

The  
BBCCC

C



psERVER

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

Cooperative Community News and Features

"PROGRESS THROUGH UNITY AND SERVICE"

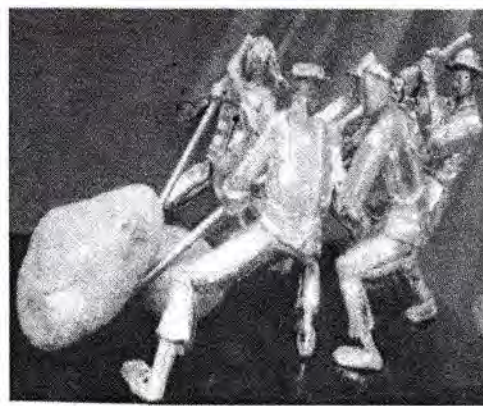
## BBCCC named one of Baguio City's Builders

### INSIDE THIS ISSUE:

From the Chairman's / President's Corner	2
EDITORIAL ...	3
COMMITTEE REPORTS	
Conciliation & Medication	5
EduComm: > Cooperative Visitors > Seminars & Trainings > 145 New Members	6
RDPC	7
Housing	9
BBCCC Foundation Report	8
Who's Who at BBCCC: Ruby Ann L. Jose Irene T. Emocling	10
Advertisements	11
Advertisements	12



BBCCC Building finished in 2005.  
(Photo courtesy of Henvi Salon)



Prototype of the Award for Builders of Baguio, metallurgical sculpture done by BenHur Villanueva. (Photo courtesy of Mike Pearson)

In the early hours of September 1, 2009, a text message from the Centennial Commission of Baguio City was received by BBCCC announcing that the BBCCC joins 270 awardees for Builders of Baguio. BBCCC is one of the 100 institutions chosen for their contribution to building Baguio's positive image and economic prosperity.

It is recalled that BBCCC started small and simple on October 11, 1958 with only Php150 capital and in 50 years has grown to a billion pesos in assets. From 15 members, it has impacted to the social and economic well-being of the citizens of Baguio.

## Mid-Year Assessment Conducted

Last August 30 and 31, 2009, 16 members of the Board and Officers met at El Paradiso Resort, Aringay, La Union for the Mid-year 2009 Assessment of the strategic plans set in December 2008. The following are the results:

Four out of 8 committees achieved 50% or more of their set objectives. Assessment of this kind is not only important but necessary to ensure that targets are met and if not measures should be undertaken to remedy the situation.

Overall, performance rating is 45%.

Committee reports in this edition of the Coopserver will clarify performances.



# Chairman's / President's Corner



**By: Mr. OSCAR R. ADVERSALO**  
**CHAIR, BOD**

## BAGUIO BUILDER AWARD

On September 1, 2005, on the occasion of the Baguio Charter Day Celebration, our very own Baguio-Benguet Community Credit Cooperative was awarded as "Outstanding Organization, Social/Business Sector". This is not to mention the various awards the BBCCC had received in the previous years for its contribution in the socio-economic upliftment of the lives of thousands and thousands of people in Baguio and Benguet. There is no denying that BBCCC, since its inception 51 years ago, has touched the lives of thousands of Baguio-Benguet folks by helping them help themselves thru affordable financial services and other allied services. The concept of mutual self-help lies at the core of the cooperative movement which seeks to promote self-reliance and harness people power towards the attainment of economic development and social justice.

This year 2009, on the occasion of Baguio's Centennial Founding Anniversary, our very own Baguio-Benguet Community Credit Cooperative once again is a recipient of a prestigious award, this time the once-in-a-lifetime "BAGUIO BUILDER AWARD" (Institution Category). As of press time, however, awarding ceremonies will still take place on November 15, 2009. Let us therefore congratulate ourselves for another well – deserved award and recognition.

But we should not simply rest on our laurels. With a membership of almost 20,000 and a billion in assets, is BBCCC really fulfilling its mandate in transforming the lives of its members economically, socially, and morally? Has it instilled in its members the core values of cooperativism like self-discipline, honesty, respect for others, thrift, and cooperation?

