

The BBCCC

C O P S E R V E R

The Official newsletter of the Baguio-Benguet Community Credit Cooperative

Vol. I. No. I

April-May-June 1997

BBCCC HITS P148 M IN ASSETS IN JUNE

Growth is BBCCC's basic characteristic. As of the end of the second quarter (June) this year, our financial statements reflected our total assets reaching the P148 Million mark. Our operations show a net surplus of more than P8.5 Million to date clearly indicating that we have so far garnered already 60% of our budget projection for this year.

Similarly, our membership continues to grow. Our Membership Committee reports an average of 95 new members joining our Cooperative every month. First requirement for membership is attendance to the Pre-Membership Education Seminar (PMES) which is scheduled every third Sunday of the month. Interested applicants are first advised to come to the office for the pre-seminar interview before being allowed to attend the PMES. They should present concrete proof of regular source of income (e.g. certificate of employment, business permit, etc.) to be allowed attendance to such seminar.



HAMON SA KILUSANG KOOPERATIBA. Baguio-Benguet Community Credit (BBCCC) staff member Deminda Bandoquillo, Directors Roberta Balangue and Nida Flavier and Chairman Renato Fernandez pose with Governor Obet Pagdanganan and Senator Leticia Ramos-Shahani

Dr. Gregorio S. Rimas

Trailblazing in Cooperatives

Dr. Gregorio S. Rimas, Director of the BBCCC has been constantly invited to speak on various topics of the cooperative movement as well as extension services to help make cooperatives into viable socio-economic enterprises. To mention some groups that have asked his expertise and assistance to organize and register into primary cooperatives are the displaced employees of CJH, Camp 8 Barangay, City Camp Barangay, Teachers Camp

Barangay, Imelda Village Barangay, Pangasinenses Association of Baguio, Employees of the Justice Department of Baguio and others. Cooperatives that have asked for his guidance and assistance to help solve their problems or to help make their



(Continued on page 2)

WHAT'S INSIDE

- EDITORIAL 4
- THERE IS L.I.F.E. AT BBCCC 3
- FUERTE HEADS PECCO FINANCE & MNGMNT COMMITTEE 7



COOP HUDDLE. BBCCC Delegates share therein a light moment of interaction and posterity as they share experiences with other credit union leaders.

BBCCC-LIFE Conducts A Series Of Seminars For Members

Last May 11, 1997, the BBCCC-LIFE Committee conducted the first of a series of livelihood skills training seminars at the BBCCC Training Center. The "Curtain and Pillow-Case Making" seminar was facilitated by member Mrs. Elba Bautista, a well known Baguio teacher-turned-entrepreneur, the Manager-proprietor of the world famous "Restle Handicrafts". There were 25 members who participated in this free one-day seminar.

Also last May 31 and June 4, 1997, Management Chairperson Emy Fuerte, conducted an "Orientation and Business Plan Preparation" meeting with prospective beneficiaries of the LIFE Fund. The members were briefed on the mechanics of the Fund Extension and how to prepare the required accompanying document of a LIFE loan, a Business Plan.

More livelihood skills training seminars are being planned by the Committee, so please visit the BBCCC Office more often for the announcements.



RIMAS ...

from page 1

operations more efficient and effective are: the CJH Employees Cooperative, the PMA Multi-purpose Cooperative, the Cable TV operators Multi-purpose Cooperative, the Barangay Alapang Multi-purpose Cooperative, the Maharlika Multi-purpose Cooperative, and others.

He has likewise been invited to speak on Cooperative issues like: the BENECO registration into a stock cooperative Development Council. Success factors were discussed and presented to the staff of the CDA Extension Office, Region IV. He helped organized the Executive Forum for Millionaire Cooperatives of CAR and Region I.

