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The
BBCCC

COOPSERVER

Cooperative Community News and Features
 "PROGRESS THROUGH UNITY AND SERVICE"

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EDITORIAL

**BBCCC's Educational Programmes:
Towards Members' Enlightenment
and Empowerment**

By Amparo T. Rimas, Vice Chair

Education brings about enlightenment and with enlightenment comes empowerment. Through education, the person acquires the knowledge and understandings (cognitive), the skills and abilities (psychomotor), and the values and appreciations (affective) he needs to make enlightened decisions. Enlightenment equips him with the power to improve himself so that he may live a happy life.

The Baguio-Benguet Community Credit Cooperative regularly undertakes educational programs intended to educate, enlighten, and empower its officers, staff and general membership. These include conferences, seminars, training-workshops and study trips. Doubtless, all these translate to the individual's overall development and growth. The officer becomes a better leader; the administrative staff serves with commitment and dedication; and the members acquire a feeling of ownership and loyalty to the Cooperative.

Over the years, BBCCC has sustained a number of financial assistance schemes intended to make the cost of education affordable to the members. The **educational loan** has helped many a member and his family obtain an education. The testimonials found elsewhere in this issue attest to this. Even many so-called provident loans have been used to defray payment of tuition fees, purchase of books and other incidental school expenses such as uniforms, fare, rental, food, and the like.

Young adult savers enjoy a **grocery loan privilege** and it is observed that these young ones use it primarily for the purchase of school materials - paper, notebooks, pens - available at the BBCCC grocery.

A **grocery assistance coupon** as incentive for some 120 street children to attend school regularly has been the subject of an MOU between the City Government and BBCCC. Aptly called "Support a Child Project", this activity is being coordinated with the Office of the

City Social Welfare Development (OCWD). The children who have been certified as regular in their school attendance get from BBCCC a grocery coupon each month which they can exchange for items they need such as soap, toothpaste, canned goods, and others. The amount is modest but it can rightly be claimed that this has served as a great encouragement for regular class attendance of children who would otherwise easily keep to the streets rather than be in the classroom.

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BBCCC Officers at NATCCO's 25th National General Assembly

Last May 25-26, 2002, four (4) BBCCC Officers attended NATCCO's 25th National Convention which was held at the Waterfront Hotel, Cebu City.

Those who attended were: President and Chairman of the Board, Atty. Renato C. Fernandez; General Manager Jess Cendaña; Legal Committee Chair, Atty. Nelson V. Gayo; Election Committee and member, Mario Valdez and SLU-SVP Managing Director and BBCCC Housing Committee member, Mary Minglana.

The Convention had for its Guest of Honor and Speaker, Her Excellency Gloria Macapagal-Arroyo, President of the Republic of the Philippines.

In sum, the seminar on coop housing emphasized that the future of co-operation in general, and housing co-operatives in particular, hinges on solidarity. It depends on the movements' ability to develop, to manage itself efficiently, to exert political and public influence, to train its volunteers and staff as well, and use its numbers to best advantage. While many housing co-operatives have successfully met the immediate needs of their members for shelter, they must also broaden their commitment to helping themselves and others through co-operation.

The success and the growth of the housing co-operatives movement is linked to the ability to co-operate and unite at all possible levels. Success and growth depends on the ability to share and gain from each other's experiences. Beyond the interest of individuals and co-operatives, expansion of the movement should be the major objective. The challenge is to research, examine apply and build on every possible opportunity to go forward and meet the broader aims of co-operation in order to achieve workable housing schemes for our people.



Regular Board meeting of the Board of Directors of the Baguio-Benguet Community Credit Cooperative (BBCCC)

Flash . . .

- ♦ BBCCC Officers, Staff and members condole with Amy Aguilar, our Verification Clerk, on the untimely death of her son, Ashley, who died in a drowning accident in Candon, Ilocos Sur last June 2, 2002.
- ♦ Welcome back to
 - a. Director Ruben Corpuz who, with wife Brenda, had a one month tour of the U.S. A, visiting their children, Atty. Peter Mauris T. Dicang and Atty. Lilian Marie C. Dicang.
 - b. Director Emy Fuerte who also came back from a one month trip to the U.S.A, principally to visit her sick father and other relatives as well.
- ♦ BBCCC has acquired a new L-300 van, FB, after the raffle of the old one. Now, the Coop has 3 vans at the disposal of our members on a "donation to help defray expenses" usage scheme.

MATRON APPOINTED

Mrs. Evangeline (Vangie) Ticag was selected from among several applicants and subsequently appointed by the Board of Directors as Matron of the student boarders at the Estepa Apartment.

Vangie brings to her job a rich work experience starting from the time she finished a BSE degree at St. Louis University in 1970 until her appointment as Matron. She was a catechist, an NFE teacher in the Diocesan Adult Training Center, a chambermaid, nurse and hotel kitchen supervisor in Kuwait. She also went into the weaving and knitting business. Later, she put up a small sari-sari in Manila alongside a vegetable business. She closed the store just last April and came back to Baguio and apply for the vacancy of Matron posted at the bulletin board.

