA"
NASA GAWA, HINDI LANG SA SALITA



BUNGAG, MARY ANN B.
"MA-AN"



CORPUZ, DIANNE A.
"DIANNE"
MILLENNIAL (MODELING INTO A
LIFE-LONG EXISTENCE OF BBCCC.
NURTURING INNOVATIVE AND
YOUNG LEADERSHIP)



PASNGADAN, MARIBEL S.
"MABEL"
DO WHAT IS RIGHT



TADEO, EMMANUEL A.
"BONG"
TRANSPARENCY, RESPONSIBILITY, UNITY,
EQUALITY FOR A BETTER COOP

FOR AUDIT COMMITTEE / ELECT TWO (2)



BALANCIO, PACITA A.
"CITA"
LEADERSHIP, EXPERIENCE
VALUES MEANS SOMETHING



CARDONA, MILAGROS M.
"MILA"
TRANSPARENCY AND ACCOUNTABILITY
SHALL PREVAIL



FLAVIES, NIDA F.
"NIDZ"
LESS TALK, DO MORE



RAMOS, GEORGE K.
"GEORGE"
IN PURSUIT OF COMPLIANCE
PERFORMANCE & ACCOUNTABILITY



SILVA, ALLAN FRANK B.
"ALLAN"
MANGANG TUMULONG MULA NOON
MANGANG NGAYON

FOR ELECTION COMMITTEE / ELECT ONE (1)



PASCUA, ALEXANDER J.
"ALEX"
INTEGRITY COUNTS



TOGADE, ANGELINE MAY F.
"ANJIE"
COOPERATORS & COOPERATIVE MUST EDIFY EACH OTHER
(AGITINANG MGA TAYO)

CCC ELECTION COMMITTEE:

RONEY-JONE P. GANDEZA
CHAIRMAN

GERRY B. SORIANO
VICE-CHAIRMAN

BASILIZA S. LACIO
SECRETARY



GOVERNANCE AS THE “REASONED WAY OF GOVERNING BEST”

By: Atty Nelson V. Gayo
Chair BOD

The latest CDA Memorandum, MC 2017-05 on the Governance and Management Audit Report for Cooperatives, provides the updated arrangements for the way regulatory policies of the CDA will respond to making cooperatives adhere to the best practices and good governance measures as articulated in CDA Vision 2020.

What is governance and what makes good governance? Thinking about governance today moved me to re-visit my training as a Political Science major at the university from which I draw out some considerations here.

Governance developed as a concept because of the growing awareness that the ways in which people are governed have changed. This change is articulated as a transition from “government” to “governance.” To govern is to exercise power and authority over a territory, system or organization. While the exercise of authority is the main consideration in government, it is no longer the single focus on governance. This is because power in governance is not so much wielded as shared. Authority is defined not so much by control of the governor as by the consent and participation of the governed. Government refers to a hierarchical, command type of governing while governance implies a flexible, diverse, multi-actor style. Government, thus, is not just controlling and exercising power nor legitimizing authority. Government, as governance, is an art that involves deliberation, attention and reflection.

Over the past five years, we have tried to set up BBCCC’s governance framework culminating in our

present efforts to articulate democracy in how we work together with all our stakeholders and express strategic leadership in ways that demonstrate the specific difference of cooperatives. Our experience in this matter helped me to understand governance in some way. I saw that if government is to be innovated in BBCCC, it would be because our knowledge will inform our act of governing. As Foucault, a social philosopher, said, governmental institutions tend to be the reflection of conceived models and rationalities of governing.

Initially, we may react and comply with good governance demands, such as those coming from the CDA. As the UNDP Report said, good governance entails ideas and principles embodied in a set of standards and discipline that serve as the compass where the running of the business (management) and the ensuring that it is properly run (governance) is directed. However, we also have to realize that reports and mere compliance with standards will not be enough. Innovation in government is also triggered by changes in the rationality or “the way of thinking” that presides over our government, understood as a specific form of activity. Governance, in the last analysis, will always be shaped by the way we think. We can “invent” our governance, as, indeed, we have been trying to do.

The changes we would like to see in our governance structure and processes will not be achieved

through a simple adaptation to certain systems. Governance should also reflect our new ways of understanding the goal, objects, subjects and means of government in our Cooperative. We should understand government as an activity or as Foucault put it, as “the reasoned way of governing best.” Under this approach, we also look at the specific rationality that organizes, dictates, and presides over the activity of governing in our Cooperative. We also see that we can produce sets of interpretations upon which the understanding of how government is possible and what it means to govern is constructed. On the other hand, we realize that by sticking to old ways of thinking because of the fear of change, the formulation of new goals, rules and processes will remain as mere formulas, because we ourselves become the obstacles to the change we want to achieve.

