


# The BBCCC PSEVER

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

**Cooperative Community News and Features**

**Inside.**  
Official List of  
Candidates. Page 2




## 52nd Annual General Assembly Set on March 27

By: Robert I. Belda, Member, RDPC

The Annual General Assembly of the Baguio-Benguet Community Credit Cooperative (BBCCC) will be held on March 27, 2011 (Sunday) at the Gonzaga Gymnasium, College of Education Building, Saint Louis University, Gen. Luna Road, Baguio City.

Based on the Election Committee's Resolution Nos. 11-Elecom-001 and 11-Elecom-002, the election of Board of Directors and the other Committee Officers will likewise be held on the said event. There are four (4) vacant positions for the Board of Directors, one (1) vacant position for Audit Committee and two (2) vacant positions for the Election Committee.

Also as per the above resolutions, the following schedules were approved: Feb. 26 to April 2 (Election Period); Feb. 26 to Mar. 5 (Filing of Certificate of Candidacies for all Positions); Mar. 9 to Mar. 27 (Posting of List of Candidates); Mar. 9 to Mar. 12 (Filing of Petition for Disqualification); Mar. 14 to Mar. 27 (Campaign Period) and Mar. 28 to April 2 (Filing of Election Protest).

Every member is encouraged to participate in this annual activity. Let us show our solidarity to the cooperative movement. 



*Picture above shows candidates and their supporters in the heat of the 2011 campaign*



*Mrs. Maribel S. Pasngadan, the new BBCCC Manager.*

### BOD Appoints New BBCCC Manager

Mrs. Maribel S. Pasngadan became the fourth manager of BBCCC after her formal appointment took effect last February 1, 2011. Prior to assuming office, she held the position of BBCCC Finance Officer and Head Cashier for three years. Her service with the cooperative started ten years ago as an Audit Assistant.

She took BS Commerce major in Accounting from the University of Baguio and previously worked as a Bookkeeper

A new manager was recently appointed by the BBCCC Board of Directors (BOD) following the retirement of former manager Mrs. Veronica Cardona earlier this year. This appointment was the result of rigorous selection process conducted by the BOD.

*Continued to page 9 BOD Appoints...*



## List of Candidates

### March 27, 2011 BBCCC Election

#### For BOARD of DIRECTORS [Elect Four (4)]



ABRATIQUE, Zosimo  
"ARMEL"



ADVERSALO, Oscar  
"OCA"



ALANGAWI, Jose  
"JOE"



BUNGAG, Mary Ann  
"MA-AN"



CARDONA, Veronica  
"RONNIE"



FERNANDEZ, Renato  
"ATO"



RAMOS, George  
"GEORGE"



REFE, Juan  
"JOHNNY"



RIMAS, Amparo  
"AMPY"



TADEO, Emmanuel  
"BONG"

#### For AUDIT COMMITTEE [Elect One (1)]



ALABANZA, Mark  
"MARK BENEDICT"



CHAN, Conrado  
"CONRAD"



GARCIA, Myrna  
"MYN"

#### For ELECTION COMMITTEE [Elect Two (2)]



LACOPIA, Norma  
"NORMA"



SORIANO, Gerry  
"GERRY"



## Editorial

### THANK YOU and WELCOME!

Thank you to the first manager of BBCCC, the vivacious, witty and humorous AMADO JESUS F. CENDANA!

Thank you Sir Jess for pioneering the professionalization of BBCCC's day-to-day operation in view of expediting the transition from a Management Committee into having a full-time Manager in year 2000; for your dedication and commitment to protect the interests of the cooperative(although you were at times accused as overly frugal); for causing the setting up of the cooperative's computerization program to promote efficiency and credibility in the delivery of services to our members; and for helping the Board of Directors enhance the public image of BBCCC here and abroad.

Thank you to the second manager of BBCCC, the buoyant, genial, and "Mr. Pure Energy" OSCAR R. ADVERSALO!