Dr. Rimas has been elected Director of the Cooperative Union of the Philippines (CUP), Chairman/ President of the CARCU and the Baguio City Cooperative Union. He also chairs the Regional Cooperative Development Council of CAR (RCDC), and a member of the pool of Cooperative Consultants of the CDA. He also chairs the Task Force on Cooperatives under the North Quad Commission of which he is appointed Commissioner by Pres. Fidel V. Ramos to represent the NGOs. He is the Vice Chair of the CAR Business Council.

MEAT PROCESSING SEMINAR- WORKSHOP SCHEDULED IN AUGUST

The Education Committee announces another free seminar-workshop on Meat Processing for our members this coming August 21-22, 1997 at the BBCCC Seminar Hall. According to Education Committee Chairman Jess Cendaña, a resource speaker connected with the Provincial Science and Technology Office has been invited to conduct such training-seminar. This is in line with the Coop's Livelihood Improvement Fund Extension (LIFE) Program where members interested to put up their micro livelihood projects can be assisted through training and financial assistance. Interested members are requested to register with the office in order to be accommodated for the seminar-workshop.

THERE IS L.I.F.E. AT BBCCC

LIFE is the acronym given to the newly created financing program at the Baguio-Benguet Community Credit Cooperative. LIFE stands for LIVELIHOOD IMPROVEMENT FUND EXTENSION. As the name suggests, it is a separate Fund primarily to finance micro-livelihood projects of qualified members especially among the poorer sector of the general membership.

The goal of the project is to put in place in BBCCC a separate revolving fund solely with the purpose to support the upliftment of the social and economic conditions of low-income members through livelihood development for the achievement of better quality of life. Specifically, the Fund, as a development work, aims to attain the following objectives:

1. to technically and financially assist the less privilege members of BBCCC;
2. to extend training and technology to enhance micro-management strategies of members' livelihood projects;
3. to promote viable self-help projects at the grass-roots level;
4. to cooperate and coordinate with other institutions having similar goals and objectives;
5. to plan, implement and promote projects consistent with the goals and objectives of the BBCCC, CDA-CDF/CI, and the cooperative movement; and
6. to monitor and evaluate projects financed under the BBCCC-LIFE.

LIFE has a capital of P250,000. P202,500 was obtained from the Cooperative

Development Authority from the CDF/CI of Speaker Jose de Venecia, and P47,500 was the counterpart capital of the BBCCC transferred from the Cooperative Education Training Fund (CETF).

minimum of three months and a maximum of six months with 2 months grace period. The interest rate is 1% per month plus 2% service fee which will cover for all other expenses related to loan proc-

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LIFE finances start-up or additional working capital needs of agricultural or micro-enterprise projects with a minimum amount of P5,000 and a maximum amount of P10,000. The loan is repayable in equal monthly payments depending upon the maturity of the loan applied for, which ranges from a

essing, extension and monitoring. No collateral is required from the borrowers, only the usual co-maker requirements of BBCCC.

As of June 21, 1997, eleven member/beneficiaries have availed of the LIFE loan amounting to P97,000.00. The member/beneficiaries were screened by the LIFE

Committee headed by the Management Committee Chairperson Mrs. Emerita C. Fuerte; Atty. Wilfredo Clemente as Fund Manager; Vice-Chairman and Education Committee Chairman, Mr. Amado Jesus Cendana; Credit Committee Chairman, Mr. Arturo Asuncion; Audit and Inventory Committee Chairman, Miss Ofelia Vilorio as members and the Chairman as Ex-officio member of the committee.

If you are an old member of the BBCCC (at least a member for one year), with no existing loan in arrears, and with a monthly income of less than P5,000.00, the committee can still accommodate some more applicants. Please see any member of the Committee for further details.



CURTAIN AND PILLOW-CASE MAKING. Mrs. Elba Bautista shows the basic techniques in pillow-case making to members at the BBCCC Training Center. The Livelihood skills training is conducted under the BBCCC-LIFE Committee's series of skills seminars



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THE BBCCC COOPSERVER IS A QUARTERLY NEWSLETTER OF THE BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE WITH OFFICES AT NO. 56 CO-OPERATIVE STREET, CORNER ASUMPTION ROAD, BAGUIO.