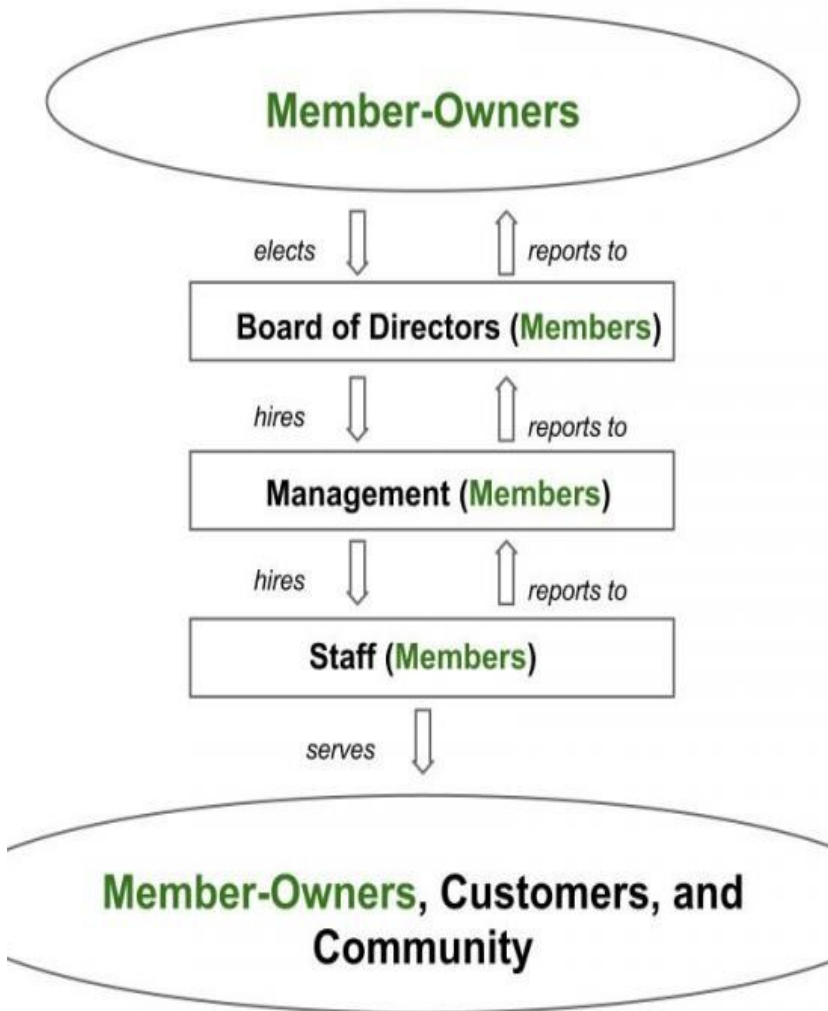
The experience in the implementation of the innovations we tried to introduce in the last five years showed me that governance in our Cooperative is really a reflection of what may be seen as appropriate ways of governing. The usefulness of this insight will be that once we realize that we are inventing governance, we could start to focus on what is significant about governance in the BBCCC: what are our assumptions, what are our foundational understandings about our Cooperative upon which we operate our choices? What perspectives and what knowledge inform governing our Cooperative?

If you are a cooperative animal, you need to watch what you get. If you, or even a whole community, invest in something but then a few individuals receive a much larger return, it's not a good arrangement. If it happens consistently, it's time to look for an arrangement that is more beneficial. That's why we're so sensitive to how rewards are being divided.

Frans de Waal

COOPERATIVE STRUCTURE

<http://www.urbangreens.com/principles/cooperativestructure>



Cooperatives around the world generally operate according to the same core principles and values, adopted by the International Co-operative Alliance in 1995. Cooperatives trace the roots of these principles to the first modern cooperative founded in Rochdale, England in 1844.

1. Voluntary and Open Membership

Cooperatives are voluntary organizations, open to all people able to use its services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. Democratic Member Control

Cooperatives are democratic organizations controlled by their members—those who buy the goods or use the services of the cooperative—who actively participate in setting policies and making decisions.

3. Members' Economic Participation

Members contribute equally to, and democratically control, the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital invested.

4. Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If the co-op enters into agreements with other organizations or raises capital from external sources, it is done so based on terms that ensure democratic control by the members and maintains the cooperative's autonomy. (cont. page 12)

For your comments, reactions and contributions to our COOPSERVER email us at bbccc_rdp@yahoo.com

BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC)
Affiliations: NORWESLU, CARCU, PFCCO, CUP, PCC, ACCU

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Dir. Mario S. Valdez



Mr. Lawrence Dexter C. Ladia

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Cooperative Governance

Understanding our Roles and Responsibilities

By Gabby K. Pinas

Governance according to the Institute of Governance determines who has power, who makes decisions, how other players make their voice heard and how account is rendered. The need for governance exists any time a group of people comes together to accomplish an end. Governance literature proposes several definitions, most rest on three dimensions: authority, decision-making and accountability.”

BBCCC must comply with formal governance rules as defined by law. Republic Act 9520, or the Philippine Cooperative Code of 2008. The code defines a cooperative as an autonomous and duly registered association of persons, with a common bond of interest, who have voluntarily joined together to achieve their social, economic and cultural needs and aspirations by making equitable contributions to the capital required, patronizing their products and services and accepting a fair share of the risks and benefits of the undertaking in accordance with universally accepted cooperative principles.

The primary objective of every cooperative like BBCCC is to help improve the quality of life of its members. This is expressed in BBCCC’s Mission which are as follows, lasting improvements in the quality of life of its members, a membership enlightened about cooperative values and their social responsibilities and active involvement in community development.

