



# The BBCCC COOPSERVER

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

*"Progress Through Unity and Service"*

## 58th BBCCC GENERAL ASSEMBLY AND ELECTION OF OFFICERS

By Gabby Pinas

BBCCC will be holding this year's General Assembly on March 26, 2017 at Saint Louis School Center, Elementary Department Assumption Rd . Baguio City.

In this year's election, Eight (8) candidates are vying for this year for the position of Board of Directors. The GA will elect four(4) this year. This year's candidates are composed of 3 incumbent Directors, namely Art Asuncion, George Ramos and Mario Valdez , 2 incumbent officers, Joseph Porfirio Andaya,( Board Secretary) and Conrado Chan, (Treasurer). Meanwhile three other candidates filed their candidacy for Board of Director, they are Mario de los Reyes, Consuelo Fernandez and Thelma Kim. (Pls. see the profiles of the candidates in a separate article)

For the Committees, there are three candidates for Audit Committee. The GA will elect one. The candidates are the following: Milagros M. Cardona (incumbent), Nida Flavier and Adette Rimas-Pernes. Four candidates filed their candidacy for ELECOM. The GA will elect two (2)The candidates are the following, Michael Tim Balagot, Pacita Balancio, Basiliza Laconsay and Gerry Soriano(incumbent)

### CANDIDATES FOR THE BOARD OF DIRECTORS



**ANDAYA, JOSEPH PORFIRIO L.**  
"JOPO"



**ASUNCION, ARTURO G.**  
"ART"



**CHAN, CONRADO JR. B.**  
"CONRAD"



**DE LOS REYES, MARIO M.**  
"DR"  
In Cooperating Together,  
We Progress.



**FERNANDEZ, CONSUELO M.**  
"ESTHER"  
Humility, Sincerity  
& Transparency Equal  
Trustworthiness.



**KIM, THELMA S.**  
"THEEM"  
Leadership with  
a Heart is Service.



**RAMOS, GEORGE K.**  
"GEORGE"



**VALDEZ, MARIO S.**  
"MAR"  
Valdez-Muling Iboto!  
Maasahan, Maka-Diyos at  
Maka-Tao!

### CANDIDATES FOR AUDIT COMMITTEE



**CARDONA, MILAGROS M.**  
"MILA"



**FLAVIER, NIDA F.**  
"NIDZ"  
Patience Leads to Success



**RIMAS-PERNES, ADETTE**  
"ADETTE"  
Let us Continue  
The Legacy for Service

### CANDIDATES FOR ELECTION COMMITTEE



**BALAGOT, MICHAEL TIM B.**  
"MICKEY"  
Service with the Spirit of Cooperativism



**BALANCIO, PACITA A.**  
"CITA"  
Sustaining the Quality of Service  
Through Integrity, Honesty & Experience.



**LACONSAY, BASILIZA S.**  
"LIZA"  
Dedication, Commitment, and Service



**SORIANO, GERRY B.**  
"GERRY"



## Chairman's Corner Atty. Nelson V. Gayo

Once again, we shall be seeing each other for BBCCC's Annual General Assembly. Our annual meeting is the major event of our cooperative's year. It is the time for us to take account of our past year's gains. It is also the time for our members- as joint owners- to express their views for the cooperative. The success of our general assembly depends on all of us actively participating, stimulating goodwill and building membership understanding. I sincerely hope that we shall hold our General Assembly in a true cooperative spirit making it an occasion for members and officers get together to discuss operations and plans.

During our General Assembly, we shall review the program and the business of our cooperative for the past year. We shall elect our new officers and we shall plan future activities. Our order of business shall include the reading of the minutes of last year's assembly, presenting of annual reports of business operations, and of officers and Committee and the consideration of our plans. We want to do all these with the participation by all our members. We should emphasize that the annual meeting is the time for our members to ask questions and offer suggestions. It also provides the management the opportunity to explain and discuss operating policies and listen to member comments.

Amidst organizational change and a cooperative environment that faced challenges in 2016, your BBCCC, as we shall see in our annual report, continued to make significant progress in our key performance areas. The Board and I would like to thank all the BBCCC members, officers and staff for their vital contributions in helping deliver stability and improved overall governance of our Cooperative.

Our focus now is to build on our progress. We may say that much further work is required to build our Cooperative. However, we now have a clear vision of a sustainable BBCCC with a distinctive specific difference of service rooted in our cooperative values. Together may we continue to build the BBCCC as a viable alternative to the traditional banks. Let us continue in this journey, in which our General Assembly is another milestone. I ask for the loyalty of our members, the determination of our staff and officers, and the commitment and support of everyone.

