



The BBCCC **COOPSERVER**

Cooperative Community News and Features

"PROGRESS THROUGH UNITY AND SERVICE"

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BBCCC ASSETS SURPASS P300 MILLION MARK

The region's biggest cooperative increased further its coop advantage as

amount of P56 M.

The more than 11,000-

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Baguio-Benguet's common man's "bank" with owner-members' pooled contributions, savings, trust funds, properties, and reserves reaching P305.8 million at yearend 2000, a record 22% increase from P249 million at start of that year signifies this a sharp increase in the



Coop leaders visiting BBCCC posing with Vice Chair Ampy after a brief orientation and interchange.

Credit Union Operating Principles

- Open and voluntary membership
- Democratic Control
- Non-Discrimination
- Service to Members
- Distribution to Members
- Building Financial Stability
- On-Going Education
- Cooperation among Cooperatives
- Social Responsibility

BRILLANTES, BBCCC FOUNDING FATHER, TO ADDRESS ANNUAL GA

Att. Alexander Brillantes, Sr., organizer and founding chairman of BBCCC, then Baguio Teachers Credit Union, Inc., will be the very special guest during the 42nd Annual General Assembly of the cooperative on March 11, 2001 at the SLU

Burgos Gym.

It will be a big, historic homecoming for BBCCC's founding father (who once served as the Bureau Cooperatives Development director), considering how big a BBCCC tree of social and economic refuge and service grew from the tiny

seed of a coop vision he and fourteen other pioneers planted and nurtured 42 years ago. Big hearts, indeed!

It will be BBCCC's day of thanksgiving to and highest recognition of a distinguished and exemplary Cooperative Missionary.

LATEST ON THE CHIPS: LAND CONVERSION FROM DAR AWAITED

The Housing Services Committee submitted all requirements for the conversion of the property intended for coop housing to the Department of Agrarian Reform (DAR) head office in Quezon City last December 13, 2000. The inspection team from DAR has endorsed favorably after an ocular inspection they did in December 2000 the said conversion and is now awaiting the review and signature of the DAR Secretary.

The Committee, with the assistance of the General manager, has also started the preparation of the requirements for the application of an Environmental Clearance Certificate (ECC) from the Department of Environment and Natural Resources (DENR). The Geological Site Scoping (GSS) was already completed by DENR which was the basis of the Engineering Geological and Geohazard Assessment (EGGA) and the Standard Penetration Test and Slope Stability analysis conducted by Engr. Candido Cortez and Engr. Bonifacio dela Peña. Both procedures and ensuing reports are required for the issuance of the ECC. Another requirement is the Proof of Social Acceptability of the housing project by

the community or barangay. The board of Directors and some officers had already conducted two consultations with the Lubas Barangay Chairman Romeo Camolo and his council. The Board has approved a resolution to adopt Lubas barangay and a MOA to this effort has already been signed.

As of January 31, 2001, the Committee has accepted 82 applications for availment of the service. Deposits already total more than a million! It also awaits more applications and more CHIPS savers. CHIPS Seminars are ongoing regularly and site tripping are being conducted practically every week.



The Barok Family, first prize winner in the Christmas Program Competition, performs with great fun and amusement. The group was composed of the staff from the Loans, Records and Maintenance Departments.

BARANGAY LUBAS ADOPTED!

By virtue of Resolution No. 01-2001 dated January 19, 2001, Barangay Lubas has become formally BBCCC's Outreach Project. This is in line with the Coop's social dimension mission. As such, the cooperative will embark on various cultural, educational, social, spiritual livelihood and other developmental programs benefitting the residents of Lubas Barangay.

The resolution was presented to Brgy. Captain Romeo Camolo by General Manager Jess Cendaña and Vice Chair Ampy Rimas in the presence of the Barangay Councilmen and BBCCC Board of Directors and some officers on

January 19, 2001, during the monthly meeting of the barangay. As is customary in establishing friendship ties, the occasion was enlivened by a delicious treat of goat recipes of pinapaitan, caldereta and pulutan brought over by the Board. The Board conveyed to the Brgy. Captain that the choice of Lubas as its outreach is very logical in as much as the housing project is situated in Lubas itself. Lubas and BBCCC thus become neighbors to each other. Both General Manager Jess Cendaña and Brgy. Captain Romeo Camolo expressed optimism that the future looks sunny vis-à-vis good working relationship and partnership between the Lubas and BBCCC communities.