Cooperative Governance as defined, is a set of relationships among the board of directors, management, and owners of a business

entity through which the objectives are decided and the means for achieving them and monitoring performance are determined. From these we say therefore that Cooperative governance directs us towards the very reason why BBCCC is established and why it still exists today, a people-centered kind of business enterprise. A cooperative differs from the capital-driven, competition-based corporation in several key areas. In Corporations, governance is geared towards the realization of profits, but for cooperatives, a service to members. On policy-making, a corporation has the board of directors as its highest policy-making body while in a cooperative, the highest policy-making body is the general assembly, composed of the member-owners of BBCCC.

Cooperative governance must always be a team. In a cooperative, the board of directors decides what the cooperative will do; the general manager and immediate staff decide how it can best be done — subject to board review — so as to achieve the basic objective of serving members effectively. The board of directors shall be responsible for the strategic planning, direction-setting and policy-formulation activities of the cooperatives as provided for in Art. 38 of the Cooperative Code of the Philippines. The board is to be assisted by appointing officers/ committee members to carry out specific tasks. Other officers are elected by the general assembly to ensure accountability and the democratic process. The manager is responsible for the overall operation of the cooperative, as delegated by the board, relating to the management

functions of planning, organizing, directing, coordinating, and controlling. The employees are to implement strategies formulated by the Board and the Management.

We, the member-owners must be aware of what is happening in the cooperative and in the Cooperative sector in general. Our participation enables the Board of Directors, the management and staff of BBCCC to serve us better. How can we make our voice be heard? In our annual election each member of good standing is one vote regardless of our share capital. We are the ones choosing those who will govern our Cooperative, the Board of Directors.

Questions had been raised about how our electoral process really empowers us member –owners. Are our elections simply a name recall? Do we ourselves exercise our privilege to choose our leaders responsibly and in consideration of our common good ? If so, we trust that our elected leaders will provide us with good governance. Election alone is not the sole manifestation of democracy but rather an initial step.

Do we formally communicate our ideas, feedbacks about our Co-operative? Our Coopserver is always open for feedbacks, comments regarding our Co-operative. In our General Assembly, our constructive criticisms/ observations enabled the Board and the Management to respond to concerns and took steps to improve BBCCC’s services to the general membership. As part of the innovation within our structure for this year, we have the creation of the Sectoral Consultative Body (SCB) and the Council of Advisers to ensure that voice of members are heard and understood (continued to page 12)



Cooperative Governance

By: Dex Ladia

Governance is part and parcel of any organization. By its etymological origin, the word “governance” comes from the ancient Greek verb *kybernein* (jtbeqme~im, infinitive) or *kybernao* (jtbeqma9x, first person) which means steering, guiding, or maneuvering a ship or a land-based vehicle. The term was used the first time metaphorically by Plato for depicting the governing of men or people. In the modern English language, “governance” is related to “government” and to “govern” (European Commission 2001a, b).

Ideally, governance is a set of ideals or system whereby structures are set in order to realize the goals and desires of the cooperative. Cooperatives have many governance tools at their disposal that have served them well, such as Policy Governance, a system for defining Ends and clarifying roles and structure for organizing the board’s work. This primary objective of governance is designed to manage and distribute power within the cooperative. As it is, cooperative governance is the act of steering the cooperative towards economic, social and cultural success.

It must be noted however that cooperative governance has issues and concerns. The following are examples of situations where governance may have its set back. One situation is the lack of formal strategic planning and management processes. Another one is the vague understanding of

the actual duties, responsibilities, accountabilities, and liabilities of the board of directors as a body and as individual directors. We may also include the diverse backgrounds of directors – knowledge, experience, and training. And lastly, the deficiency in free exchange of ideas and opinions due to the limited time devoted to board work.

Cooperative governance should address the issues and concerns mentioned earlier. A proper and adequate model or strategy is needed in order to resolve such queries. Marilyn Scholl and Art Sherwood presented a new model in cooperative governance and called it, “Four Pillars of Cooperative Governance.” The model is grounded in the cooperative difference whereby it lies in the spirit of cooperative principles and values. The first pillar is “Teaming.” Is management competent to run the cooperative? As expected, the board is responsible for perpetuating board excellence and managing its own work. The board must work together effectively including having a common agreement. Though there is diversity in opinion, the board members should see this as necessary and valuable. As a unit, the board must have the ability to think and learn together and arrive at a decision and support it. The second pillar is “Accountable Empowerment.” Does it do so with accountability for its actions? In line with its fiduciary duties, the board delegates power but it needs to be vigilant. Accountability is having clear expectations, assigning re-

sponsibility, and more importantly monitoring. Policy Governance ensures role clarity, accountability and focus. The third pillar is “Democracy.” Is management transparent and created shareholder value? in all of its transactions? The board must practice, protect, promote and perpetuate the democratic nature of the cooperative. A healthy democracy gives owners opportunities to meaningfully participate in reflection and change in the cooperative. All owners have the right to participate in the cooperative regardless of their wealth, investment, patronage, or values and beliefs. Owners are entitled to information, voice, and representation, and boards must understand the diverse needs of their owners. The last pillar is “Strategic Leadership.” The cooperative serve all stakeholders adequately and fairly in providing services and material information? This pillar is about defining purpose and setting direction. The board has a responsibility to establish direction and to facilitate movement toward the desired movement, through their choice of management, ensuring adequate resources and monitoring progress. The Four Pillars of Cooperative Governance elevates participation in governance.

