



# The BBCCC COOPSERVER

website: [www.bbcccconline.com](http://www.bbcccconline.com)

**“Progress Through Unity and Service”**



The 58th General Assembly at Saint Louis School Center Hall. One of the most attended Assemblies compared to the previous years. An indication of the growing interest of member -owners in the governance of BBCCC. In the said assembly more members also took part during discussions and in decision making.

## Education Forum, Induction of Officers and Service Awards

By Gabby Pinas

Last May 24, 2017 BBCCC held an Educational Forum with the theme “Sectoral Consultation for Stronger Cooperation” at the Rimas Hall BBCCC Building. This was attended by members of the Board and all officers, members of the sectoral consultative body, members of the council of advisers and the staff and employees of BBCCC. It is now a tradition at BBCCC to hold such regular educational activities. The induction of officers was also held during the forum conducted by the Honorable City Councilor Arthur L. Allad-*iw*. The topic for this year’s lecture centered on “Valuing Performance: Understanding Com

(continued on page 11)



The new set of officers was inducted by the Honorable Councilor Honorable City Councilor Arthur L. Allad-*iw* during the Educational Forum held at the Rimas Hall BBCCC Building.



The 5th Anniversary of the La Trinidad Satellite at Pineshill CTCBUS, Center formerly (Nardas)Km 5 La Trinidad Benguet. The celebration was done on July 18, 2017.



The OIC Manager Mr. Joseph Porfirio Andaya. He assumed the office last July until the appointment of a new Manager.



## Chairman's Corner

Atty. Nelson Gayo

### Structural Innovations for Expanded Democratization

In pursuit of the cooperative pillar of democratic member control, we have been working on concrete changes in our cooperative governance with the aim of not only improving our operations and services but, more importantly, also expanding consultation and representation in our Cooperative. Thus, democratization formed the backdrop for the two structural innovations introduced in the BBCCC at the start of this year: the Sectoral Consultative Body and the Council of Advisers. Expanding Cooperative Consultation and Representation Democratization forms the backdrop for the Re-engineered working board concept.

Consultation supports greater transparency, which is an important principle of good governance. It helps to ensure that governance are conducted with greater clarity and openness. It recognizes that policy making can be enhanced through the active involvement and contribution of all stakeholders with an interest in particular policy developments. By ensuring that interested parties can express their views about a particular proposal, the decision-making process becomes better informed, more rigorous and more accountable.

It is time to realize sectoral consultation and representation that will ensure that voices of members are heard and understood in the development of BBCCC's goals, policies and programs through the Sectoral Consultative Body. (SCB)

Last May 20, 2017, we launched the BBCCC's Sectoral Consultative Body (SCB) in response to the call of our members for a mechanism for sectoral consultation and representation. The SCB shall be composed of BBCCC members appointed by the BOD who will act as representative-consultants of particular sectors. A sector is a segment of the membership of the Cooperative identified for its special and distinct needs and interests reflecting the current landscape of membership of the Cooperative.

The SCB acts as a consultative group at the invitation of the BOD (on policies, on topical issues)The sectoral consultants:

- Convene as a group when called by the BOD
- Attend meetings and activities of the BBCCC
- Work with persons or organs of the Cooperative

- Engage with respective sectors to ensure voices of the sector are heard
- Assume a leadership role in developing a strategic voice for the sector
- Provide feedback to the different sectors

Immediately after, work was started for the establishment of the Council of Advisers under the expert hands of Atty. Renato Fernandez and Ms. Emerita Fuerte. The Council shall serve as a top-level advisory body of our Cooperative. It shall be composed of chosen past directors and managers of BBCCC to be appointed by the Board.

We are optimistic that these two bodies will be a big help in setting the direction of the BBCCC now and in the future. They will ensure that voices of members are heard and understood in the development of BBCCC's goals, policies and programs.



# Editorial

## The Voice of BBCCC

Gabby Pinas

Once again as BBCCC member- owners, we have proven that we are in control of our Cooperative. The last General Assembly (GA) was a resounding success. In the exercise of our right we have chosen our new set of officers. We invoked Divine Providence that our new set of officers, both elected and appointed, together with the Management and Staff will continue upholding the principles of cooperativism for the welfare of the entire BBCCC membership.

During the GA address, Dir. Nelson Gayo pointed out that “ ...for the past five year, we have been working on concrete changes in our cooperative governance, business/service operations, members’ perceptions, officers’ outlook and employees’ attitudes. These were all designed for us to better respond to the suggestions of members. Thus, following the reorganization ushered in by the new set of officers, Dir. Gayo immediately directed all Committees and Departments to act on the issues raised during the General Assembly.

In 2017, the BBCCC now focuses also on expand

ing cooperative consultation and representation. In line with this, the Board created and appointed members of the, Council of Advisers and Sectoral Consultative Body. We enjoin the BBCCC member-owners to support this initiatives. Let us make our voice be heard. Let us all be the *VOICE OF BBCCC*.

The cooperative movement throughout the country has proven their united effort in protecting the interests of Cooperatives. BBCCC took an active role in the campaign for the "NO to REPEAL of COOPERATIVES' TAX EXEMPTION", This is a proof that the coop movement continues to gain strength as a sector in our society. We shall remain vigilant in pursuing this cause.