BBCCC launches . . . KIDDIES AND YOUTH SAVINGS PROGRAM

BBCCC is not just for adults. It welcomes children too. With the Kiddies & Youth Savings Program launched lately by the cooperative, children and descendants of our regular members may now open their own Savings Account. By enlisting themselves under this program, our children become Associate Members of the Cooperative. They too then become owners of BBCCC. All children are welcome from one (1) day old to college level. The program introduces as early as possible our kids to the cooperative life-style as they learn and practice the values of regular savings, self-discipline, thrift and industry. They may join the Savings Club under the following categories:

KIDDIES SAVINGS CLUB

Who may join: Children from the Grade Six(6) level and below

How much to pay:

Membership Fee	P 50.00
Minimum Fixed Deposit	P 100.00
Minimum Savings Deposit	P 200.00

TOTAL: P 350.00

TEENERS SAVINGS CLUB

Who may join: Teenagers from First Year High School level to Fourth Year Level

How much to pay:

Membership Fee	P 50.00
Minimum Fixed Deposit	P 100.00
Minimum Savings Deposit	P 350.00

TOTAL: P 500.00

YOUNG ADULT SAVINGS CLUB

Who may join: College students

How much to pay:

Membership Fee	P 50.00
Minimum Fixed Deposit	P 100.00
Minimum Savings Deposit	P 500.00

TOTAL: P 650.00

"ANG BATANG NAG-IIPON AY HANDA ANO MANG PANAHON"



Cooperative Youth Committee Member Michelle Cariño talks to the young adults who have enlisted in the Young Savers Club, a new thrust of BBCCC.

BBCCC ASSETS...

(Continued from page 1)

member credit union (founded 1958) is engaged principally in for-members-only savings mobilization and not-for-profit provident and productive lending, with ancillary socialized services of bulk purchasing, mutual aid, coop housing, microfinance, capability-building and other informal sector support services. It has been growing slowly but steadily, proving that a self-help and voluntary coop enterprise can be a viable socioeconomic alternative, specially for the low to

moderate income sectors.

In fiscal year 2000 alone – the cooperative achieved a P27.5 million net surplus, and declared a 30% patronage refund plus fair interest on share contributions that is higher than the period's inflation rate.

Stressing the mix of membership education, loyalty, commitment, financial disciplines, volunteerism, and prudential standards as success factors, BBCCC has merited both mutual and public trusts to remain in contention in a highly competitive free market dominated in the field by big profit-driven banks, pawnshops, and lending investors.

EDITORIAL

SAVE REGULARLY; BORROW WISELY; REPAY PROMPTLY

Anyone who processes a loan, meets with any management official or seeks clearance for whatever reason would not miss these words which are placed prominently on the wall of our cooperative office.

These are simple reminders if you will about our responsibilities as members of a community credit cooperative considering that an average of about 100 new members are taken in every month.

In these times of uncertainty and financial flux brought about by the political crisis facing the present dispensation, it is imperative to set up moorings – to establish economic anchors, so to speak – that we could hold on to as we weather through these difficulties we are facing.

Saving through our cooperative is one of the best ways of overcoming the economic crunch and looking closely at these reminders, they could be viewed as the savings and credit cooperative process.

Logically, the process starts with the cycle of saving. After one has accumulated some savings, then one can proceed with the cycle of borrowing. Repaying comes as a natural consequence of borrowing which is still, in a way, a means of generating and accumulating savings so that other members can avail of these pooled funds for personal loans or for other provident uses.

Some members may get into trouble with the repaying cycle, which is understandable considering that money is hard to come by these days. However, there are ways of overcoming these hitches or problems and advice could be availed from your account clerks or from members of the management committee.