Sources: Four Pillars of Cooperative Governance: A new model grounded in the cooperative difference by Marilyn Scholl and Art Sherwood

Elections 2018: know our candidates

1. Personal Data

Name: Oscar R. Adversalo
Address: Blk 7 Lot 7
Pinesville Subd., Fort Del
Pilar, Baguio City
Date of Birth: June 23,
1948
Civil Status: Married



ADVERSALO, OSCAR R.
"OCA"
NASA GAWA, HINDI LANG SA SALITA

2. Educational Background

Bachelor's Degree: AB Philosophy
Other Studies/Graduate Degree: M.A. Philosophy (Academic
Requirements)
Institution: Immaculate Conception Major Seminary; SLU

3. Work Experiences

Board of Director Vice Chairman	BBCCC	2016 - Present
Chairman, Board of Directors	BBCCC	2006-2008
Manager	BBCCC	2009-2010
Department Head (Philosophy)	SLU	1996 - 2000
Department Head (Social Sciences)	SLU	1990-1996
College Instructor	SLU	1978 - 2003

4. No of years as BBCCC Member: 23

5. Position vying for: Director

6. Your Plans Vision for BBCCC:

Please support me again fellow members, so that I
can continue to do SMALL THINGS for you and
your families, for our community and our country.
Thank you very much!!

I. Personal Data

Name: Mary Ann Black Bungag
Address: 36 Cabinet Hill Baguio City
Date of Birth: February 16, 1963
Civil Status: Married



BUNGAG, MARY ANN B.
"MA-AN"

2. Educational Background

Bachelor's Degree: BS Accountancy

3. Work Experiences:

Audit and Inventory Committee Member	BBCCC	1993- 1995 1996-1998 2012 - 2014 2014 - 2015
Audit and Inventory Committee Chairman	BBCCC	
Credit Committee Member	BBCCC	1995—1996
Housing Committee Chair	BBCCC	1998-2000
Board of Director	BBCCC	2007-2008
Manager	BBCCC	2007 - 2009
Businesswoman		2015 - 2017

4. No. of Years as BBCCC Member: 31 years

5. Position Vying For: Director

6. Your Plans Vision for BBCCC

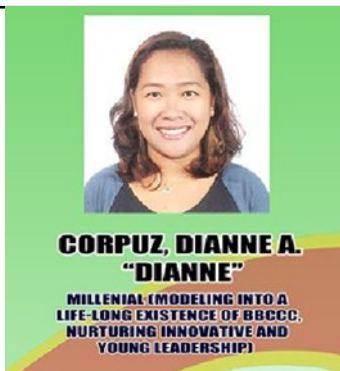
**"Paunlarin ang kooperatiba para sa Ginhawa
ng mga Miyembro."**

- Creation of innovative techniques to address delinquency.
- Enhanced medical benefits to members
- For the grocery to have a faster service thru the use of technology and innovative techniques
- Establish Satellite and Branch offices located to enhance service to members.

Elections 2018: Know your candidates:

1. Personal Data

Name: Dianne Acosta Corpuz
Address: 64 Simsim Compound,
Ma. Basa, Pacdal, Baguio City
Date of Birth: December 12,
1983
Civil Status: Married



2. Educational Background

Bachelor's Degree: BS Accountancy/ BS Commerce Major in Financial Management
Other Studies/Graduate Degree: MBA, PhD Management (On Dissertation)
Institution: Saint Louis University

3. Work Experiences

Faculty	Institute of Management, University of the Philippines, Baguio City	August 1, 2017-Present
Sole Practitioner	Acosta-Corpuz Business Consulting and Advisory	May 2007-Present
Faculty	College of Accountancy, UC-BCF	Jan 2012 - Jan. 2014
Faculty	Department of Accountancy, SLU	June 2009 - May 2011
Certified Securities Representative	AB Capital Securities Inc.	June 2014-Present
Foreign Visiting Lecturer	University Battambang/ Pannasastra University of Cambodia, Cambodia	Nov. 2012 - Feb. 2014

4. No of years as BBCCC Member: 10
5. Position vying for: Director
6. Your Plans Vision for BBCCC:

Modeling Into a Life Long Existence of BBCCC
Nurturing Innovative And Young Leadership

1. Personal Data

Name: Maribel Salio-an
Pasngadan
Address: Kias, Baguio City
Date of Birth: May 26, 1970
Civil Status: Married



2. Educational Background

Bachelor's Degree: Bachelor of Science in Commerce-Major in accounting
Other Studies/Graduate Degree: Master in Cooperative Management (30 Units Passed)
Institution: Benguet State University (Open University)

3. Work Experiences

Manager	MBCC	Jan. 18, 2015-Present
Manager	BBCCC	Feb. 2011-July 16, 2015
Finance Officer	BBCCC	Jan. 2007-Jan. 2011
Accounting Clerk	BBCCC	Jan. 2003-Dec. 2006
Audit assistant	BBCCC	April 2000-Aug. 2001
Cooperative Auditor/	NOR-LU-CEDEC	Jan. 1999-March 2000
Cooperative Development Consultant		