Indeed, we need to introspect for we are facing a lot of challenges especially at this time that the financial world has to bounce back from the global financial crisis of the previous year. Receiving an award is one; doing our homework is another.

## BBCCC SPREADS SUNSHINE

DATE	REQUESTING PARTY	REMARKS	AMOUNT GIVEN
01-26-07	Teresa Balao-ing	Accident (unable to walk) (Payments, medicine and laboratory exams)	600
02-26-07	Paran Laruan Elem. School (galbina Bacbac)	Purchase of medals and ribbons (Honor Students)	1430
03-15-07	Natonin District Mt. Province (Flavian Batnag)	Support School Feeding Program	10 Booklets worth of 1000
11-09-07	Baguio Sun Flower Lions Club	1/4 space Souvenir Program	500
12-11-08	Andylyn Dimas Suaking	10-20-07 Tuberculosis of the bone Paralyzed	500
04-20-09	Elmerito Fonsica	Chronic Calculous Cholecystitis	1000
08-29-09	SLU Lab. Elem.School	Medical, Dental, and Legal Mission	500

# EDITORIAL



## ETHICS AND COOPERATIVISM *A Reflection on the Ethical Foundation of Cooperativism*

By Dexie Alterado  
Member, EDCOM

The following reflections are occasioned by my 20<sup>th</sup> year of membership to this renowned institution. In September 1989, I attended the pre-membership seminar and eventually became a new member of one of the most stable and fast growing credit cooperatives in the whole country. Incidentally, it is also in this 20<sup>th</sup> year of my membership that I am appointed to be a member of the Board Committee on Membership and Education. I just came to realize this as I sat down to write something for the *Coop Server*. It looks like that this coincidence seems to be providential.

Looking back then, I ask again myself what had prompted me to apply for membership to the cooperative. At a younger age, I was then establishing myself - putting down the basics for economic self-help and security and, looking for a venue for a meaningful social involvement and co-responsibility. I deeply believed that the cooperative movement through its cooperative organizational structures provides opportunities for one to realize this. And rightly it is! For all these years, the cooperative has always been a dependable organization.

In the light of this I now turn to what I strongly feel is the imperative of this reflection. That is, the foundation of *cooperativism* is deeply ethical. By ethical, I mean a mode of social existence where one responsibly participates in a social movement for change. Thus, arguably one can muse that the beginnings of cooperativism is ethical.

The term ethics comes from the Greek *ethos* which is traditionally defined as custom or quest for the good life. Aside from this traditional meaning, *ethos* also means abode or dwelling place. This is how the contemporary German philosopher Martin Heidegger redefines ethics. Here,

(Continued on page 4)



**Ampy Rimas**  
Editor-in-Chief



**Marie Balangue**



**Stephenie Lee Ong**

# EDITORIAL BOARD

Tel Nos.:

(074) 442-5872  
(074) 442-6603  
(074) 444-6419

TeleFax: (074) 444-4993

**CONSULTANTS:**

*BOD Chair, Mr. Oscar Adversalo*  
*GM Veronica Cardona*

**FILE PHOTOS:**

*Management Information Systems*

**The BBCCC  
COOPSERVER**

IS THE OFFICIAL  
NEWSLETTER OF THE  
BAGUIO-BENGUET  
COMMUNITY CREDIT  
COOPERATIVE  
(BBCCC) WITH  
OFFICE AT  
NO. 56 COOPERATIVE  
STREET, ASSUMPTION  
ROAD, 2600 BAGUIO  
CITY, PHILIPPINES.



**EDITORIAL . . .**

Reactions . . .

*ethos* as an open region, a dwelling place signifies the idea of a home where one can be truly become himself. This understanding of ethics essentially signifies in-dwelling as a fundamental dimension of the human person insofar as he or she exists. Ethics as in-dwelling is, therefore, beyond the aspect of an individual prerogative or affairs, for parallel to the notion of dwelling is the idea of a neighbor – the near-dweller; he who dwells nearby.

The insight into this conception is the emphasis on the relational and social dimensions of existence. Ethics implies relationship with others. So if we ask, what does it mean to dwell? To dwell is to be at peace; to dwell is to preserve each thing in its wholeness; it is caring for the things that surrounds us. To be at peace presupposes the idea where dwellers and neighbors are able to provide room for one another, and thus allow and supports the development of one another.