Vangie is a widow. Her late husband Matthew Ticag, was the assessor at La Trinidad at the time of his death. He left Vangie with seven natural children and seven adopted ones. Among her children is a medical doctor who works in Zamboanga, a veterinary doctor in La Trinidad, a mechanical engineer who is in private practice, and a new graduate of law who is presently reviewing for the bar.

When asked what her philosophy of work is, she immediately answered: "Service! It is the only motive that makes work meaningful." Thus, she will be a mother to the boarders and make the boarding house "a home away from home."

COMMON BANK OF COOPERATIVES

(AND OF THE COMMON CO-OPERATORS)

By Renato C. Fernandez

The frontliners of coop development are telling us that the backbone of a successful cooperative movement is its centralized financial system. This system provides for credit guarantee system, deposit insurance, mutual support fund, liquidity management system, and other financial and related products for member cooperatives. The Rabobank Netherlands, the DZ Bank of Germany, Labour Banks of Japan, and the NACF of Korea, to name a few, are excellent models of such centralized financial systems. Countries with the system have enviably huge, progressive and sustainable cooperatives – be they credit unions, farmers marketing societies, co-housing cues, consumer stores, electric coops.

Primaries and federations support the system, give best efforts, and in turn use much-needed services which otherwise would not have been available nor affordable, with the common, grassroots co-operators ultimately enjoying the benefits. The Philippines, sad to say, has no such grand-scale sharing/pooling system, although there had been recorded several failed attempts to form one by government and by coop alliances.

BBCCC has long felt and pointed up the need of central finance facility bigger and more solid than the familiar Central Finance Facility (CFF) of PFCCO and its Leagues. Then, BBCCC did seek a real-big national consolidated coop bank capitalized, owned, operated, and patronized by *all* Pinoy coops, big and small. Now come renewed interests and revival moves among coop leaders. The idea of having an apex bank, a national bank or a central finance system for cooperatives has again been the subject of series of consultations and discussions in the cooperative sector. BBCCC has been there to express its views, and help build the appropriate common bank of all willing (and able) cooperatives.

After a series of consultations with coops and coop banks facilitated by the Philippine Cooperative Center (PCC) through its highly-spirited chairman, also Presidential Adviser on Cooperatives, Roberto "Obet" Pagdanganan (BBCCC's Atong Fernandez is vice chairman), three main options were identified for the centralized financial system:

- ❑ Option 1: Merger of existing cooperative banks into a national consolidated cooperative bank;
- ❑ Option 2: Formation of a consolidated cooperative bank with coops and coop banks as members and with government equity participation through SSS, GSIS, and other government institutions;
- ❑ Option 3: Land Bank of the Philippines (LBP) to serve as apex bank, serving as depository bank of coops and providing liquidity management and other financial services across participating coops.

The Task Force on the Cooperative Centralized Financial System (CCFS), consisting of LBP, PDIC, CDA, CUP, MSCB, NATCCO, PFCCO, NCM, and PCC, studied and proposed the features of the System, while a Technical Working Group drew the terms of reference for the conduct of a study to determine the viability of a national consolidated cooperative bank. Option 3 turned out to be the most viable, with the following short-listed features:

- An apex bank to manage excess liquidity of cooperatives. Here LBP will *initially* serve as the Apex Bank of the cooperatives
- Funds generated through savings in coops/coop banks will be used by the coops themselves
- Credit guarantee system for loans
- Deposit insurance system for cooperatives
- Accreditation standards, training and education
- Coops/coop banks meeting the standards will serve as conduits for government development funds for agriculture, entrepreneurs
- Coops/coop banks will operate independently. Membership in the CCFS will be voluntary and subject to qualification standards

More owners project consultation meetings and refinement of the CCFS concept are scheduled: at PCC Manahan Hall on June 21, at CDA on June 28, at PCC on July 2, and then the National Coop Workshop and MOU signing by key players at Malacanang Palace on July 6, with no less than President GMA as special guest of honor. It appears that the CCFS will reach us ground feeders from the top. But BBCCC is tops, and has to realize early the considerable significance

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BBCCC TIES UP WITH INTERNATIONAL COOPERATIVE ALLIANCE (ICA)

By: Atty. Ruben Corpuz

Even as BBCCC, like other coops throughout the country, awaits the land use conversion of its housing lot in Lubas, La Trinidad, Benguet, the Housing Committee has adopted the strategy of "doing what can be done while something cannot yet be done." Engineering plans and designs have been made for compliance with the requirements of Development Permit and Environmental Clearance Certificate. The CHIPS program goes on.

But something new has cropped up lately. For the second time this year, two foreign visitors from Sweden, namely, Rolf Trodin and Rolf Akeby, have visited BBCCC as representatives of the International Cooperative Alliance (ICA). They have been accompanied by the Head of NATCCO Housing Resource Center, Mr. Danny Consuegra. In at least two conferences participated in by BBCCC Board of Directors and Officers together with the Board of Directors and Officers of the SLU-SVP Housing Cooperative, the visitors described the housing scheme in Sweden, now termed as the ICA housing scheme after it has been accredited by the United Nations, as a model which may be imitated in other countries.

