

The
BBCCC



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Cooperative Community News and Features

"PROGRESS THROUGH UNITY AND SERVICE"

Justice Served

"Though the mills of the Gods grind slowly, yet they grind exceedingly small: though with patience He stands waiting, with exactness He grinds them all."

In July of 2006, two cashiers of the BBCCC were charged of qualified theft of several millions in BBCCC members' money. One, Vanessa Domingo, has since owned up dipping her fingers no less than five times from the till for a total take of around PhP 2.9 million. The other was Irma Z. Bagalayos who was charged with stealing not once but twice! She took a total amount of around PhP 3.1 million. Both were arrested later that year and denied bail so they were held in prison for the three-year duration of their trials, spending three Christmases in jail as their preliminary penalties. By virtue of a settlement done in September of this year, engineered by BBCCC legal eagle, Zosimo Abratique, who had handled the case of BBCCC vs. Vanessa Domingo, Ms. Domingo avoided imprisonment by agreeing to pay off the total amount involved including interests earned during the three years of litigation as well as the costs of the suit. Irma Bagalayos decided to fight it out in court; she got an 80-year prison sentence.

The conclusions of these two celebrated cases are two-pronged: one is the attainment of justice under the ambit of the law, slow to be sure but certain in the ultimate – the wheels of justice grind slow but they do grind – and the other consists of the complex of new policies designed by the Board of Directors to prevent future similar acts.

On January 5, 2007, the Board of Directors created an Ad Hoc Committee composed of Atty. Angeline May Cabrera as Chair, and Ms. Vivien Alma Orallo and Mr. Roy Revilla as members "to gather and evaluate pertinent informations (sic) and data and at the same time conduct investigations to determine lapses or errors, and recommending (sic) the specific changes to be implemented relative to its findings on the alleged cash shortages incurred by (the two tellers)...." This committee spent the next two months painstakingly studying the organizational, procedural, and physical structures of the Cooperative and submitted its report to the Board on March 2, 2007.

Acting swiftly on the findings and recommendations of the ad hoc committee, the Board cobbled together a network of major policies that in effect set the Cooperative into a new direction in its financial management. The overall thrust

lay in the strengthening the internal controls of the Cooperative and among the radical changes made were: (a) the tightening of checks and balances in the Finance Department through the strengthening of the powers of the Finance Officer especially on the verification of cash collections at the end of the day, the clarification and delineation of the lines of responsibility running from the tellers to the Finance Officer and thence to the General Manager, the institutionalization of spot cash counts at the tellers booths, and the tightening of security at the vaults; (b) increased efficiency at the Accounting Office through the institutionalization of timely and prompt recording as well as reconciliation of entries and closer supervision and monitoring of accounting functions by the General Manager; (c) the strengthening of the Management Information Systems Department through daily updates on a double-disk back-up system, one of which is kept at the Coop vault and the other at a safety deposit box in a local bank; (d) enhanced monitoring and fiscalization by the Audit Committee; and (e) a more involved Board of Directors through the "working Board policy" and a greatly improved process of record-keeping, policy refinement, and hands-on-feet-on-the-ground responsibility. Two years later, this current Board of Directors tried to deepen staff commitment as well as enhance the employees' job satisfaction to principled Cooperative work by standardizing their salaries and elevating their benefits.

The end result of all these re-tooling so to speak is a more efficient management team with tighter and stronger internal controls and a more enhanced check-and-balance mechanism to ensure the security of our financial assets. All in all, we could give ourselves a pat on the back for a job well done. Justice has been served. The Coop and our collective future are in good hands. And to all those who would wish us harm, let it be remembered: Crime does not pay!

Kudos to the Legal Committee, headed by Atty. Nelson V. Gayo, who personally prosecuted the case of BBCCC vs Irma Z. Bagalayos for Qualified Theft at Branch 3 of the Regional Trial Court of Baguio City and succeeded in securing a judgment of conviction for the accused. - **JP Andaya**

Chairman's Corner



By:
**Mr. OSCAR R.
ADVERSALE**

Looking Back, Looking Ahead

Looking back, 2009 was a very challenging year for BBCCC. Concerted efforts were exerted towards addressing major concerns/problems: loan delinquency, fast-tracking of the on-line system and POS, employees' welfare, member satisfaction, quality membership, and site development of the Housing Project.

To address the main concern which is loan delinquency, new strategies were developed and put in place such as loan amnesty programs and collection strategies in order to reduce the growing rate of delinquency and increase the loan repayment rate.

The other concerns were attenuated by way of fast-tracked computerization program, improved Pre-Membership Education Seminar and new membership policies, salary standardization, streamlining of office transactions and loan procedures, and substantial site development and project documentation.