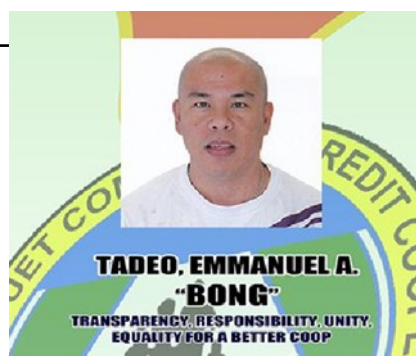
4. No of years as BBCCC Member: 17
5. Position vying for: Director

6. Your Plans Vision for BBCCC:

My plan for BBCCC is to help in the reformation and creation of policies to cater to the needs of the general membership.

I envision BBCCC to be a model cooperative in Northern Luzon in terms of policies, implementation and collaboration among its officers and members.

Know your Candidates: Elections 2018



Personal Data:

Name: Tadeo, Emmanuel A.
 Address: #21 Marcos Highway, Imelda Marcos
 Barangay, Baguio City
 Date of Birth: 24 May 1970
 Civil Status: Married

Educational background

Bachelors Degree: BSICS

Work Experiences

Computer Programmer/ Encoder Network Administrator/	CJH- BCDA	1993
MIS Head	BBCCC	1995-2001
EA II (AEO III)	Comelec	2001-Present

BBCCC DIRECTOR: 2011-2013, 2014 – PRESENT

BBCCC MEMBER

CHAIRPERSON/MONITORING DIRECTOR:
EDCOM, RDPC, ELECOM, HTC, CONMED

BBCCC PMES LECTURER

COOPERATIVE CONSULTANT AND ORGANIZER

OLACCC VICE-CHAIR/CHAIRPERSON

No. of years as BBCCC Member 22 years

Position vying for Director

Your Plans Vision for BBCCC

TRUE SERVICE for BBCCC's sustainability.
Transparency, Responsibility, Unity, Equality
Solidarity, Equity, Reliability, Voluntarism,
Integrity, Credibility, Efficiency



1. Personal Data

Name: Pacita A. Balacio
 Address: 79 B3 Gonzales Apt. T. Alonzo St., Baguio City
 Date of Birth: August 24, 1956
 Civil Status: Married

2. Educational Background

Bachelor's Degree: BSC-Accounting
 Other Studies/Graduate Degree:
 Institution: University of Baguio

3. Work Experiences

Accounting Clerk/	BBCCC	
Purchaser	BBCCC	
Bookkeeper Section Head Billing and Collection Depart- ment	BBCCC	March 21, 1995 to August 24, 2016
Department Head- Grocery	BBCCC	
Audit assistant	BBCCC	

4. No of years as BBCCC Member: 23

5. Position vying for: Audit Committee

6. Your Plans Vision for BBCCC:

To safeguard the assets of the coopera-
 tive.

KNOW YOUR CANDIDATES:Election 2018



1. Personal Data

Name: Milagros M. Cardona
 Address: Block 1 Lot 8 Pinesville Subd., Fort Del Pilar Brgy
 Date of Birth: March 6, 1963
 Civil Status: Married

2. Educational Background

Bachelor's Degree: Bachelor of Science in Commerce-
 Accounting
 Other Studies/Graduate Degree: Master in Business
 Administration
 Institution: Saint Louis University

3. Work Experiences

Professor	Saint Louis University	June 2005 to present
External Auditor	Various Businesses	June 1991 to present July 1994 to July 2010
Supervising Administrative Officer	Department of Budget and Management	November 1986 to
Accountant	Benguet State University	June 1994
Accountant	Rafana Japanese Strawberry Farm	June 1985 to Oct. 1986

4. No of years as BBCCC Member: 20
5. Position vying for: Audit Committee
6. Your Plans Vision for BBCCC:

“Shall lead cooperativism for national development”



1. Personal Data

Name: Nida Fronda Flavier
 Address: # 13 Malaya Rd. Dominican Hill, Baguio City
 Date of Birth: May 26, 1957
 Civil Status: Married

2. Educational Background

Bachelor's Degree: Bachelors of Science in Accounting
 Other Studies/Graduate Degree:
 Institution: University of Baguio

3. Work Experiences

Production Operator/	Transworld Electronic Mfg.	May 1981- Dec. 1981
Secretary Accounting Clerk	First Asian Stock Transfer	Jan.-August 1982
Accounting Clerk/Cashier	Brent International School	Sept. 1982- May 2017

4. No of years as BBCCC Member: 36
5. Position vying for: Audit Committee
6. Your Plans Vision for BBCCC:

Continue to monitor, examine, evaluate and report on the adequacy of internal control for effective proper use of the resources of the cooperative.