These reminders could also be considered as words of caution – an admonition – which, if followed and practiced diligently, would work to our advantage – personally as well as collectively – whether we are in the midst of a crisis or in a time of abundance.



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KA ATONG, OUR COOPERATIVE GUY!

Aside from the usual tasks of presiding over board meetings, passing upon and signing agreements for the coop, general supervision over its affairs, and acting as its ambassador of goodwill, Chairman Renato "Ka Atong" Fernandez in 2000 and to date is Director of the Philippine Cooperative Center, Vice Chairman of the PCC Coop Development Foundation, Vice Chairman of the Philippine Federation of Credit Cooperatives, PFCCO Delegate to the Asian Confederation of Credit Unions, and Director of Northwestern Luzon League of Cooperatives. He was organizer, guest speaker, resource person, presenter, facilitator, coordinator, and / or participant in the following seminars / forums: PMES, BBCCC; Officers Bearers Course, Philex, Tuba; PMES, SLU-SVP Housing, Bakakeng; PPEMPCO, Provincial Capitol, Lingayen, Pangasinan; NORWESLU Seminars, Venus Park View Hotel, Baguio City and Lucap, Alaminos; SEDCOP Hsng. Clinicqing, NATCCO, Quezon City; CDA - Lingap Assessment, Elegant Hotel, Baguio City; CAR Coop Leaders Forum, BBCCC Hall; BENECO BOD - NGOs on Conversion Issue, BENECO, La Trinidad; PHILRECA GA, Midtown Hotel, Manila; Northern Luzon Growth Area, Dev. Planning, Clark, Pampanga; SEDCOP - NATCCO Housing, Samal Island; Baguio - Benguet Retirees, UB Science Hall; Vicariate Coop GA, SLU-LES; NAPC - Basic Sector and Lingap Program, Ermita, Manila; Senior Citizens' Coop, Silungan Center, DSWD; Coop Mart - Korean Experience, Malolos, Bulacan; NREA Coop Housing, Jade Restaurant; Med - Health Coop, BBCCC Hall; Lingap, Pudtol and Luna, Apayao; Lingap, Lingayen and San Carlos City, Pangasinan; NORWESLU on Policy - Making, Puerto Princesa; Rabobanking - National Credit Council, Rembrandt Hotel, Q.C.; CDA - Coop Sector Planning, Villa La Maja, Baguio; BCHS Alumni PMES, BCHS; PECCO Field Training, Lingayen; CAR Administrators Assembly, Teachers Camp; CEIN Trainors Training, BSU - La Trinidad; NELCO Workshop, Santiago City; Coop Mutual Fund, Tubao, L.U.; ICA - KSCF - NORLU Housing, Bokawkan; NORWESLU - CDA Coop Forum, Mabini Elementary School; PCC Planning, Forest Hills, Subic; NCR League, Tayabas, Quezon; Coop Mart, Hotel Supreme; PUNLA - Highland Coop Congress, Villa Margarita, Bayombong, N.V.; CARCU GA, Bontoc; Bookkeepers Coop, Buyagan, L.T.; WOCCU - CUES CU Modeling, Hotel Supreme; Coop Summit, DAP, Tagaytay City; PFCCO GA, Marikina City; ACCU GA, Kuala Lumpur, Malaysia; NACF - PCC, Seoul, Korea; RDCS Council, PLA Baguio; Role of NGOs in Dev. Of NL Growth Area, Ateneo CCE, Makati; POPCOM Anti-Poverty, DENR Hall, Baguio; TWG Standard Chart of Accounts Consultation, Discovery Suites, Greenhills; and UA&P Coop Global Role, UA&P, Ortigas Campus; La Trinidad Cooperative Congress, LGU of La Trinidad - CDA - Coop Sector, Chrysanthemum Hall, B.S.U. La Trinidad; Officers Bearers Course, PECCO, Philex Mines, Tuba, Benguet.