The ICA housing model has two types, the renting coop and tenants' owners coop. In the renting coop system, the Coop owns the land and building and a member merely rents a unit in the building. When the member wants to move, he gives up the unit to the coop. Based on a queuing system, another housing coop member will be asked to move to the unit.

In the tenants' owners coop, a member is a part-owner of the coop by contributing a share of the cost of the building and operation, and gets from the coop a certificate of eternal living right in the unit. The tenant owner can sell the part-ownership right in the market as owner of the unit.

The Swedish visitors tried to persuade the participants on the merits of the ICA housing model and as a result the parties agreed to network and cooperate in an endeavor to propagate it or even pilot it in Northern Luzon. They even

suggested that the best way to start is the creation of a new housing coop through the sponsorship of BBCCC and SLU-SVP. Accordingly, a Memorandum of Agreement is being prepared by the two coops to provide the mandate for the creation of the new housing coop.

The NATCCO Housing Resource officer likewise informed the two cooperatives that as a way of giving more concrete orientation to the Swedish type ICA housing scheme, there would be a yearly educational ICA sponsored trip to Sweden where some coop leaders, including those from BBCCC and SLU-SVP, will be invited. This year's delegate will be Atty. Ruben A. Corpuz, BBCCC Housing Committee Chair and President of the SLU-SVP Housing Cooperative. Incidentally, last year, the former President of the SLU-SVP Housing Cooperative, Ma. Asuncion B. Minglana, joined the first study tour to Sweden.



Chair Atong Fernandez delivering his acceptance speech at the induction of BBCCC officers.



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Rimas Mentor to 4th ACCU DE Course

Vice Chair Ampy Rimas was selected as mentor to the 4th Asian Development Education Course organized by the Asian Confederation of Credit Unions (ACCU) last June 9-14, 2002, with technical collaboration with the Credit Union Foundation of Australia (CUFA). The Philippine Federation of Credit Cooperatives (PFCCO) hosted the program. The venue was the Development Academy of the Philippines at Tagaytay.

There were twenty-five (25) Credit Union leaders who participated in the DE, twelve of whom came from the neighboring Asean countries. Of these, two came from the Cooperative Credit Union League of Bangladesh Ltd.; three from the National Credit Union Federation of Korea (NACUFOK); two from the Credit Union League of the Republic of China; another two from the Telecom Credit Cooperative of Singapore. There was one participant from the Nepal Federation of Savings and Credit Union Ltd. (NESFSCUN). The rest of the participants came from the different primaries and leagues in the country.

The participants occupy high positions in their respective Credit Unions. One is CEO/President; four belong to the Board of Directors; nine are General Managers, twelve are Officers such as Auditor, Accountant, HRD Officer, Project Assistant, Education Officer, etc.

The Development Education Program is a high level training for Credit Union leaders. Basically, it is a very intensive course involving not only a deep understanding of burning issues affecting the viability and growth of Credit Unions but also of enhancing Credit Union leaders' presentation skills. Understanding development issues will, hopefully, make the leader more appreciative of the value of his job and the important role he plays in building a strong financial Coop for his community.

The 25 graduates of 2002 4th Asian DE's join the 130 DE'S in Asia - 78 from the Asian DE and more than 50 from the Australian DE.

Composing the mentors of the 4th Asian DE were: Mr. Grahame Mehrtens, International Development Manager of the Credit Union Foundation of Australia (CUFA); Mr. Bill Field, Deputy Chairman of Trustees, also of CUFA; Mr. Ranjith Hettiarachchi, Chief Executive Officer of the Association of Asian Confederation of Credit Unions (ACCU) Ms. Elenita V. San Roque, Manager, Member Services, also of ACCU; Ms. Maribel Gulay, Field Officer of the Philippine Federation of Credit Cooperative (PFCCO), and Amparo T. Rimas, Vice President and Chair of the Education and Training Committee, BBCCC.

Of her experience as Mentor, Ampy has this to say: "It was a great honor not only for me personally but for our BBCCC as well. To have selected one from our cooperative to assist in the training of coop leaders in Asia is indeed a great privilege. It was classroom work all over again for me - subject matter, teaching strategies, instructional aids, student - teacher interaction - made me nostalgic of my many years as Professor of Saint Luis University. It was interesting mentoring a highly heterogeneous group, cultural variations and language difficulties notwithstanding. I feel good and am grateful for the opportunity to be of assistance in the exciting work of development education in Credit Unions here in the country and in the neighboring Asian countries as well."

Judge Camacho Inducts 2002 - 2003 BBCCC Officers

Municipal Trial City Court Branch I, Judge Danilo Camacho, inducted the new set of BBCCC Officers for year 2002 - 2003 last May 2, 2002 at the Brillantes Hall.