## Openly Confidential

By Jopo Andaya

Board Secretary

I usually react gastronomically to articles – either I become extraordinarily hungry after a particularly stimulating essay or I throw up at the intellectual paucity of the most vacuous media releases. Thus, in keeping with my usually culinary oriented responses, Dir. Amparo T. Rimas' *An Envious Mix* last issue conjured visions of food mixes but not of the Ilocano delectable *pakbet* or the irresistible Baguio *chopsuey*. It was of an entirely different concoction – the *Halo-halo*.

Board Meetings in the BBCCC sometimes remind me of this favorite blend of fruit, ice, and dairy products as the Board of Directors would sometimes really have halo-halo for its *merienda* – appropriate for cooling heads in the midst of some particularly frustratingly heated debates or merely for surviving the sweaty humid hours of summer meetings. It would be at those times when I picture the honorable Directors as the indispensable ingredients in the halo-halo of cooperative life.

The three ladies in the Board, Dir. Au Ambanloc, Dir. Ampy Rimas, and Dir. Belle Ronquillo would, of course, be the sugar, milk, and cream of the mixture – though not necessarily in that order, all sweet and saccharine, toning down the acrimoniousness of debate with the pleasant amiability only possible with the melodiousness of their gender. No frozen delights these three (!); age has only spiced their vibrancy and they bring to Board decisions the kindness of sugar, the firmness of leche flan, and the rich depth of milk and cream.

Green is the color of the natural sciences and Dir. Mar Valdez, former resident scientist of the Regional Science Teaching Center in Saint Louis University, thus, is the *buko* and the *pandan*. Tough on the outside but remarkably tender on the inside, he brings to the Board the rigorousness of scientific research tempered by the humanity of the romantics, the dual forces that characterized the Enlightenment; the strings of coconut providing order to the chaos of fruit, reassuring the tongue after the *mélange* of variegated tastes.

Dir. Nelson Gayo is ice – rough but cool, his rational legal mind providing the framework for the arguments for or against an issue. Former Head of the Department of Political Science in Saint Louis University and a respected member of the Philippine Bar, he brings to the Board his expertise in matters of law and public administration. Halo-halo ice is refreshingly cool but beware it can cut the palate. How fortunate that Atty. Gayo's rapiers of argument are currently employed against those who would threaten the cooperative spirit!

(Continued on page 5)



## BBCCC CON-MED COMMITTEE REPORT

By Atty Leonardo Lawana

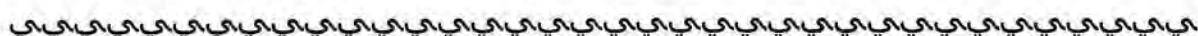
In conformity to the provisions of Republic Act 96520, otherwise known as New Cooperative Code of the Philippines, the members of the Board of Directors created a Conciliation and Mediation (CON-MED) Committee.

Primarily, the function of the Con-Med is to amicably settle all cooperative disputes and issues between and among cooperative members, board, directors, committee-members, and other officers, employees, clients, and or beneficiaries of the cooperative. The members of the committee will also perform functions referred to it by the BOD in their capacity as officers of the cooperative.

The members of the COM-MED committee are Atty. Renato Fernandez as chairman, Atty. Leonardo Lawana as vice chairman and Atty. Mark Noel Navarro as secretary.

The members of the committee attended series of seminars accredited by the Cooperative Development Authority (CDA) on Mediation and already submitted to the Honorable Board of Directors the draft of the rules and procedures for conciliation and mediation to be adopted by the cooperative and to be effective upon the approval of the Board.

The creation of the committee would provide an avenue for the disputants to come up with favorable solutions to their problems and prevent the expensive and confrontational litigations aside from de-clogging the dockets of the courts. It is also hoped that the spirit of cooperativism would be fostered through joined efforts in the settlement of disputes in the Cooperative.