March 26, 2017- Mark It on Your Calendar!  
That is the date for our 58th BBCCC General Assembly.



## Manager's Message Mary Ann Bungag

March 26, 2017. A special day for BBCCC. I hope you have already reserved that day for our General Assembly. Just like any other member owner we are excited as to how our Coop fared for the past year. Our growth and performance as a Cooperative was largely through our Cooperative endeavor. Our contribution as member owners, how we patronized the services made available for us, our commitment to the cooperative and not to mention our compliance to our policies are things that are the primary factors in our success as a Coop.

As we once again come together for the 58<sup>th</sup> General Assembly we in the Management side, the staff and employees, together with the officers and Board of Directors of BBCCC had been preparing hard for our GA. We present to you our reports, about what we have done, accomplishments, financial reports, and our proposed activities. Please take time to read these reports and together let us cooperatively work hand and hand for the realization of our goals, vision and mission to our Cooperative.

I the Management and Staff together with our officers and the Board of Directors of BBCCC wish everyone a Happy General Assembly come March 26, 2017.

## ADVISORY

To : Our valued members

### DAMAYAN AND SARANAY CONTRIBUTIONS

DAMAYAN and SARANAY dues should be paid by members every JANUARY of each year.

In the event that you forgot to pay your annual DAMAYAN and SARANAY contributions, we shall update this in your behalf by deducting from your SAVINGS ACCOUNT and/or DIVIDENDS.

### NEW POLICY ON DEATH CLAIMS

If a member dies, the period for application of Death Aid by immediate legal heirs shall be extended to two (2) years. The new policy shall be deemed in effect January 1, 2016. Heirs of members who died January 1, 2014 or later are entitled to the benefit.

(Minutes of meeting August 18, 2016, lines 118 to 123, Managers Report)

BY MANAGEMENT



## Editorial

### BBCCC General Assembly

By Gabby Pinas

General Assembly is the highlight of a cooperative's year. It is the time when directors, other officers, and the management give an accounting to members and when member-owners express their views to the, directors, officers, the management and employees. To sum up, the General Assembly is and should be viewed as the major cooperative educational event of the year.

Just like other Cooperatives we are required by law to hold a General Assembly. When this is accomplished, the annual meeting program can be important in stimulating goodwill and building membership understanding. If the annual meeting is held simply to comply with the bylaws, there is little chance of achieving our goals as a cooperative. As in the past GAs we always look forward that our Assemblies be held in the proper cooperative spirit as a yearly occasion when we all come together not as officers, employees or members but all as member owners of BBCCC to discuss about what is best for our dear BBCCC. This year our GA will be held at Saint Louis School Center Assumption Road Baguio City on March 26, 2017 as earlier announced.

The official purpose of the annual meeting is to review the program and the business of the cooperative for the past year, to elect officers, and to plan future activities. It is our practice to have our registration as early as 7:00am until 11:am. Members arriving after 11:00 as a matter of policy are not allowed to vote and the meal allowance shall be forfeited. As we register we are issued with the annual reports, a meal allowance and an official ballot then we cast our votes.

The main activity for our GA is the Annual Meeting as member owners of BBCCC, we have to take part in this activity. It is unfortunate though that for some reasons many skip the main event which is the Annual Meeting. The order of business is generally outlined in our bylaws. It includes an opening prayer, an entertainment while waiting for members to arrive at the meeting area (Saint Louis School Center Multipurpose Hall), reading and disposition of the minutes of the last GA, presenting annual reports of business operations, and of officers and committees. As members of BBCCC we have to bear in mind that: 'We the members own BBCCC. We share in its ownership and control. It is being operated for our benefit. We have a direct responsibility for its success.'

As Member owners we exercise control of the cooperative at the annual meeting by electing the BOD, members of the Audit Committee and the Election Committee, to approve the minutes of the previous GA, to scrutinize and accept plans for the next year (March 2017 to February 2018), the different committees and departments, contributing comments and suggestions on the conduct of the business, and approving, the proposed budget for the next fiscal year and other resolutions that may prop up during the assembly. Election of the members of the Board of Directors (BOD) is the first of our democratic privileges and responsibilities. We exercise general control over policies of our cooperative by electing the members of the BOD. The powers of BBCCC are vested in the Board of Directors. They determine, the acts to be performed and the plans and methods to be followed by the Management, officers, (continuation on page 6)

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

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Consultants: BOD Chair/President, Atty.  
Nelson V. Gayo and Manager Mary Ann B.  
Bungag  
File Photos: Management Information  
Systems, RDMPC



**Dr. Mario S. Valdez    Gabriel Paul K. Pinas    Henvi Francis A. Salon**

Entered as second class mail at the Baguio City Central Post Office, Baguio City, Philippines with permit No. CAR 01-12.

