

# The BBCCC PSEVER

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

Cooperative Community News and Features

**Inside.**  
BBCCC Officers for  
FY 2011. Page 9



## BBCCC's Newest Committee Launches Ethics Handbook

By: Dr. Amparo T. Rimas

### Revisiting the Con-Med Committee

By: Dr. George K. Ramos

**B**aguio-Benguet Community Credit Cooperative (BBCCC) follows the provisions of the Philippine Cooperative Code of 2008 (RA 9520) and its by-laws, as amended, for the creation of Mediation and Conciliation Committee. The provisions also provides the following definitions:

**Conciliation** – shall refer to the process whereby a neutral third party takes a vigorous and active role in assisting disputants to formulate between and among them an acceptable solution in order to reach an amicable settlement.

**Mediation** – shall refer to the process in which a mediator, selected by the disputing parties, facilitates a communication and negotiation, and assists the parties in reaching a voluntary agreement regarding a dispute.

**Dispute** – shall refer to intra/inter cooperative controversy or grievances arising from any violation or disagreement over any provision, including any violations of the rights and conditions of membership provided in the cooperative By-laws and/or in the Cooper-



<http://blog.b92.net/text/15361/Business-Ethics-and-Us/>

**T**he Philippine Cooperative Code of 2008, otherwise known as RA 9520 mandates that the by-laws of the cooperative shall provide for the creation of ethics committee and such other committees as may be necessary for the conduct of the affairs of the cooperative. The members of the ethics committee shall be appointed by the Board of Directors, Art. 43(2).

True to its mandate, the BBCCC, through its Board of Directors established the Ethics Committee in March 2010, with then Chairman of the Board, Dr. Amparo T. Rimas as Chairperson and then General Manager Veronica A. Cardona and Judge Emeterio Manantan as members.

The newest committee lost no time to

do its work as provided for by the Code, namely: Develop Code of Governance and Ethical Standards to be observed by the members, officers and employees of the cooperative subject to the approval of the Board of Directors and ratification of the General/Representative Assembly;

Disseminate, promote and implement the approved Code of Governance and Ethical Standards; Monitor compliance with the Code of Governance and Ethical Standards and recommend to the Board of Directors measures to address the gap, if any;

Conduct initial investigation or inquiry upon receipt of a complaint involving Code of Governance and Ethical Standards and submit report to the Board of Directors together with the appropriate sanctions;

Recommend ethical rules and policy to the Board of Directors; Perform such other functions as may be prescribed in the By-laws or authorized by the General/Representative Assembly.

For the BBCCC, the Committee started its work by gathering and

(Continued on page 13, *Revisiting...*)

(Continued on page 7, *BBCCC's Newest*)



## Chairman's Corner

### Welcoming the Regulators



**By Atty. Renato C. Fernandez**  
Chairman, BOD / President

I've been asked in a forum of coop leaders, "Whom shall we in the coop movement now please, the regulators or our members?"

BBCCC was formed in 1958, fifty years ahead of the issuance of RA 9520, the *Philippine Cooperative Code of 2008*, amending the 1990 Coop Code. Our BBCCC, precedes both laws, and as a coop institution and as "the tradition", is called upon to re-align its by-laws in order to conform with the Code and the CDA-promulgated implementing rules, in the interest of *sustainable development*, *good governance* and *ethical conduct*.

We call on all stakeholders for understanding as we propose amendments and accommodate mandated changes. Presented to the general assembly - the coop's "house of commons" - are not only housekeeping renovations, but necessary adaptations and compliances, more regulations and regulators, tighter embrace of government, additional reports and disclosures, expanded penal provisions and sanctions, the mediation and conciliation committee, the ethics committee, and other new ideas - all intended for the good of cooperatives.

BBCCC, now a big business, has grown to dimensions that place it among the biggest cooperatives in the country today. We do hope that its member-users do feel at ease with the growing size and complexity of its business operations.

Our very own BBCCC has lived and upheld its unique identity and principles, respected the contract of association among cooperators (who are at the same time its owners, decision-makers, and users) and the coop's core values, its social dimensions and spirituality, its pro-people stance and its long colorful history of self-promotion and "unity and service", re-shaping for itself and the members a range of governance and ethical standards. With its present size, there is already felt a tug of war between investors and borrowers, between being warm, personal, familial and humane, and the other end of the pole: being cold, business-like, contractual and impersonal.

(Continued on page 10, *Welcoming....*)

## Manager's Message

### Ethics and Human Relations



**By: Maribel S. Pasngadan**  
Manager

Ethics is the code of moral principles and values that govern our behaviors with respect to what is right or wrong. Acts are moral when they promote the individual's best long-term interest. Rules should be clearly stated, consistently and impartially enforced.

We should observe what we call good human relations and ethical standards whenever we do service, transactions and even in ordinary conversations. Scandals could be avoided if good behavior is practiced within and even outside of the workplace. This is particularly true for our cooperative being a financial institution. Members rely on the officers and employees for the safety and soundness of their investments and deposits.

Honesty and good human relations are qualities of professionals which are essentials in preserving integrity and operational efficiency of any organization. We do understand that members came from different walks of life yet we've been successful in helping one another in our cooperative.

Problems and trials are always part of our lives in the cooperative but it also measures our cooperation and dedication and how we resolve and continue to have a harmonious relationship. Along the way we learn and help each other to internalize the objective and purpose of putting together our resources in the cooperative.

Related to this, the management had conducted two days of staff development seminar. We focused on customer care and self assessment of our employees. The need of continuous learning and self meditation help develop our values. Learning is not a one way process but rather a two way process in order to attain our members/employees satisfaction.

With these I quote the cooperative principle "Alone I am weak but with others I am strong."



Participants of the staff development seminar held last May 28 and 29, 2011.