EDITORIAL

This is your Newsletter

Finally, we are having it. The Education Committee's plan to come out with our BBCCC Newsletter has at last materialized. With continuous education as one of the cooperative movement's basic principles, our newsletter will serve to bring a cross information on developments and other concerns which are of interest to our membership. As our membership grows steadily (around 9,000 members by now) our regular publication will surely offer an avenue of communication among ourselves

even as it may serve as an effective tool for information on cooperatives to the rest of our community. We encourage you to contribute articles to our newsletter so we may have the opportunity of exchanging our ideas, opinions, and thoughts with one another. With your contributions, we will get the chance of getting in touch with each other, getting to learn from one another as we grow closer together. Afterall, this is the very essence of cooperativism.



THE COOPERATIVE MOVEMENT: ITS COMPONENTS

By: Dr. Gregorio S. Rimas

"A cooperative is a duly-registered association of persons, with a common bond of interest, who have voluntarily joined together to achieve a lawful common social or economic end, making equitable contributions to the capital required and accepting a fair share of the risks and benefits of the undertaking in accordance with universally-accepted cooperative principles." (RA 6938, Art. 3).

The principle of cooperation among cooperatives specifically states that "all cooperatives, in order to best serve the interest of their members and communities, shall actively cooperate with other cooperatives at local, national and international levels." (RA 6938, Art. 4 (6))?

Article 23 of RA 6938 defines the different types and categories of cooperatives. The categories of cooperatives in terms of membership are: (1) primary - the members of which are natural persons; (2) secondary - the members of which are primaries; (3) tertiary - the members of which are secondaries upward to one or more apex organizations.

Primary and/or secondary cooperatives with single line or multi-purpose business activities may be organized and registered under the Code. (RA 6938, Art. 24). Registered cooperatives and federations may also "organize or join cooperative unions to represent the interest and welfare of ALL types of cooperatives at the provincial, city, regional, and national levels. (RA 6938, Art. 75).

The cooperative move-

ment can be viewed as a train with a people riding on parallel tracks while the rails are DISTINCT from each other, they do not meet to clash, neither run away from each other. Otherwise, the people will not reach their destinations.

And as provided for in Article XII, Section 1 of the 1987 Constitution, the cooperative movement aims to harness people power, develop self-reliance, attain economic development, equitable distribution of wealth and social justice. In other words, the cooperative movement is to effect the desired changes and reform in the economic, social and political structure of our society.

The components of the cooperative movement are (1) those cooperatives which provide the resources: human, financial, and material. These cooperatives are organized primarily for BUSINESS - the primaries and FEDERATIONS. On the other hand, these are also cooperatives which are organized primarily for NON-BUSINESS activities, but provide the ideological basis and enhance the dynamism of the movement and its cooperative members - the UNIONS.

Both (primaries and federations - primarily organized for business activities and unions - primarily organized for non-business activities) or to be assisted and strengthened by government agencies and organizations, and private organizations and agencies (NGOs).

Specifically, the functions of the business compo-

nent (primaries and federations) of the cooperative movement are: (1) to provide credit, financing, banking, and interlending, (2) buying, selling, and distribution of consumer goods, (3) marketing, (4) production and manufacturing, and (5) other services needed by the members. The functions of the non-business component (unions) are: (1) promotion and organization, (2) education and training, (3) research and development, (4) recommendations to government on cooperative matters (advocacy), (5) liaison and linkage, (6) public relations and information on cooperatives through use of media, (7) supervision and audit (audit, however, should not be given to affiliates because violets the independent character of the external auditor as provided for in Art. 81 of the Code).

As mentioned earlier, the train (cooperative movement) rides on two railroad tracks (representing the business and non-business component of the movement). Both tracks must be secure and durable if we don't want the train to be derailed. It becomes necessary to develop not only the business component.