Thank you Sir Oca for taking over the reins of management, albeit only for less than two years, at a time when our cooperative was reeling from the shock caused by insider infraction, which positively served as a wake-up call for all of us; for introducing stricter internal controls to prevent similar occurrences in the future, thereby ensuring the viability and stability of our cooperative; and for continuing the work of your predecessor relative to the computerization program and image-building of BBCCC.

Thank you to the third manager of BBCCC, the unassuming, reserved, and diligent VERONICA A. CARDONA!

Thank you Ma'am Ronnie for continuing zealously the work of the previous managers; for overseeing our computerization program up to its completion; and for your concern for employee well-being and sustainability of our cooperative in collaboration with the Board of Directors.

And to our newly appointed manager (*pls. refer to page 1 for related story. Ed.*), WELCOME! She is often referred to as the small-but-terrible (or the cute-and-no-nonsense) MARIBEL S. PASNGADAN! Ma'am Mabel, with you at the helm, can we look forward to another 50 fruitful years? We are confident that we can!

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

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Consultants BOD Chair, Dr. Amparo Rimas and GM  
Veronica Cardona File Photos Management  
Information Systems

## Editorial Board



**Oscar R. Adversalo**  
Editor-In-Chief



**Roberto I. Belda**



**Stephenle Lee Ong**



## Chairman's Corner



### T'was A Good Year

**By Dr. Amparo T. Rimas**  
**Chairman/President**

With the guidance and assistance of the good Lord, the BBCCC has indeed seen better things and better times in the year past.

Relentless efforts of the Education Committee under *Dir. Mario Valdez* resulted in membership growth, while modest, succeeded in better quality members. The regular pre-membership seminars, along with the numerous training and educational activities, have not only updated but upgraded officer, staff, and to a certain extent, general membership, sense of belonging and sense of duty.

The welfare of the women, youth and elderly, through spiritual, physical, educational, and social activities, has been attended to very well by the innovative Chairperson, *Dir. Isabelina Ronquillo* of the Women, Youth and Elderly Committee.

Our members have received needed information and communication of BBCCC's goings on through the Coopserver, courtesy of the Research and Publication Committee with *Dir. Oscar R. Adversalo*, Chairperson. The researches undertaken by the Committee have provided valuable baseline data on decisions made by the Board on matters of concern to the Cooperative.

Tireless efforts of the Housing Committee, with Coop, Houser Officer, *Dir. Aurora Ambanloc*, resulted in the initial distribution of Certificate Transfer of Title to eight (8) as twenty (20) more are completing requirements before receiving their own titles.

*Dir. Arturo Asuncion*, Oversight Officer on Loans Billing and Collection, continues to exert vigorous efforts in monitoring and following up collaterals and in the collection of loan payments. He assists the Loan Officer and the Board on matters of evaluation and approval of loan applications.

The Legal Committee, ably chaired by *Dir. Nelson Gayo*, has embarked on positive strategies to address delinquency and allied concerns. Though the Committee's win-win recommendations for effective collection, the Board could adopt policies for less expensive, less emotional and less complicated loan payments/ collections without compromising disciplinary collection policies on applicable cases.

COMELEC Commissioner, *Atty. Armando Velasco*, head of the Election Committee, has provided the much-needed mentoring to his committee members. His guidance is very essential to the efficient conduct of the annual election and in the handling of election concerns.

*Continued on page 11 T'was a Good...*

## Manager's Message

### A New Beginning

**By: Mabel Pasngadan**  
**Manager**



The responsibility that Mrs. Veronica Cardona (former BBCCC Manager) passed to me is one of the most difficult assignments given to me so far.

Indeed, it is a mystery for me on the result of this new challenge but I know that with faith and prayers, God will lead me to the path that will benefit our whole cooperative. I will not promise anything to all of you but with God's guidance and blessing I will do my best to perform my job.

Being new in this position, I am fully aware of the need to continue learning. There is so much to do and what I have known before may no longer be applicable in the new circumstances. I know everybody expect that a manager should be perfect. I have lapses and weaknesses but through continued learning and teamwork, problems and concerns will be properly addressed and solutions identified.