Looking ahead, 2010 is expected to be an equally if not a more challenging year. A more aggressive collection effort is imperative under the care of the Loans, Billing and Collection Department in coordination with the Oversight Committee on Loans, Billing and Collection, Legal Committee, Management, and Research Committee which will undertake miniscule researches/surveys on pressing concerns and problems.

Proactive revenue generation will be adopted via closely monitored investments, reorganization/restructuring of income-generating facilities and more convenient business area. The newly installed Conciliation and Mediation Committee pursuant to R.A. 920 shall help along the way in preventing costly litigation by resolving cooperative disputes and issues amicably.

Full-blast site development of the Housing Project will be underway during the first and second quarters of the year, on time for the construction of housing units by member-availees starting July 2010.

Restrospecting teaches lessons; prospecting activates the imagination.

**"Naimbag nga Paskuayo Amin Apo ken
Narang-ay nga Baro nga Taw-enyo!!!**

Manager's Message



from
Veronica Cardona

Another Laurel for BBCCC

Last October 13, 2009, BBCCC was a recipient of the Business Excellence Award given by the Department of Labor and Employment (DOLE) Regional Tripartite Wages and Productivity Board, Cordillera Administrative Region.



Ogie Aquillo, Supervising Labor Employment Officer of the DOLE-CAR handing over the trophy to GM Veronica Cardona.

Last September 29, 2009, the East West Bank—Baguio gave a trophy to BBCCC for being a top client of CASA.

On the right (left to right): Finance Assistant Genevieve Perez, Finance Officer Mabel Pasngadan, GM Veronica Cardona, and Jacinto T. Guinto, Jr. of East West Bank—Baguio. (MIS)



BBCCC Thanks Members Who Helped Out Ondoy & Pepeng Survivors

Management gratefully acknowledges the assistance given by generous members who donated various clothing and cash to the victims of typhoons Ondoy and Pepeng. Those who donated clothing were: Teresita Aguirre, Arturo Asuncion, Lilian Basilio, Veronica Cardona, Cristine Cristobal, Jocelyn Culong, Santos Damayan, Rizza Gacao, Jovita P. Geologo, Blanche Mangawa, Maribel Pasngadan, Rosa Pablo, Judith Quiwag, Merceditas Rocas, Isabelina Ronquillo, Cecille Santiago and Rodelio Sotalbo. Cash donations were received from Leonida Lumba, Maileen Rualo, and Eugenia San Juan.

Thank you for your generosity and may God bless you!



Relief goods from BBCCC — These were processed through the BBCCC Foundation Inc. Above right: packing. Above left: delivery. (MIS)

EDITORIAL

ETHICS AND COOPERATIVISM A Reflection on the Ethical Foundation of Cooperativism By Dexie Alterado (EDCOM member)



Continuation from the last Coopserver:

This beautiful description pictures out the ideals that gave impetus and the imperative to the forefathers of the cooperative movement to start a noble social cause. And indeed, the cooperatives in its varied forms and structures have struggled to and conscientiously provided a "dwelling place," a home for each of its members where they could be at peace. This notion of a common shelter for people does not only mean economic self-help and wellbeing but implies a more holistic meaning. While the economic aspect of social existence is fundamental, it nonetheless presupposes the other aspects, viz. social, political and cultural, as integral parts. Incidentally, the Greek *oikos* where the word economics is derived also means an abode, a dwelling place – a common shelter for people.

Its declaration of principles, the Cooperative Movement of the Philippines recognizes as its principle the ethical values of justice, equality, equity and democracy. These ethical values presuppose the more fundamental notion of a dwelling place, a home where justice, equality, equity and democracy could truly flourish. Here, indeed the cooperative becomes a "home of peace". It is therefore an imperative for us to remind each other of this foundational concept of *cooperativism*.

The corporate social responsibility we speak of is grounded in this foundational ideal. In the day to day disposal of our respective duties and tasks in the cooperative, let us then make our cooperative a real "dwelling place" where each one can be at peace.

— Part 2:

The recent *Lakbay Aral* of BBCCC employees and officer to two cooperatives in Metro Manila was a compelling experience for me to continue with my thought-reflection on *cooperativism* as ethical, viz., "a dwelling place", a "home where every one of its members could be at peace." The experience coincides with the insight of a dwelling place.

As an overview of the main insight of the current reflection, cooperative as ethical means "the open region in which everyone dwells" can be succinctly described as arguing for the following: The meaning of dwelling is the meaning of cooperative where every member can be assured of "peace". Cooperativism takes place in the context of the open region, that is, the space with others where everyone is allowed to realize or flourish in oneself. This is only possible when dwellers and neighbors (meaning every member) are able to provide room for one another, and thus allow each other's development. Therefore, ethics is the locus or the ground of everyone's striving to become in the cooperative. This ethics is manifested by the corporate and social responsibility of everyone in the cooperative.