# Editorial

## ETHICS AND TRUE SERVICE

By: Emmanuel A. Tadeo, BBCCC Director and Chairman, RDPC

Probably, when most of us think of ethics, we think of statutes for distinguishing between right and wrong. But how do we know that what we are doing is the right thing? What maybe right to you may not be right with others. Then again, there is always a right thing to do according to generally acknowledged moral principles - truth, respect, proper attitude and responsibility, to mention a few. Just like how we deal with the members as they come to transact business with us. The answer obviously is adherence to the ethical values of respect for people's concern, courtesy, attitude and responsibility. We should often be reminded that if we have to keep the cooperative's character as value-based organization, we must develop our ability and skills in dealing with the members on a very personal level, ready to understand and find ways to attend to their concerns. When members believe that they are important because they feel they belong to the cooperative and are treated not just as ordinary clients but as owner-contributors or owner-stakeholders, their loyalty to the cooperative will be enhanced and steadfast.

Certainly working relations are affected when superiors or employees themselves commit behavioral lapses resulting into transgressions against one another. For instance, when an employee commits mistake in carrying out his job responsibilities, acceptable corrective measures should be adopted when reproving him. Doing it in a professional way surely earns greater respect from him. We should refrain from using obscene, profane, offensive or disrespectful language or remark. When the employee's self-esteem or morale is high, goals are undoubtedly achieved and service to members is superlative. We should not also miss the opportunity to extend recognition to employees' accomplishments (e.g. personal or educational growth) or good works that contribute towards improving our operations or boosting the image of our cooperative positively. We should establish trust among the employees by giving credit where credit is due. *"Render unto Caesar the things which be Caesar's and unto God which God's"* (Luke 20: 25). We should bestow praise to whoever deserves it. Such gesture boosts self-confidence or self-assurance. Such are ethical values which serve to support the common good, promoting professionalism in the workplace assures member-satisfaction.

The success or failure of our cooperative depends also on how trustworthy and competent the officers are. As leaders we should be the first to show the values of honesty and integrity to our subordinates because if ethics is inferior at the top, that behavior expectedly is emulated down through the organization. *"Effective leadership does not only deal with commanding, it deals with getting people to learn, appreciate and grow in their tasks while getting things done. A leader is most effective when he is respected and loved. A lot more things can be achieved through inspiration and attraction (One Day At A Time Inspirational Calendars by Francis Kong).* We should also remember that honesty is the best policy. We should be reminded of the mandate to guarantee the members that their hard-earned money is protected and we should as well keep their confidence through sound, transparent and responsible management of their deposits.

Furthermore, in upholding excellent member-employee-officer relations, the value of respect is very essential. Each should accept and recognize that every person regardless of his status in life is a human being and possesses a human dignity deserving of attention and respect. If we treat a person with disrespect and distrust, chances are he will do the same towards us. It means not having to intrude in his rights or putting him down when he is wrong. This leads to the golden rule of Jesus which is to *"do unto others*

(Continued on page 12, True Service)

The BBCCC COOPSERVER is the Official Newsletter of the BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC) and is published four times a year.

No. 56 Cooperative St., Assumption Road,  
2600 Baguio City, Philippines.  
Website: [bbcccconline.com](http://bbcccconline.com)  
Email: [bbcccconline@yahoo.com](mailto:bbcccconline@yahoo.com)

Tel Nos.: (074) 442-6603; (074) 442-5872;  
(074) 304-2946 TeleFax: (074) 444-4993

Consultants: BOD Chair, Atty. Renato Fernandez  
and Manager Maribel Pasngadan  
File Photos: Management Information Systems

## Editorial Board



**Emmanuel A. Tadeo**  
Editor-In-Chief



**Roberto I. Belda**



**Stephenie Lee Ong**



## 2011 Election Winners Declared

By: Robert I. Belda  
Member, RDPC

The Election Committee recently declared the winners in the hotly contested 2011 BBCCC election meant to choose four Board of Directors (BOD) and two members each for Audit Committee and Election Committee. The election coincided with the General Assembly held last March 27, 2011 at Gonzaga Gym.

For the position of BOD, Oscar Adversalo topped the election with 5,007 votes followed by Amparo Rimas with 4,665 votes. Close on their heels were Renato Fernandez garnering 3,664 votes and completing the top four with the highest number of votes is Emmanuel Tadeo with 3,066 votes.

For the Audit Committee, Conrado Chan and Mark Alabanza garnered the two highest number of votes with 2,451 and 2,299 respectively and were declared the winners. For the Election Committee, since Norma Lacopia and Gerry Soriano ran unopposed they were automatically declared the winners.

Congratulations to the new set of elected BBCCC officers. May the true spirit of cooperativism flourish as they lead anew BBCCC to greater heights and glory. ☺

### Quotations

"We are all dependent on one another, every soul of us on earth."

- George Bernard Shaw (1856-1950) Irish Playwright on cooperation.

## BBCCC Officers Attend PFCCO Annual GA and Educational Forum 2011

By: Oscar R. Adversalo  
Director, BBCCC



Participants of the PFCCO Annual General Assembly at Legazpi, Albay.

BBCCC Directors Oscar R. Adversalo, Aurora M. Ambanloc, Arturo G. Asuncion, Amparo T. Rimas, and Treasurer Josephine A. Ocampo, and staff member Shane R. Tadeo participated in the Philippine Federation of Credit Cooperatives Annual General Assembly and Educational Forum 2011 held at Legazpi City, Albay on May 12-14, 2011.

The event, with the theme "Unveiling the 50 Years of Philippine Cooperatives: Achievements and Innovations" was hosted by the BICUL CREDIT UNION LEAGUE (BICUL).

All eight member leagues of PFCCO were represented, namely, Northwestern Luzon League of Cooperatives (NORWESLU), North East Luzon Credit Cooperative League (NELCCO), National Capital Region League (NCRL), Central Luzon Region League (CLRL), Southern Luzon Region League (SLRL), Bicol Credit Union League (BICUL), Visayas Credit Union League (VISCUL), and Mindanao League (ML).