## KNOW YOUR CANDIDATES... CANDIDATES FOR THE BOARD OF DIRECTORS

### Joseph Porfirio Andaya "Jopo"

Professor (Retired), BA Sociology  
(Complete Academic requirements  
in MA Sociology and MA Economics)

Accredited Cooperative Trainer: NORWESLU, BBCCC-ICSDE

Accredited Trainer: Business Continuity Planning  
(Philippine Disaster Resilience Foundation; Humanitarian Leadership Academy)

18 years as member of BBCCC

Message:

#### **"Harnessing Members' Power in Cooperative Development"**

There are three pillars that form the cornerstone of Cooperative progress and sustainable development. The members, the operations staff and the officers. Of these, the members are paramount. Their interests are primary. And their will is unparalleled power. This shall be the focus of my service.



### Arturo Asuncion "Art"

Professor (Retired)  
BSE/CPE

47 years as member of BBCCC

Message:

#### **"The Action Man"**

We will always be there to respond/ act on members welfare and concerns . For every problem concerns, there are solutions. I will remain at your service as your representative to the Board. I will see to it that concerns problems concerning the membership shall be acted upon.

**Mabuhay BBCCC.**



### Conrado Barcel Chan "Conrad"

Associate Professor/CPA  
BS Accountancy, MBA  
14 years as BBCCC member

Message:

#### **"New Vision, New Direction, New Leadership"**

"My experience in the Cooperative Movement: as former Audit Committee Chairman (for 4 consecutive years) allowed me to be WATCHFUL; as incumbent Treasurer (for 2 consecutive years) to be TRUSTWORTHY; and hopefully, as your Board of Director to be able to LEAD AND INFLUENCE others with the intention of elevating the lives of our members."



### Mario Morales De Los Reyes "DR"

Classroom Teacher Retired  
Doctor of Philosophy in Educational Management  
14 years as member BBCCC

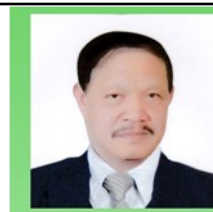
Message:

#### **In Cooperating Together, We Progress**

Cooperation can be expressed in many varied ways. Since we are members of a cooperative society, one simple way of cooperating is to choose with discernment the people who will chart the direction of our organization.

Cooperativism in the real strict sense is allowing the members of the cooperative to share equally in controlling the organization. " Domination" is taboo in cooperatives, It should be forbidden, banned and prohibited.

If elected, I will introduce ways and devices to which the sentiments and changes, the members desire to be expressed and channeled to approximate the ideals of a true COOPERATIVE. Together We Progress.



## KNOW YOUR CANDIDATES.... Candidates for the Board of Directors

### Thelma Sagsago Kim "Theem"

Faculty/Instructor  
BS Library Science/MS Lib.Science  
Phd (on going)  
40 years as member BBCCC



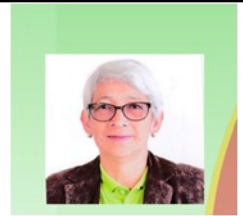
Message

#### Leadership with a Heart is Service

Greetings to all co-owners of the Baguio Benguet Community Credit Cooperative!  
Our cooperative has grown so much (thanks to us) that sometimes we feel like we can be complacent because of what we have achieved. But complacency has no place in today's fast changing world. We must strive harder to be responsive to the call of the times. This we can do if we practice TOTAL QUALITY MANAGEMENT where we are "people focused with the aim to continuously increase customer satisfaction at lower real cost; if we practice LEADERSHIP WITH A HEART TO MEAN SERVICE.

### Consuelo Madarang Fernandez "Esther"

Retiree  
AB Sec/English and Literature  
26 years as member BBCCC



Message

**Humility, Sincerity, and Transparency equals Trustworthiness**

Strengthen our public relations to the community in order to build mutually beneficial relationship between the credit union and the public. Best practice of all is to plan and be pro active. Be consistent, honest and transparent in order to build trust. We should also include the employees . Revision and or implementation of new employee programs to improve; develop a career path for each employee; give an employee survey to existing employees to determine reasons for staying and utilize to improve retention of all employees.

### George Kadchao Ramos "George"

Certified Public Accountant (CPA)  
Master in Public Administration (MPA)  
Doctor of Education—major  
Educational Management  
University Professor  
17 years as BBCCC member



Cooperatives are democratic organizations that are controlled by their members who actively participate in setting their policies and making decisions. The best way by which a member can actively participate in setting their cooperative's policies and decision making is by attending the General Assembly.