BBCCC officers, Atong, Ampy, and Jess pose with SSS resource speakers Rudy Limmayog and Patty Dalupan.

CREDIT COMMITTEE UPDATE

The Credit Committee summarizes the different loans availed by the members for the third quarter of the year 2000. The total loan for the quarter totaled P62219,446.09 distributed as follows.

Provident/Housing Repair and Construction loans have the highest total of P17888364.00; it has reached 29% of the total loans. The number of grantees reaches 651.

Business capitalization loans total P17,791,746.00; it has reached 28% of the total loans. The number of grantees reaches 541.

Personal Needs Loans has a total of P7,885,672.00 which equals 12% of the total loan; there are 461 members granted.

Car Repair, Furniture and Fixture and Appliances Loans amount to P6,617,067.84 which is of the total loans. The number of grantees reaches 257.

Accounts, Debt Payment, Updating Loans have summed to P4,596,935.00 is 07% of the total loan. There are 188 members granted.

Educational, Tuition, Piggery and Supplies Loans total P3,395,407.75, 05% of the total loan; and, there are 274 members who

are granted.

Agricultural, Poultry, Piggery and Swine Loans garnered P2,818,403.50; 04% of the total loans; there are 93 members who are granted.

Travel and Transportation Loans cover P692,800.00, 01 percent of the total loans; there are 13 members who are granted.

LIFE (Livelihood Improvement Fund Extension) Loans total P216,100.00, 03% of the total loans; there are 22 members who are granted.

LINGAP Loans total P236,000.00, 03% of the total loans; there are 40 members who are granted.

PETTY CASH LOANS equal P80,950.00, 01% of the total loans; there are 1,188 members who are granted.



The big supporter of the Cooperative Movement in the country, Gov. Obet Pagdanganan - "Mr. Cooperative" - pose happily with Belle, Gwen, Lyn and Liza during a visit to BBCCC.

THE COOP LIBRARY

Do you know that we have a coop library consisting of books in the different disciplines? These books were acquired from the American Studies Association of the Philippines (ASAP). BBCCC is an institutional member of ASAP. Many of past and present directors and officers of the

coop are life-time members. Not a few of them, Vice Chair Ampy Rimas, General Manager Jess Cendaña, Pros Mabalot for example have been or are officers of the ASAP.

All in all there are 296 volumes in the library distributed in the following disciplines: Economics, Market-

ing, Finance, Accounting, Management, Statistics, Mathematics, Psychology, Philosophy, Computer, History, Astronomy, Public Administration, Communication, Mass Media, Sociology, and many others.

We enjoin all members to maximize the use of our library. Isn't it said, "Research ... reading is the heart of knowledge. And knowledge is power!"

Personnel Management Seminar

Two office staff attend Personnel Management Seminar. Mrs. Norma Lacopia, Secretary and Lilian Basilio, Accounts Clerk of the Verification Department, participated in a whole day seminar on managing the process of Strategic Planning and Performance Management last December 9, 2000 at the Skyrise Hotel,

Baguio. Resource speaker was Mr. Geny Plana, President of PMAP and consultant in Human Resource and Organizational Development.

The seminar dwelt extensively on an organization's Internal and External Environments as seen with the seven F's: Framework, namely: Strategy, Structure, Systems, Shared Values,

Skills, Style and Staff. Needless to say, the 2 BBCCC participants gained a lot of insights which will henceforth guide and inspire them not only in the technical aspects of their respective work but more importantly in the human and interpersonal relationships with the general membership and with colleagues in work.



Simply clad and entirely unassuming, the grand old man, founder of the Suro-Suro Cooperative of Lipa City, pose with the officers and staff of BBCCC during the Lakbay Aral trip on Nov. 29 – 30, 2000.