KNOW YOUR CANDIDATES: ELECTION 2018

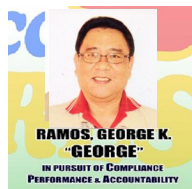
1. Personal Data

Name: **DR. GEORGE K. RAMOS**

Address: #2 F. Hammer St..
SLU Centennial Village
Sablan, Benguet

Date of Birth: 22 February

Civil Status: M



2. Educational Background

Bachelor's Degree: BS (Accounting)

Other Studies/Graduate Degree:

- Master in Public Administration (MPA)
- Doctor of Education (Ed. D.) – Educational Management
- Recycling Program (Post Graduate Research Studies)

Institutions: Saint Louis University; Mountain Province State University; University of Baguio; Ghent University, Belgium

3. Work Experiences

Staff Auditor	SyCip, Gorres, Velayo (SGV) & Co., CPAs	1982-1988
Store Accountant	The Southland Corporation Sacramento, California, USA	1988-1989
Accounts Payable Supervisor (OIC)	ARA Services, Inc. Sacramento, California, USA	1989-1990
Store Clerk (Part Time)	Circle K Sacramento, California, USA	1988-1990
Owner-Manager	GR's Cash and Carry Bontoc, Mountain Province	1990-1992
External Auditor	Private Practice Bontoc, Mountain Province	1990-1992
Accountant	Mt. Province State University Bontoc, Mountain Province	1992-1997
Visiting Professor	University of the Cordilleras (UC)	1997-1999
Full Professor	Saint Louis University (SLU)	1997-Present

Other Positions at SLU:

Graduate Program Coordinator (GPC); Administrative Coordinator;
Department Head, Dept. of Accountancy; University Internal Auditor

Baguio-Benguet Community Credit Cooperative (2009-Present)

Positions held:

- Board of Director (2015-2017)
- Treasurer (2012-2015 / (2017-present)
- Chairman – Audit Committee (2010-2011)
- Chairman – Investment Committee (2013-2014 / 2017 – present)
- Member – Audit Committee (2009-2010)
- Member – Conciliation and Mediation Committee (2011-2012)

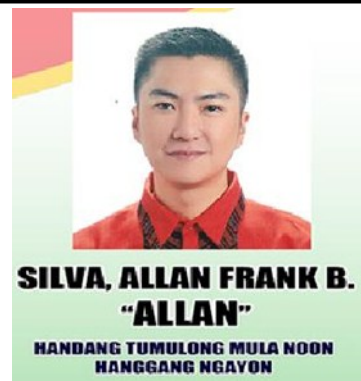
4. No of years as BBCCC Member: 18 years & 4 months

5. Position vying for: **Audit Committee**

6. Your Plans/Vision for BBCCC:

"in pursuit of an Audit Mission and Vision of Compliance, Performance, and Accountability by officers, staff and other stakeholders"

To continuously monitor the adequacy and effectiveness of the BBCCC's management control system and audit the performance of the Cooperative and its various responsibility centers



1. Personal Data

Name: Allan Frank B. Silva, CPA, MSBA

Address: 230 Happy Homes Extension, Campo Sioco,
Baguio City

Date of Birth: May 19, 1977

Civil Status: Single

2. Educational Background

Bachelor's Degree: BS Accountancy

Other Studies/Graduate Degree: MS in Business Administration

Institution: Saint Louis University

3. Work Experiences

Dept. Head, Accountancy	SLU	Aug2016 to present
Faculty, Accountancy	SLU	June 2000 to present
Administrative Assistant	City CPA Review, Inc.	Feb. 2000 to May 2000

4. No of years as BBCCC Member: 17

5. Position vying for: Audit Committee

6. Your Plans Vision for BBCCC:

To be the model cooperative in the country with the most reasonably strong internal control system, most balanced work-life environment, most member-friendly services, and most socially responsible stance in the community.

KNOW YOUR CANDIDATES: ELECTION 2018



1. Personal Data

Name: Alexander J. Pascua
 Address: 186 Middle Rock Quarry, Baguio City
 Date of Birth: September, 1, 1978
 Civil Status: Married

2. Educational Background

Bachelor's Degree: BS in Commerce
 Other Studies/Graduate Degree:
 Institution: Saint Louis University

3. Work Experiences

Clerk (SEA Dean's Office)	Saint Louis University	
Secretary to the Dean (SEA)	Saint Louis University	

4. No of years as BBCCC Member: 16

5. Position vying for: ELECOM

6. Your Plans Vision for BBCCC:

Reform (REPORMA)



1. Personal Data

Name: Angeline May Fernandez Togade
 Address: 57 PRK 5 Gibraltar, Baguio City
 Date of Birth: May 14, 1966
 Civil Status: Single

2. Educational Background

Bachelor's Degree: Electronics & Communication Eng'g/
 Bachelor of Laws
 Other Studies/Graduate Degree: Master of Management
 Institution: Saint Louis University/ University of Baguio

3. Work Experiences

Faculty	University of Baguio	Jan. 1988-Nov.1990; Nov. 1999-present
Chief of Staff	House of Representative	June 2010-2011
Development Educator of Asia	Cooperative Sector	2014-onwards

4. No of years as BBCCC Member: 16

5. Position vying for: ELECOM

6. Your Plans Vision for BBCCC:

Keeping true to its cause and aligning the same to the blueprint of the International Cooperative Alliance (ICA), focusing on the holistic development of ALL its human capital MEMBERS, STAFF & OFFICERS.