We take this opportunity to show our appreciation for the services rendered by our former manager Ms. Mary Ann Bungag and to welcome our appointed OIC-Manager, Mr. Joseph Porfirio Andaya.

For your comments, reactions and contributions to our COOPSERVER Email us at [bbccc\\_rdp@yaho.com](mailto:bbccc_rdp@yaho.com)

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

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No. 56 Cooperative St., Assumption Road,  
 2600 Baguio City, Philippines.  
 Website: [bbcccconline.com](http://bbcccconline.com)  
 Email: [bbccc\\_edcomm@yahoo.com](mailto:bbccc_edcomm@yahoo.com)  
[bbccc\\_rdp@yaho.com](mailto:bbccc_rdp@yaho.com)

Tel Nos.: (074) 442-1727; (074) 442-5872; TeleFax:  
 (074) 444-4993

**Consultants: BOD Chair/President,**  
**Atty. Nelson V. Gayo and OIC Manager**  
**Joseph Porfirio Andaya**  
**File Photos: Management Information**  
**Systems, RDMPC**

## Editorial Board



Mr. Gabriel Paul K. Pinas



Dir. Mario S. Valdez



Mr. Lawrence Dexter C. Ladia

Staff-Photographer



Mr. Henvi Francis A. Salon

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# Two Years of Accomplishments

Atty. Nelson V. Gayo

The two-year fixed-term of our present Manager, Ms. Mary Ann Bungag, has gone by and our Cooperative has grown yet again under her direction! We have had a good two years which were fast-paced, exciting, challenging, and filled with accomplishments. To recap...

The office of the Manager has undergone changes making it evolve in ways that addressed observed shortcomings from previous years. Human resource management focused on performance and the amplification of personal talents of individual employees. Processes to improve loan extensions accompanied with efforts to reduce delinquency have spearheaded our main business operations. Hands-on supervision has led to the realization of projects such as the establishment of another satellite office and the construction of the BBCCC Building 2. Improved services and benefits for our members while keeping costs in place has guided our commitment to service. By now, we would have all seen improvements and repairs in our building premises that freshen our physical image. We would have also noted the turn-around in the operation of our grocery. As a whole, the feedback from our stakeholders has been encouraging and the BBCCC is now capitalizing on these accomplishments.

Because of Manager Maan, the BBCCC is stronger than ever. Her contributions in making the BBCCC so well received by the community and recognized by the cooperative sector has really been unique. Manager Maan could never be satisfied with the status quo and was ready to face the odds in order to make investments in systems and processes that improve our commitment to excellence in providing services to all our members. Her efforts have truly contributed to the development of BBCCC making the past two years a truly unforgettable period in our history.

Our most important goal for the upcoming period will be the release of

the next step in the evolution of BBCCC. Once again, doing what matters distils one of the most important aspects in running our Cooperative-continually building a practical framework for its improvement. We expect to face several challenges this year. Then again, with the performance of Manager Maan as our example, we will continue to focus on prudent management and on our core cooperative values. We will also continue to invest in our most important resource: our employees.

have taken place in our Cooperative. I feel confident that we will continue to surpass our goals as we enter into yet another beginning under a new Manager starting this third quarter.

To our out-going Manager, thank you from the depths of our hearts for believing in and working with the BBCCC.

I am humbled by the changes that



## Personal Experiences: No to Repeal of Cooperative Tax Exemption

Clayton Langgato and Daisybell Licos

One of the unique distinction of a cooperative as compared to a partnership or a corporation is its exemption from any government tax as specified in articles 60 and 61 of RA 9520. As employees of a cooperative we were made to understand that Cooperatives is not profit oriented but to provide service to members. We did not expect that, today, this very important characteristic of a cooperative is being threatened by Senate Bill 2048 and House Bill 4774. House Bill 4668 authored by Rep. Dakila Cua repeals Article 109 of the National Income and Revenue Code (Republic Act 9337) which imposes no tax on cooperative activities. While HB 4774 sponsored by Rep. Joey Salceda repeals Articles 60 and 61 of the Philippine Cooperative Code of 2008 (RA 9520) which exempts cooperatives from taxes. This issue united different Cooperatives nationwide as it posed a threat to many Coop members. The BBCCC Community took an active role in the protest as well as in convincing local and national officials particularly our honorable Congressman Mark Go to support the Cooperative stand.

A week before April 29, 2017 the day of the rally, the whole staff of BBCCC was informed of a protest activity against the said bills. A large poster that read "NO to REPEAL of COOPERATIVES' TAX EXEMPTION", was posted fronting the BBCCC building. Some BBCCC employees and other coop members posted the slogan on social media.

We were excited about the event for it was our first time to join such protest and that we didn't know what our tasks would be. The BBCCC staff, were all tasked to invite our members to participate in the rally.