The business component develops through its various business activities, while the non-business component derives its resources from minimal membership fees, annual dues, and contributions, donations, and subsidiaries (if ever there exists one) from local and foreign sources whether private or public source.

At the moment, the main source of funds of Regional

Cooperative Unions (RCUs), like the CARCU, is their share of the CETF (education fund). And if primaries don't remit their CETF to the apex organization, either through the regional union or directory to the apex organization, no funds are derived.

Many cooperatives misunderstand what an **APEX ORGANIZATION** is. It is very clear, however, that an apex organization is one which members are **TERTIARIES**. (RA 6938 Art. 23). Tertiaries are only found in the national level - as such, the only apex organization as provided in Arts. 23, 24, and 25 of RA 6938, the Code.

One of the major functions of the apex organization is to represent the cooperative movement in national or international for a. A federation cannot represent **ALL TYPES** of cooperatives (because a federation is an association of cooperatives with **ONLY ONE TYPE** of business). An apex organization should only be a **UNION**. This is perhaps the reason why the CDA, through its Resolution No. 310, s.1995 certified the Cooperative Union of the Philippines (CUP) as the National Apex Union of Cooperatives. The CUP as the duly-recognized apex organization is the duly authorized (by RA 6938, Art. 87) agency to collect and administer the CETF. The provision of Art 87 of the Code stating that an apex organization may be a federation or union is with respect to CETF prior to the passage of RA 6938 (passed on March 10, 1990, and im-

(Continued on page 7)

SECOND NATIONAL CONVENTION ON COOPERATIVE EDUCATION

Directors R. Balangue and N. Flavie and Atty. R. Corpuz of the Legal Committee represented the BBCCC in this Convention on June 13-14, 1997 at the Ateneo de Manila University, Quezon City. The theme of the Convention was: "Towards a Coordinated Human Resource Development Program Management for Cooperatives." About 200 delegates attended the affair - 25% from Schools, 25% from Government Agencies, 25% from the Local Government Units and 25% from the Co-operative sector and the Non-Government Organizations.

Hon. Orlando S. Mercado, the keynote speaker stressed that Cooperatives should stay away from government support in carrying out their mission and vision because of government bureaucracy. The policy makers let things as they are because they believed that if they can't help they should not be the hindrance for growth of the Cooperatives. He suggested that should the Cooperatives sector wanted a bigger budget from the government, the Cooperatives should group together and lobby to the policy makers for assistance.

Chairman Jose C. Medina, Jr. presented the CDA's Game plan for Strengthening Cooperatives for Global Competitiveness. CDA Administrator Teresita M. Coloma informed the delegates that Cooperatives as a subject is already included in

(Continued on page 8)

Baguio-Benguet Cooperative Grabs "Dangal ng PFCCO Awards"

The Philippine Federation of Credit Cooperative (PFCCO), the oldest and biggest national federation of credit unions today with 650 member- primaries nationwide, has cited BBCCC's achievements, and presented the most prestigious "Dangal ng PFCCO Award" to BBCCC, the Baguio-based community-type credit cooperative, before a huge crowd of credit union leaders and advocates on the occasion of the federation's 37th Annual General Assembly at the Hiyas Convention Center, Malolos, Bulacan, last May 23, 1997.

Handed over to the BBCCC delegation by PFCCO membership council chairman Cesar Villadores and chief executive officer Fr. Ben Jayoma in the presence of Sen. Leticia Shahani, PCC

chair Butz Aquino, Bulacan governor Obet Pagdanganan and CDA executive director Candy Verzosa, was the silver-on-glass plaque which immortalizes the recognition due BBCCC: "na nagpapamalas ng katangitang pamamahala sa Kilusang Kooperatiba na nagbunsod ng mabuting kapakinabangan sa bunong kasapian at binigyan ng pagpapahalaga ng ibang samahan; mga gawain nagdulot ng dagdag na karangalan at binigyan at katanyagan sa PFCCO."