To our energetic Board of Directors and other BBCCC Officers, thank you for the trust and confidence that you have bestowed upon me. I appeal to you for your continued support and understanding.

To my fellow coop members I bank on you for your cooperation and support. I know I cannot please everybody but allow me to implement policies that our good BBCCC leadership team had provided for our own good. I expect that each member will abide with all the rules and regulations of our cooperative. Remember, that our cooperative is not just an ordinary cooperative. Modesty aside, we are already worth a billion pesos so we need to protect our own interest and reputation.

I will also appreciate very much every suggestion and comment on how to improve our cooperative services. If you have any concerns regarding the way our cooperative operates and deals with the members, please feel free to approach me in the office.

To my fellow workers at the BBCCC, I count on you for cooperation, honesty, dedication and an extra mile effort in your respective work assignment. This will make hitting our organizational goals and objectives easier to do. Love your work, do your best, and someday I will only be too glad to hand over this big responsibility to you by becoming the next leaders and managers of this great cooperative. Remember, that the success of this cooperative lies in our hands so that it may someday become a trillion peso cooperative sooner than we think.



## BBCCC Manager Retires

By: Robert I. Belda  
Member, RDPC



Former Manager Mrs. Ronnie Cardona

A tribute to the recently retired BBCCC General Manager was held last January 15, 2011 at the BBCCC seminar hall. Ms. Veronica A. Cardona was the manager from August 1, 2008 until her retirement from the service on January 10, 2011.

She maybe a manager for more than two years yet her service to the cooperative, her second employer, actually began in 1983. She was initially appointed as a bookkeeper.

Because of hard work and perseverance she rose thru the ranks occupying such positions as Accounting Dept. Head, Audit and Inventory Committee Chairman and eventually becoming the third General Manager in the history of BBCCC (the first manager was Amado Cendana followed by Oscar Adversalo).

In the words of Dr. Amparo T. Rimas, the current Chairman/President of BBCCC, "For all these, BBCCC salutes and thank this Great Manager, this Great Cooperative Leader, this Great Lady. BBCCC has seen better things and better times during her watch. Thus she leaves her work justifiably proud and happily fulfilled. She has indeed exemplified what is said of great leaders. Mommy Ronnie (as she is fondly called), goodbye is not separation, it only means we shall meet again!"

## BBCCC CHIPS Seminar Held

By: Stephenie Lee Ong, Member, RDPC

Baguio Benguet Community Credit Cooperative (BBCCC) conducted a Cooperative Housing Investment and Planned Savings Seminar (CHIPS) last March 13, 2011 at the BBCCC Hall. The seminar was attended by 80 members who wanted to enjoy this benefit the cooperative is offering. The seminar was facilitated by Dir. Aurora Ambanloc, BBCCC Housing Officer, and Atty. Nelson Gayo, BBCCC Board of Director and Chairman of BBCCC Legal Committee.

The seminar is a partial fulfillment of the series of seminars that will be completed by the interested members. The seminar they attended is Bearer's Course I and II that focused on the qualifications, requirements and the criteria for the prioritization of lot awards. An overview of the aims of the project was also discussed.

The participants were given membership forms during the seminar and they have to accomplish the requirements along with their membership forms. Bearer's Course III will be announced as soon as there will be a schedule set for it.

The BBCCC Coop Housing Service (Co-HouSer) is a project of BBCCC to address the critical housing needs of its members. The awardee then is also expected to commit its participation continuously and to cooperate for the group self-provision of affordable, decent, and community-oriented housing.

The Board of Directors has appointed interim Officers of the Home Owners' Association for the said incoming community and they are now drafting the Constitution and By-Laws for a better living and community in the area.



CHIPS participants listening to the talk of Dir. Au Ambanloc.