*Openly Confidential (continued from page 4)*

So now what would be more apt to represent Dir. Oca Adversalo but the deeply inscrutable *langka*? Incredibly rich and luscious on the inside, edible seeds wrapped in yellow fleshy sweet fiber, the whole things enclosed in honeycombs, ordered like Hegel's garden, as real as the rational and as rational as the real, all within a protective skin whose prickly surface reminds one that all things are not what they appear to be. But well, Sir Oca is the philosopher in the Board, keeper of Minerva's owl, whose rational faith keeps discussions well within the beaten track of Cooperativism.

And last but not the least, who would be the earthy *ube* of the Board halo-halo? Close to the bosom of the *masa*, rooted in the realities of the life of the grassroots, absorbing their sweat and tears as he moves inside their milieus in his countless credit investigation trips to where they work, toil, sleep, and eat; smile at the faces of their children; look at the dreams in their eyes; and tell them that these can be done? Dir. Art Asuncion, of course, down to earth, with rarely the salt in his words, yet all sensible just the same, as natural in the Board as *ube* in halo-halo.

"An Envious Mixture," really! So varied yet so singular, so diverse yet so unified in purpose, so different yet always so alike! None is indispensable; the halo-halo is not halo-halo without one of the above. So let's dig in! Privileged in experiencing the deliberations of the Board as its secretary, I have tasted the fullest spirit of the democratic centralism inherent in Cooperative life – Cooperativism not only exercised but lived every day. To paraphrase GB Shaw, "A little cooperativism inclineth men's minds to skepticism; but depth in cooperativism inclineth his mind to the experience of the Divine!" But the Ilocano is much more so succinct. "*Ag-koop tayo ketdi*," he says, "*ta umun-uneg umim-imas!*"



## **BBCCC WELCOMES 145 NEW MEMBERS**

By Riza E. Bueza (EduComm)

**As of June 26, 2009, one hundred forty-five (145) new members have been approved. Some applicants have complied with the requirements as a basic procedure in becoming a member and have completed the eight (8) hour Pre-Membership Education Seminar (PMES).**

**There are fifty (50) males and ninety-five (95) females. The ages range from 20 to 60 years old. Eighty-seven (87) new members come from private institutions, ten (10) from government offices, four (4) are overseas Filipino workers, seven (7) receive remittances from their respective spouses regularly, and thirty-seven (37) are self-employed.**

**Once again, the BBCCC Officers and Staff welcome this new set of members!**

## **BBCCC Officers Participate in NORWESLU's Seminar on "Realigning Cooperative By-Laws" by Amparo T. Rimas**

Mrs. Josefino Bitonio, Assistant Director of CDA- Region 1 and Atty. Franco Bawang, Attorney III of CDA-CAR jointly discussed the new features of RA 9520 otherwise known as the Cooperative Code of 2008. To guide primaries in realigning their by-laws to the new code, speakers clarified concerns expressed from the floor especially those on term of officers, the allotment of the 3% from the optional fund for community involvement, compliance prior to registration in 2010, and other issues.

The seminar was attended by sixty (60) participants from eleven (11) primaries from the Cordilleras, La Union, Pangasinan, and the suburbs.

The seminar ended with the induction of officers of NORWESLU by Acting CDA-CAR Regional Director, Judge Fulgencio Vigare.

## **COOPERATIVE VISITORS OF BBCCC—3rd Quarter 2009**

- July 13, 2009  
Provincial Cooperative Affairs Office/Bambang Farmers and Irrigators Credit Cooperative of Bayombong, Nueva Vizcaya (18 persons)
- July 24, 2009  
Government of Laoag Employees Development Cooperative (GLEDCO) of Laoag City, Ilocos Norte (46 persons)

## **SEMINARS & TRAININGS**

**August 1, 2009 - Cakes and pasties-Making  
Attended by BBCCC Foundation Scholars  
(25 persons)**

### **Job 22:19—24**

Good people are glad and the innocent laugh when they see the wicked punished. All that the wicked own is destroyed, and fire burns up anything that is left. Now, Job, make peace with God and stop treating him like an enemy; if you do, then he will bless you. Accept the teaching he gives; keep his words in your heart. Yes, you must humbly return to God and put an end to all the evil that is done in your house.