It will be recalled that late last year and during the culmination of the national celebrations of Cooperative Month at the Cooperative Center of the Philippines at Quezon City, BBCCC garnered the "Most Outstanding Primary Cooperative Award - Credit Category (1st Runner-

up)" from the CDA. The golden plaque, now among BBCCC's fast growing collection, reads: "In recognition of its distinctive achievement in terms of liquidity, profitability, operational growth, effective management, expanded services to its members and community involvement for the year 1994-1995 which contributed in no small measure to the strengthening of the cooperative movement and the cause of cooperativism in the country. xxx Sgd.: Jose C. Medina, Jr., Chairman, CDA, Teresita M. Coloma, Chairperson, Awards Committee, Datu Padilla U. Pundaodaya, Chairman, Cooperative Month 1996 Celebrations, Arcadio Lozada and Myron Gawigawen, Co-Chairmen, Cooperative Month 1996 Celebrations."

from the
CHAIR, to go ...

Renato C. Fernandez - Chairman

[Act I, Scene 1. The table is open for (name it). Any co-operator may have the floor. Open another service window? What's our ceiling? Bench-mark? But co-ops have no cabinet. Toolbox for year 2000! What, no platform? BBCCC is the roof over 8,000 families. "Umbrella, stupid, look at the logo." Please, address the chair. "Lean on the wall, you're not in good standing." "Go sink" "Higher" "I object, make it lower." Too many cooks on equal footing equals bedlam. "Order in the house!" A feeble voice: "Make it medium rare. Mine, to go."

The Chair bangs the gavel.]

This Chair is tasked to call the meeting, and the co-operative on end, to order. Hence, he presides, but generally without taking sides. Now, the BBCCC moves to make sure that its members, the Board committees and staff co-operate and keep each other informed. What about a newsletter, any objections? The Chair hears none. "Carried Directive: Attention Mancom and Edcom, for prompt implementation."

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Commitment of members is the lifeblood of any co-

operative. Commitment cannot be contrived, nor does it spring, nor prove itself reliably, from capital contributions alone nor routine patronage, nor from blind leap of faith. Commitment arises rather as the fruit of enlightenment, a natural product of education and training, on the universally-accepted principles and enduring practices of true cooperatives. Without honest-to-goodness membership education, therefore, the cooperative is weak inside, prone to contamination from the "free market", "cow-boy economy" of exploitation, moral decay, greed, apathy, selfish interest, in short, certain bankruptcy.

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Among the objectives and purposes of BBCCC as declared by the BBCCC co-operators in their contract of

(Continued on page 7)

Fuerte heads PFCCO Committees

At the 37th Annual General Assembly and Educational Forum of the Philippine Federation of Credit Cooperatives (PFCCO) last May 21 to 24, 1997 at the Hiyas Convention Center, Malolos, Bulacan, Director Emerita C. Fuerte was appointed by the PFCCO Membership Council to head its Finance and Management Committee after losing in a lottery to break the tie for the second slot of a member for Council-at-large. This will be the second time Fuerte will occupy the said position which she left last 1996.

Fuerte was also elected as a member of the Interim Board of Directors of the newly organized Philippine Association of Cooperative Managers (PASCOM). She was also appointed as the Vice-President for Human Resource Development of the same organization.

The BBCCC was represented at the PFCCO Forum by Chairman Atty. Renato C. Fernandez, who is at the same time it's Legal Counsel, Directors Emerita C. Fuerte, Roberta Balangue, Nida Flavie, Committee Chairpersons Ofelia Viloria, and staff member Mrs. Deminda Bandoquillo.

BBCCC Members Insured Under Personal Accident Insurance

Here's good news for our cooperative members. During its regular meeting held last June, the Board of Directors ap-

The Coop ...

from page 5

plemented on March 31, 1990).