Heading the inductees were reelected Chair Atong Fernandez, (year 2002 - 2003) and Vice Chair Ampy Rimas (reelected Vice Chair - year 2002 - 2003, and reelected Director, year 2002 - 2004). Inducted also were the following:

Directors Greg Andal (reelected for 2002 - 2004) and Atty. Bernard Padang (elected for 2002 - 2004)
Mrs. Nida Flavier (elected) and Roland Lachica (reelected), members of the Audit & Invty. Com.
Mr. Marcial Esquejo (reappointed Treasurer)
Ms. Marilyn Wangkey (appointed Secretary)
Mr. Mario Valdez (elected) member of the EleCom
Mr. Art Asuncion (elected) and subsequently chosen as Chair of the Credit Committee
Atty. Nelson Gayo and Atty. Zosimo Abratique, appointed Chair and member respectively of the Legal Committee
Director Emerita Fuerte, (appointed) Co-Chair of the Housing Committee
Josephine Perez (reappointed) chair of the EleCom
Atty. Zosimo Abratique (appointed) Legal Committee member
Mary Minglana (reappointed member for education of the Housing Committee)
Michelle Cariño (reappointed member of the Youth Development of the Education Committee)
MaryAnn Bungag (reappointed member of the Training of the Education Committee)

In his brief but pithy speech, Judge Camacho exhorted the officers to remain true to their oath of office. The success of BBCCC depends greatly on the intelligent and responsible leadership of the officers, he stressed. Managing the Cooperative in accordance with policies should be the guideline in all decisions and activities. Steering a huge financial giant such as BBCCC is not just a privilege but a very big responsibility for which officers are accountable to the members. Authority, responsibility, duty and accountability should be vibrant values, which every officer should internalize and concretize as he serves the Cooperative day after day. Himself a BBCCC member, and as such a stake holder, he expects the officers to continue the "good BBCCC tradition of efficient and effective leadership and service to improve the quality of life of our marginalized population."

Judge Camacho went to Saint Louis University for his baccalaureate degree in Literature and in Law. His legal experiences include private practice (1982-85), in-house counsel for Benguet Corporation (1985-1993), clerk of court (1994-2000), Presiding Judge, MTCC Branch I, Baguio City (2000-present). With wife, Leticia, he has 3 teen-aged children - Karen Ann, Katherine Ann and Daniel Ragnar.

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What our Members say regarding the Importance of Education to our Children . . .

It is the best gift we can give to them.

Arsenia R. Caronongan
SLU Accounting Office

With education, our children are assured of a brighter future.

Rosita Tigo
Senior Citizen

Education helps our children attain their future.

Victor Fernandez
DENR, CAR

Education is wealth, which our children can use for their future.

Juliet Raniaga
Accounting Departmet, BBCCC

Education is the most lasting legacy a parent can leave behind his children. It has always been known that it is indestructible unlike any material asset. It is both a capital for spiritual well-being and material progress. Education, though, it comes in different forms through the ages, is the best instrument to effect the changes that should occur in humanity to make man attain the divine plan conceived for him by his maker.

Aurora Bong-otan
SLU-Library

Education is the greatest legacy we can leave to our children.

Henry Galuba
SLU Professor

Education is an investment that can be inherited by our children.

Regina Aroco
NSO-Benguet

It is the best inheritance that can be given to our children.

Pedro Anais
DILG-Benguet

Ti panagadal ti annak ket isu ti kamayatan nga maipatawid kagiti anak.

Nanay Kitong
Vendor

Education is a bridge or a ladder that will bring our children to a better future.

Jose Gonsoden
Retired Security Officer

Ang edukasyon ay kasangkapan ng mga anak para sa kanilang magandang kinabukasan, kung mayroon silang pinag-aralan, mas maganda ang kanilang paghahanap buhay lalo kung sila'y may tiyaga at sipag.

Arceli Bacquian
BGH Dentist

It is the only best gift/inheritance we can offer to them. Once they have this, it cannot be taken away from them. Moreover, it is the joy of parents to see children attain their education.

Gerry Basilio
SLU College Faculty

Education is the best tool for regional development to make us globally competitive.

Jennifer Kanongkong
DPWH, Benguet

Education for our children is a must. It is their weapon to face life and whatever endeavor they will pursue in the future.

Sozima A. Balweg
DepEd., Lukban Elementary School

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Operation Bunot Ngipin

In line with its social responsibility, the BBCCC sponsored a free dental extraction known as "Operation Bunot Ngipin" at the BBCCC compound on May 19, 2002. Dentist Ricarda Alip, Rhea Madarang and Rowena Pascual, assisted by Joana Regino, took charge of the tooth extraction, in coordination with the BBCCC through GM Jess Cendaña.

One hundred fifty (150) privilege cards were issued to BBCCC members and non-BBCCC members who are residents of Barangay Lubas & La Trinidad, Benguet respectively. A privilege card entitles the holder free tooth extraction including medicines.



Common Bank...

(Continued from page 3)

and edge of historic positioning.

Option 2 minus yet "with government equity contribution through SSS, GSIS, and other government institutions" appears to be the *added*, perhaps *other* alternative pursued by bottom-to-top adherents. This has less government intervention but obviously the envisioned national and consolidated Coop Bank may take too long a time to build. Nonetheless, the Metro South Cooperative Bank (MSCB), one of the biggest if not the biggest coop bank in the country today, has much earlier adopted, and has been "slowly but surely" pursuing this self-reliant, consensual but long and winding route. The dream is convergence of cooperators, cooperatives and pro-coop entities.