"I was asked to text members to invite them to participate in the said rally. I did my best to text as many members as possible and waited for confirmations. Our desire to contribute to the success of the event motivated us to keep our tasks going. Together with some of our co-employees, I was task to prepare an intermission number for the program

proper. We decided to choreograph the song entitled "Digmaan" which is a symbolic song for the cooperatives' protest against the said bill." (Daisybell)

"Our overall experience in this rally was very fulfilling. We felt good that we were able to contribute our time and effort and dedicate it to BBCCC and to the whole cooperative sector. I never thought that this event will bring out something in me. Hesitation and nervousness were messing around my mind when I was assigned to be a barker during the rally. I thought that I was the wrong person to have been chosen for this task. However, just like Daisy, my desire to contribute to the success of the event motivated me to accomplish my task." (Clayton)

We, in behalf of all who joined the protest and whose hearts are in to it, say,

*"Ang koop, ang bayan  
Ngayon ay lumalaban*

*Ang mga kooperatiba  
Sandigan ng bayan*

*Repeal ng Tax Exemption  
Tutulan, tutulan*

*4774, 2048  
Tanggalin, tanggalin, tanggalin!!!"*

Through the Cooperatives united action we may have succeeded since one relevant change in the amended version of the bill is the retention of VAT exemptions for cooperatives, particularly on sales by agricultural cooperatives, sales by non-agricultural, non-electric and non-credit cooperatives, and gross receipts from lending activities by credit or multi-purpose cooperatives. Since the Tax Reform Bill is not yet fully passed we still have to be vigilant that there should be "NO to REPEAL of COOPERATIVES' TAX EXEMPTION".



DECLARES



"The Philippines on its own can boast that the cooperatives do have an impact on the lives of millions, who normally would not be able to have access to opportunities that would take them out of the quagmire of poverty. They operate in an environment conscious that they, together with other sectors in the economy, are responsible in bringing about an equitably progressive future for Filipinos. To date, there are more than 14 million individuals who are members of 26,600 cooperatives, spread all over Luzon, Visayas and Mindanao. Of this number, 82.5% or 21,945 are micro cooperatives or those whose capitalization is below P3 million; 10.2% or 2,713 are small with a capital base of P3 million to P15 million; and only 7.3% are medium and large coops with capitalization of P15 million to P100 million for medium, and above P100 million for large.

In addition, these 26,600 cooperatives have directly employed some 530,000 individuals contributing a total amount of about P6.4 Billion in withholding taxes. Correspondingly, the cooperatives have generated indirect employment at the tune of 1,950,000."

(CDA POSITION PAPER ON UPHOLDING THE TAX EXEMPTION OF COOPERATIVES )

## Post-GA Updates from the Management

Jennifer Valdez

### Loans

The main line of business of the Cooperative is Credit which aimed at promoting thrift, providing credit at competitive rates and offering financial services to members. For the year 2016, loans released amounted to a total of Php 881,613,404.00 with a total number of 30,285 members who availed of a loan. As shown in the graph, loans peaked in the months of April, August, September and December.

### Addressing Delinquency

The problem on delinquency is a perennial problem in most cooperatives. Delinquency occurs when the payment of loan is delayed or the loan remains to be unpaid after its due date.

We understand that life sometimes takes unexpected turns, and challenging situations come up when we least expect them. If members experience problems making loans payments, the coop encourages them to discuss the matter with the appropriate department. Coop representatives can help in identifying options and solutions, so right decisions for the situation can be explored.

A massive collection effort was pursued by the Credit and Collection Department last year. The Billing Clerks sent text messages to members who were in default. Most of the members responded favorably and came to the office to settle their accounts while others entered into compromise arrangements with the management.

Because of the intensified collection program instituted in the cooperative, an increase in the payment of loans for the months of September and December was achieved. The collection on loan payment collected for 2016 amounted to Php 879,587,968.08.

Part of the collection was on the fines imposed on unpaid amortization and on past due loans. There was an increase in the payment of fines for the month of April. This was collected through the dividends of the members as stated in the policy that these shall be applied as payment. The collection on fines for 2016 amounted to Php 10,903,921.76

	No. of Loans Released	Principal Loan Amount
JANUARY	2,464	71,506,100.00
FEBRUARY	2,252	68,230,080.00
MARCH	2,613	71,575,300.00
APRIL	2,716	78,671,620.00
MAY	2,514	73,870,160.00
JUNE	2,480	72,410,700.00
JULY	2,662	70,589,334.00
AUGUST	2,672	77,983,790.00
SEPTEMBER	2,639	78,859,950.00
OCTOBER	2,516	70,332,500.00
NOVEMBER	2,311	69,598,780.00
DECEMBER	2,446	77,985,090.00
<b>TOTAL</b>	<b>30,285</b>	<b>881,613,404.00</b>

	Current Loan	Past Due Loan	Under Litigation	Delinquency Rate
JANUARY	375,998,918.43	43,284,648.49	2,954,349.34	10.95%
FEBRUARY	378,148,686.27	43,963,512.21	2,954,349.34	10.90%
MARCH	377,212,166.58	44,627,641.72	2,952,519.34	11.20%
APRIL	385,542,459.36	44,520,844.95	2,951,019.34	10.96%
MAY	389,013,430.95	44,654,932.19	2,949,519.34	10.90%
JUNE	388,399,276.81	46,722,778.60	2,949,019.33	11.34%
JULY	386,112,416.56	46,583,810.80	2,948,019.34	11.37%
AUGUST	390,520,402.42	45,130,101.18	2,945,719.34	10.96%
SEPTEMBER	389,255,008.60	46,910,942.16	2,944,719.34	11.35%
OCTOBER	386,836,382.02	46,869,670.32	2,944,719.34	11.41%
NOVEMBER	383,134,853.91	46,985,423.62	2,943,719.34	11.53%
DECEMBER	384,576,183.90	43,478,448.73	2,943,719.34	10.77%