In the recent calamities that devastated Metro Manila and Northern Luzon, the cooperative was a testimony to the notion of dwelling place - a shelter, a refuge. In the stories of the officers of Barangka Credit Cooperative (BCC), their cooperative have practically sheltered the people of Marikina, (rich and poor, members and nonmembers of BCC) whose houses were flooded at the

(Continued on page 4)

ERRATUM: The Editorial Board apologizes for some mistakes in the last issue:

- (1) Republic Act 9520, instead of RA 96520 for the New Cooperative Code of the Philippines; and
- (2) Missing the 3 last paragraphs the article Ethics and Cooperativism. The missed paragraphs can now be read above.



Ampy Rimas
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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.

Ethics & Cooperativism, continued ...

height of the fury of typhoon Ondoy. The Holy Cross Parish Cooperative in Valenzuela, Bulacan likewise had extended help to the affected residents of their place. Our very own BBCCC had relief mission to the victims of typhoon Pepeng in Baguio and Benguet, and had been responsive to the needs of members through the approval of loans. Indeed, the cooperative is a home, a dwelling place.

Let us try to think further on the notion of dwelling. The insight of "dwelling", is described further: As dwellers on the earth, human persons live under the sky in anticipation of the divinities. Heidegger calls the gathering together of the earth, the sky, the divinities, and the mortals the *fourfold*. Here are few lines: *Earth is the serving bearer, blossoming and fruiting, spreading out in rock and water, rising up into plant and animal... When we say earth, we already thinking of the other three along with it, but we give no thought to the simple oneness of the four. The sky is the vaulting path of the sun, the course of the changing moon, the wandering glitter of the stars, the year's season and their changes.. When we say the sky, we already thinking of the other three along with it, but we give no thought to the simple oneness of the four..*

The description of the fourfold brings to fore a few themes for critical consideration: the earth, the sky, the divinities, the mortals and the inattention to the "simple oneness of the four". To speak of one of the four is already to include the other three along with it. More importantly, the essence of dwelling consists in letting the unity of the fourfold be. Ethics then is letting-dwell.

The insight into the thesis of the oneness of the fourfold as the context of dwelling challenges our technocratic attitude towards our mother earth. This technological mindset considers everything as a resource. Our wanton disregard of our common dwelling place - mother earth has resulted to erratic changes in the weather or global warming. Ethics also means taking care of our common dwelling place. Perhaps, it is high time that cooperatives should take a more active and vigilant position as regard to the protection of our environment. Cooperative as dwelling place should take care of the common human abode - mother earth.

Lakbay Aral 2009 Reaped Lessons for BBCCC

The Lakbay-Aral 2009 proved to be not only a good breather from work routine but more of an enriching experience for the BBCCC participants.

On November 28-29, some 77 officers and personnel including 5 from the BBCCC Foundation Inc. set off for Metro Manila in 9 van-convoy for the yearly Lakbay Aral. In their itinerary, they visited two cooperatives: the Barangka Credit Cooperative (BCC) of Marikina City and the Holy Cross Savings and Credit Cooperative (HSCCC) in Valenzuela City.

From the exchange-sharing of the best practices with the two cooperatives, some lessons can be highlighted. First, the promotional materials through their video presentations are exceptionally good. Second, on the part of BCC having set up an Automated Teller Machine for a more efficient response to their members' needs is really a commendable innovation.

Aggressive Loan Collection Focus of Action Planning 2010

Loan collection was the main thrust of the Strategic Planning done in December 6, 2009 at the Coconut Grove, Paringao, La Union attended by Directors, Officers, Committees, Management, and representatives from the staff.

Paraphrased from BOD Chairperson, Oscar Adversalo, "The cooperative is 'soft' or humanitarian in giving loan extensions but a limit to compassion should be implemented and BBCCC should be more corporate or more objective in collection methods."

Other than considering the purposes of loans as well as collaterals offered that were "kindly" taken into account, collection of overdue loans have not been aggressively pursued. If members have kept to the principles of *saving regularly, borrowing wisely, and paying promptly*, the Coop will not be in this situation.

Hence, measures will now be undertaken to arrest the ballooning delinquency rate, the major feature of which will be the Capacity-based Lending Policy. Borrowers will be assessed as to their capacity to pay the loan, not just as to their fixed deposit, collaterals or their length of membership.