As of June 21, 2002, MSCB has converted into a national coop, with corresponding change of name to *Bangko Kooperatiba ng Pilipinas* (BKP), gone into intensified capital build up and membership recruitment, reached membership of 300 member-owner cooperatives from all over Luzon targeting next enlistment from every region in the Visayas and Mindanao. Following the steps of BBCCC which became the first member from Northern Luzon, the latest additions of members from the North are big names like SLU-SVP Housing, Baguio Savings, Philex Mines Credit, Baguio Maharlika, Tubao Credit, Baguio Market Vendors, Isabela State, Cagayan Valley Fed, Five Star Multi, Saranay Credit, and Lingayen Catholic.

Some big-time investors to the Bangko Kooperatiba ng Pilipinas (BKP) and what it stands and strives for are: PLDT Employees, San Dionisio Credit, PUP Credit & Hsng, UPLB Credit, ADB Employees, St. Martin of Tours KB, Barangka Credit, Parish of the Holy Cross, NCR-PFCCO League, NEDA Multi, Bulacan Fed, Central Bank Employees, Coop Trading Center, Landbankers Credit, Southern Luzon League, ACDI Credit, Soro-Soro Ibaba, Coca Cola Export, Pasig Parish, Dela Salle U Credit, Coop Bank of Pampanga, Bataan Coop Bank, Simbayan ni Maria, Sacred Heart Parish, Baclaran Vendors, San Jose del Monte, St. Joseph Marilao, NCR Coop Union, Intel Credit, Phil. Navy Finance, Morong Retailers, & Xavier Credit.

Option 3 (CCFS) or Option 2 (BKP)? They don't clash. In fact, they can proceed side by side. Even Land Bank admits their involvement is temporary until such time that the coop sector is ready and able to take over, perhaps even acquire Land Bank itself. MSCB's initiatives and tough job to pull together cooperatives from all over prepares for mutual and public trust which leads to the facility for sharing and pooling of ideas, then sentiments, and ultimately the financial resources, information, and risks across cooperatives nationwide for expanded capital base and greatly enhanced but accessible professional financial server - BKP. The limit is indeed bordered by how much each coop is willing to give and abandon in exchange for the interest of the bigger whole, and in the long run, its own members. For itself and Philippine Cooperative Movement, the BBCCC has taken another step ahead.

GM Jess New RCBN Prexy

Congratulations to our General Manager, Jess, on his induction as the new president of the Rotary Club of Baguio North (RCBN). It becomes our BBCCC's pride that our GM heads this prestigious civic organization. Incidentally, GM Jess, is the second RCBN president from BBCCC. The first one was the late Chair Greg Rimas, who was responsible for recruiting GM Jess to the Rotary.

GM Jess was inducted into office in fitting ceremonies last June 26, 2002, at the Supreme Hotel by past Rotary District Governor Cez Mendoza. Chair Atong and Vice Chair Ampy attended the induction as guests of the new president.

The rich human resource of BBCCC transcends, indeed, beyond its four walls, and spills over to serve the community in the spirit of "we care that's why we share ourselves to fellowmen."

MEMBERSHIP NUMBER UPDATE

BBCCC keeps on growing as the months roll by. The twice-a-month Pre-Membership Education Seminars (PMES), scheduled on the first and third Sundays continue to attract many participants.

For the first quarter, January to March, the BOD approved four hundred and thirty-one (431) new regular members. For the second quarter, April - June, there were four hundred and thirteen (413) approved regular members. The total membership to date is 14,302 including associate members.

There have been a good number of withdrawals from membership, however. As in the past, the main reasons given for getting out include transfer of residence, transfer of work, loss of employment, inability to pay loans, and other allied reasons. Of a total of one hundred twenty-two (122) withdrawals for the past two quarters, 17 are allowed re-entry and the rest, 105 are not allowed re-entry. The BOD decides on the re-entry and no re-entry status of withdrawing members' based on the reasons given. One invalid reason for withdrawing is offsetting one's loan against the fixed deposit or share capital.

A look into the associate membership roll reveals a composite number of young savers consisting of one thousand sixty

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Judge Danilo Camacho Inducting the BBCCC Officers for year 2002 - 2003

Cooperative thinking...

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Education is for good future of our children.

*Samuel Portuguese
Engineer Contractor*

Education is a right and as parents we must ensure that our children get the best education we can give them. This is our only real "inheritance" to them.

*Carmen Salcedo
SLU Boy's High Faculty*

Education broadens the knowledge of our children enabling them to know how to manage their lives for a brighter future.

*Lilian Basilio
Verification Department, BBCCC*

A true Christian education is the vehicle towards a dignified, honorable and responsible human life. The BBCCC, our God-given cooperative helps us so much educate our children through financial assistance.

*Domingo Batoon
Retired Teacher*

Livelihood Training Conducted

The making of delicious affordable and easy-to-prepare pastries was demonstrated at the livelihood training conducted by Mr. Maricar Marzan last June 29, 2002. Sixty-five (65) participants took the training.