So come March 26, 2017, let's all attend the BBCCC General Assembly and exercise our equal voting right of one-member, one-vote. Let's choose the responsive, assertive, motivated, output-oriented and sincere directors and officers who shall ultimately be accountable to the general membership.

### Mario Sabado Valdez "Mar"

Professor(Retired)  
B.S. Ed., M.A., Ed.D.  
46 years as BBCCC member  
Message:



#### "ARAMID TI PAKAKITAAN"

Please re-elect me as your Director. I had devoted much of my time in the Cooperative Movement as a BBCCC member and as an officer (Board of Director, and Committee Chairman.) Therefore, experience focusing on the members, is what counts! I can always walk with heads up as your servant through the years. I have the time (perfect attendance in regular Board Meetings as per record for the year 2016) and I am still very much willing to serve with your support. I remain in my commitment towards honesty, transparency, and dedication in the Cooperative Movement. We will work for continuous genuine cooperativism in BBCCC. Hence, your vote for me will not be in vain!

*"Valdez: Muling Iboto! Maasahan, Maka-Diyos, at Makamiyembro"*



## CANDIDATES FOR AUDIT COMMITTEE/ELECT ONE (1)

**Milagros Miranda Cardona**  
**"Mila"**

Faculty / Certified Public Accountant  
Masters in Business Administration  
20 years as BBCCC member



Message

**Congratulations to BBCCC on its 58th General Assembly!**

As member of the Audit Committee, I will perform a vital role in Governance, ensuring quality reporting and controls, as well as the proper identification and management of risk...its critical role as guardian of integrity.

Let us always continuously promote transparency and accountability to the success of our beloved BBCCC.

**Nida Fronda Flavier**  
**"Nids"**

Office Secretary  
Bachelor of Science in Commerce Accounting  
28 years as BBCCC member



Message

**Patience Leads to Success**

An Audit Committee is directly accountable and responsible to the General Assembly. It will be my duty to continuously monitor the adequacy and effectiveness of the Co-operative management control system. To reduce delinquency rate by focusing on the aggressive collections of overdue and delinquent accounts increasing every year.

If necessary, to review the policies in the appointment, replacement, reassignment or dismissal of employees if it is properly implemented by the Manager and the Board of Directors, so as deserving employees are given fair treatment and recognitions through incentives and not to selected few or upon request.

**Maria Angelica Gerardette Rimas-Pernes**  
**"Adette"**

Businesswoman  
AB Economics/Completed units leading to  
MA Economics  
34 years as BBCCC member

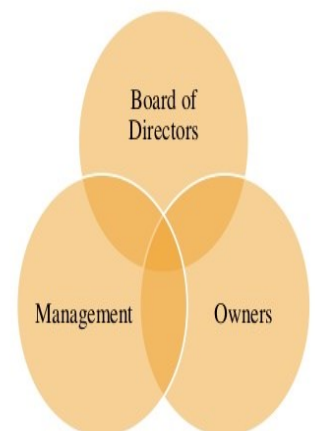


Message

**Let Us Continue The Legacy For Service.**

I am Adette Rimas-Pernes the only child of Greg and Ampy RIMAS. My parents were pioneers and leaders of BBCCC and were instrumental in making it the success it is today. They instilled in me the true COOPERATIVISM is serving and helping improve people's lives. I am here to continue that RIMAS legacy. I am an economics graduate of SLU and have had various financial management experiences. Please vote for me to the Audit Committee to help provide our members the best service possible. Let us put a RIMAS once again in the BBCCC. Thank you.

*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.*

**What is Governance?**



## CANDIDATES FOR ELECOM/ ELECT TWO (2)

### Michael Tim B. Balagot "Mickey"

Bachelor of Science in Commerce with units in MBA  
Former employee BBCCC  
Businessman  
Message:

"Service with the spirit of cooperativism"

After 10 years of service as field collector to dept head of bbccc, it came up into my mind that i also want to serve our cooperative as an officer where i can continue to:

- ensure that voting is conducted in a fair and orderly manner.
- help other committees and offices of the cooperative for the betterment of all.
- give quality service to members not only focusing on my overall work.

Learning to love serving others and knowing to value happiness are keys towards the spirit of cooperativism which is the essence of being a member of a cooperative.

### Pacita A. Balancio "Cita"

Retired  
BSC Accounting



Message:

This is my election platform for the position of Election Committee Member:

My name is Pacita Andrada Balancio running for the position of Election Committee Member of BBCCC. Given the chance to be elected as a member of the election committee I can guarantee all the members and staff that I will apply every experience and knowledge that I was able to learn and absorb during my 21 years in service to BBCCC. Integrity, Honesty, Service is just three of the things that you are going to expect from me and I will assure the members and staff of BBCCC that there will be more to come. Thank you and God Bless!