THE 3's OF LAKBAY-ARAL 2000

The break of day of November 29, 2000 saw the Coop officers and staff motoring down to Lipa City for the Annual Lakbay-Aral. Their Coop destinations? – Limcomma Multi-Purpose Cooperative and Suro-Suro Cooperative of Lipa City. These are 2 billionaire cooperatives, starting small and humbly and emerging into gigantic proportions. Offering at first one or two services, they have branched into multifaceted services. Limcoma has banks in many places, as far as Bulacan, Laguna and Tayabas. It manufactures into own

feeds, fertilizers and animal medicines. It has just recently put up a meat processing component. Suro-Suro, on the other hand, has a big cooperative store, a health program, aside from the usual loans that members can avail of at low interests and affordable amortizations. It has made a difference in the lives of the Suro-Suro community.

It was tiresome but everyone was agreed that basing on the coop insights gained and the friendships developed, the Lakbay was every inch the 3 E's of **EXCITING, EDUCATIONAL and ENRICHING!**

TESTIMONIALS

The following are two accounts of success stories involving coop members who attest that what they are now is because of what they got from BBCCC:

MARCIANA BASAWIL. She became a member of the coop on September 20, 1991. She is in the food business. According to her: "From a loan I obtained from the coop, I bought 2 PUJ units. Another loan enabled me to buy a one hectare lot in 1999. At the moment, I have finished constructing my 3 – story house. All these were possible because of help from the coop. But I am also hold that I could not have borrowed repeatedly and improved my life that much if I did not keep true to the motto: 'Save regularly, borrow wisely, and pay promptly'".

FILIBURTH P. MAYBITUIN. He became a members in March 1994. He says: " I do not have a business enterprise but even in my private life, BBCCC has helped me a lot, especially in preparing for married life and family life, not to mention that quite substantially, the BBCCC has helped me finish my degree in Bachelor of Laws. I had to support myself through college. With loans from BBCCC, paying my tuition fee was not so much a problem. When I got married, I borrowed again at the BBCCC to help me in the financial burdens. And again when I was expecting my first baby, I had to borrow from BBCCC. The BBCCC was

ENHANCING ECONOMIC IMPROVEMENT OF MEMBERS

Coop Baratilyo ... Pasko Peratiba ... these were 2 of the various gimmicks the cooperative launched in order to keep members improve their income. Nineteen (19) member "businessmen" joined the month-long baratilyo which coincided with the celebration of the coop month last October 16 – Nov. 16, 2000. Practically everything of interest and use to the public were sold: clothing, decors, famous handicrafts, food

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Roberto Sr. and Mary Jane Hollon pose with their broad of 3 boys and 2 girls after having been named the singing family during the Family Day celebration held last November 4, 2000. Their prize: one cavan of rice.

BBCCC SEMINAR HALLS MAXIMIZED

The 2 BBCCC Seminar Halls, the Brillantes Hall 1 and 2 Hall have been a much sought after venue of conferences, seminars, meetings, review classes, Bible studies and receptions for various occasions such as weddings, birthdays, baptisms and anniversaries.

Reviews for the Teachers' Board, Medical Technology, Library Board, Engineering and Law Examinations have been held here at various times in the past. The seminars, conferences, work-

shops, and meetings were numerous and of various groups.

The baptismal, wedding, anniversary, birthday, and reunion celebrations were also many.

The accessibility of the place is a big factor for various groups to hold their activities in

the halls, not to mention the minimal charge being collected which is just to cover city services, janitorial and other upkeep expenses.



All happy? Yes, that is what their faces and lips are saying as the officers and staff enjoy swimming in the warm waters of Monte del Rosario Resort during the team building activity held April 2, 2000.

SCHOLARSHIPS MORE THAN FINANCIAL ASSISTANCE

The thirty (30) scholars of the coop are not only assisted academically by making possible their secondary education through the financial assistance given them by

way of tuition and allowance. Every month, on the first Saturday, they gather at the coop to get insights on personality development. GM Jess Cendaña makes it a point to share them his insights on developing a sense of responsi-

bility and proper behavior, as well as developing their leadership skills. Vice Chair Ampy & Dir. Nida have been on hand to assist Jess. Last December 16, 2000, they gathered for a simple Christmas program and sang and danced the afternoon away in friendship and camaraderie.

ENHANCING...