In addition, matters regarding the BBCCC Lubas Co-Houser Project were discussed at length with the Task Force Development (TFD) and the Task Force Papers (TFP) pinpointing the respective concerns and directions. Optimism was expressed that the Certificate of Registration and License to Sell (CR/LS) from the Housing and Land Use Regulatory Board (HLURB) would soon be obtained after compliance with the different requirements of pertinent government agencies.. Subsequently, titles to individual lots would be issued and awardees may start building their homes hopefully come June 2010.

Objectives, performance indicators, procedures and methods, time frame, responsible persons or departments, materials, and budgets were presented and discussed during the said activity. Some objectives that were not achieved or partially achieved in 2009 will be carried over in 2010.

The over-all performance evaluation of the Committees, Departments, and Officers and Services was good. However, since the biggest room on earth is "the room of improvement", it is said, the participants were unanimous in their resolution that year 2010 should be a year for "better things and better times" for the BBCCC.

Lakbay Aral 2009, continued

Third, on the part of the HSCCC, their aggressive move to put up two branches to cater to more members and the putting up of a closed circuit TV camera (CCTV) is a state of the art development. Delighted with these innovative developments, BBCCC is inspired to go into these similar directions.

Aside from the above-mentioned lessons, there were two more "bonuses or souvenir" encounters. The whole group joined in

GENERAL ASSEMBLY SET ON MARCH 7, 2010

As per information from the office of the General Manager, the 2010 General Assembly is set on March 7, 2010 at the SLU Gonzaga Gym on General Luna Road.

As in past General Assemblies, two major features will be the election of officers and the deliberation of reports of the Officers and Committees on BBCCC's 2009 operations. All Officers and Committee Chairs will render their annual reports which will be discussed and deliberated upon by the General Assembly. Elective positions are three (3) in the Board of Directors, three (3) in the Audit Committee, and one (1) in the Election Committee.

The Strategic Plan and the budget for 2010 will be presented and these, including the reports will be the springboard for recommendations and suggestions for the incoming year.

The Annual BBCCC Foundation Inc. raffle will also be conducted at the General Assembly. Proceeds of the raffle will fund the many and varied humanitarian activities and concerns of the Foundation.

All members are greatly enjoined to attend this once-a-year activity for the much needed updating and bonding not to mention that the absence will be reflected in the member's record.

Lunch money and share in the net surplus will be given at the Assembly.

FOUR HUNDRED & SIXTY-SIX (466) NEW APPROVED MEMBERS

By Riza Bueza (EduCom)

From July 17, 2009 to January 4, 2010, four hundred and sixty-six (466) new members have been approved by the Board of Directors. These applicants have complied with the requirements for membership and have completed eight (8) hours of Pre-Membership Education Seminar (PMES) which is conducted on a monthly basis.

One hundred and sixty-four (164) are males and three hundred and two (302) are females. The ages range from 20 to 60 years old. Three hundred and twenty-three (323) come from private institutions, forty-two (42) are from government offices, eight (8) are Overseas Filipino Workers; thirty-one (31) receive remittances from their respective spouses regularly; and sixty-two (62) are self-employed.

The BBCCC family warmly welcomes this set of new members.

ELECTION COMMITTEE REPORT

By Norma Lacopia & Gerry Soriano

The Election Committee has provided the following pertinent information regarding BBCCC Election scheduled on March 7, 2010.

1. Elective positions are: three (3) for Board of Directors, three (3) for the Audit Committee and one (1) for the Election Committee.

2. Qualifications/Requirements for candidacy:

- Member is in good standing;
- Minimum fixed deposit of P30,000;
- Properly filled-up Certificate of Candidacy (COC) which will be evaluated after which the EleCom will issue the List of Qualified Candidates.

3. The general schedule of election activities as well as additional pertinent information are posted at the entrance of Cooperative.

Lakbay Aral 2009, continued

the shooting of the **Ang ATING COOP** Partylist campaign video footages for use in the upcoming 2010 election. On their way home, the contingent visited the Divine Mercy National Shrine at Marilao, Bulacan, where it attended the Sunday Mass including a short pilgrimage to the statues of the replica of Fr. Maximilian Kolbe and Sister Faustina. Indeed, the 2009 Lakbay Aral was not only a cooperative but also a religious enrichment!-*DAlterado*