## RDPC Committee Report

Reported by Marie A. Balangue

Three-and-a-half months into the year's work, the RDPC has finished setting up the library with guidelines and books, publishing the Coopserver (2 quarter issues output) with advertising guidelines for print and the internet as it is uploaded to the BBCCC website (www.bbcccconline.com) by the MIS, and finishing of the Golden Anniversary Souvenir Program.

A survey on the Training Needs of BBCCC Members was done from August 20 until September 20, 2009. The study aimed to determine (1) the training needs of the BBCCC members and the (2) feasible schedule for training. Two questions were put on a half-sheet of paper. This only took 30 seconds to 1 minute response time. One thousand papers were printed. The results were as follows:

Of 289 respondents (from a sample population of 1000),  
 208 wanted Livelihood Training programs  
 142 wanted Simple Savings or Investment Schemes  
 95 wanted Career Enhancement seminars  
 60 wanted Personality Development seminars  
 59 wanted Community & Social Involvement Programs  
 11 wanted Other programs

The feasible dates for trainings requested were:

Saturdays - 141  
 Sundays - 92  
 Holidays - 64  
 Weekdays - 43

Comments, observations and remarks expressed in the survey are available at the BBCCC Library. The RDPC Committee thanks the 289 respondents who took the time to be active in the cooperative.

Upcoming researches include:

- (1) Demographics of BBCCC Members (in coordination with MIS)
- (2) Loan Delinquency Profile of BBCCC Members (in cooperation with Oversight & Loans Collection, Legal Committee, MIS, and the EduComm)
- (3) Improving the Work Flow at BBCCC (in coordination with Audit Committee)
- (4) Age-specific behavioral patterns among BBCCC Members (in coordination with WEYCom)
- (5) Occupancy Rates of BBCCC Facilities (in coordination with Management)

## The Global Financial Crisis Treat

By Amparo Rimas

**Objective:** The GCFT is established to reduce the Cooperative's ballooning delinquency and extend BBCCC's generosity to defaulting members in settling their past due and, where applicable, current loan accounts.

**Duration:** July 9, 2009 to March 31, 2010

**Guidelines:** All BBCCC members with past due and current accounts in arrears as of May 2009 or earlier may avail of the BBCCC Global Financial Crisis Treat (GCFT) PROVIDED THAT his/ her share capital is greater or equal to his/her obligations (including fines and penalties) to the Cooperative.

A casual survey that was conducted on 25 avalees of the Global Financial Crisis treat revealed the following:

A. Reasons why failed to pay on time	Number	Percentage
1. income/ job related reasons, i.e. retrenched, lost job, work schedule decreased, business collapsed	13	52%
2. High prices, salary is not enough	3	12%
3. Prioritized urgent needs; food, rent schooling	3	12%
4. Illness (of self, relative, family)	2	8%
5. irregular, delayed remittances	2	8%
6. forgot/ overlooked due date	1	4%
7. fire victim	1	4%
<b>TOTAL</b>	<b>25</b>	<b>100%</b>

.... continued on page 9

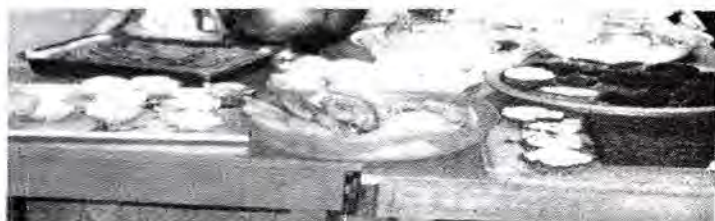


## Updates for the BBCCC Foundation, Inc.

By Amparo Rimas

**Livelihood Training :** The BBCCC Foundation Scholars were treated to a Livelihood Training conducted by Ms. Maricar Marzan last August 8, 2009 where they were taught how to make simple inexpensive pastries for their families or for some entrepreneurial endeavors. They also learned how to estimate costs, tips on buying quality ingredients and cooking economics.

After the training, one quipped; "making cookies is easy after all . I intend to make not only for my family but also to do business with it especially during Christmas !!!