(Continued from page 8)

stuff and household effects. Of course, not to be forgotten is the wag-wag which Baguio is fast becoming popular for.

Following very closely was the COOP-Peratiba conducted the whole of December. This raked in considerable income to many members who put up various items for sale. And with the 13th month pay and the many bonuses given in the spirit of Christmas, the buying mood of the members proved very profitable to the businessmen – members. The buyers were happy because they did not have to go to the malls, department stores or the market to buy what they could buy right from the coop grounds. As one member said: "We are hitting 2 birds with one stone. We have come to pay our loan and at the same time nakapamalengke at nakashop pa kami". Still another said: "Mura na nga, matatawaran pa." See you next time in the year 2001 Coop Baratilyo and Pasko Peratiba!

SKILLS TRAININGS ON-GOING

Several skills trainings have been conducted the past year in order to equip members with livelihood skills.

These were the Meat Processing Training given last August with the help of the Department of Science and Technology. With the very able DOST Education Specialist, Mr. Cipriano Alvarado, the 46 participants learned how to process and preserve meat such as the making of corned beef, embotido ham and longaniza.

The next was the Curtain, Pillow and Quilt – Making Training, conducted by Mrs. Elba Bautista of DTI last September. After the training, the 56 participants exhibited their finished products to the admiration and delight of no less than DTI Director Armand Galimba who gave the closing remarks at the Closing ceremony. Director Galimba ex-

pressed gratitude and appreciation to BBCCC for assisting the DTI in empowering the ordinary Filipino through skills development which will eventually enable them to put miniscale business enterprises.

Tireless and energetic Elba Bautista came back on October to conduct another skills training. This time, it was the Christmas Décor and Toy – making Training. The 23 participants could hardly believe that they could come up with stuff – toys – teddy bears, santa clauses – decors such as ponsettias, stars, ribbons, bells, etc.

Seeing the handicap of the Lingap sa Mahihirap recipients, it was decided that equipping them with basic accounting procedures will enable them to handle their business project efficiently and so the Seminar on Accounting for Non – Accountants was con-

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HOW TO BECOME A BBCCC MEMBER?

Probably you can do what the teachers of Doña Aurora Elementary School did.

Wanting to be a member of BBCCC and realizing that they need to know more about it first, the Doña Aurora Elementary School of

Aurora Hill asked that representatives of the coop attend their Staff Development Program activity to give them information about the coop.

Vice Chair Ampy Rimas, Chair of the Education and Training Committee, together with GM Jess Cendaña responded to the invitation of Mrs. Angelina M. Qutoriano, Staff Development Chair of the Doña Aurora Elementary School. Ampy Rimas talked about the qualifications and requirements and procedures for membership while Jess talked on the benefits and services of the coop.

A requirement before one attends the Pre-Membership Education Seminar is an interview. The EdCom, in its desire to extend assistance, is willing to do the interview in the place of work of potential members for groups. Interested groups may coordinate with the office as to the schedule when the interview is desired. As in the past, groups schedule the time the interview during their break hour from work.



DTI Armand Galimba giving the closing remarks at the Skills Training on Curtain, Quilt and Pillow Case Making Seminar – Workshop held on September 29 – 30, 2000.

LINGAP PROGRAM STRONG AS EVER

To date, the livelihood program of the government – sponsored financial assistance to small business entrepreneurs counts of 62 recipients distributed as follows according to type of livelihood program:

- 38 – hograising
- 8 – vegetables
- 9 – rug / wall weaving
- 3 – empty bottle “botelya-botelya” selling
- 3 – sari-sari store
- 1 – gardening

A considerable number of the above are into their third round of loans which means that their business is going on strong and that they are able to merit repeated loaning.

Our indefatigable General Manager Jess Cendaña makes regular visits to monitor the recipients, encouraging them to become Cooperative members eventually when their source of income shall have been stabilized. A general comment of

the recipients is: “Salamat sa BBCCC dahil sa kami ay napili nilang makatanggap ng biyaya ng pamahalaan. Ito ay aming pagbubutihin upang lumago ang aming maliit na business.”