	Amount Collected from Loans
JANUARY	71,696,442.96
FEBRUARY	71,214,617.20
MARCH	72,083,690.39
APRIL	70,535,009.47
MAY	70,298,452.89
JUNE	71,239,584.47
JULY	73,055,158.45
AUGUST	75,300,652.93
SEPTEMBER	78,175,969.34
OCTOBER	74,066,169.77
NOVEMBER	72,073,163.14
DECEMBER	79,849,057.07
<b>TOTAL</b>	<b>879,587,968.08</b>

	Fines Payment Collection
January	367,059.39
February	536,648.71
March	581,487.89
April	2,512,584.42
May	610,739.14
June	814,276.53
July	851,682.64
August	1,072,585.20
September	1,044,718.41
October	563,727.86
November	785,323.34
December	1,163,088.23
<b>Total</b>	<b>10,903,921.76</b>

**Medical Assistance Program**

In 2016 hospitalization benefit is Php 2,000.00 as approved by the Board of Directors. A BBCC Member who gets hospitalized will be entitled to receive the amount of Php 2,000.00 upon presentation of a medical certificate, statement of account and official receipts. There were 104 claimants with a total amount of Php 203,141.11.

We have an annual accident benefit in the amount of Php 2,000.00. To claim from this fund, a member must provide a medical certificate, police report and official receipts to the Human Resource Officer. Release of claims is two days after submission of required documents. There were 11 claimants for the accident benefit in the amount of Php 23,997.43

The 58th General Assembly approved that the Hospital and Accident Benefit shall be increased to Php 4,000.00.

**New Programs**

New programs such as dental, free massage and free haircut shall be done in different months. Please take note of notices being posted in our coop.

**Damayan and Saranay Programs**

The Damayan and Saranay

Death of Member's		
	Amount Claimed	No. of Claimants
Child	236,000.00	30
Parent	3,073,000.00	372
Spouse	665,000.00	48
<b>Total</b>	<b>3,974,000.00</b>	<b>450</b>

  

Death of a Member		
	Amount Claimed	No. of Claimants
Damayan	1,985,000.00	47
Saranay	749,000.00	47
<b>Total</b>	<b>2,734,000.00</b>	<b>47</b>

Programs of our Cooperative provide mortuary aid to the families of members and to strengthen membership concern and support in times of crisis. The table above shows the number of claimants for the Damayan and Saranay Claims.

**Ad Hoc Committees for GA Issues**

Ad Hoc Committees have been formed to study issues raised during the past GA. First a committee was formed to study the matter on lowering service charges. In line with this, the Sectoral Consultative Body which was already created by the Board of Directors will also study and come up with recommendations on this matter. Another committee was formed to look into the issuance of Share Certificates to members. A committee was formed to study and come up with recommendations regarding the suggested study-now-pay-later loan.

**Basis and Criteria of the Preferred Member Loan**

The Preferred Member Loan (PML) is extended to members who have never been in bad standing for the past three (3) years and who have a minimum Share Capital of Php 72,000.00. A preferred member who shall have availed of the loan services of the cooperative with a minimum of Php 10,000.00 for at least three times within the past 3 years without incurring any penalty may borrow up to 100% of his/her Share Capital, payable in 1 year at an interest rate of 10% per annum with monthly amortizations computed on the diminishing balance.

**Purchase of new vehicle**

The old FB van will be auctioned to give way for the purchase of the new van as approved by the GA.

**Success isn't about how much money you make, it's about the difference you make in people's lives.**



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# COMMITTEES' CORNER

## CONCILIATION AND MEDIATION COMMITTEE

JEFFREY S. RUBINO-Chairman  
 MICHAEL TIM B. BALAGOT- Member  
 Director EMMANUEL A. TADEO- BOD-Liaison

## ELECTION COMMITTEE

Roney Jone P. Gandeza,  
 Gerry B. Soriano,  
 Basiliza S. Laconsay

Each individual has a distinct and separate personality. This uniqueness results to diversity of opinions on matters and aspects of life. As a consequence, conflicts arise. Sometimes, these issues may be tolerated but others require litigation in order to be decided.

While litigation may be the most effective way to resolve a disagreement, nevertheless other dispute resolution processes and techniques may be availed of as a means for disagreeing parties to come to an agreement.

Alternative Dispute Resolution are processes and procedure used to resolve a dispute or controversy, other than by adjudication of a presiding judge of court or an officer of a government agency. These includes arbitration, mediation, conciliation, early neutral evaluation, mini trial, or any combination thereof. Republic Act No. 9285 is our country's law, providing for Alternative Dispute Resolution (ADR). It encourages the use of ADR as a means to achieve speedy and impartial justice and declog court dockets. It actively promotes party autonomy in resolution of disputes or the freedom of the parties to make their own arrangements to resolve their issues.