Livelihood Skills Training on Pastries

The training was coordinated by Mr. Mario Valdez of the BBCCC Education Committee and Dr. Amparo Rimas of the BBCCC Foundation Inc.

**Pre-school :** The pupils at the Preschool had their hands full with three(3) recent activities.

1. Nutrition week – with the theme : "*Sa Mabuting Nutri-syon, Maiwasan ang Sakit*" a simple program was held on July 31, 2009 where songs and poems depicted the importance of proper eating. The snacks consisted of fruits and vegetables. Dr. Arnelio Jara, the school dentist, gave certificates of "Perfect Teeth" to fourteen pupils, namely: Rhon Dester Bandoc, Poleen Marey Mangalip, Zyleen Leigh Salon, Keian Lei Dulnuan, Megan Del Rosario, John Kyle Trinidad, Francine Joy Sabado, John Joe Jeffrey Barry, Sean Richmond Ermino, Laeticia Dela Cruz, Clementine Cariasio, Marielle A. Cruz, Aurel Lyn Dotimas, Seth L. Doyaoen.



The Preschoolers holding on to vegetables and fruits in their song and dance

2. Buwan ng Wika- "*Wikang Filipino: Mula Baler Hanggang Buong Pilipinas*" as theme. Teachers and pupils donned in varied national costumes and a simple cultural program "consisting of native songs and dances were teachers Jen and Gerlie idea of a fitting celebration of Buwan ng Wika held on August 28, 2009, The snacks were fruits, bibingka, suman, etc. served on banana leaves and bilaos.



3. Ecological Tour- Last September 19, 2009, pupils and teachers with some parents went on ecological tour to three interesting places, namely: the **Fun-to-See Eyeland, Burnham Children Park and the Maryknoll Ecological Sanctuary**. At the Fun-to-See Eyeland, the "tourists" had an eyeful of shells, butterflies, collection of hats and baskets from different provinces, coins and stamps from different countries, Cordilleran and Muslim artifacts..



Preschooler holding a big triton's shell



Going around Fun-to-See Eyeland



Bills and butterfly Collections



(continued from page 8)

At the Burnham Children's Park, they excitedly went from swing, slide and balance beams. In no time, they were all sweat and had pinkish cheeks. At the Maryknoll Ecological Sanctuary, they enjoyed the coolness of the place as well as the plants and trees. It was made clear to them to love and respect and most importantly to protect Planet Earth.



Kids and Teacher Enjoying the Clean and Green Environment

... Global Financial Crisis Treat  
(continued from page 7)

B. Kinds of Loans	Number	Percentage
1. Regular Loan	11	44%
2. Grocery	5	20%
3. SCL	4	16%
4. Home Construction	4	16%
5. Within FD	1	4%
TOTAL	25	100%

C. Number of Loans	Number	Percentage
1 Loan	7	28%
2 Loans	8	32%
3 Loans	10	40%
TOTAL	25	100%

## CHIPS PHOTO UPDATE



## Road Network at the Camp Lubas Housing Project

Typhoons Ondoy and Pepeng tested the drainage capabilities of the Housing Project and Engr Alberto Talco reported that the drains worked wonderfully.



# WHO'S WHO AT BBCCC . . .

*By Stephenie Lee Ong*



## FAST FACTS

BIRTHDAY: July 2, 1984  
BIRTHPLACE: Baguio City  
DATE OF BBCCC  
MEMBERSHIP: September  
29, 2006

## FAST FACTS

BIRTHDAY: April 10, 1980  
BIRTHPLACE: Balungao,  
Pangasinan  
DATE OF BBCCC  
MEMBERSHIP: January 27,  
2006



## RUBY ANN L. JOSE

*"Because of BBCCC, I did not experience the difficulty of job searching in an unstable economy. Having a stable job is a great deal. I am able to earn a living for my family and me. Moreover, coping up with the so-called economic crisis that we are now into wasn't tough due to the several services extended by this cooperative that are member-friendly and ever-ready."*

Ruby Ann started to serve the coop as an OJT. Since then, she appreciated the coop's services and its generosity in reaching out to the needs of its members. After graduation, she was offered to work as the accounts clerk. She never hesitated joining the working team of BBCCC.