The barangays covered under the program are: Fairview Barangay, Barangay Pinsao Pilot Project, Barangay Middle Quirino Hill, and Barangay Irisan.

WHAT'S AHEAD WITH BBCCC?

Immediate – Term Programs

- Aggressive promotion of our Kiddies and Youth Savings Program
- Pursue our Capital Build-Up Programs
- Start Site Development of our Lubas property in preparation for the Housing project
- Full computerization of our operations

Long – Term Program

- Expansion of our office and grocery through the construction of a new BBCCC building along Assumption Road vice the old Estepa Building.

SKILLS...

(Continued from page 10)

ducted last December 16. This was handled by AIC chair Wanda Rojo and accountant Timmie Tenedero. The 19 participants learned about proper recording and posting, identification of accounts, analyzing a simple financial statement, and such legal requirements as licensing, etc. The seminar end with workshop which the participants found “Mahirap, Narigat” but exciting and fun. Maam Bungag helped the two resource speakers facilitate the workshop.

Early this year and to respond to the Student's Column school paper training, a Newspaper Writing Seminar was con-

ducted in January. Discussants were husband and wife team, Nathan and Jolyna Alcantara of PIA and Maurice Maranes of PDI. The 40 participants – 38 elementary, high school and college students and 2 advisers – learned much about communication, feature writing, editorial writing, and allied aspects of newspaper writing. One participant quipped after receiving his Certificate of Participation “Now I am ready to join the staff of our school paper.”

We invite our members to suggest other skills trainings that the Coop can undertake the capability – building of our General Membership. We are also interested to know if there are members who are willing to share of their expertise and talents in endeavors that will benefit in the development of our members.

Social Audit Conducted

The BBCCC BOD's commissioned JVOFI in January 2001 to conduct an impact evaluation study in an effort to improve further its services to its members.

The study determined the social impact or performance of BBCCC in relation to its goals/objectives and those of its stakeholders. Specifically, it aimed to:

a.) Define the cooperative's social objectives; b.) Identify verifiable indicators for these objectives; c.) Determine the key stakeholders of the coop and involve them in the evaluation process; d.) Determine the stakeholder's assessment of and level of awareness of BBCCC's services. e.) Determine specific problems / issues / concerns with regard to institutionalizing a regular social audit for BBCCC; and, f.) Recommend areas for improvement toward institutionalizing a regular social audit.

Results of the study are the following:

- a. The member-respondents, cooperative staff and key informant-officers, LGU and heads of major private and government institutions where the members belong to are generally aware of BBCCC's social objectives.
- b. The most patronized services by the members are regular loan, petty cash loan, savings/time deposit, and patronage refund. The seldom-availed include SSL, SCL, HEAL, Death aid, continuous education, saranay aid, transportation, essential needs financing, and CHIPS/housing.
- c. Coop services were generally rated adequate to very adequate by at least 77% of the member-respondents who availed. These include all loan services, savings or time deposit, patronage refund, death aid, saranay aid, lodging, continuing education, seminar/hall, transportation, essential needs financing, and CHIPS/housing.
- d. PMES is the most useful training for 53% of the member-respondents followed by the GA meeting (43%) and other training programs (40%). In terms of personal values prompt payment of loan and wise spending of borrowed money were the most commonly mentioned.
- e. Some observable indicators of improvements for the member's household or immediate family are in terms of assets, education, savings, food consumption and recreation. In member's business activity, indicators of improvement may be inferred from business income and assets, volume of goods sold, sources of credit, markets or client, employment of family and outside labor, and technology & skills adopted.
- f. BBCCC has attained its objective of socio-economic upliftment of its members and their immediate families. The observable indicators of improvement at the household and business activity can be used to gauge this. It can be said that the various services of the coop provided for the members and their family's basic needs where there were inadequacies in the financial capability of the members. In addition, BBCCC is their main source of credit.

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SOCIAL...