### Basiliza S. Laconsay

"Liza"

Message:



"Dedication Commitment, Equality, Service"

Dedication Commitment, Equality, Service , this I believe are the qualities we look forward to run our cooperative. As a member of the following committees (CON- MED and ELECOM) in our coop these are the ideals that I learned to imbibe as your servant to our dear BBCCC and to add further as an ELECOM Member we need someone who will pursue independence from undue influence . To uphold the by- laws of the Coop .

Maraming Salamat po sa inyong suporta at tiwala. God Bless!

### Gerry B. Soriano "Gerry"

Clerk  
BSC Banking and Finance  
Masters in Business Admin.  
15 years as member BBCCC



Message:

Please attend the 58th BBCCC General Assembly and election of officers.

Your vote serves as the voice of our cooperative.

Exercise your right, Vote for Gerry B. Soriano for ELECOM Member.

Editorial from page 3

agents, and employees of BBCCC. The General Assembly provides an opportunity to keep us up to date on the progress of BBCCC. It is the time to review and analyze the past year's business, to discuss economic and business trends, the volume and costs of operations, and the financial condition of the business. As Members we are entitled to know all the pertinent facts concerning BBCCC. The annual reports are a basis of mutual understanding between management and members. The use of well chosen pictures, charts, slides, and overheads help us members grasp the highlights covered. Highlights of the BBCCC's business are published and the BBCCC management furnish us a copy every GA.

The open forum is an important phase of membership participation. During our annual assemblies issues brought before the assembly are being addressed as the BOD and the Management take the opportunity to explain and discuss every issue being raised at times leading to long heated discussions which is often times the scene when members come for the distribution of dividends. Airing grievances and attempting to address such may avoid a more serious conflict later. Through the expertise of our moderators, Parliamentary rules is always observed in order to facilitate a harmonious transaction of business and to enable the assembly to determine the voice of the assembly.

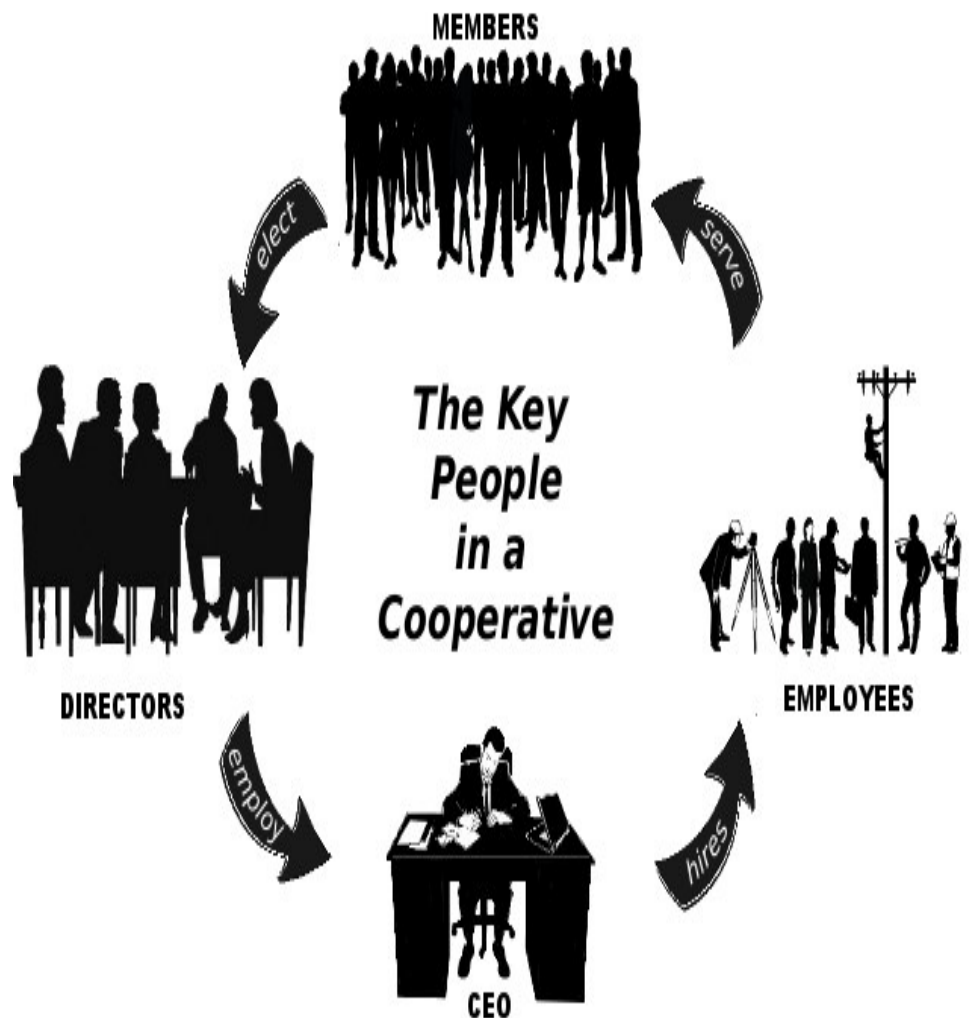
Voting on amendments to articles of incorporation or bylaws and other organization papers is often necessary. Changing conditions, or merely the growth and expansion of the business, or as need arises may make it desirable for our Cooperative to change or amend rules. After the required notification, changes are usually considered and voted on by members during our General Assembly.