Random Christmas & New Year Wishes

1. Joy and Health to Everyone—Elvira Belingon (Public Health Physician)
2. Happiness & Family Togetherness—Rukcy Regala (BBCCC Foundation Inc. Secretary)
3. Health, Peace, and Unity of all—Maribel Pasngadan (BBCCC Finance Officer)
4. Protection of my Sister, my Daddy and Mommy, and Success in my Studies—Kyla Patrizze Pernes (Associate Member)
5. I want a bicycle! - Keian Lei Dulnuan (NurseryPupil)
6. Tuluy-tuloy na pag-unlad ng BBCCC at sana di mawalan ng trabaho —Johnny Camorongan (Security Guard)
7. Visit my Children in Saudi—Lourdes Domingo (Retired Teacher)
8. Good Health and Happy Family Always—Kyla Gayo (Little Ms BBCCC 2008)
9. Continuous Guidance, Good Health especially for my Lolo—Jayson Santiago (Little Mr BBCCC 2008)
10. Fruitful New Year—Art Asuncion (BBCCC Director)
11. Peace, Understanding, and More Blessings to All—Cita Balancio (BBCCC employee)
12. Blessings, especially Financial—Hernani Baniqued (Vegetable Processor)
13. Live Longer and Succeed in making my Loved Ones feel I Love and Care for Them—Denise Bautista (BBCCC Foundation Inc. Scholar)
14. Love and Forgiveness—Jun Nastor (BBCCC employee)
15. If possible, Affordable Housing for BBCCC employees by 2010 —Aurora Ambanloc (Housing Committee Chairperson)

Housing Project Panoramas & Site Development Updates



View from east., north east, and north east are of La Trinidad Valley and surrounding barangays.



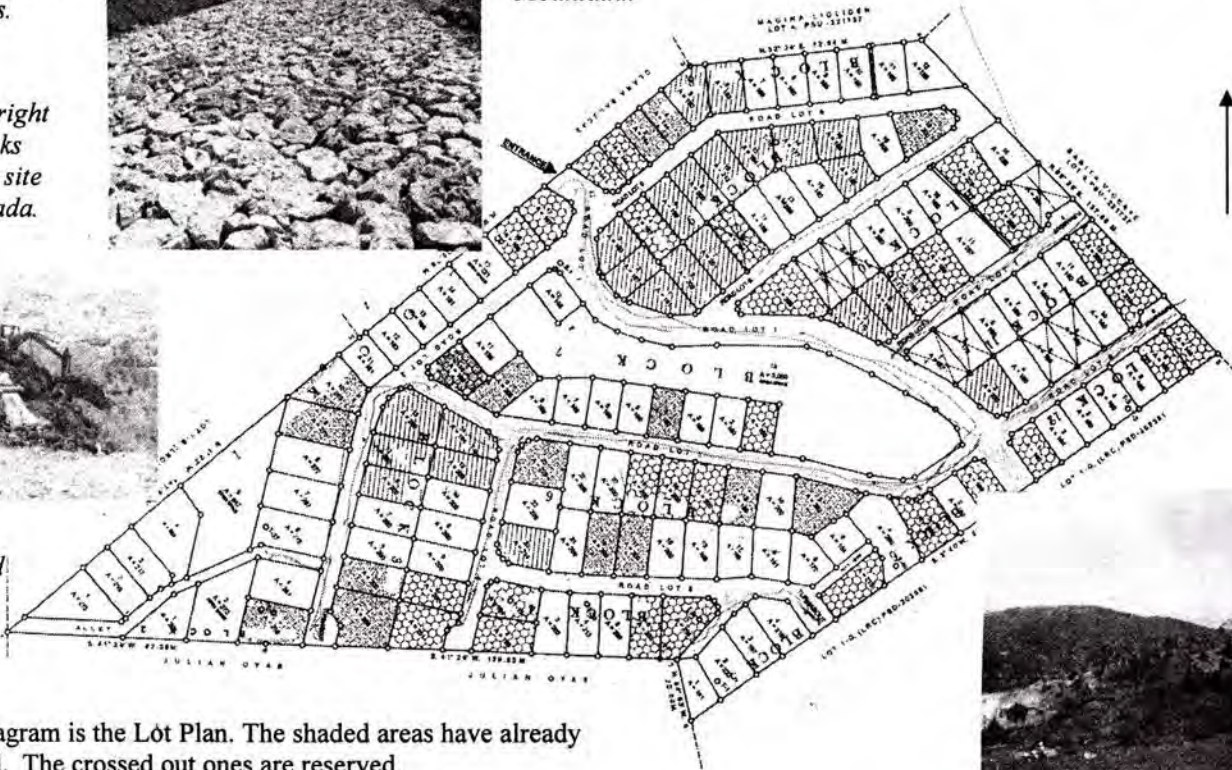
Photo on the left shows Road Lot 7 development; Block 9; and panoramic view of La Trinidad Valley. On the right are Blocks 7 and 1 and Ketchup Mountain..



Photo on the right shows the rocks blasted at the site used for camada.



