



Baguio City, Philippines

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The
BBCCC

COOPSERVER

Cooperative Community News and Features
"PROGRESS THROUGH UNITY AND SERVICE"
 Website: bbccc online.com

Inside this issue

Summer Hirit 2003 Livelihood Training on Fish and Meat Process- ing Conducted Did You Know?	2
14 Members Complete CCES- CEIN Training Intercessory Prayers at the BBCCC 45th Year Anniversary	3
Editorial	4
PhilHealth Personnel Partic- ipants in the Second BBCCC In-House PMES	
EdCom Holds In-Office CCES at Baguio Country Club BBCCC Officers & Staff at ACCU Forum 2003 on "Good Cooperative Gov- ernance"	5
Our new BBCCC Building is about to Rise. Be a Builder - Partner Update: New BBCCC Policy Administrative Staff Ini- tiated into Orienting Visitors	6
Updates on the Housing Projects The Swedish Housing Style, Once More	7
From the Manager's Desk.. Professionalizing Coop- erative Management Seminar at Palawan	8
Youth Savers Club on its Third Year It Was a Most Beautiful Day!	9
Testimonial - I Wanted to Put-up a Business.. BBCCC Helped Me BBCCC Made Engineers of my Three Sons, My Balcony a Store Space	10
Coop Month Celebration Flash! Late Breaker!	11
Advertisements	12

BBCCC BUILDING SOON TO RISE

From the old wooden building which housed its office operations for fifteen (15) years, the BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE finally decides to construct its new building along Assumption Road, Baguio City. With a membership of 15,000 BBCCC deserves to have a bigger and a wider office space where its members may transact business in a more convenient and comfortable way. The BBCCC building will be a seven (7) storey edifice housing our banking office, grocery, conference/seminar area, lodging area, commercial area and parking area. The whole building will cover a total area of 4,650 square meters.

Celebrating its foundation anniversary last October 11, 2003, BBCCC turned 45 years old since its birth in 1958. Coinciding with such celebration, was the ground-breaking ceremony which included the laying of the building's cornerstone led by BBCCC Chairman Atty. Renato C. Fernandez. The building is expected to be completed by March 2005. The day's anniversary celebration started with a Thanksgiving Mass participated in by the officers, management staff and the members of the Cooperative.

The cost of the building is formidable but the Board is considering, if at all possible, internal fund sourcing. Thus there was the launching of the Building Investment Scheme at the close of the morning. The pledging session netted an initial amount of some two hundred thousand pesos.



The perspective view of the new BBCCC building which is currently constructed at the site of the old BBCCC offices located at Assumption Road, Baguio City.

SUMMER HIRIT 2003

Despite the present deteriorating economic condition in our country, BBCCC members still managed to survive, making the right decision by wisely depositing every excess money they have to the cooperative. And to show a sense of gratitude to them, the Board of Directors and Management launched the 'Summer Hirit 2003' which was launched sometime on April 2003 and ended on the first week of August of this year. Actually, this is the summer edition of the Capital Build-up promo which usually is done on the last quarter of each year. BBCCC members contributed a lot to the success of the said *gimik* of the cooperative, which generated a whopping amount of **5.5 M** additional to the Fixed Deposit Basic account. Raffle draw was held last August 27, 2003, at the BBCCC office. The growth rate of this CBU program is expected to be carried in the latter part of this year. With a clear program of management like this, the members are taught how to save every penny in the right way which they can use to sustain their family needs in the future. Below are the winners of the said raffle draw with their corresponding prizes.

1 st Prize: Eleanor Uboan	21" JVC Color TV with stand
2 nd Prize: Eduardo Dacanay	L.G. Washing Machine
3 rd Prize: Rolando Rillera	Samsung Microwave Oven
4 th Prize: Purificacion Nerez	Pana 5-layer Drawer
5 th Prize: Eliza Amistoso	National Oven Toaster
6 th Prize: Betsy Alice Bugnosen	Standard Electric Fan
7 th Prize: Maebelyn Caguioa	Kyowa Juice Extractor
8 th Prize: Fe Comtiag	Suteki Gas Stove
9 th Prize: Beverly Mae Sabado	Kyowa Hotdog Sandwich Maker
10 th Prize: Dinah Domongit	Akira Sandwich Maker
11 th Prize: Romualdo Lepera	Hana Rice Cooker
12 th Prize: Marilyn Gonzales	Hana Rice Cooker
13 th Prize: Norma Dapnisan	Nunnex Cookware Coll. Set
14 th Prize: Ethel Placido	Neuchi NDF 1685
15 th Prize: Olivia Madayag	Standard Oven Toaster
16 th Prize: Bernadette Padang	Sunnex Sauce Pan 20 cm.
17 th Prize: Ma. Jesusa Certeza	Standard Airpot
18 th Prize: Ma. Purificacion Nerez	Sunnex Sauce Pan 18cm.
19 th Prize: Betsy Alice Bugnosen	Sunnex Kettle / Cafetera
20 th Prize: Donna Marie Yap	Porcelain Borcan Oven Ware
21 st Prize: Ivy Wacnangan	Porcelain Borcan Oven Ware

Congratulations to all the winners as well as to the non-winners. Indeed each and everyone did contribute something. The money you deposited will not only help build our new building but be used to service our members. To all of you, we pay tribute and express our deep appreciation. Each and every member is therefore welcome to join future editions of the Capital Build-up program of the cooperative. Let's join hands in making our cooperative attain more success.