NORWESLU was represented by four of its members: Baguio-Benguet Community Credit Cooperative, Philex Credit Cooperative, Baguio General Hospital and Medical Center Employees Multi-Purpose Cooperative, and Baguio Maharlika Credit Cooperative.

NORWESLU Chair and Manager, Oscar R. Adversalo and Amparo T. Rimas, respectively, led the league delegation during the parade of colors at the opening program which was graced by no less than the City Mayor of Legazpi, the Honorable Carmen Geraldine B. Rosal. The newly-appointed Cooperative Development Authority (CDA) Chairperson Dr. Emmanuel M. Santiaguero delivered the keynote address on the subject: "CDA AGENDA and DIRECTION".

The Educational Forum dwelt on various topics such as "Movement Building Lasting Relationship With Members" by Elenita V. San Roque of ACCU; "Governance Federations:

(Continued on page 11, BBCCC Officers...)



## Leadership and Values Reorientation Seminar Held

By: Stephenie Lee Ong  
Member, RDPC

The Northwestern Luzon League of Cooperatives (NORWESLU) in cooperation with the Cooperative Development Authority (CDA) sponsored a seminar on "LEADERSHIP AND VALUES REORIENTAION" at the Baguio-Benguet Community Credit Cooperative (BBCCCC) Seminar Halls last May 31, 2011.

The seminar aimed to develop leadership qualities and enhance leadership capability of cooperative officers. It also aimed at enriching and revisiting values relevant to the Cooperative Movement.

The speaker was Dr. Eleanor S. Cruz, NORWESLU Vice Chair. Cruz started on defining leadership as the discipline of deliberately exerting special influence within a group to move towards goals of beneficial permanence that fulfill the group's real needs. She focused on the capability of the leaders in sustaining confidence, loyalty, gratitude, humility, respect, love, and self-control.

A Relational Survey was also conducted by the speaker and each of the participants was able to identify their leadership styles. Leadership styles in such survey ranges from dominant, influencing, steadfast, and conscientious.

Summing the survey, Cruz shared the rules and guiding thoughts for a leader. i.e., brave but not domineering, disciplined but not demanding, discerning but not critical, mature, but not ancient, knowledgeable but not "know it all", persuasive, but not

## WEYCOM Updates

By: Mila E. Tacderas  
Member, Women, Elderly and Youth Committee



Children of BBCCC members get their haircuts during the "Libreng Gupit..." service.

The Women, Elderly and Youth Committee (WEYCom) initiated last May 27 and June 8, 2011 the "Libreng Gupit Bago Pasukan" and a "Body Massage", respectively.

The "Libreng Gupit..." is aimed at children of the BBCCC members as well as the members themselves to avail of this free haircut service in preparation for the coming school opening. The members of the WEYCom believe that a well maintained hair is part of good grooming.

coercive, generous but not gullible, steadfast but not stubborn, self-reliant but not self-sufficient, and tender-hearted but not boastful.

The afternoon session of the said seminar was on servant leadership. In the talk, she focused on who servant leaders are. Real servants do their best with what they have, they do every tasks with equal dedication, they are faithful to their ministry and they maintain low profile.

*Servant leaders humble themselves and wait for God to exalt them (Luke 14:7-11). (Pls. see related story on page 7, Newsriting Seminar...Ed.)*

In the same manner, the body massage whose cost is subsidized in-part by BBCCC is meant to provide the needed relaxation to hard-working BBCCC members. A total of 87 individuals availed of the free haircut while the body massage provided relief to 32 people.

Last May 20, 2011, Ms. Mila Tacderas attended a seminar on the Reproductive Health Bill or RH Bill. The seminar was held at the Pines View Hotel, Legarda St., Baguio City and was organized by the Population Commission headed by its Regional Director Ma. Aurora C. Quiray and the Democratic Socialist Women of the Philippines led by its Chairperson Ms. Elizabeth Angsioco.

The primary advocacy of this seminar/summit was to disseminate information about the RH Bill and for it to be passed as a law. The topics tackled during the event include: maternal care of women, age-appropriate reproductive health, sexuality education and easy access to health services.

Ms. Angsioco emphasized in her talk that the "RH Bill is not to control but to empower", people and government. Another highlight of the event was the launching of the "Purple Ribbon for RH".



## New Set of BBCCC Officers Sworn Into Office

By: Robert I. Belda, Member, RDPC



*BBCCC Directors and officers taking their oath of office before Councilor Fred Bagbagen of Baguio City.*

The new set of elected and appointed officers of BBCCC for the year 2011 was sworn into office last May 7, 2011. Atty. Fred Bagbagen, Baguio City Councilor inducted the coop officials in a simple ceremony held at the BBCCC Seminar Hall.

Atty. Bagbagen in his inspirational message urged the BBCCC officers to be true to the ideals of the cooperative movement and learn to think outside of the box in providing better and expanded services to its members. Atty. Bagbagen is the Chairman of the Sangguniang Panlungsod, Committee on Cooperatives.

The event also marked the giving of service awards to both officers and staff in recognition of their valuable services rendered to BBCCC.

Elected Chairman/President of the Board of Directors (BOD) is Atty. Renato Fernandez while the Vice-Chairman/Vice-President is Arturo Asuncion. The other BOD members with their respective committee

chairmanships are Oscar Adversalo (Legal Committee), Aurora Ambanloc (Housing Officer), Dr. Amparo Rimas (Ethics Committee), Isabelina Ronquillo (Women, Elderly and Youth Committee-WEYCom) and Emmanuel Tadeo (Research, Development and Publications Committee-RDPC).

The committee officers (elected) include: Conrado Chan (Chairman), Mark Benedict Alabanza and Nida Flavier, for the Audit Committee. Atty. Armando Velasco (Chairman), Norma Lacopia and Gerry Soriano, for the Election Committee.