Above photo shows the end of Block 1



The above diagram is the Lot Plan. The shaded areas have already been awarded. The crossed out ones are reserved.



Above photo shows Block 12



Above is the view from the south showing the school yonder.



Ongoing cementing of Road Lot 3.



View from the west and south side of the housing project.

Women, Elderly, & Youth Continue Activities

By Jovie L. Marinas (WEYCom)

The Women, Elderly & Youth Committee (WEYCOMM) chaired by Director Isabelina G. Ronquillo, & Mr. Jovie L. Marinas & Ms. Mila Tacderas as members, accomplished the following during the 4th quarter:

1. Birthday Greetings/Tokens – Nineteen (19) members of the Staff, Board, and Officers were given cards and a simple tokens on their natal day.
2. Subsidized Body Massage (Shiatsu): - On October 21, 2009, the Committee conducted a subsidized body massage session for our staff & employees.
3. First Friday Holy Mass at the Coop – September 4, 2009 was the first Holy mass at the coop. The 4 Squires led by Mr. Jovie L. Marinas, served as choir. The mass was officiated by Fr. Vic Decoran. However, the schedule was later moved to a first Saturday which started on November 7, 2009 when Fr. Balmadres of St. Vincent was requested to officiate the Mass.
4. Ballroom Dancing – The activity has been published & set for several times but due to inclement weather & slow response of possible participants made the committee to postpone the activity until early next year,
5. Inter-Department/Section Christmas Decoration Contest: to enliven the Christmas season celebration. The seven (7) managements departments/sections which joined the contest are: MIS & Loans; Billing; Members' Accounts & Audit; Accounting; Finance; Administration; & Grocery.

The criteria for judging were: Symbolism 40%; Originality/Creativity 30%; & Economy 30%. Engr. Salvador G. Itliong, Mr. Francisco Castillo, Ms. Grace Macabiog & Mr. Antonio P. Bueno do the honor of judging the winners last December 16, 2009 and the winners are:

- First Prize: Administrative Department
(P2,000.00 plus certificate of merit)
- Second Prize: Grocery Department
(P1,500.00 plus certificate of merit)
- Third Prize: M.A.S. & Audit
(P1,000.00 plus certificate of merit)
- Consolation Prizes: Four (4) P500.00 worth of groceries plus certificates of merit:
4. M.I.S. & Loans Section;
 5. Billing & Collection Section;
 6. Finance Department; and
 7. Accounting Department

6. Staff Christmas Party December 20, 2009—“BBCCC Got Talent” contests where the **Back Straight Boys** won in the group category and, Mr. Ben Sison won in the individual category.

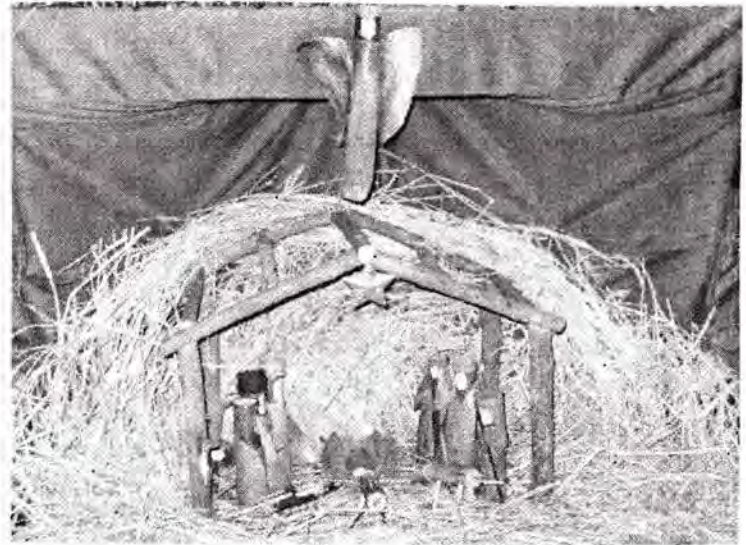


Photo shows the belen (Nativity Scene) made from recycled wood and other materials done by the Administration Department.



Photo shows the Grocery Department entry displaying Christmas décor landscaping their goods.



Photo shows the BACK STRAIGHT BOYS performing at the Staff Christmas Party.

MEMBER'S TESTIMONIAL

Azotea Greens welcomes the oft hungry soul at the mezzanine of the La Azotea Building along Session Road. Opened in July 28, 2006 by BBCCC members Ave Carlos (joined November 3, 2006) and JC Carlos (joined March 24, 2006) this vegetarian fast food supplier manifests the changes that their family had undergone towards a healthier lifestyle and world.