EDUCATION COMMITTEE UPDATES

PMES Participants:

January 7, 2018 - 52
February 3, 2018 - 76

Approved Regular Members

January 29, 2018 - 58
February 23, 2018 - 74

Approved Young Savers

January 29, 2018 - 184
February 3, 2017 - 92

2018 Schedule of Pre-Membership Education Seminars

(Subject to change without prior notice)

January 7	Sunday
February 3	Saturday
March 4	Sunday
April 7	Saturday
May 6	Sunday
June 2	Saturday
July 1	Sunday
August 4	Saturday
September 2	Sunday
October 6	Saturday
November 4	Sunday

(from page 3..Cooperative Structure)

5. Education, Training and Information

Cooperatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperative. Members also inform the general public about the nature and benefits of cooperatives.

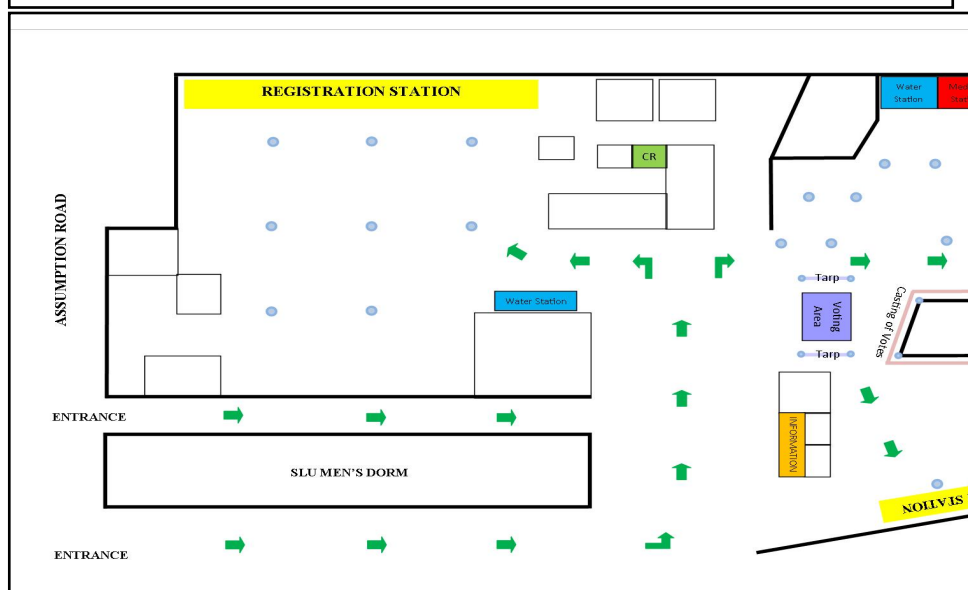
6. Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7. Concern for Community

While focusing on member needs, cooperatives work for the sustainable development of communities through policies and programs accepted by the members.

Guide for the upcoming general Assembly. The venue will be at Building II(construction on-going)



(from page 3 Understanding...)

in the development of BBCCC's goals policies and programs.

ART. 33 of RA 9520 enumerates the Powers of the General Assembly being the highest policy-making body of the cooperative .The general assembly shall have the following exclusive powers which cannot be delegate:

- (1) To determine and approve amendments to the articles of cooperation and bylaws;
- (2) To elect or appoint the members of the board of directors, and to remove them for cause. However, in the case of the electric cooperatives registered under this Code, election of the members of the board shall be held in accordance with its bylaws or election guideline of such electric cooperative; and
- (3) To approve developmental plans of the cooperative.

BBCCC as a cooperative organization, the people involved — member-owners, directors, other officers, management, and employees must understand their responsibilities as well as our roles and of others involved. Let us be motivated to make democracy work at BBCCC.

(from page 1, BBCCCs 59th)

2. For members with a Special Power of Attorney (SPA), please bring your copy. The SPA must be valid for 1 year only. SPA's date must be March 25, 2017 onwards. Expired SPA's will not be honored.
3. Per policy, Interest on Share Capital and Patronage Refund of members who are absent during the General Assembly without prior notice will automatically added to their Share Capital; however if these members have past due accounts, their Interest on Share Capital and Patronage Refund will be applied as payment as provided for in the BBCCC Member's Manual.
4. Unclaimed Interest on Share Capital and Patronage Refund on March 25, 2018 will be distributed on April 2, 2018 until May 2, 2018. If unclaimed within the said period, it shall be deposited to the Savings Account or be applied as payment for any dues.

FOR YOUR INFORMATION**General Membership**

Regular Members	14,893
Male	28.42 percent
Female	71.57percent
Associate Members	8656

New Members for 2017

Regular	1196
Associate Members	764
Deceased members	56
Terminated	544
Withdrawn	282

Total Assets **Php 1,773,191,842.50**

Loan releases **Php 935,720,002.56**

Transactions and investments

Php 505,845,880.01 with total earnings of Php 24,911,264.81 at the end of the year.

Registered (net surplus) **Php 66,455,904.52.**

FOR YOUR INFORMATION**Article 1 of the BBCCC 2016 Policy Manual**

Section 11. Attendance in the General Assembly. Members who attend the General Assembly shall be entitled to a meal allowance, a copy of the General Assembly Program and Annual Report, provided they registered on or before the designated cut-off time. Members in good standing shall also be given an official ballot. Otherwise, they shall be entitled only to the General Assembly Program and Annual Report. Holders of a Special Power of Attorney as a proxy for an absentee member shall be entitled to a meal allowance provided he/she shall not be at the same time a member of the Cooperative.