## Certificate of Tax Exemption Awarded to BBCCC

By: Rizza Gacao  
MIS Section Head

Baguio-Benguet Community Credit Cooperative (BBCCC) was granted Certificate of Tax Exemption by the Bureau of Internal Revenue - CAR last February 14, 2011. The certification was signed by Mr. Eduardo T. Bajador, the OIC-Regional Director of BIR-CAR.

BBCCC being a registered cooperative with the Cooperative Development Authority (CDA) and has complied all the requirements set by the bureau was given this certification of exemption and is valid for five(5) years. The certification will be valid until February 14, 2016.

BBCCC, is entitled with the following tax exemptions and incentives:

- a) exemption from Income tax on income from CDA- registered operations;
- b) exemption from Value-added tax on CDA-registered sales or transactions;
- c) exemption from other Percentage tax;
- d) exemption from Donor's tax on donations to duly accredited charitable, research and educational institutions, and reinvestment to socio-economic projects within the area of operation of the cooperative;
- e) exemption from Excise tax for which it is directly liable;
- f) exemption from Documentary stamp tax: *Provide however*, that the other party to the taxable document / transaction who is not exempt shall be the one directly liable for the tax;

- g) exemption from payment of Annual Registration fee of Five hundred pesos (Php500); and
- h) exemption from all taxes on transactions with insurance companies and banks, including but not limited to 20% final tax on interest income derived from a depositary bank under the expanded foreign currency deposited system.

These exemptions or incentives are only applicable to transactions done in the cooperative and only to the members of the cooperative.



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## BBCCC STAFF MOVEMENT

By Stephenie Lee Ong  
Member, RDPC

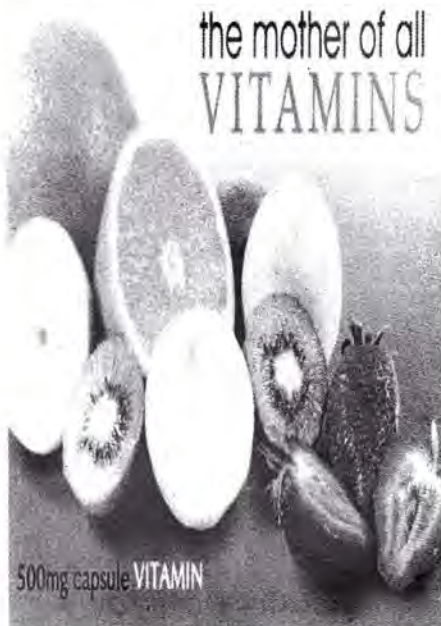
With the appointment of the new manager, there were also changes in the different assignments of some BBCCC employees. Below are the new faces in the different offices of BBCCC.

|                        | Old Position                      | New Position                        |
|------------------------|-----------------------------------|-------------------------------------|
| Maribel Pasngadan      | Finance Officer                   | General Manager                     |
| Maria Paz D. Pascua    | Human Resource Officer            | Finance Officer                     |
| Rosemarie M. Torres    | Billing and Dept. Collection Head | Human Resource Officer              |
| Pacita Balancio        | Audit Assistant                   | Billing and Collection Section Head |
| Juanito N. Nastor Jr.  | Database Encoder                  | Billing and Collection Clerk        |
| Rose Ann T. Pascua     | Accounting Clerk                  | Audit and Inventory Assistant       |
| Rosemarie L. Gamotlong | Loan Clearance Clerk              | Accounting Clerk                    |
| Danilo M. Dizon        | Rice Clerk/ Dispenser             | Loans Clerk                         |
| Froilan B. Redondo     | Administrative Assistant          | Grocery Rice Clerk                  |
| Olive Joy R. Lacanaria | Loans Clerk                       | Member's Account Clerk              |
| Loren M. Lumagto       | Member's Account Clerk            | Sales Counter Clerk                 |

This staff movement was effective February 1, 2011. Mr. Ronald Linglingan who used to head the Loans Department has a wider realm now as the Department Head of Loans, Accounts and Billing and Collection. ④