The Cooperative Development authority recognizing the potency and efficiency of ADR's applications to cooperatives, issued CDA Memorandum 2013-30. This provided the conduct of conciliation-mediation proceedings at the primary cooperative as well as union/federation level to amicably settle disputes. The creation of a Conciliation and Mediation committee was mandated for each cooperative which shall facilitate the amicable settlement of intra-cooperative disputes among members, officers and committee members.



The Election Committee performed its mandatory duty in supervising the election of officers during the last General Assembly on March 26, 2017 at the Saint Louis School Center, Baguio City.

When registration closed at 11:00 a.m., 9,717 members have registered. Of this number, 7,793 members cast their votes for candidates of their choice. No ballots issued to Members in Bad Standing and Members with Special Power of Attorney.

### COUNTING AND CANVASSING OF VOTES

With the help of 50 Election Deputies, the Committee counted and canvass the votes cast at the 4th Floor of BBCCC Building. The counting and canvass of votes started at 2:00 p.m and ended at 8:30 p.m.

### ELECTION RESULTS

The following candidates received the following number of votes:

BOARD OF DIRECTORS		AUDIT COMMITTEE	
ANDAYA, Joseph Porfirio	2,971	CARDONA, Milagros M.	1,299
ASUNCION, Arturo G	5,192	FLAVIER, Nida F.	2,183
CHAN, Conrado Jr. B.	4,025	RIMAS-PERNES, Adette	4,051
DE LOS REYES, Mario M.	1,674	ELECTION COMMITTEE	
FERNANDEZ, Consuelo M	3,639	BALAGOT, Michael Tim B.	3,380
KIM, Thelma	3,525	BALANCIO, Pacita A.	3,086
RAMOS, George K.	2,630	LACONSAY, Basiliza S.	3,772
VALDEZ, Mario S.	4,704	SORIANO, Gerry B.	4,206

### PROCLAMATION OF WINNERS

#### BOARD OF DIRECTORS

Arturo G. Asuncion  
 Conrado B. Chan, Jr  
 Consuelo M. Fernandez  
 Mario S. Valdez

#### AUDIT COMMITTEE

Adette Rimas-Pernes

#### ELECTION COMMITTEE

Basiliza S. Laconsay  
 Gerry B. Soriano

No protest or petition for disqualification has been filed.

Voter's Turnout Percentage 86%

## Loan Delinquency and Default

Gabby Pinas

The BBCCC provides loans to support members, loans for provident proposes such as home improvements, capital for our business, or to augment our un-programmed expenses for our needs. Whenever we are in need of cash as coop members what comes to mind is our BBCCC. Over the past years our Coop has come up with loan windows to meet our growing needs.

Our interest rates are competitive because we are not a profit organization, owned by members and run for the benefit of members. A loan is delinquent when a payment is late. A delinquent loan becomes a defaulted loan when the chance of recovery becomes minimal. Delinquency is measured because it indicates an increased risk of loss, warnings of operational problems, and may help to predict how much of the portfolio will eventually be lost because it never gets repaid.

Some researches point out the causes of loan default which include; lack of willingness to pay loans coupled with diversion of funds by borrowers, wilful negligence and improper appraisal by credit officers.

Here are some steps to avoid delinquency and default:

1. Understand your borrowing. Know the type of loan you are borrowing including the fees and interest associated with the loan.
2. Read the promissory note. The promissory note is a legally binding document. By signing the terms and conditions of the loan you contracted, you are agreeing to repay the loan according to the terms in the loan form. All loans received must be repaid.

3. Manage your borrowing
4. Create a budget every year to determine how much you really need to borrow.
5. Do not accept your loans until you know you need them
6. Reduce the amount you wish to borrow.
7. Inquire about monthly payment plan options if you are out of town or if your location is not very accessible you can have your payments with the banks where our coop maintain an account. In this issue you are provided with the list of banks where you can pay your loans.
8. Track your loans

### BBCCC Policies on Delinquency

Or the information of our members, following are the provisions in our Policy Manual, regarding Loan Delinquency and Default:

**Section 23. Re-loans, Restructuring, and New Loans.** Re-loans, restructuring and new loans shall be governed by the following guidelines:

- a. A new loan/re-loan may be allowed, provided that the remaining balance or such other dues of the existing loans shall be deducted first from the proceeds of the new loan.
- b. As a general rule, restructuring of a loan shall be allowed only upon the recommendation of the Conciliation and Mediation Committee through a Settlement Agreement conducted by the Accredited Mediators.
- c. Re-loans and restructuring shall be subject to the general loan policies of the Cooperative.

**Section 24. Loan Repayments and Penalties.** Loan payments shall be scheduled on a monthly basis. The first payment shall be made one (1) month after the date of the loan plus ten (10) days grace period. Succeed-

ing monthly payments shall be made every month thereafter until loan is fully paid.

- a. A penalty of two per cent (2%) per month of delay prior to maturity shall be imposed on all unpaid amortizations; a penalty of three per cent (3%) per month shall be imposed on all unpaid loan balances after maturity.
- b. If the due date falls on a non-working day (Sunday/Holiday), the amortization payment due shall be made before the said non-working day to avoid penalty.
- c. Penalties may be condoned, subject to the wise discretion of the Conciliation and Mediation Committee and subject further to the authority given by the Board of Directors to the requesting parties.