The education fund concept was introduced in RA 2023 in 1957. It was continued in 1973 by PD 175 and LOI 23. The administration of the CETF was transferred to the CUP through DA Circular No. 1 s. 1982 when the administration and supervision of cooperatives were transferred from the Department of Local Governments and Community Development to the Department of Agriculture. The CETF is a social fund intended for the development

and dynamism of the movement. It is a fund proportionately contributed by the viable and progressive cooperatives (RA 6938, Art. 87) - not more than ten percent (10%) of the net surplus. Marginal cooperatives with no net surplus don't contribute to the fund. But the fund is to develop the whole cooperative movement, and not only the big contributors.

These cooperatives who have little or no contribution to the education are the ones who need assistance especially no if our objectives is to develop and attain self-reliance, economic development, social justice and equitable distribution of wealth.

from the ...

from page 6

association (Articles of Cooperation) are "to undertake continuous cooperative education for its members, directors, committeemen, officers and employees as well as the general public in the principles and techniques of cooperation." (Art. 11 (5); and "to conduct publicity and research works for the promotion of the cooperative movement; and, for this purpose to issue from time to time suitable publications or literature on cooperatives." [Art. II (8)]. Thus, "The BBCCC NEWSLETTER" IS BORN - to inform, to educate, to inspire, to support, to demand, to expose, to oppose, to exclaim, to celebrate, to share, etc. for the best interest of BBCCC and its members.

- o o o -

We congratulate the seventy-nine participants of the 2-

day "BBCCC Consultations and Planning Seminar-Workshop". It was revealing, and very productive. The leveling was easy, the orientations rewarding, input extensive, deliberations lively, output brilliant beyond expectations, and the atmosphere ranging from serious to hilarious. With such wealth of quality insight and foresight with "must do" proposals (pro-poor, high-tech, competitive, comprehensive services, "be big", upgrade, expand, take well calculated risks, etc.). It's pole-vaulting time too for BBCCI to the 21st century, and the co-op decision-makers and policy implementors are now having their hands, and shoulders, and heads, full-load. The Chair, on volunteers, has a lot of urging to do.

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Some by-products, BIG LESSONS nonetheless from the seminar: that information and dialogue clear the air of misconceptions and attendant

We should not ask what we can get in return for the CETF we remit. By this thought, we will only make the rich richer and the poor poorer - the more viable cooperatives to progress and the poor and weak ones to die.

The UNION system is not intended primarily for business, it is intended to make the movement dynamic. While the primaries and federations provide the physical structures to make the movement survive and progress, the unions proved the quality of like of the movement. And both components are indispensable for the sound growth and development of the cooperative movement.

tensions; that missions match visions, and co-op plans no matter how simplified, call for concerted actions. A new chapter in BBCCC history. Expect that the last GA decision reducing the CETF to mere 5% will be reconsidered. Again, congratulations and many thanks, specially to the participants representing general membership.

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The Chair, for the Board, is inviting for more feedback, especially from the general membership. Be they in the form of suggestion, demand, support, etc., through definitely not apathy. Due regard is given the contents of our suggestion box. The Board has been treating them as direct communications, considered as inputs for conversion during regular board meetings. With our newsletter, another avenue is open for expression and communication. Please, do contribute articles, share your views, and speak up.

proved and decided to insure our members in good standing under Personal Accident Insurance with the Malayan Insurance Company, Incorporated.

Each member in good standing is covered for fifteen thousand pesos (P15,000.00) for accidental death, seven thousand five hundred pesos (P7,500.00)

for burial expenses or five thousand pesos (P5,000.00) for medical reimbursement if he gets hospitalized due to accident except those

(Continued on page 8)

Second ...

from page 7

the High School and College curriculum. Mrs. Aurea De Ramayo shared her experiences at the Cordova Cooperative School that their cooperative was bankrupt when she assumed as Manager and today is now a millionaire coop. Mr. Geminiano Dumaua, Jr. reported about the establishment of the Isabela Polytechnic Coop College which is owned by a cooperative. Atty. R. Corpuz suggested that the school must comply with the SEC and the DECS requirements in addition to the CDA requirements. Mr. Bien Nito presented also the Masteral Program on cooperatives offered by the University of Asia and the Pacific which is offered by Modules.