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## Housing Updates

By: Aurora M. Ambanloc  
Housing Officer

The BBCCC Board of Directors thru the two teams it has formed namely: the Task Force Development (TFDev) with Directors Oscar Adversalo, Art Asuncion and Mario Valdez as members and the Task Force Documentation (TFDoc) with Directors Amparo Rimas, Nelson Gayo and Isabelina Ronquillo as members with Dir. Aurora Ambanloc as Housing Officer, reports on the following accomplishments:

For TFDev the concreting of the main road and eight secondary roads (97% complete), perimeter fencing (95%), deep well (60%), concreting of the access road (95%),

Slope protection of the access road (100%), electrical system with one transformer energized (95%), main gate and arch (70%), water cistern (80%), cross piping system (95%).

Curb and gutter (50%), grouted rip-rap and open canal block 2 alley (100%) and stairs and alley block 2 alley (90%).

For TFDoc, the revised subdivision plan was approved by the La Trinidad Municipal Planning and Development Office (MPDO) on April 2010 (100% complete).

The titles of the subdivision lots were issued by the Registry of Deeds, La Trinidad, Benguet last Feb. 22, 2010 (100%).

The Certification of Registration with the HLURB was likewise approved last Nov. 26, 2010 (100%).

The License to Sell was issued by the HLURB on December 3, 2010 (100%).

The final survey of the subdivision lots at the Lubas Housing Project as to the establishment of references, the establishment of central stations on strategic locations, the corner setting or re-establishing of residual lot corners with PS concrete monuments in accordance with the BBCCC specifications were also finished (100%).



*The concreting of the main and access roads is nearly finished. Directors Ampy Rimas, Au Ambanloc and Oscar Adversalo awarding the lot title to Mrs. Yolanda Cruz, a member-awardee (inset).*



## EDCOM Updates

By Clariza E. Bueza  
Member, Educational and Membership  
Committee

BBCCC is conducting its Pre-Membership Seminar (PMES) monthly.

For the first quarter, BBCCC Board of Directors approved 60 members in January and 62 members in February. For March, the PMES was conducted last Mar. 6 and the BOD are still in the process of deliberation in the status of membership of the attendees. Next month, the PMES is scheduled April 10, 2011 at the BBCCC Hall.

Before you are allowed to attend the required PMES, you must: Attend the personal interview at the BBCCC office. Bring the following papers and documents:

a. Certificate of Employment (for employees); b. Business Permit (for self-employed); c. Any other proof of source of income if not an employee or self-employed. Pay the initial fees.

After the PMES, you must submit the following before the Board of Directors can act on your application for membership: Two (2) copies 2"x2" ID pictures, one (1) copy 1"x1" ID picture; Copy of your birth certificate, your children's birth certificate (if applicable) and marriage certificate (if applicable). ③

*Continued from page 1 BOD Appoints...*

and Audit Staff from these organizations: Burnham Park Caltex, Rainbow Optiscan Center and NORLU-CEDEC.

As her first act, Mrs. Pasngadan announced the new assignments of staff effective February 1, 2011. (pls. see related story on p. 7 BBCCC Staff)

This set of new assignments is in consonance with HR policies meant to expose and provide continuous training to the employees in the various operations of the cooperative. With these new appointments it is expected that the excellent service BBCCC is known for will continue for the benefit of the members and the community where the cooperative operates. ④

## The BBCCC Foundation Pre-School



Left picture shows Dr. Rimas leading the outreach activity of the foundation last February 2011. Pre-school students garbed in their favorite national costumes during the United Nations celebration last November 2010 (right).

Getting to learn some songs of other countries and displaying some national costumes was the exciting activity of the preschoolers during the celebration of United Nations Day which was celebrated last November 5, 2010. The simple snacks consisted of a picking of Chinese (pancit), American (cakes, burgers), Italian (pizza), Filipino desserts (puto, bibingka) and other dishes. The kids learned that they belong to one nation where all are brothers and sisters to each other.