The other committee officers (appointed) include: Dr. Danilo Alteredo and Clariza Bueza for the Education, Training and Membership Committee; Judge Emeterio Manantan and Dr. Mario Valdez for the Ethics Committee; Atty. Zosimo Abratique and Atty. Nelson Gayo for the Legal Committee; Roberto Belda and Stephenie Ong for the RDPC.

Atty. Leonardo Lawana, Atty. Mark Navarro and Dr. George Ramos for

the Conciliation and Mediation Committee; Milagros Tacderas and Jovito Mariñas for the WEYCom; Josephine Ocampo (Chairman), Maribel Pasngadan and Maria Paz Pascua for the Investment Committee. Ms. Ocampo and Joseph Porfirio Andaya were re-appointed as Board Treasurer and Board Secretary respectively (see their pictures on page 9).

The service awardees (officers) for this year were: Ms. Flavier (5yrs.) and Atty. Velasco (5 yrs.). For the employees, the service awardees were Herminio Cabanban (15 yrs.), Amelia Aguilar (15 yrs.), Lynn Apostol (5 yrs.), Elena Christine Duran (5 yrs.) and Henvi Francis Salon (5 yrs.).

**CONGRATULATIONS TO MS. ROSEMARIE L. GAMOTLONG OF THE ACCOUNTING DEPARTMENT FOR PASSING THE 2011 CERTIFIED PUBLIC ACCOUNTANT LICENSURE BOARD EXAMS!**



## A Primer on BBCCC's Audit Committee

**By : Mark Benedict P. Alabanza**  
Member, Audit Committee

**A**udit Committees of any organization are charged with the purpose of assuring that the entity fulfills its responsibilities for the internal and external audit processes, the financial reporting process, and the system of risk assessment and internal controls over financial reporting; and provide an avenue of communication between management, the independent auditors, and the Board of Directors.

The Audit Committee (formerly the Audit and Inventory Committee) of BBCCC continues to fulfill these through the current stewardship of Mr. Conrado B. Chan, Jr. as committee chairperson with Mrs. Nida F. Flavie and Mr. Mark Benedict P. Alabanza as committee members.


In addition to being one of the oversight bodies accountable and responsible to the General Assembly, this committee functions as the cooperative's internal audit body, the work of which currently involves the periodic testing of transactions, best practice reviews, special investigations, appraisals of regulatory requirements, and initiates measures to help prevent and detect fraud.

The current audit committee continues the strategic work plan set through the leadership of Dr. George K. Ramos, the former Audit Committee chairperson. Yet, more than these efforts and initiatives in auditing is the collective interest of the members of our cooperative that must be safeguarded.

The Audit Committee continues to administer its functions in establishing and monitoring the achievement of the cooperative's objectives; identifying, assessing, and manag-

ing the risks to achieving the cooperative's objectives; advising on, formulating, and evaluating policy within the responsibilities of the Audit Committee; ensuring the economical, effective, and efficient use of cooperative resources; and ensuring compliance with established policies (including behavioral and ethical expectations), procedures, laws and regulations.

This work will continue throughout this year with the current leadership and membership of incumbents in the Audit Committee supported by the highly competent assistance provided by staff Ms. Recilyn L. Nones and Ms. Rose Ann T. Pascua.

With this, there is high assurance that the investments of members in the cooperative are very much safeguarded through the vigilance of the Audit Committee, the strategic governance of the Board of Directors, the administrative diligence of executive and operational management, and the industrious work of staff. 

*(Continued from page 1, BBCCC's Newest)*

collating all existing material in use such as policies, procedures, and the code of conduct and discipline for officers and employees. In evolving the BBCCC Code of Governance and Ethical Standards Handbook, all sections of the Cooperative have been consulted. The final document was ratified by the General Assembly on March 27, 2011.

It is hoped that with this Handbook, harmonious interactions among all may be achieved and if at all problems arise, the Handbook is there to provide the guidelines to address these problems.

## Newsriting Seminar Held

*(An entry to the newswriting contest announced by RDPC as an offshoot of this seminar)*


**By: Mario S. Valdez (participant)**

**I**n an effort to orient and acquaint the budding news writers of BBCCC about the rudiments of news-writing, a seminar was held at the BBCCC Seminar Hall on June 11, 2011. This Newswriting Seminar was a joint endeavor of the Research, Development and Publication Committee (RDPC) and the Education, Membership and Training Committee (EdCom).

The main speaker/lecturer and facilitator during the whole-day activity was Mr. Leoncio D. Sampaga, a faculty member and school organ adviser of St. Louis High School, Philex Mines. He had attended conventions on news-writing from the local up to the national level. He was ably introduced by Ms. Stephenie Lee Ong of RDPC.

The day's program of activities started with an invocation by Mr. Robert Belda, another RDPC member, Dir. Emmanuel Tadeo, RDPC Chairman, welcomed the participants in his opening remarks. There were twenty four (24) participants namely: (officers) Directors Arturo Asuncion, Aurora Ambanloc, Amparo

*(Continued on page 10, Newswriting...)*

The Committee shall endeavor to establish sound relationships with all segments of the Coop in order to provide the conducive atmosphere needed for maximum and optimum performance in the work place. 