Ruby Ann enjoys the professional development offered by the cooperative. She takes time to join in the seminars, trainings and team building activities offered for the students.

## IRENE T. EMOCLING

*"There are many contributions of BBCCC in my life specially for my family. I was able to go to different places and able to send my children to school and provide their needs. I'm so blessed to be at BBCCC."*

Irene graduated Bachelor of Science in Commerce - Management. She joined the cooperative not only for employment but to render services as well. She is currently assigned at the grocery section of the cooperative.

---

... Ruby Anne continued

The services of the coop like the rice subsidy was of great help to her and her family.

She wishes the cooperative more years to come which means more years of service to the members.



. Nc jkos Rosario La Union  
. pob. East RLU 712-0297

. Nc jkos AGOO La Union  
. Fangonil bldg . Sta barbara rd  
Agoo 710-0877

. Nc jkos Damortis La Union  
Mc arthur h-way 712-0551



## 6J'S AVON

. 2F Bogayong bldg mabini St.  
baguio city 442-4883/619-0873

## JK'S AVON

2 Fendler st cor. 1<sup>st</sup> E. T.  
Olongapo city (Near Columban)  
223-2572

**Kapos ka ba sa panggastos...Kulang sa Pera...  
Ang hirap mag budget diba?**



# FREE REGISTRATION



### Requirements:

- . 2 1x1 picture
- . xerox proof of billing
- . xerox proof of id

## Jet Femme col

Reg P1350  
now P699  
w/ FREE Watch

**Sa AVON Pangarap mo ...pwedeng magkatotoo  
Kaya join AVON now... and say hello tomorrow**

## CECILLE OBISPO-SANTIAGO

AVON FRANCHISE MANAGER

BBCCC MEMBER SINCE MARCH 22, 1990

. 2F Bogayong Bldg Mabini St. Baguio City 442-4883/619-0873





**We at Baguio Magic in our bid to help in the BBCCC's aim to alleviate poverty have opened our doors. Come join the growing Baguio Magic Family and experience how easy it is to earn in your home, in your job or in your existing business!**

**Display this Baguio Magic Authorized dealer banner and you're immediately in business! Be amazed as your satisfied customers will keep coming back for more!**



**LOW  
PRICE**

GOOD  
QUALITY

**ENVIRONMENT  
FRIENDLY**

- Fabric Softeners
- Laundry Finishing Spray
- Laundry Bleach
- Toilet & Tile Cleaner
- Glass Cleaner
- Dog Shampoo
- Hair Shampoo
- Herbal Soaps
- Liquid Hand Soap
- Laundry Chemicals

**SABON-  
SABON!**



**DETERGENT  
POWDER**

**Baguio Magic is established in July 6, 2004 and manufactures and distributes all its above named products. The Baguio Magic principle of providing low priced good quality products provided savings to its customers. On the side, it also helped generate a business opportunity and jobs as well as earnings to scores of Baguio Magic Dealers and Retailers**

**It's so easy to join! Just come to our office outlet at No. 79 Upper Diego Silang St. (across DENR Regional Office, enter via Calderon St. - Diego Silang crossing, go up in the direction of SM. Follow Baguio MAGIC sign boards)**

**Call 423-2174 or text 09285505547.**

**WE ACCEPT PROVINCIAL DISTRIBUTORS AND INVESTORS!**

### Branches:

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Baguio Magic, Zardene, Baguio City</li> <li>• Baguio Magic, Kayang, Baguio City</li> <li>• Baguio Magic, Coconut Garden, Baguio City</li> <li>• Baguio Magic, Baguio City Public Market</li> <li>• Baguio Magic is also available at various tree land</li> </ul> | <ul style="list-style-type: none"> <li>• Baguio Magic, Baguio City Mall</li> <li>• Baguio Magic, 4th Floor, Baguio 3rd St., Baguio City</li> <li>• Baguio Magic, 5th Floor, La Union Public Market</li> <li>• Baguio Magic, 1st Floor, 138 New Public Market Bldg.</li> <li>• Baguio Magic is also available at various tree land</li> </ul> |
|--|--|