Donned in their bright red and white Christmas attires, the kids and teachers sang songs and recited Christmas poems to enjoy the Christmas season last December 17, 2010 at the Christmas program. The children and their parents gave their gifts for the outreach activity of the preschool. They also exchanged gifts among themselves.

On February 14, 2011, in a fitting celebration of the day of hearts – love and sharing – the preschoolers went for an outreach activity at the Bakakeng Central Day-Care Center to share foodstuff, clothing and toys to some 50 day-care pupils there. The day care teacher, Mrs. Marilyn Bautista and Mrs. Helen Miranda, Barangay Captain, were pre-fuse in their gratitude for the good turn the BBCCC Foundation Preschool did for them.

The Moving Up Day of the preschool will be on March 21, 2011. It will be held at the BBCCC Seminar Hall. Activities start at 9:00 with a Holy Mass. The ceremonies will consist of giving of academic awards and distribution of honor ribbons and certificates.

The academic awardees are:

|                  | Kindergarten           | Nursery                     |
|------------------|------------------------|-----------------------------|
| Best in Reading  | Sean Judiel T. Aguilar | Danielle Anne U. Cabanilla  |
| Best in Math     | Mya Grace G. Guilanda  | Luigi Sean Miguel B. Samson |
| Best in Language | Marielle A. Cruz       | Adrianne U. Padaco          |
| Best in Filipino | Clarisse K. Lagramada  | Lisha Yvette M. Guillermo   |

### Announcements:

Reservation is going on at the BBCCC Foundation Preschool  
Enrolment starts on May 2, 2011 until classes begin.

**For Inquiries:** Contact the Preschool Office, #56 Assumption Road, Baguio City  
**Telephone #:** 424-0316 or 424-6196  
**Email:** bbcccfoundation@yahoo.com



## WEYCOM Updates

By: Jovie L. Marinas  
Member, Women, Elderly and Youth Committee



### Bone Scanning, Blood Typing and Urinalysis Activities

The first batch was held last February 24, 2011 where a total of 200 members, employees and coop officers availed of the service. The second batch were held last March 7, 2011 where aside from bone scanning blood typing and urinalysis were done. For bone scanning a total of 61 individuals availed. For blood typing, 22 and urinalysis, 31.



### Valentine's Day Activity, February 14, 2011

(l-r) Manager Maribel Pasngadan, Ronald Linglingan (Mr. Valentine), Vivian Nahiwan (Queen of Hearts), Albert del Rosario (King of Hearts), Genevie Perez (Ms. Valentine), Jovie Marinas (Member, Weycomm), Dir. Belle Ronquillo (Chairman, Weycomm) and Mila Tacderas (Member, Weycomm)

### Senior Citizens Group of BBCCC

Initiated the organizational meeting of the Senior Citizen members of BBCCC last February 19, 2011. The group had their election of interim officers namely: Mrs. Amada Casana, Chairman; Mr. Mario Refugia, Vice Chairman; Mrs. Percida Narvasa, Secretary; and Ms. Fely Nevado, Treasurer. The group meets every quarter to plan and implement their activities.

### BBCCC FOUNDATION PRESCHOOL

#56 Cooperarive St., Assumption Rd., Baguio City

#### Levels Accepted:

Nursery ————— 4-5 years old  
Kindergarten --- 5-6 years old

#### Requirements:

- Submit photocopy of the child's:
  - a. Birth certificate
  - b. Baptismal certificate
  - c. report card of previous school attendance/s if any
- 2 pcs. 2x2 ID pictures

**Reservation is on going!**

**Enrolment starts on May 2-30, 2011**

*"Starting young and right is BBCCC Foundation Preschool's vision of a solid and quality preschool education!"*



## **The Rules for Being Human**

Taken from the book *Outdoor, Leadership: Theory and Practice* by Bruce Martin et al., Human Kinetics, p.121-122

### **1. YOU WILL RECEIVE A BODY**

You may like it or hate it but it will be yours for the entire period this time around.

### **2. YOU WILL LEARN LESSONS**

You are enrolled in a full-time informal school called life.