## Quotations

*"Every single day offers is choices we have to make that either make or break our character. After all, our lives are simply a summary of the choices we make from day to day"*  
- Francis J. Kong (One Day At A Time)



## The Lubas Housing Project in Pictures



*The completed entrance gate and welcome arch of the Lubas Housing Project.*



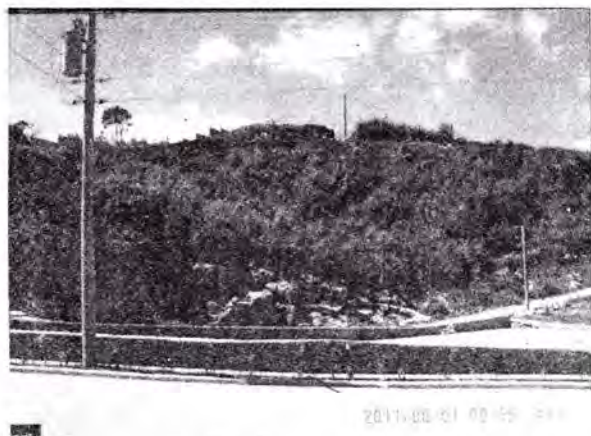
*Access road leading to the water source of the housing project.*



*Concreting of the open space (found in the middle of the housing project) is on-going. The paved space can be utilized for various purposes like the construction of a park, playground and a multi-purpose hall.*



*The deep well system for water supply purposes.*



*The electrical distribution system is already 100% complete. A total of 28 electrical posts have been erected and 1 transformer is already energized.*



*The retaining wall/slope protection for the water cistem.*



# BBCCC Officers FY 2011

## Audit Committee

Conrado Chan  
(Chair), Nida Flavier  
and Mark Benedict  
Alabanza



Josephine Ocampo  
Board Treasurer



Joseph Porfirio Andaya  
Board Secretary



Maribel Pasngadan  
Manager

## Legal Committee



Oscar Adversalo (Chair), Atty. Nelson Gayo and Atty. Zosimo Abratique



## Mediation & Conciliation Committee

Dr. George Ramos, Atty.  
Leo Lawana (Chair), and  
Atty. Mark Navarro



## Research, Development and Publications Committee

Emmanuel Tadeo (Chair), Stephenie  
Ong and Roberto Belda



**Women, Elderly & Youth Committee**  
Isabelina Ronquillo (Chair), Jovito Mariñas  
and Milagros Tacderas



## Board of Directors

Standing L-R: Oscar  
Adversalo, Emmanuel  
Tadeo, Arturo Asuncion  
(Vice Chair) and Atty.  
Renato Fernandez  
(Chairman). Seated L-R:  
Aurora Ambanloc,  
Dr. Amparo Rimas and  
Isabelina Ronquillo.

## Election Committee



Atty. Armando Velasco (Chair), Norma Lacopia and Gerry Soriano



## Education, Training and Membership Committee

Arturo Asuncion  
(Chair), Clariza Bueza  
and Dr. Dexie Alterado



## Ethics Committee

Judge Emeterio Manantan,  
Dr. Amparo Rimas (Chair)  
and Dr. Mario Valdez



Housing Officer  
Aurora Ambanloc

**Investment Committee**  
Maria Paz Pascua, Maribel  
Pasngadan and Josephine  
Ocampo





## Research Initiated to Improve Grocery Services

By: Robert I. Belda, Member, RDPC

The Research, Development and Publications Committee (RDPC) chaired by Dir. Emmanuel Tadeo and Ms. Stephenie Ong and Mr. Robert Belda as members, recently initiated a research aimed to determine the level of satisfaction as regards the grocery service BBCCC extends to its members. The other objective of this research is to determine areas for improvement relative to the following factors: product, facilities, promotions as well as grocery personnel. From these data, recommendations were drawn on how best to improve the grocery operation for the members' benefit.

The data were gathered thru survey questionnaires and respondents were selected thru purposive sampling. The duration of the study was from May 11 to 20, 2011.

A total of 185 respondents participated in the survey with a mean age of 43 years old. Majority of these respondents are regular members (96%) while the rest are associate members. Based on the profile of the respondents, 55% or 101 are employed, 28% or 52 are self-employed while 17% or 32 did not state their employment status.

From the respondents who are employed, 36 came from the government service, 32 from private companies while the rest did not state where they work. On the other hand, from the self-employed, 10% owned a retail store while the rest are involved in other business ventures.

In terms of how members purchase goods at the grocery, 25% says that they do it in cash while 39% do it in credit while 36% did not state how they purchase items at the grocery.

Based on the results, the overall level of satisfaction and taking into consideration the above-mentioned factors was found to be neutral. However, this does

not mean that the members were satisfied on how the grocery operates. This could also mean that the members were dissatisfied and are not just vocal about it.

On a per factor basis and based on the level of satisfaction: product is neutral while facilities, personnel and promotions were found to be satisfactory.

To address the concerns, RDPC gave the following recommendations: a) Increase the number of products/items being sold; b) Possible reduction of retail prices; c) Increase the amount of credit granted to the members; d) Secure extra parking spaces for members; e) Ensure that members' transactions are always accurate; f) Staff manning the grocery should be more accommodating to members' queries; g) Increase the number of promotional activities and special discounts which must be properly disseminated to the members; and, h) Price tags must be visible on the items sold. Nonetheless, these recommendations will be subjected to the Board of Directors' and concerned committees' approval.

(Continued from page 2, Welcoming...)

After all, this Cooperation necessarily includes, among others, common bond and integrity, interdependence, dignity, fair dealing, concern for others, and bias in favor of those who have less in life. The noticeable trend is: standards for choices migrate into the opposite end poles of the culture-driven and the rules-driven. Or, in real decision-making, situational drawings from both and with complicated balancing of interests.

To date, this association so far has earned popular relevance and trust. BBCCC member-owners more often than not are enjoying what they have bonded together for. It has been in ser-

(Continued from page 7, Newswriting...)

Rimas, Isabelina Ronquillo and Emmanuel Tadeo; Committee members Roberto Belda, Jovito Marifias, Stephenie Ong, Milagros Tacderas and Mario Valdez; Treasurer Josephine Ocampo; Staff Rizza Gacao and Jennifer Valdez; and members Lea Novencia Lee, Virginia Anceno, Maria Dolores Pascua, Marisa Mendoza, Arnel Ramon, Ruckcy Regala, Verna-beth Zabala, Gerlie Hopdayan, Teresita Niwane, Edwin Bagano Jr. and Judith Tip-ac.