They decided to put up a food business because they observed that having turned vegetarian, they had difficulty in finding available vegan food in Baguio. Being vegetarian was perceived to be a status symbol of the AB crowd. Ave and JC wanted to make it more affordable. Dr. Divina Gonzales encouraged the couple to do advocacy marketing, as this builds loyalty as well as a behavioral conversion. Other friends were more skeptical, reminding the couple that they should be profit-oriented before they could launch their advocacy for vegetarianism. Also, they reminded that the Cordillerans are meat eaters! The couple met with the owner of Bodhi and were told that it took them ten years to break into the market and 5 years before they could break even!

Armed with their convictions, the two took a risk, and invested in the stall they have at La Azotea. Ave recounts that, "In the beginning, it was hard work. JC was the cook and I did the marketing and the errands. We employed one employee to help JC with the cooking. After a month, I wanted to quit because we only made P700!!! It seemed that it wasn't worth the trouble to go to the market very early and stay late at night preparing the special rituals that the vegemeat needed!

We only had 3 stainless pots of our viands available and customers would say, 'Ay, ubos na' and walk away! So we learned that the customers were looking for more choices and we added more. We went to the BBCCC and loaned money for additional pots and pans, as well as chaffing dishes.

We would run to the Coop for our water, groceries, and rice, because we could barely break even, and loaning these items from the Coop meant we were given 30 days before we could pay. At the end of the month, we had made money to pay back our loan and this became our rotating capital.

For 6 months, we had the 'Buy 2 meals, get 1 free' promo at P45-50/meal. That meant that 3 people could eat for P100. It was a come-on to prove that vegetarian food was not flat and bland. Some came back after tasting our affordable and nutritious food – value for their money. Some wanted to try it because they heard it from Senor Blues over the radio. We didn't even know who Senor Blues was, but he kept talking about us on air for one year, without an x-deal or special treatment. We only found out by accident who he was when another customer identified him while buying!

ADVOCACY MARKETTING In Financial Planning

By Marie Balangue (RDPC)



Photo shows Ave Carlos, JC Carlos, and 2 of their staff in their stall.
(Photo by Marie Balangue)

Azotea Greens now counts among their *suki* the health buffs, environmentalists, the spiritualists, and the new market of flexitarians. Flexitarians are those who eat meat most of the week and have their vegetarian meals as well. And the energy we feel from them is so strong that we've begun to feel no problems in the world!"

From a working team of 3, Azotea Greens now have 6 on their staff. The couple uphold integrity of policy yet educate the erring employee with compassion. Aside from this, the staff have free board and lodging. All staff are encouraged to be members of BBCCC as well and some have chosen for their wellness program to be invested in the cooperative.

For their part, the couple make it a point to have forced savings. They made it a standard operating procedure to save P300/month each for their Fixed Deposit, Savings, and CHIPS accounts. There is an additional P2,000/year they contribute to their accounts, too.

Now that their son, Imir (also a BBCCC member), has graduated from college and is on his own, the couple see their business as "mental income". The advocacies they fought for from their youth is now being acted out as they continue to help society by employing people, educating them, and advocating health measures as well. The behavior changes that they had yearned for is now happening, not from joining rallies and speaking out, but from feeding people nutritious food.

Who says there is no heart in business?

Note: Ave encourages that the Coop supplement the Livelihood Training seminars with financial planning, organizational development, flowcharting, developing roles and functions, and handling inventories

RDPC Q4 Report

by Marie A. Balangue (RDPC)

For the 4th quarter, the Committee involved itself in the Souvenir Program and conducting simple surveys one of which is members' perceptions of motivation and satisfaction regarding coop services.

An [informal] survey on member's perceptions aimed to determine the motives of joining the BBCCC and services enjoyed most was conducted from October 20 until October 26, 2009.

On the motivation for joining the BBCCC the top 5 motives are the following:

1. Financial assistance
2. Financial emergencies
3. Loans
4. Savings
5. Cooperative privileges
"Future of the children"

The 5 services enjoyed most are the following:

1. Credit / Loans
2. Groceries
3. All services, in general
4. Dividends
5. Speedy Service

In this survey, comments were also solicited. Forty-one (41) didn't have further comments, Thirty-one (31) commented on the staff ("Service is okay. Good work, keep it up!"). Fourteen (14) gave specific recommendations such as "Emergency loan should be increased to P10,000", "a bagger for the grocery", "lower interest rates of loans within fixed deposit", "just one co-maker for loans twice the fixed deposit", "reasonable prices on the grocery items", and "hoping pre-school extends to elementary level" and etc.

The above results, especially those in the services, were utilized at the Action Planning for 2010.