**Section 25. Loan Repayment Terms.** The terms on loan repayment shall be based on the following:

- a. The capacity of the member to pay with a maximum repayment period to be determined by the Board.(36 months)
- b. The Petty Cash Loan and the Grocery Assistance loan shall be repaid within a period to be determined by the Board.(1 month)

**Section 26. Order of Payment.** The payments made by a member shall be applied in the following order:

- a. Fines and Penalties
- b. The unpaid amount in the minimum share capital subscription
- c. Grocery Assistance Loan
- d. Petty Cash Loan
- e. Special Contingency Loan
- f. Regular Loan
- g. Other loans

(Continued on page 10)

# CREATION of the COUNCIL of ADVISERS

By : Dexter Ladia

In commitment to strengthen the cooperative spirit, the Board of Directors came to a decision to create the Council of Advisers. The move to pursue with the formation of the Council of Advisers is inevitable not only as a legal mandate but more importantly as a concrete step in order for the Cooperative to be embedded with the wisdom of the Elders.

Pertinent to the Philippine Cooperative Code of 2008 or Republic Act 9520, Article 43 on the Committees of Cooperatives, it states that (1) “the bylaws may create an executive committee to be appointed by the board of directors with such powers and duties as may be delegated to it in the bylaws or by a majority vote of all the members of the board of directors. (2) The bylaws shall provide for the creation of an audit, election, mediation and conciliation, ethics, and such other committees as may be necessary for the conduct of the affairs of the cooperative.” This directive of RA 9520 is also established in Article V

Section 46 of BBCCC By-Laws “There shall be created a Council of Advisers or Consultants, the members of which are former directors and managers of the cooperative.”

The Ad Hoc Committee members in charge of crafting the policy for the Council was composed of Atty. Renato C. Fernandez, Mrs. Emerita Fuerte, Mrs. Norma Lacopia, former Directors of the Cooperative; Mr. Joseph Andaya and Mr. Lawrence Dexter C. Ladia. The committee discussed diligently the formulation of the guidelines for the Council of Elders.

The Council’s main role is to act as amicus curiae at the invitation of the Board on policies and topical issues that have significant impact on the Cooperative. Specifically, the Council shall: 1. Act as advisory to the Board of Directors when their advice is solicited or topical issues are referred to them by the Board of Directors; 2. Such advice shall be the consensus of the

Council, arrived at a meeting called for that purpose; 3. However, the Board of Directors can solicit the opinion and/or advice of any one of the members of the Council.

The members of the Council of Advisers shall be appointed by the Board of Directors, from those qualified, upon submission by the former a letter of intent to serve as a member of the Council. The members of the Council shall serve for a term of one (1) year, without prejudice to any reappointment. Members of the Council shall not hold any other position in the Cooperative during their term of office.

The final draft of the guidelines was already submitted for Board approval.

*Loan delinquency* from page 9)

**Section 27. Payment to Members.** Any amount due a member shall be applied likewise in the same order as of the above. This shall also hold true for the patronage refund and the interest to capital due to a member at the end of the year.

**Section 28. Offsetting from the Share Capital.** As a general rule, the offsetting of a member’s loan balances with his/her share capital shall not be allowed except upon the termination or withdrawal of the member. The offsetting shall not be considered as actual collection. Should the share capital be insufficient to cover the obligations, the policy on collection shall apply.

**Section 29. Collection in Case of Default.** The following procedure shall apply in case of default in the payment of the loan:

- a. First Notice – the member in arrears shall be given a reminder by the Management before the maturity of any type of loan. Should the member not settle his obligations within one (1) month, he/she shall be given a demand letter by the management.
- b. Should the member still fail to settle his/her obligation, the matter shall be referred to the Conciliation and Mediation Committee. The Committee shall give a notice for mediation conference. The Con-Med shall have the jurisdiction

over the matter. Should the member still fail to comply with the agreement, the case shall be referred to the Legal Officer for appropriate legal action.

- c. A proper evaluation from the billing and collection department shall be forwarded as its recommendation to the Board of Directors for appropriate action, which may entail the termination of the member concerned.

(Education from page 1) pensionation & Work” This was followed by the launching of the Sectoral Consultative Body (SCB). The SCB acts as a consultative group on policies/topical issues. The sectoral consultants connvене as a group when called by the BOD. They attend meetings and activities of the BBCCC, work with persons or organs of the Cooperative, and engage with their respective sectors to ensure that voices of their sector are heard. Lastly, the sectoral consultants assume a leadership role in developing a strategic voice for the sector and provide feedback to their respective sectors.

The Service Awards were then given Service Awards in recognition of their corresponding years of service at BBCCC. Lastly, paying tribute to our retiree, Ms. Norma Lacopia was recognized for her 10 years of generous commitment, loyalty and dedicated service to the Cooperative.