Topics discussed by Mr. Sampaga include: Definition, characteristics and elements of news; Types of news stories; Pointers I news gathering; Steps in writing the news story and tips in news-writing; Structure of news; The lead; and Rules of clear and effective writing.

After the talk of the guest speaker, a lively open forum followed. The awarding of certificates of attendance preceded the acknowledgement and closing remarks by Dir. Arturo Asuncion, BOD Vice-Chairman and EdCom Chairman. (Please see related story on page 5, Leadership and Values... ed.)

vice for more than half a century. There had been ugly misses, rough edges, shortcomings, lapses, isolated instances of misconduct, even fraud. But after the balancing, we end up with much more plus points, much greater good for the greater number, clear blessings indeed and good standing, even unto the lowliest member.

Changes, and reactions to changes, are real, more often vital and also with codes and patterns of behavior. Our BBCCC exists to serve its members and to produce benefits for them. For as long as the statutes, policies, strategies, governance, ethics and the business of cooperatives remain more people-centered, we the members are ready to welcome the regulators.



## **The Need to Change our Focus: From Loans to Savings**

**By: Ronald Linglingan  
Loans Officer**

**T**he Philippine Cooperative Code of 2008 or Republic Act No. 9520 under Chapter XV, states that the primary purpose of a Credit Cooperative is "to encourage savings among its members". Thus it makes sense when the Cooperative values more a member who saves rather than the one who secure loans.

Lest I be misunderstood, extending loans is one of the services our cooperative is offering to its members, and BBCCC is known for this. Many have benefitted from this service. However, many members equate BBCCC as only giving loan privileges.

Members always think that their lives can be improved if they secure loans from BBCCC. This may be true in certain cases and only if the members knew where to place the money they borrowed into productive endeavors. But if loans are placed in non-returning and not profitable ventures this can be disastrous.

Yet, our cooperative does not only extend loan services but more importantly it is also a vehicle for acquiring savings. The members are therefore encouraged to focus their attention on savings rather than on loans.

It is a fact that BBCCC derives most of its income from loans and the corresponding interest it carries. But by encouraging savings, a member can save for future and emergency expenditures. This shifts the focus from the cooperative and what it can earn but to the future benefit the members

*(Continued on page 14, The Need to Change...)*

## **My Responsibility...**

**By: Rizza V. Gacao  
MIS Staff**

**A**s a person, we are solely responsible for all the choices in our life. When we are happy, it's a choice. People tend to blame others or circumstances for the things that are not right in their lives. This attitude is self-delusional.

Every long term situation that happens to us in adult life can be traced back to some decision or lack of decision made by us either at a conscious or subconscious level in the past. Once we stop denying, blaming and whining and accept that we had our part to play in the circumstance; we are in a better position to move forward and to learn from our mistakes.

What we often fail to remember is that we learn from our mistakes, if we deny our mistakes or do not take responsibility out of it, learning becomes impossible. Often, those who savour life, make mistakes and then try again. For me, they are the most interesting people. Every mistake is a life experience, part of our life story.

By getting out there, not being frightened of making mistakes, learning from each chapter of our lives, we grow in wisdom and as a person. We all want to avoid mistakes and do things well, but when things go wrong we should embrace the moment as an opportunity to learn and do better next time.

We must also recognize that we are responsible for the way we respond to people, actions, and events in our life. In fact in my view one of the key determinants of how we perform in life, is not defined by what actually happens to us, but rather how we respond to the events life puts in our way.

If our relationships with others is not going well, we need to examine our own

behaviour. It is often the case that people we interact with will "mirror" our attitude at a subconscious level. So if we are angry or full of resentment, this may come across in our words or body language and we will receive an angry or resentful response.

The reality is that if we had approached the situation in a positive and open frame of mind, the outcome would certainly have been different. This time with a positive outcome.

To accept personal responsibility we need to develop the ability to:

Accept responsibility for our responses to the people, actions, and events in our life.

Accept that we are completely responsible for our own choices.

Be open to change, new ideas or concepts about life and the way life is.

Get help from others.

Let go of fear and irrational beliefs. Release anger, fear, blame, mistrust and insecurity.

Take some risks, be prepared to become vulnerable to change and growth in our life.

Open Up.

Use positive affirmations. ☺

*(Continued from page 4, BBCCC Officers..)*

Internal Regulatory Infrastructure for Cooperatives" by Dave J.Pajaron, CEO, PFCCO; "Cooperative Social Responsibility" by Lucy Furo, CEO, PFTEC.

The PFCCO Annual General Assembly, presided by the PFCCO Chairman, Fr. Mar Arenas, concluded the two-day affair with a lot of lessons learned about the movement and renewed friendship with the very people who help other people help themselves. ☺



## BBCCC Housing Service Updates

By: Aurora M. Ambanloc  
BBCCC Director and Housing Officer

It was July of 1999 when the lot was acquired as the site for the BBCCC Housing Service Project. It is forty one thousand nine hundred thirty square meters (41,930 sq. m.) and the lot price was Twenty Million Seven Hundred Sixteen Thousand Five Hundred Forty Two Pesos and Fifty Centavos (Php 20,716,542.50).

The main purpose of the cooperative was to provide a decent and affordable housing for the members and staff who are qualified according to the coop policy on housing service. The one hundred thirty eight (138) saleable lots are covered by a land area of 29,152 sq. meters.

From this space 3,180 square meters were allotted for parks, playgrounds and water tank while 9,598 sq. meters were allocated for roads and alleys. As of June 2011 there were fifty one (51) lots awarded and there are twenty-five (25) members who are waiting on line for the awarding. The schedule for the next awarding will be approved by the Board.

After eleven (11) years in the program, the site development of the Housing Project is nearly completed. If it were to be appraised in percentage, it is ninety-five (95%) finished.