For any queries, please check the full results at the RDPC library, located at the mezzanine.

CONDOLENCES

BBCCC extends deepest sympathy on the death of the following

1. **Atty. Marcelo Ramos**, Incorporator, who died last month on the U.S.A
2. **Mrs. Eusebia Valdez** mother of Vice Chair Mario Valdez who died in Sison Pangasinan.

Proverbs 1:7

To have knowledge, you must first have reverence for the LORD. Stupid people have no respect for

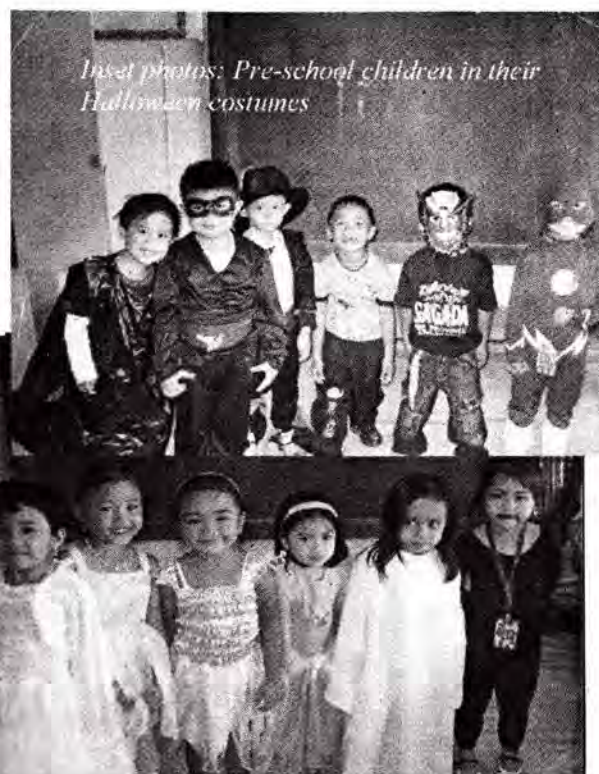
PRE-SCHOOL ACTIVITIES

by Ampy Rimas

Trick or Treat

Attired in different costumes – superheroes, princesses, knights, Coach planet and others – the kids with some parents, went around to the different offices and establishments of the Cooperative, with their Halloween bags which were readily filled with candies and chocolates. There were smiles in everyone's face but bigger smiles on the kid's faces as they munched their sweets.. Parents and teachers were not outdone. They, too, enjoyed every bite of their chocolates and candies.

Indeed, October 29, 2009 will be remembered as a **sweet, sweet** day of the Preschool, opined Teachers Jen and Gerlie.



Inset photos: Pre-school children in their Halloween costumes

United Nations Celebration

The United Nations Celebration was held last October 30, 2009 at the Preschool Hall. The simple program consisted of varied United Nations songs and dances performed by the pupils and who were clad in various national costumes. Parents and their children enjoyed the activity notwithstanding typhoon signal # 1.

The theme was **Heal the World**. On the whole, the celebration was able to inculcate the value of songs and dances



WHO'S WHO AT BBCCC . . .

By *Stephanie Lee Ong*



FAST FACTS

BIRTHDAY: May 5, 1970
BIRTHPLACE: Kalinga
DATE OF BBCCC
MEMBERSHIP: December 19, 2003

Kuya Johnny would like to see BBCCC branching out in various places in Benguet. He dreams that BBCCC will have a branch in different places to create more jobs for the community and to help the society through its various services. He had been working in BBCCC for six years now.

BBCCC is his first permanent job and he is grateful for having been hired. He enjoys the various staff development activities given to BBCCC employees and as result he was able to visit several places in the country through Lakbay-Arals and Team building activities.

Kuya Johnny is a maintenance employee of BBCCC and he is often seen in the lodging area.

FAST FACTS

BIRTHDAY: March 2, 1977
BIRTHPLACE: Baguio City
DATE OF BBCCC
MEMBERSHIP: July 28, 2006



Henvi is the computer enthusiast of the Coop. He is the Network Administrator (Local Area Network) and the Head of the Management Information System (MIS).

He sees BBCCC having fifty times fifty (50 x 50) more years to come. He had been working in different institutions and even in the academe as a computer instructor but when he was hired at BBCCC, he came to love the **coop culture... the culture of service, camaraderie and cooperation.**

Further, he appreciates BBCCC as an employer. BBCCC gives fruitful experiences and trainings to the employees that develop their talents and skills in their work and in costumer relations.

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CECILLE OBISPO-SANTIAGO

AVON FRANCHISE MANAGER

BBCCC MEMBER SINCE MARCH 22, 1990

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