The following were the new set of officers:

**Board of Directors:**

- Chair  
Dir. Nelson V. Gayo
- Vice Chair  
Dir. Oscar R. Adversalo
- Dir. Arturo G. Asuncion
- Dir. Conrado B. Chan Jr.
- Dir. Consuelo M. Fernandez
- Dir. Emmanuel Tadeo
- Dir. Mario S. Valdez

**Officers:**

Board Secretary  
Joseph Porfirio L. Andaya

**Secretariat**

Milo Severino N. Distor

(NB. Mr. Joseph Porfirio Andaya is appointed as OIC Manager Mr. Milo Severino Distor is appointed as Board Secretary in July 1, 2017)

**Audit Committee**

- Maribel S. Pasngadan
- Allan Frank B. Silva
- Maria Angelica Gerardette R. Pernes

**Election Committee**

- Atty. Roney Jone P. Gandeza
- Basiliza S. Laconsay

Gerry B. Soriano

**Conciliation and Mediation Committee**

- Michael Tim B. Balagot
- Jeffrey S. Rubino

**Ethics Committee**

- Milagros E. Tacderas
- Atty. Angeline May Togade

**Legal Officer**

- Atty. Eric G. Santos

**Marketing Consultant**

- Jacinto T. Guinto Jr.

**Research, Development, Marketing and Publication Committee**

- Gabriel Paul K. Pinas
- Lawrence Dexter D. Ladia

**Technical Consultant**

- Engr. MelisaTherese M. Sapdoy

**Members of the Sectoral Consultative Body**

**ENTREPRENUERS**

- Leticia Aliga
- Rowena Buen
- Remedios Chia
- Jojo Tianan
- Evelyn Veneracion

**FORMAL SECTOR**

- Felicidad Cenon
- Marissa Aban
- Zosimo Abratique
- Milagros Cardona
- Kristelle Castro

**RETIREES/ SENIOR CITIZENS**

- Thelma Kim
- Paula De Guzman

Jovito Mariñas  
Evelyn Oda  
Fatima Pacis

P. W. D.

Marita Komiya  
Rolando Bitaga  
Iluminada Dupingay  
Cresencia Dupling  
Maureen Pogowen

**TRANSPORT**

Henry Basing-at  
Joel Arib  
Larry Caoile  
Josephine Rufino  
Virginia Degay

**OVERSEAS CONTRACT WORKERS**

Gina Macaranas  
Yolanda Albero  
Arlene Cusi  
Myrna Garcia  
Elizabeth Magalgalit

**FARMERS**

Romeo Kimbungan  
Rosita Sobrepeña  
Dominador Buen  
Diana Dinamling  
Enrique Paulino



Service Awardees.From right to left. Mamerto D. Orden – 5 years in service, Jennifer P. Valdez – 15 years in service, Angeline May F. Togade – 5 years, Shane R. Tadeo – 20 years in service, Milo Severino N. Distor – 5 years, (not in photo)Ofelia L. Pasion – 5 years

## PERSONAL EXPERIENCES: TEAM BUILDING 2

By: Rena C. Foronda

“Not finance. Not strategy. Not technology. It is teamwork that remains the ultimate competitive advantage, both because it is so powerful and so rare.”-Patrick Lencioni

My personal experience implies on the fact that all groups should be handled like teams. Many attempts have been taken to make teams more productive. Under the circumstances like these, I've realized that a person must consider the purpose of the task at hand. It means that a group or team needs to be more uniform or constant in decision making. With this, it will help a group or a team to think alike and to get fast results.

As part of the Team Okra, I had to learn a number of things. The first and foremost thing for me was the development of my ability to listen. I was working as much as 8 hours a day and the analysis of the experience shows that these days were the best days in my life. I have learned many talents and abilities. While working in a team, you'll learn how to cooperate with other people. In fact, you are becoming more flexible.

In my perception, team is a wonderful thing first of all because it helps individuals to unite their endeavors. When properly organized, team becomes an enthusiastic and dedicated group of people that are working for the achievement of a common goal.



### SPOTTERS, ARE YOU READY?

By: Jenelle F. Calonge

In a world where everything is visible in a flat lay, all that is left depends on how we well perceive. Playwright Oscar Wilde pointed out “Experience is the hardest kind of teacher. It gives you the test first and the lesson afterward.” His words were instilled carefully during our team building in Caba, La Union last May 13-14, 2017. The two-day team building showed the diversity of each individual resulting to understanding one's skill and more importantly, accepting what skill needs to be honed more. The coping mechanism may vary to each individual but the experience during the process is golden, and the hurdles surpassed were lessons to embark.

Groups were formed and named after the vegetables in the Filipino dish called “Pinakbet”. Each team has its own power word to aggravate motivation and to ward off cold feet. Among all the exercises, the *Hula Hoop* game for me was the hardest, The challenge was to lower the hula hoop to the ground by keeping everyone's point finger in contact with the object making sure that each finger is properly attached but not hooked onto the band of the “hula hoop”. However, the opposite happened resulting to advancing upwards instead of getting it lowered to the ground. As a result, we had to brainstorm on how we can fully achieve the winning mark. The activity enhanced the team's problem solving, communication and collaborative skills in reaching the goal.

In conclusion, team building is very helpful not just in enhancing cooperation and leadership skills but also a means to strengthen social interaction skills. The activities were fun and challenging, it showcased each individual's strengths and weaknesses. The happiness, pressure and that thrill that comes with it made us ecstatic; we got to know each other more. At the end of the team building session, the values of each team that depicted proper communication, humility and respect, unity, love and trust and commitment to excellence were merged into one full value contract for all. Now, Spotters or non-Spotters we are ready.