The participants were instructed on the ingredients and procedures in the making of: chocolate cream bars, chocolate chip cookies, oatmeal raisin cookies, corn muffins, brownies, and coconut macaroons. They delighted in tasting the cookies that were baked.

A copy of the recipes and a certificate of attendance were given to the participants.

Chair Atong Fernandez gave the welcome and opening remarks while GM Jess Cendaña gave the closing remarks. The training was facilitated by Vice Chair Ampy Rimas of the Training and Education Committee.

In response to the clamor for more livelihood

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PFCCO's 42nd General Assembly and Educational Forum

Seven (7) officers represented the BBCCC in the 42nd General Assembly and Educational Forum of the Philippine Federation of Credit Cooperatives (PFCCO) held at the Xavier Estates Sports and Country Club, Cagayan de Oro last April 26-28, 2002.

The group was headed by BOD Chair Atong Fernandez and the others were Vice Chair Ampy Rimas, Directors Oca Adversalo and Bernard Padang, and AIC Chair Lolit Genove and Legal Committee Chair Nelson Gayo.

The theme of the affair was "The Power of Partnership for Better Poverty Alleviation". It was hosted by the PFCCO-Northern Mindanao League chaired by Dr. Loventia Naces.

The General Assembly was preceded by a two-day Consultation Workshop on Credit Union Management Tools.

Hon. Luis B. Lorenzo Jr. CEO, Del Monte Phils. Inc., and Presidential Adviser on Job Creation, gave the keynote address. He cited the varied livelihood programs of government in response to the acute need for jobs of our people, translating to alleviating poverty within the country.

The topics presented at the Educational Forum included: Participation of the CU in Poverty Alleviation - Asian Level; PFCCO; Model Credit Union Building; League Enhancement program; Coop Housing; A Proposal; and Legislative Work and Party Building.

As the participants enhanced their Cooperative exposure and experience, they were also treated to a trip at the pineapple plantation in Bukidnon and the Del Monte Philippine Pineapple Cannery in Bogo, Cagayan de Oro City.



BBCCC Officers at the PFCCO's 42nd General Assembly and Educational Forum in Cagayan de Oro. From left: Atty. Nelson Gayo, Lolit Genove, Vice Chair Ampy Rimas, Oca Adversalo and Atty. Bernard Padang. Not in the picture is Chair Atong Fernandez.

Educationally yours. . .

All Through the Years with BBCCC

*Mrs. Katherine T. Estepa
PhilHealth Clerk, SLU Sacred Heart Hospital*

For twenty-five (25) years now I have been a member of the Baguio-Benguet Community Credit Cooperative.

I have six children and I can say that the BBCCC has been my great help in their schooling. Christine, my eldest, is a medical doctor, now a visiting physician at the Makati Medical Center in the field of dermatology. Suzanne started with ECE but is now in the computer chips business. Her office is based in Hongkong. Incidentally she is also a member of BBCCC. Mary Ann is working in Australia. Eugene is also in Australia and stays with his father, Ernie. Caroline is a nurse, has been to Australia also but at the moment is back in the country and has her hands full taking care of her baby. The youngest, Winfred Ernest, is a nursing aide who works in an Austrian government hospital.

It is not only in the schooling of my children where BBCCC has helped me. My house at Bakakeng has been fully completed and gradually improved through loans from the Cooperative. My annual dividends have also helped increase my fixed deposit. As my fixed deposit became bigger and bigger, my loan capacity has also correspondingly become bigger.

A million thanks for all the benefits I got from BBCCC. More power!

My Education and My Children's Education

Remedios Belwa Velasco

I am a holder of a doctorate degree in education. My three daughters are nurses. How was this possible early on in our family? The Baguio-Benguet Community Credit Cooperative made it possible!

I became a member of BBCCC in 1988. Since then, I always run to the cooperative for my financial needs, especially those relating to the schooling of my children and myself. Tuition fees, miscellaneous fees, and allied educational expenses, were formidable and without the financial assistance of the cooperative I would not know how I would have coped. Get a loan - repay the loan - get a loan - repay the loan has become a routine, a cycle to me. Indeed, my financial needs have always been effectively met by BBCCC.

I thank BBCCC for helping me and my children get an education. I thank BBCCC for extending me loans everytime I needed to pay tuition fees, to buy books, to buy uniforms to give

Guest Essay. . .

My Thoughts About Education

*By Liza Amansec
Pharmacist, Sacred Heart Hospital*

Education, as we all know and what is usually told about, is the gift or treasure which can not be easily taken away or stolen. It is that state in life, which if one has it, being rich or poor doesn't matter, or count at all. Education elevates a person where he should really be. In a society that has no regard for color, nationality nor money, educated people are well recognized and given due respect.

But what really is education in a world like what we have now? It is going to school where all the requirements are fully met. It is providing our children with all the "what we think" are necessary to help them cope in school. To my mind, education is that inner beauty of timeless values and thoughts that we can grab to share with our children. It's the quality time that we spend with them talking about what life is and how education in school correlates with it. It's the joint effort of parents and teachers to reach out to the child (or person) and be able to bring out the best in him enabling him to know how to apply it in his everyday life.