Section 12. Members in Bad Standing. A member in bad standing may regain good standing upon payment of all his/her overdue accounts including the corresponding arrears, fines, penalties, and surcharges. A member in bad standing for non-attendance for three (3) consecutive General Assemblies, excused or unexcused, may be restored to good standing upon making a lump sum deposit on share capital to be determined by the Board. A member in bad standing due to dormant or inactive account may regain good standing by virtue of Section 6 of Article I (Membership) of these policies.

BBCCC Member Outstanding Agri- Entrepreneur

By Thelma Kim

One of our co-operator, Mr. Romeo A. Kimbungan, the owner of Kerobee farm, was awarded the over all winner of the 2017 productivity Olympics of the National Wages and Productivity Commission (NWPCC) in the Agribusiness-Micro category. He was a regional Organic Gawad Saka winner in the individual farmer category of the DA.. In the same year he was again awarded as a regional winner of the best set up Adoptor by the DOST.

The Kerobee Farm located at Tuba Benguet started with honey as its main product, it then expanded its product lines to include organic vegetables and herbal plants. Organically grown vegetables include lettuce, tomato, cucumber, bell pepper, sugar beets, and beans while herbal plants include lemon grass and yacon.

A multi awarded Agri- Entrepreneur, Kimbungan was a recipient of other awards. In 2012, he was a regional and national awardee in the Department of Agriculture's Agri- entrepreneur category. In 2014, he was again a regional awardee.

In the same year, he was awarded as a regional winner and a national finalist of the Best Small Enterprise Technology Upgrading Program (SETUP) Adoptor by the Department of Science and Technology (DOST)

In 2016, he was a regional awardee of the Outstanding Organic Agricultural Farmer- Individual Category of the DA.



Mr. Romeo A. Kimbungan at the right owner of Kerobee farm.



BAGUIO BENGUET COMMUNITY CREDIT COOPERATIVE

Basic Services Offered

Basic Fixed Deposit/Share Capital

(Minimum subscription of a member to the share capital is P5,000 which entitles the member to interest on his capital depending on the net surplus.)

Regular Savings Deposit

Supplemental fixed deposits for members and their dependents, earn interests. Minimum deposit is P1,000.

Time Deposit

Earns higher interest. Minimum deposit is P5,000.

Petty Cash Loan (PCL)

New members - P1,500/ Old members - P2,000

Regular Loan (RL)

1. Within share capital
2. With Collateral
Two or three times the amount of the member's share capital.
This will depend on the membership status.

Multi-Purpose Loan (MPL)

For the purchase of appliances, furniture, construction materials etc.

Special Contingency Loan (SCL)

Maximum of P5,000

Grocery Assistance Loan

New members - P1,500 worth of groceries and one (1) cavan of rice; Old members - P2,500 worth of groceries and one (1) cavan of rice.

Other Services Offered:

Cooperative Housing Service. Lot availment at the BBCCC housing project.

Lodging Service. Minimal fee to help defray expenses like water, electricity, beddings etc.

Seminar Halls/Training Center. With PA and AV materials.

Maintenance fee to help defray expenses.

Death Aid. Damayan and Saranay program.

Damayan for the death of the member, member's spouse, member's parents, or children.

How to become a Member

Membership in BBCCC is open to the following:

1. Any natural person who is a citizen of the Philippines, of legal age and with the capacity to contract.
2. Any person at least 18 years of age with visible means of income through his own independent work or effort.
3. Possesses a common bond of association.
4. Resides or works in the area of operation (CAR, Region 1 and Region 2)
5. Completes the prescribed Pre-Membership Education Seminar (PMES) which is held every 1st Sunday or Saturday of the month.
6. Can make use of the services of the cooperative more particularly the savings and loaning services and other allied services relative thereto.

Before you attend the required Pre-Membership Education Seminar (PMES) scheduled every first Sunday or first Saturday of the month unless otherwise re-scheduled due to unavoidable circumstances, you must:

1. Go for personal interview at the BBCCC office any time from 8:30AM - 5:30PM, Mondays to Saturday (except on declared holidays).
2. Bring the following papers and documents:
 - A. For those employed
 1. Certificate of employment.
 2. Business Permit of Employer.
 - B. For the self employed
 1. Business Permit (Original and Photocopy); or
 2. OR and CR of Vehicle and Franchise (if applicable); or
 3. Bank Certification of Remittances (if Allottee) or Certificate / Employment Contract of Spouse (OFW) or Certificate of Allotment (OFW)
 4. Professional Licence ID (PRC) with Income Tax Return (ITR)
 5. Certificate of other reasonable sources of income or
 6. Pensioner: Pension Voucher

BIRTH CERTIFICATE of applicant/Children(if applicable)

MARRIAGE CONTRACT (if applicable)

LATEST PICTURE—2 copies— 2" x 2" and 1 copy—1 "by 1"

DEATH CERTIFICATE OF SPOUSE- (if applicable)

SEMINAR AND MEMBERSHIP FEES—PHP 500.00