Every General Assembly the most

awaited part is the distribution of our dividends and patronage refunds, the time when most of us come back and patiently wait our turn for the issuance of our dividends. It is the policy that the annual meeting has to be adjourned first before we start with the said distribution.

To our member owners coming from our Chairman Atty. Nelson Gayo, "Together may we continue to build the BBCCC as a viable alternative to the traditional banks. Let us continue in this journey, in which our General Assembly is another milestone.

" Mabuhay BBCCC.





# Tips On Cooperative Business Meetings

Lotes P. Lab-oyan

(This article is a reprint from Herald Express February 27, 2017 issue and with permission from the author. Mr. Lotes P. Lab-oyan is connected with the CDA)

Business meetings of cooperatives provide the time to inform and be informed. It is the chance for members to listen to reports of officers and employees on the results of business operations. As owners of the enterprise, they need to know from the officers and staff the financial and non-financial information; contents of development plans and programs. It is a time for members to react on the said reports, express their sentiments and decide on matters important in the life of the organization.

In addition, business meetings cannot happen when there is no common time and place for cooperative members to meet. This brings us to the importance of Annual General Assembly Meetings for cooperatives and other forms of organization. Generally, the date, time and place of the general assembly are provided in the cooperative by-laws. The notice of meeting; required quorum; order of business; and voting system is outlined under the provisions of the by-laws usually under Article III-Administration. The different positions to be filled through election and appointment together with the qualifications and disqualifications are also provided in the by-laws.

Moreover, let us have a quick review on some complaints related to interest on share capital; patronage refund; investments not approved by the general assembly; real estate properties registered under the names of officers/staff; expenses incurred on trainings charge to other accounts; general manager being powerful than the Board of Directors; absence of committees/inactive committee members; absence of policies related to succession; unliquidated cash advances of officers and management staff; provisions of policies and by-laws not being followed; etc. I guess these issues are internal to the organization that can be discussed during the business meeting proper of cooperatives during assembly meetings. In case it

cannot be resolved then they can approach their apex organizations be it union or federation and may seek CDA assistance to act as facilitators only when

necessary.

Further, the Board of Directors of the cooperative specifically the Chairperson handles the business meeting of cooperatives. His knowledge on parliamentary procedure facilitates the swift resolution of issues and concerns. These can be in the form of question, suggestion, observation or recommendation but with his skill as a Chairperson he can expedite action either by directly addressing the issue or converting it into "motion" for discussion, approval or confirmation. The success of the business meeting often rest on the ability of the head of organization to use **social intelligence** to ensure active participation of all members, officers and staff in coming up with common solutions to issues and concerns raised during the activity. Officers and staff need to build smooth relations with all the members, actors and stakeholders. Greater satisfaction can be attained when they take part in the planning, implementation and evaluation of activities of the cooperative. However, we cannot evade the reality that there are members who dissent with majority members decisions. This calls for a design or strategy that can be employed by management.

Furthermore, aside from the presentation of reports of the Board of Directors, officers and committee reports; approval on the hiring of external auditor; presentation and approval of annual development plans and programs, it is important to report the Cooperative Annual Progress Report (CAPR) and its attachment that include the Audited Financial Statements (AFS); the List of Officers and Trainings Attended (LOTA) by officers, members and staff; Performance Audit Report (PAR) that includes Report on Conciliation and Mediation; Social Audit Report (SAR). Approval of these reports must be captured or documented to be reflected in the Minutes of Meeting. It must be explained to the members that all these reports have effects in the business operations and relationship of the cooperative with stakeholders. Briefly, we can say that the CAPR gives a comprehensive data or profile of the cooperative; AFS is the language of the business. It provides

information as to the financial status of the cooperative. The LOTA shows who joined trainings and have the qualifications to run the business of the cooperative; the performance audit report measures the financial and non-financial aspects of cooperative operations; SAR provides information on relationship among the members and the cooperative relationship with community. Going into the details of these reports will help us understand their importance to the organization.