The five percent (5%) remaining scope of work is the ongoing concreting of the pavement at the open space and the current sourcing of water supply, which is outside of the subdivision. It is within a 100 square meters purchased for Php30,000.00 from Mr. Alcido Leckias, a member of the coop.

Last March 2011, BBCCC started issuing titles to the member-awardees who had paid their respective lot in full.

They were: Mr. Lauris T. Anuden, Mrs. Rinalailani R. Buyong, Mrs. Zenaida B. Caldito, Mr. Glenn P. Chayongao, Mrs. Marianne Y. Cupido, Mrs. Sharon R. Mandapat, Mrs. Helen L. Pacupac, Mrs. Elsie F. Segundo and Mrs. Yolanda A. Cruz. These awardees are in the process of transferring the titles from BBCCC into their names.

CONGRATULATIONS to the above member-awardees. We encourage the other member-awardees to keep on paying their monthly amortization or pay the balances so that the titles could also be transferred to them. ①

(Continued from page 3, True Service)

*what you want others to do unto you" (Matthew 7:12). If, for instance, we got enraged over an incident and are tempted to say or do something repulsive, ask ourselves first if we would also want that said or done to us. We should, therefore, do our best to do good every time because the blessings we will receive will also be a thousandfold. As Bill Bradley, a retired professional basketball player and US politician once quoted, "Respect your fellow human being, treat them fairly, disagree with them honestly, enjoy their friendship, explore your thoughts about one another candidly, work together for a common goal and help one another achieve it. No destructive lies. No ridiculous fears. No debilitating anger." Respect begets respect. And the best way to teach respect is to show respect. Respect for ourselves guides our morals and respect for others guides our manners.*

Definitely, everybody in the business arena today is aiming to obtain the biggest slice of the cake, however we should not lose track of keeping our relationship with the members through good and true service. We must not compromise our positive image and good governance to unethical and unacceptable strategies. We must not allow our cooperative to collapse due to anomalous demeanors of officers or employees because this will result in losing the trust and confidence of the members. It is only when we uphold the values of humility, fairness, trustworthiness, understanding, quality service to our members, and the like that we build lasting ethical business relationships with them. Only through our value-added services could we expect to preserve our members' loyalty and their continuous patronage of our services. Easy said than

## EDCOM Updates

By: Clariza E. Bueza  
Member, Education, Training and Membership Committee

A total of three hundred twenty five (325) applicants for membership are due for approval by the Board of Directors broken down into: March - 59; April - 95; May - 90; and June - 81.

These applications for membership will be approved provided that the candidates have completed all the necessary requirements (including the submission of documents and initial payments of dues) in order to qualify as new members of BBCCC.

As a matter of policy, after each monthly Pre-Membership Education Seminar (PMES), the Education, Training and Membership Committee (EDCOM) will need at least one week to process all applications. This procedure include: screening, evaluation and encoding the names of the candidates.

However, to fast track the procedure Dir. Art Asuncion, Chairman of EDCOM recently initiated a shift in the process. Prior to the final approval of membership, each applicant must now settle all dues totaling to P800.00 (P500 for the annual Damayan (Death Aid Fund), P100 for the Saranay Fund and P200 as initial share-capital/fixed deposit).

Once all this has been accomplished, only can the ID and member's passbook be issued to them. Applicants for membership are once again encouraged to prepare and complete all the requirements first before visiting EDCOM's office for interview. The submission of complete requirements will facilitate the processing of applications thus avoiding delays and ①

done but this will be a challenge to all of us. Do we still belong to the group of endangered species possessing moral values? Well, in order for us to be, we should cherish and take cognizance of the common personal values, like Transparency, Respectfulness, Unity, Equality, Sincerity, Equity, Responsibility, Vivacity, Integrity, Commitment and Efficiency. **TRUE SERVICE**, indeed. ②



## Veteran Journalism Teacher Gives Newswriting Seminar

By: **Stephenie Lee Ong**  
Member, RDPC



Mr. Leoncio Sampaga gave several tips to the seminar participants on how to write news articles.

A newswriting seminar-workshop was held last June 11, 2011 at BBCCC Hall A. The seminar was organized by the cooperative's Research, Development and Publication Committee in partnership with the Education and Membership Committee headed by Director Emmanuel Tadeo and Director Arturo Asuncion respectively.


Such newswriting seminar is aimed at aiding the officers, staff and members of BBCCC the basics in journalism specifically the craft of writing news. This is to have more contributions to the official publication of BBCCC- The Coopserver. This seminar was planned by the previous committee associates and was pushed through this year.

Mr. Leoncio D. Sampaga, a teacher of St. Louis High School Philex, Tuba, Benguet, was the speaker-lecturer. Sampaga served as president of the Benguet School Paper Advisers Association and currently

the vice president of the Cordillera Administrative Region School Paper Advisers Association.

A definition of news and newswriting started the seminar. Characteristics and elements of news followed and the focus of course was the pointers in news gathering and newswriting.

Composing the lead or the first paragraph of the article was tackled in detailed because it is the attention-grabber of the whole story. Several ways of developing a lead were discussed by the speaker too.

This seminar is also a call for all members to send their articles to be published quarterly in the *Coopserver*. It is not only limited to news articles but also feature, opinion, testimonials, etc. Articles may be submitted through email at [bbccconline@yahoo.com](mailto:bbccconline@yahoo.com). 

(Continued from page 1, *Revisiting....*)

tive Code, which may be the subject of a formal or informal request for conciliation/mediation or arbitration assistance sought by either one or both parties.