The delegates were grouped into four and prepared their mission and vision on the Human Resource Development Program for Cooperatives and submitted to Mr. Candelario L. Verzosa Jr. for the summary of the output.

BBCCC Members Insured...

from page 7

exclusions as indicated in the insurance policy. Families of members are therefore asked to report to the office incidents of death or hospitalization due to accidents (provided not failing under the exclusions) so the necessary claims may be processed with the insurance company. For further information related to those exclusions from claims, members may come and read the master policy at the office.

BBCCC Reps in WOCCU Educational Forum

The BBCCC was represented in the World Council of Credit Unions (WOCCU) International Credit Union Forum held at the Hyatt Regency and Vancouver Hotel in Vancouver, Canada in June 28 - July 3, 1997 with the attendance of the following officers and members, namely Atty. Renato Fernandez, Dr. Emerita Fuerte, Atty. Ruben Corpuz, Prof. Mary Minglana and Flordelina Saavedra.

Under the theme *Diverse Voices in Concert* and attended by more than 2,000 credit union (CU) advocates from 78 countries, the Forum focused on the opportunities to build an even stronger worldwide credit union movement. A world-class group of dynamic speakers and facilitators, led by Rick Hansen of the wheelchair awareness fame, VISA executive Francois Dutray ("Using Tomorrow's Technology Today"), Australian information and forecasting consultant Philip K. Ruthven ("Leadership Challenges of the Financial and Social Landscape of the 21st Century"), and Canada's leading economist Ranga Chand ("A Look at Future World Economy"), shared the international movement's most current and relevant issues, enhancing credit unionists' knowledge and skills regardless of the size or stage of development of

their respective CU movements.

With a very wide variety of breakout sessions and workshops within each theme tract to attend, the BBCCC delegates split themselves to cover as much field as possible. Atty. Fernandez chose "Facing the Challenges of Keeping Values and Principles of the Credit Union Philosophy Constant in a Changing World" and "Using Credit Union Values as a Strategic Advantage". Atty. Corpuz opted for "Electronic Security and Fraud" and "Board Effectiveness through Best Practices in Corporate Governance". Emy Fuerte attended to "Social Auditing: What is it and Why Do. If?" and "The Role of Microenterprise in Developing Movements". Mrs. Minglana focused on "The Evolving Role of Women in Credit Unions - How Far Have We Progressed?" and "Development Education Program: A Sharing of Experiences". Ms. Saavedra went through "Financial Planning Programs for Credit Unions" and "Competencies for 21st Century Leadership Skills".

In the credit union hosted study tours as among the Forum's many special events, Emy Fuerte visited the huge and hi-tech Van City Credit Union and the Greater Vancouver Credit Union; Dhel and Mang Mary, the North Shore

Credit Union; Fernandez, the CCEC Credit Union and the Credit Union Central of British Columbia; and Corpuz, the Delta Credit Union and the Co-op Housing Foundation of British Columbia. "We're just overwhelmed by the magnitude and advancement of these giant coops," says Emy. "They're actually huge finance, banking, and insurance firms that apply coop principles. Too much to learn in so short a time. We were wide-eyed, just picked up ideas, and tried our best to socialize and initiate linkages."

Later in the week, Corpuz, Minglana, Saavedra, and Fernandez had the occasion to visit on-going coop housing project for senior citizens at Squamish City, B.C., and, at host league generous invitation, the latter three had the privilege to observe the services and tour the facilities of the statewide, 230 plus CU-member California Credit Union League at Pomona, Los Angeles. In an audience with the League president and officers, Fernandez proposed for an inter-league scheme of remittance involving Filipino CU members in California and their co-op member relatives in the Philippines, a proposal well received and set for more serious study, subject to RP league technical readiness capabilities.