Finally, officers and management staff need to appreciate the positive effects of the various reports to the organization. It is highly encouraged that they shift their paradigm that these are CDA requirements. Instead, they must consider it as helpful tools for the growth and development of cooperatives. Vision, mission, goals and objectives must always be emphasized. Cooperatives must give priority to business meeting and have other activities as secondary in the identification of topics during general assembly meetings. After all, it is their business and others can observe how they run it.

# WHO OWNS BBCCC?

**BBCCC IS OWNED BY 22,841 Individuals.**

(as of January 31, 2017)

## A PROFILE OF MEMBER - OWNERS of BBCCC

<b>Total</b>	22841	
	<b>Frequency</b>	<b>Percentage</b>
Associate	8239	36%
Regular members	14602	64%
<b>TOTAL</b>	<b>22841</b>	<b>100%</b>

<b>As to Sex</b>	<b>Frequency</b>	<b>Percentage</b>
Female	14357	63%
Male	8484	37%
<b>TOTAL</b>	<b>22841</b>	<b>100%</b>

<b>Age Bracket</b>	<b>Frequency</b>	<b>Percentage</b>
Below 20	5729	25.08%
21-30	2830	12.39%
31-40	3733	16.34%
41-50	4182	18.31%
51-60	3579	15.75%
61-70	1698	7.43%
Above 70	1014	4.44%
No birthdate	58	0.25%
<b>Total</b>	<b>22841</b>	<b>100.00%</b>

<b>As to Share Capital</b>	<b>Percentage</b>
less than 10,000	39.12%
10,001-50,000	55.77%
50,001-100,000	3.69%
100,001-150,000	0.80%
150,001-200,000	0.34%
200,001,-250,000	0.10%
250,001-300,000	0.09%
300,001-350,000	0.01%
350,001-400,000	0.00%
400,001-450000	0.03%
450001-500000	0.03%
more than 500000	0.02%
<b>Total</b>	<b>100%</b>

## Blessed and Thankful :)

I just want to take this opportunity to say how much grateful I am to the Lord that He has given me riches in many ways. Riches does not necessarily mean monetary value. It could come in many forms and this is what I want to share in this article. I am rich in various ways.

First of all, I am thankful that I can express myself thru writing in the CoopServer despite my inadequacy of financial knowledge which is made visible by some lapses in my payment dues in the past. At the same time, it is high time to be grateful for the many chances the cooperative has helped me and my family. I learned my lessons and I will do my best to live up to the cooperative's ideals.

The spirit of cooperation is a value which cannot be underestimated and I feel richly blessed because of people who believe in it. This concept is greatly emphasized and practiced in our very own cooperative. Various programs are in place in order to cater to the needs of the members and to help uplift living conditions in general. It is service in action. One way to serve others is to be part of the solution and not the problem. As a member, my share, though meager, forms part of a whole. This whole can never be complete in its totality without the share of each member. It is a good training ground to be in union with others and to cooperate in terms of one vision and mission for the common good of all.

It has been eight years since I joined and I have been helped in many ways, specifically in terms of some monetary issues. I can borrow, I can save, I can live in the Spirit of cooperation and I can share thru the CoopServer. I consider them blessings, treasures or riches.

May we ever be supportive to our cooperative and may we all achieve growth in our finances, character and knowledge.

Pamela B. Mandi  
BBCCC Member

## POWERS OF THE GENERAL ASSEMBLY

The General Assembly shall be the **highest policy-making body** of the cooperative. The general assembly shall have the following powers:

- To determine and approve amendments to the articles of cooperation and by-laws
- To elect or appoint the members of the board of directors, and to remove them for cause.
- To approve developmental plans of the cooperative