The importance of education then is immeasurable. In our age, it is sad to know that we are rapidly forgetting to fear God. This is where real education becomes meaningful because as it is written "the fear of God is the beginning of wisdom."



Chair Atong Fernandez, Vice Chair Ampy Rimas, and AIC Chair Lolit Genove, pose with Presidential Assistant for Job Creation, Hon. Luis Lorenzo

'baon', to give 'pamasah'.

Ultimately, BBCCC did not just gave me and my children a diploma, a degree, but more importantly a 'kasangkapan' by which we can live in comfort and ease and through which we can render service to human-kind.

Maraming salamat, BBCCC!

Latebreaker!**Ten New Scholars Chosen**

Ten first year students are the lucky recipients of the BBCCC scholarship, school year 2002-2003 and which will continue for them till school year 2006 pending meeting the retention criteria of good grades, good behavior, and school endorsement or recommendation.

The new first year scholars are:

NAME	SCHOOL
Aberion, Sherlyn Joy S	PCNHS, Bonifacio Annex
Adawi, Marlita P.	BCNHS, Happy Hollow Annex
Agigid, Jacy S.	Tublay School of Home Industries
Belwa, Odessa D.	BCNHS, Fort Del Pilar Annex
Benito, Jennylyn B.	BCNHS, Santo Tomas Annex
Donato Joy Joyce L.	BCNHS, Loakan Annex
Fornancidoro, Arrianne Karel E.	BCNHS, Bakakeng Annex
Gatchalian, Merjoree E.	BCNHS, San Vicente Annex
Pasag, Ligaya H.	Irisan National High School
Siddayao, Jasmindesa Y.	BCNHS, Loakan Annex

The screening was done by the BBCCC Scholarship Committee headed by Vice Chair Ampy Rimas and assisted by Dr. Mario Valdez, Scholarship Component head, Mrs. Nancy Gasmen, DEP-ED Supervisor for Values, and Ms. Ofelia Padlan, BCNHS Guidance Counselor.

Livelihood . . .

(Continued from page 8)

trainings coming from all sectors of the cooperative, the following trainings are now in the pipeline: ribbon and gift-wrapping; candle-making; pillow-case and curtain-making; Christmas décor-making; fish and meat processing, and needle-work and embroidery. Cake and bread-making will be offered just as soon as the needed equipment are available. Interested resource persons for these trainings are invited to contact the office for the necessary arrangements.

Visits

BBCCC continues to be a favorite place to visit by many cooperatives. For the 2nd quarter, the following groups have come to visit always eager to be informed of BBCCC's success factors:

April 6, 2002 - San Isidro Multipurpose Cooperative; Mr. Vicente Castro, Chair, headed 7 officers

April 7, 2002 - Saint Mary's University MultiPurpose Cooperative, Bayombong, Nueva Viscaya; the group of 15 officers and staff led by Dr. Leopoldo Valdez, BOD Chair of SMU-MPC

May 2002 - Apalit First Women Teacher Cooperative, Apalit Pampanga

May 7, 2002 - Aurora Teachers Multipurpose Cooperative of Isabela, 14 officers and staff composed the group

May 7, 2002 - Santiago Teachers Multipurpose Cooperative of Isabela; there were 14 in the group

May 25, 2002 - Philippine Federation Women in Cooperative, 42 officers and staff composed the group led by Nancy Marquez, Chair of PFWIC

June 12, 2002 - San Roque Cooperative, Bulacan

BBCCC's Educational Programmes . . .

(Continued from page 1)

The **scholarship project**, supporting 40 high school students-scholars at one given time, who are studying in Baguio and Benguet secondary schools is another BBCCC educational assistance program. It is now on its 5th year. Ten new scholars in first year are admitted every year. Screening is based basically on financial need and academic ability. All scholars are given a monthly allowance, modest but sufficient for their general needs. They are required to deposit a small amount of the allowance if only to inculcate in them the habit of saving. They are enjoined to attend a monthly educational activity - conferences, study trips, group dynamics, livelihood trainings - to complement their classroom work. The insights they receive enhance their growth and development towards responsible behavior. Graduation last March was a happy occasion to BBCCC. Not only did the first batch of BBCCC scholars graduate but among the ten was a valedictorian who also received a medal for leadership and for proficiency in Culinary Arts, a first honorable mention, an awardee for Values Education, and two graduated with honors. They make BBCCC proud and the scholarship program meaningful!

BBCCC Officers at NATCCO's 25th National General Assembly

Last May 25-26, 2002, four (4) BBCCC Officers attended NATCCO's 25th National Convention which was held at the Water-front Hotel, Cebu City.

Those who attended were: President and Chairman of the Board, Atty. Renato C. Fernandez; General Manager Jess Cendaña; Legal Committee Chair, Atty. Nelson V. Gayo; Election Committee and member, Mario Valdez and SLU-SVP Managing Director and BBCCC Housing Committee member, Mary Minglana.