Each day in this school you have opportunity to learn lessons.

You may like the lessons or think them irrelevant or stupid.

### **3. THERE ARE NO MISTAKES ONLY LESSONS**

Growth is a process of trial and error experimentation. The "failed" experiments are as much a part of the process as the experiment that ultimately "works."

### **4. A LESSON IS REPEATED UNLESS LEARNED**

A lesson will be presented to you in various forms until you have learned it. When you have learned it, you can then go to the next lesson.

### **5. LEARNING LESSONS DOES NOT END**

There is no part of life that does not contain its lesson.

If you are alive, there are lessons to be learned.

### **6. "THERE" IS NO BETTER THAN "HERE"**

When your "there" has become a "here" you will simply obtain another "there" that will, again look better than "here."

### **7. OTHERS ARE MERELY MIRRORS OF YOU**

You cannot love or hate something about another person unless it reflects to you something you love or hate in yourself.

### **8. WHAT YOU MAKE OF YOUR LIFE IS UP TO YOU**

You have all the tools and resources you need, what you do with them is up to you. The choice is yours.

### **9. YOUR ANSWERS LIE INSIDE YOU**

The answer to life questions lie inside you. All you need is to look, listen and trust.

## **Ode to BBCCC**

**By: Aeneid Anthony Marinas Adversalo**  
13 yrs. old, 1st Year HS student

*I see the business sharing some cash  
To help others so that they will not crash*

*Helping others that's what you do  
It is an act you should not forego*

*After a lot of years, you are so grand  
All the members make you a brand*

*BBCCC, you are always standing strong  
For making money is never wrong*

*Serving others by giving loans  
BBCCC, you are so helpful; a member never groans*

*Making others satisfied is a sensation  
Because it is an expectation*

*Continued from page 4 T'was a Good...*

Audit Committee Chair, **Dr. George Ramos** and Treasurer, **Ms. Josephine Ocampo**, have prudently handled the finances of the Cooperative. The Audit has been ever alert and watchful in its task of financial and performance audit.

The Treasurer has seen to it that the budget was observed and that revenues and expenses were kept on target and still realizing a modest net surplus.

Cautious, yet aggressive in taking advantage of good breaks, the Investment Committee, headed by Board Chair **Ampy Rimas** as Committee Chairperson and members, the Treasurer, the Audit Chair, Manager **Mabel Pasngadan** and Board Representative **Dir. Oscar R. Adversalo**, performed creditably well in handling the Cooperative investment portfolio. The ROI's realized in various placements have considerably increased earnings of the year.

After coming up with its own basic work policies, the Conciliation and Mediation Committee, under **Atty. Renato Fernandez** continues to refine its procedures in anticipation of matters that may be brought to its attention. The Ethics Committee has formulated the Handbook on Governance and Ethical Standards and was greatly assisted in the process by committee member, NLRC Judge, **Judge Emeterio Manantan**.

**Mr. Joseph Porfirio Andaya**, Board Secretary has not only served in all and every need of the Board but has not hesitated to assist all other components of the Cooperative which requested help. His competence and dedication has been remarkable and his insights have been valuable and enlightening in many a Board dilemma.

**Ms. Maribel Pasngadan**, our new Manager, brings to her work, energy and dynamism, a rich financial background and deep sense of duty and commitment. She has promised to work towards more and better staff and member benefits whenever possible. Having come from the rank and file, it is not surprising that she has immediately gelled with the work group.

It is my fervent prayer and confident hope that the tradition of humble service continues to guide our behavior and performance as officer Staff and Members of this great cooperative- the **BBCCC** - of which all of us are justifiably proud and grateful. God bless us all!



# Discover

## AVON

**MGA KABABAIHAN DITO SA AVON MAY PAGKAKAKITAAN...**

**SALINA TAYO ... (mga kalalakihan sali rin tayo)**

### 6J'S AVON Beauty Center

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**Cecille Obispo-Santiago**  
BBCCC Member since March 22, 1990

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**\*NC-IKOS**

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