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- g. *At the institutional or community-level, there seems to be no clear impact may be because a member's company-affiliation or residence are secondary concerns of the cooperative and that in its statement of objectives. Community development only comes as a natural consequence of good, self-reliant coop members.*
- h. *As such, it can be said that most of the member-respondents are still at the level of meeting and/or satisfying their basic needs for food, education, shelter, health care, recreation, economic security. This is further manifested in some member's understanding of the coop's social objectives where 22% believed that financial assistance is the coop's primary objective.*

Recommendations:

In line with institutionalizing a regular social audit for the cooperative, the following should be looked into:

- a. *There are other phases or key elements in the coop's vision-mission statements that need to be reviewed, clarified and shared among the general membership and the coop's stakeholders.*

It is not enough that these objectives and values are written down. "Social audit is all about understanding them, strengthening them, communicating to others, and where necessary, changing them."

- b. *Break down mission-statements into key result areas (KRAs) and performance indicators (PIs) which should be monitored regularly to determine whether mission is being accomplished.*
- c. *Validating and patronizing the identified stakeholders of BBCCC which should be involved in the social audit process, the coop should name those who: a) affect the organizations or those who have power over it; b) are affected by the organization; c) those core to the mission and values of the coop.; d) those with which the coop directly and commonly interacts with.*
- d. *The coop should further identify indicators with which it would monitor its performance. Specifically, these should include indicators of socio-economic upliftment (e.g. income above poverty threshold), coop principles valued by the organization and community development. Initially, indicators may be tied up with the objectives and strategies of the cooperative or its core values. Additional indicators may also be gathered from the coop's key stakeholders and societal norms.*

THE BBCCC HOUSING PROJECT

Future site of our Coop Housing Project in Barangay Lubas, La Trinidad. Get started with your Coop Housing Investment and Planned Savings (CHIPS) na dqualify for a lot very soon. Two hundred (200) lucky awardees will soon build their homes in this beautiful rolling hill overlooking the La Trinidad Valley.



BBCCC ELECTIONS 2001

Nine (9) positions are up for grab in this General Assembly elections. Four (4) are for Board of Directors; one (1) for the Audit and Inventory Committee; and two (2) each for the Election and Credit Committees.

There are seven (7) candidates for Director, namely: 4 incumbents, Chair Atong Fernandez, Ruby Balangue, Ruben Corpuz and Nida Flavier. The other three (3) are Oscar Adversalo, and past Directors Emy Fuerte and Armand Velasco.

Running for the lone slot in the Audit and Inventory Committee are: Lolit Genove & Beth Tolero, both incumbents; and CreCom member Maan Bungag.

The candidates for the Election Committee are Incumbents David Delinela and Julie Visaya; and first-timer Josie Perez. While the candidates for the Credit Committee who are both unopposed are Belle Ronquillo and Au Ambanloc.

To the candidates, the COOP-SERVER says "Good luck to all!"



AIC chair Wanda Rojo giving a lecture during the Accounting for Non-accountants Seminar.

ADVERTISEMENT

JDG MERCHANDISING

Distributor of Kimberly Products (Kimbies, Huggies, Joy, Newtex)

NORTHWAY COMPUTERS SALES AND SERVICES

(LAN installation and configuration, repairs, encoding, printing and other computer jobs) - BBCCC Tie-up. No. 237 Upper Bonifacio St., B.C.

Robbins Sales Centre- U.B. Building, Gen. Luna Rd., Cor. Assumption Road, B.C.

Member Advertisers are welcome in future issues at very reasonable advertising rates.

P8.5 M IN CAPITAL BUILD-UP IN THREE (3) MONTHS TIME

This is for the records. BBCCC membership once again has shown that they can do it. Responding positively to management's call for Capital-Build-Up, our members came in placing and adding more on their fixed deposits. This Capital Build-Up drive which lasted for barely three (3) starting in September and ending on December 20, 2001 was able to draw P8,518,000.00 in additional members' share capital. Increasing our members' equity results into more services made available to everyone in return. The readiness on the part of the membership to invest more in BBCCC manifests once more their confidence and support for the organizations plans and programs.