## A Tribute to Ma'am Norma Lacopia, Retiree

Dexter Ladia

When I had my first transaction as a member of the BBCCC in 1993, I came across a female clerk who was very accommodating in responding to my business. As a neophyte in our Cooperative, the said employee was very kind and helpful in addressing my particular concern. At that moment, I was pleased and happy with the service the clerk offered in attending to my business. That experience of mine 24 years ago is very memorable because of the way the clerk fulfilled her work. True enough my initial experience with the female clerk was a trademark of any staff in the cooperative. Today let us pay our acknowledgment and gratitude to the female staff in my narrative, our fellow member, Ma'am Norma M. Lacopia.

Ma'am Norma or commonly called by many as "Mommy Norms" was born on April 20, 1946 and hails from San Jacinto, Pangasinan. She started her career in BBCCC in June 1990. From June 1990 to June 2006, Ma'am Norma was a staff of our cooperative and occupied various positions. The responsibilities she had as a staff of the cooperative were the following: Clerk, Secretary-Typist, Loans Clerk, Records and Collateral Custodian. She retired as an Administrative Officer. However, retirement was only temporary because Ma'am Norma continued rendering service to the BBCCC as an officer from 2006 to the present. She held the following positions: Credit Committee (member), Election Committee (member/chair), Board of Directors (member) and presently an Accredited Mediator/Conciliator.

According to Mrs. Lacopia, her stay in our Cooperative developed her personal capability. It also improved her vision in life. With regard to the changes and development of our Cooperative, Ma'am Norma has this insight to share: "As part and parcel of



then and now."

Former friends and co-employees in our Cooperative describe her as their own mother who can be trusted in every aspect of their lives. "Mommy Norms" was supportive and caring because she was willing to listen and to offer her shoulder to colleagues. She is also characterized kind, generous, thoughtful, considerate and understanding. As a person, Ma'am Norma is a woman of substance and full of determination. She is a strong woman who is very outspoken but at the same time sensitive. As an employee, Ma'am Norma showed respect to everyone by her willingness to accept others with an open arm and by extending help. She is an inspiration to other because of her good and generous heart. Ma'am Norma was a remarkable example of a person with a servant's heart. She has a faith-filled outlook on life and toward other people. As it is, she demonstrated a cooperative spirit.

Ma'am Norma looks forward to a greater BBCCC, optimistically and hopefully for our member's expectation.

BBCCC I take pride of my little and humble effort and service together with the joint help of its employees, staff, supporters and members leading to its noble growth. There are considerable differences and variances that are noticeable and maybe observable between the 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.)

**Supplemental Fixed Deposit (Savings)**

(Operates like a savings deposit)

**Supplemental fixed deposits**

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

**Term Fixed Deposit**

(Operates like a time deposit) Earns higher interest. Minimum deposit is P5,000.

**Petty Cash Loan (PCL)**

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

**Regular Loan (RL)**

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 Purchase Service (GPS)**

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.

**Construction Financing Loan**

**Member Preferred Loan**

**Other Services Offered:**

**Cooperative Housing Service.** Avail of Lot 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.** For the death of the member, member's spouse, member's parents, or children.

BBCCC Payments are accepted in the following :  
ACCOUNT NO. BANK

- 115-20000-4819 BANK OF COMMERCE SA
- 000940-08-8908 BDO LEGARDA SA
- 00518-002-2933 BDO LTB SA
- 00547-018-7935 BDO SESSION CA
- 00547-005-2665 BDO SESSION CA
- 00183-002-5412 BDO SM CA
- 0560-001-487 BPI HARRISON CA
- 005695-010-747 BPI MALCOM CA
- 1940-063-229 CHINA BANK CA
- 4002-00553-6 EASTWEST BANK ABANAO SA
- 004-02-006-001 EASTWEST BANK ABANAO CA
- 400-101-5996 EASTWEST BANK ABANAO
- 247-02-00059-5 EASTWEST BANK LTB CA
- 200021625972 EASTWEST BANK SUPERSAVER
- 200013108101 EASTWEST BANK SESSION SA
- 0221-3101-79 LAND BANK SA
- 00-082-50-0078-2 MAYBANK
- 416-341614354-5 METROBANK BANK SESSION
- 222-7-222-508-351 METROBANK LTB CA
- 003-3-00349541-9 METROBANK MAGSAYSAY SA
- 003-2-00322055-3 METROBANK MAGSAYSAY DOLLAR
- 416-3416-14436-3 METROBANK SESSION SA
- 416-3-416145858 METROBANK SESSION SA
- 416-3-41647314-6 METROBANK SESSION SA
- 145-641-900-017 PNB ABANAO/RIZAL CA
- 148-139-000-014 PNB MAGSAYSAY CA
- 145-995-300-018 PNB SESSION CA
- 9021096445 RCBC Session
- 300130100000017 ROBINSONS BANK CA
- 300130100000026 ROBINSONS BANK CA

email address [bbcccoop@gmail.com](mailto:bbcccoop@gmail.com)

website [bbcc\\_online@yahoo.com](mailto:bbcc_online@yahoo.com)  
[www.bbcccconline.com](http://www.bbcccconline.com)