The Convention had for its Guest of Honor and Speaker, Her Excellency Gloria Macapagal-Arroyo, President of the Republic of the Philippines.

In sum, the seminar on coop housing emphasized that the future of co-operation in general, and housing co-operatives in particular, hinges on solidarity. It depends on the movements' ability to develop, to manage itself efficiently, to exert political and public influence, to train its volunteers and staff as well, and use its numbers to best advantage. While many housing co-operatives have successfully met the immediate needs of their members for shelter, they must also broaden their commitment to helping themselves and others through co-operation.

The success and the growth of the housing co-operatives movement is linked to the ability to co-operate and unite at all possible levels. Success and growth depends on the ability to share and gain from each other's experiences. Beyond the interest of individuals and co-operatives, expansion of the movement should be the major objective. The challenge is to research, examine apply and build on every possible opportunity to go forward and meet the broader aims of co-operation in order to achieve workable housing schemes for our people.



Regular Board meeting of the Board of Directors of the Baguio-Benguet Community Credit Cooperative (BBCCC)

Flash . . .

- ♦ BBCCC Officers, Staff and members condole with Amy Aguilar, our Verification Clerk, on the untimely death of her son, Ashley, who died in a drowning accident in Candon, Ilocos Sur last June 2, 2002.
- ♦ Welcome back to
 - a. Director Ruben Corpuz who, with wife Brenda, had a one month tour of the U.S.A, visiting their children, Atty. Peter Mauris T. Dicang and Atty. Lilian Marie C. Dicang.
 - b. Director Emy Fuerte who also came back from a one month trip to the U.S.A, principally to visit her sick father and other relatives as well.
- ♦ BBCCC has acquired a new L-300 van, FB, after the raffle of the old one. Now, the Coop has 3 vans at the disposal of our members on a "donation to help defray expenses" usage scheme.

MATRON APPOINTED

Mrs. Evangeline (Vangie) Ticag was selected from among several applicants and subsequently appointed by the Board of Directors as Matron of the student boarders at the Estepa Apartment.

Vangie brings to her job a rich work experience starting from the time she finished a BSE degree at St. Louis University in 1970 until her appointment as Matron. She was a catechist, an NFE teacher in the Diocesan Adult Training Center, a chambermaid, nurse and hotel kitchen supervisor in Kuwait. She also went into the weaving and knitting business. Later, she put up a small sari-sari in Manila alongside a vegetable business. She closed the store just last April and came back to Baguio and apply for the vacancy of Matron posted at the bulletin board.

Vangie is a widow. Her late husband Matthew Ticag, was the assessor at La Trinidad at the time of his death. He left Vangie with seven natural children and seven adopted ones. Among her children is a medical doctor who works in Zamboanga, a veterinary doctor in La Trinidad, a mechanical engineer who is in private practice, and a new graduate of law who is presently reviewing for the bar.

When asked what her philosophy of work is, she immediately answered: "Service! It is the only motive that makes work meaningful." Thus, she will be a mother to the boarders and make the boarding house "a home away from home."

From the Manager's desk . . .

(Continued from page 2)

abate it. Lately we have started expelling from our roster those members whose accounts have matured and remained unpaid. This applies especially to those whose fixed deposits were higher or more than their matured loans. Our accounting office had effected off-setting of their matured loans and penalties against their existing share capital. Consequently, our Board of Directors had terminated their membership. We are also deputizing a collector very soon to pursue collections of those big accounts left unpaid. Our Legal Committee Chair Atty. Nelson Gayo is also working hand in hand with his members Atty. Zosimo Abratique and Atty. Bernard Padang in pursuing some collection cases filed in court. A list as well of our delinquent members is being prepared for publication if only to remind those concerned to update their payments. Other measures are being studied to maximize our efforts in addressing our delinquency problem.

Again we enjoin everyone to help and support our movement especially in the role of advocacy. While at present we number already more than fourteen thousand (including associate) still out there in our own neighborhoods or work places are others who have yet to know the concept of cooperativism and the great benefits that they may derive from it. Our number of membership compared to more than three hundred thousand inhabitants of Baguio population shows definitely a very minimal percentage ratio of coop exposure. Invite your officemates, members of your family, your neighbors, your relatives, your co-workers in the factory and help us make Baguio a Coop-conscious city.

Membership Number Update . . .

(Continued from page 7)

(1060) distributed as follows: 755 Kiddies, 166 Teeners and 139 Young Adults. Their fixed deposit total P 832, 786.53 while their savings deposit total P1, 677, 270.50. Parents are encouraged to enlist their children as BBCCC Young Savers and thus develop in these young ones, the beautiful habit of savings.

Judge Camacho . . .

(Continued from page 5)

In his acceptance speech, Chair Along reaffirmed BBCCC's commitment to poverty alleviation through services that address the need for "more food, shelter, clothing and education" of member - vendors, streetsweepers, drivers, carpenters, janitors, struggling entrepreneurs, businessmen, teachers, and the whole range of the general membership. At the same time, he appealed to the officers, both incumbents and new inductees, to heed the call for responsible and accountable leadership succinctly pointed out by Judge Camacho.



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

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