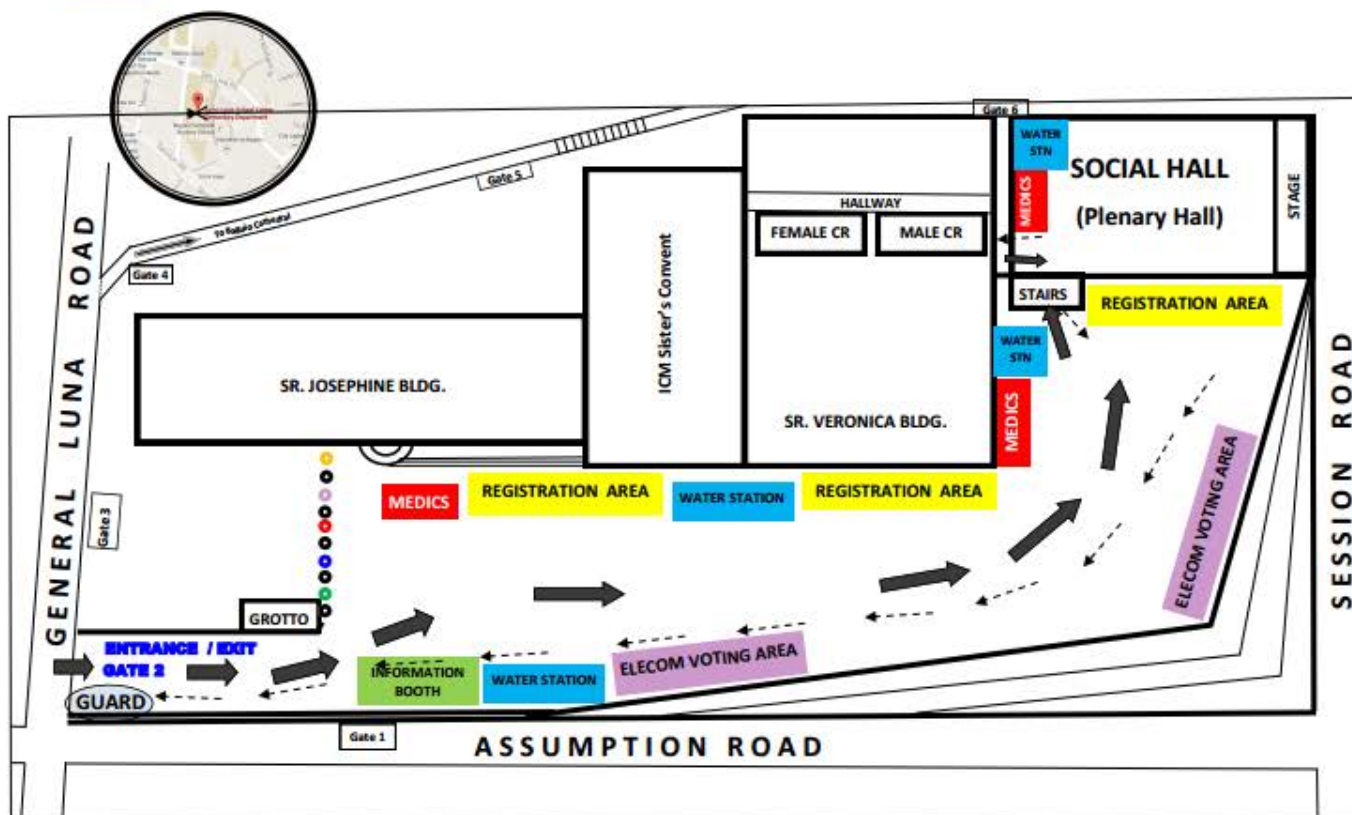




## BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE

58<sup>TH</sup> ANNUAL GENERAL ASSEMBLY, MARCH 26, 2017

SAINT LOUIS SCHOOL CENTER, INC. (ELEMENTARY DEPARTMENT)  
CORNER GENERAL LUNA ROAD AND ASSUMPTION ROAD, BAGUIO CITY



### BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE

#56 Cooperative St., Assumption Road, Baguio City, 2600, Philippines

Tel. Nos. (074) 442-1727/(074) 442-5872

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

Emails: [bbccc\\_online@yahoo.com](mailto:bbccc_online@yahoo.com) / [bbccccoop@gmail.com](mailto:bbccccoop@gmail.com)

## NOTICE OF GENERAL ASSEMBLY

TO ALL BBCCC MEMBERS:

WHEN: **26 March 2017 (SUNDAY)**

WHERE: **SAINT LOUIS SCHOOL CENTER, INC  
ASSUMPTION ROAD, BAGUIO CITY**

REGISTRATION AND DISTRIBUTION OF MEAL ALLOWANCE AND BAL-  
LOTS BEGINS AT **7:00 A.M.** and CLOSES AT **11:00 A.M.**

REGRETS TO LATE COMERS.

<b>BOARD OF DIRECTORS</b>	<b>FOUR(4)</b>
<b>AUDIT COMMITTEE</b>	<b>ONE(1)</b>
<b>ELECTION COMMITTEE</b>	<b>TWO(2)</b>

Interested members/applicants may secure their application  
form and file their Certificate of Candidacy at the BBCCC  
Elecom Office on or before February 18, 2017.

Please be guided accordingly.

A friendly reminder from the Program & Publicity Committee.

Mr. Arturo G. Asuncion  
Mr. Jacinto T. Guinto Jr.

Atty. Angeline May F. Togade  
EvaEmilyn N. Tabdi