Pursuant to such, the Conciliation-Mediation (Con-Med) Committee is thus primarily tasked to facilitate the amicable settlement of intra-cooperative disputes and disputes among members, officers, directors, committee members, employees, clients and / or beneficiaries of the cooperative. Specifically, the committee shall:


Formulate and develop the Conciliation-mediation Program and ensure that it is properly implemented; Monitor Conciliation-Mediation operations (entry of new cases, status of pending cases, performance of Conciliator-Mediators);

Submit semi-annual reports to the Cooperative Development Authority within fifteen (15) days after the end of every semester; Accept and File Evaluation Reports; Submit recommendations for improvements to the Board of Directors;

Recommend to the Board any member of the cooperative for Conciliation-Mediation Trainings as Cooperative Conciliator-Mediator; Issue the Certificate of Non-Settlement (CNS); and Perform such other functions as may be prescribed in the by-laws or authorized by the General Assembly.

For the fiscal year 2011-2012, the BOD-appointed members of the Conciliation-Mediation Committee are Atty. Leonardo L. Lawana, Atty. Mark Noel A. Navarro, and Dr. George K. Ramos.

During the Committee's reorganization meeting last April 28, 2011, the committee members had agreed to allocate and or to divide the term of the Committee Chairmanship for the fiscal year 2011-2012 and accordingly will re-elect /re-appoint officers as the need arises.

For the first quarter of fiscal year 2011-2012, the members of the committee shall serve in their capacities as: Atty. Leonardo L. Lawana – Chairman; Dr. George K. Ramos – Vice Chairman; and Atty. Mark Noel A. Navarro – Secretary. 



## Being-for-Others and Cooperative Leadership

By: Dr. Dexie Alterado  
Member, EDCOM

On May 7, 2011 was the BBCCC Induction of officers for Fiscal Year 2011 and Service Awards Ceremony held at the BBCCC Seminar Hall. In this occasion, I was tasked to give the closing remarks. I feel it is worthwhile to share these thoughts and challenge to the bigger cooperative community, so I asked the Editorial Board of the *CoopServer* to have this published in this issue. Let us reflect on as we read this short musing:

It has been said that closing a program is a difficult task to accomplish and this is the very task I am delegated to do, that is why I am now standing before you. This is a difficult task because arguably, existentially speaking, in life, there is no really closing to anything without at the same time opening up to something. The closing coincides with the opening. Allow me then to do the two at the same time by posing a challenge to everyone.

Let me borrow an insight from Roland Barthes, a teacher, literary critic, a philosopher of culture, of what he describes as "age of unlearning." According to Barthes:

*There is an age at which we teach what we know. Then (there) come another age at which we teach what we don't know: this is called research. Now perhaps comes the age of another experience: that of Unlearning, of yielding to the unforeseeable change which forgetting imposes on the sedimentation of knowledge, cultures, and beliefs, we have traversed.*

For Barthes, this experience of unlearning, of learning from the other in the very act of teaching the other has an "illustrious and outdated name," that is, *SAPIENTIA* or wisdom. Etymologically this term is linked to the Latin



bethanytwins.wordpress.com

*sapor, saporis-* meaning taste, to French *savoir*, to English savour or flavour. *Sapientia* then is the age of unlearning – unlearning to learn anew, the age when one realizes that after all one have gone through life perhaps with glitters and regalla, and yet one admits to oneself that he or she has "no power, only a little of knowledge and little of wisdom but much of flavour." *Sapientia* or wisdom, therefore consists of self-emptying and humility in order to become truly a "Being-for-Others!"

No doubt, many of our officers here may have come to the so-called "age of unlearning" or the age of wisdom as described by Barthes in leadership and service for the cooperative. Those among us of younger age should strive to become a "person of wisdom." For what is ask of us is selfless giving for the well-being of the other in the cooperative and everywhere else. Cooperative leadership and service therefore ask from us wisdom. We should all aspire for wisdom! As the timeless insight in philosophy teaches us, we should all search for wisdom in order to learn the wisdom of love.

Lastly, let me congratulate all officers and service awardees for this momentous event of making the oath of leadership and service for our BBCCC. Thank you for everyone who have graced this occasion. Thank you and Good Evening....

(Continued from page 11, *The Need to Change...*)

can derive if they save.

We, as members should always think that we are co-savers and creditors here. We owe it to ourselves if we prosper and profit from our savings and loans. That is why, our cooperative encourages further savings deposit.

In order to sustain the drive for savings our cooperative will create programs and promotions like giving gifts, raffle promos and higher interest rates. This would entail trust among its members. Trust is a very important word in investment.

Members prefer to entrust their money to the banks rather than placing their money in BBCCC even though we offer them the same interest rates. It is about time that we as members of this cooperative shift our attention to savings.

As they say, "*Ugaliing mag-impok sa kooperatiba para ang buhay ay guminhawa.*"



**BFAD Registered.**  
**Beware of fake products.**  
**Buy only the genuine.**

**Instant Negosyo.**  
**Do you want to be a retailer?**  
**Negotiate only with the original distributor.**

MAKE THE  
**big switch to MEGA C!**

the mother of all  
**VITAMINS**



500mg capsule VITAMIN

**BE HEALTHY**

Take charge of your life

Take **MEGA C!**

- \*Smoothen & whiten your skin
- \*Protect yourself from negative effects of pollution
- \*Fight Stress  
Improve well-being
- \*Anti-oxidant
- \*Detoxifier
- \*Alkaline
- \*Protects from bad cholesterol

**BANG-BANG STORE** Tel. Nos.: (074) 423-4875 OR  
 1019 Ground Floor, (074) 444-9209 0918-5083556  
 Maharlika Building, CP Nos.: 0909-3891-839 (074) 444-3916  
 Baguio City 0917-5063-354

boost your **IMMUNITY**  
 against infectious diseases  
 (such as Bird Flu, Dengue, Sars &  
 Meningocococemia) and Free Radicals  
 that may cause the onset of Cancer.

**SNOW JOE**  
 PREMIUM ICE CREAM

**MILKO**

Premium Cones

Mini Cones

Premium Cups

Buko Salad Bars

Milko Pops

Mini Bars

Liter/Half-Gallon

0918-5083556/444-3916

**For Rent: Boarding House/long term.**  
**Near SLU-Annex Bakakeng**