Participants at the Fish and Meat Processing Seminar conducted by Mr. Cip Alvarado and assisted by Mrs. Mary Ann Bungag last July 19-20, 2003 at the BBCCC office.

Livelihood Training on Fish and Meat Processing Conducted

At various times of the year, BBCCC conducts several livelihood trainings for the economic empowerment of its members.

Last July 19 and 20, 2003, fish and meat processing training was conducted by Mr. Cipriano Alvarado, DOST Education Specialist, as Resource Person.

The two-day training consisted of theoretical inputs followed by hands-on. How to choose the right meat or fish suitable for a certain recipe, how to determine the quality of fish or meat, what utensils to use and what ingredients are needed were very well explained and demonstrated by Mr. Alvarado.

The hands-on portion proved challenging, exciting and enjoyable when the participants saw, tasted and ate of their products: ham, bacon, corned beef, sardines, fish balls, embotido, pork tapa and tocino, fish nuggets, kikiam, etc.

The participants were unanimous in saying that they have been very much empowered not only in preparing home-made and thus cheaper dishes for their families but also that with the skills they have learned they are better able to help augment the family income.

The training was facilitated by Education and Training Committee Chair Ampy Rimas and member Ma-an Bungag.

DID YOU KNOW

1. GM Jess Cendaña has just returned from a respite in Florida, USA. Welcome back Sir! We missed your ever smiling face and your kind mien.
2. BBCCC has procured a National Wrist Blood Pressure Meter. This is available to all interested members who may wish to monitor their blood pressure reading free of charge! Please inquire from Mrs. Norma Lacopia.
3. The Danida (Denmark) - founded Cooperative Education of Ilocos Norte (CEIN) has ended its 3 - year term. In its place, the Cooperative Education Foundation of Ilocos Norte (CEFIN) was organized to continue with CEIN commitment to member education.
4. One BBCCC member who also celebrates his birthday on October 11 is Mr. Ivor S. Caoili. Since he came around that day, he was given a grocery package. Asked to give a comment, he said: "Congratulations on our birthday! I hope we can grow old together, improve ourselves and be the best we can!"



14 Members Complete Four Modules of CCES-CEIN Training

As the third quarter closes and the fourth begins, 14 BBCCC members graduated from the current four-module member training course offered by the Education Committee. The 14 thus have finished the fourth module which is "Why Me? - Functions of the Cooperative Member" October 4, 2003 at the Brillantes Hall.

The fourteen who comprise about nine per cent of the total 125 members who have joined BBCCC's program of updating members are: Sally Abande, Jocelyn Bancod, Roland Basto, Romano Bulatao, Ireneo Cuaresma, Maria Aurora Flojo, Perla Kingat, Bernadette Macario, Janet Mariano, Agustina Paule, Margie Quibral, Tita Reantazo, Delia Salabao, Mercedita Tangco.

The member training program follows the coop education model set forth by Cooperative Education Ilocos Norte (CEIN) where members are encouraged to join learning groups of not more than 30 participants.

CCES-CEIN program facilitators Mary Ann Bungag and Joylna Alcantara noted the drive of the participants to finish all the education modules. In the third module when participants expressed interest to have the last module in the coming week, group consensus revealed they were motivated not so much by the P 400.00 difference this would make in their petty cash loan but because the modules have greatly enriched their coop information. They have understood better the coop principles. Mrs. Perla Kingat candidly admitted that she now understands more clearly the coop services and how she can benefit better from them. As a matter of fact it is only after undergoing the modules that she learned that the death benefits applies to parents and not just to the member himself, his spouse and his children. As a result she immediately claimed her death benefit at the death of her mother almost a year ago. Had she claimed this later the one year prescription period would have applied.

The four modules in the program are the following:

1. Purposes of a Cooperative
2. Seven Cooperative Principles
3. The Cooperative Organization
4. Why Me? Functions of a Cooperative Member

The remaining two modules, Module 5 - Why Do We Meet? And Module 6 - The Cooperative Net Surplus shall be offered when our facilitators shall have been accredited.

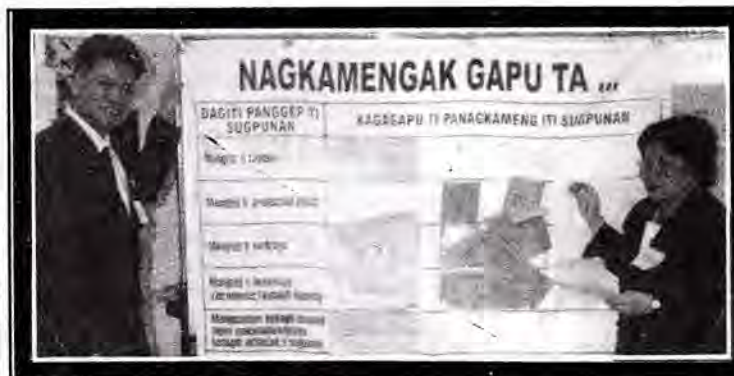
The successful finishers show the way for the other members to gain good will, good standing and intelligent coop membership. With more like them the coop is assured of a pool of leaders and coop education facilitators.

CCES is now regularly offered every week-ends, on Saturday afternoons at 2 1/2 hours duration per module.

Recall that these training sessions dubbed CCES or Continuing Cooperative Education Seminar, presented and approved in this year's General Assembly, mark a major BBCCC effort to update and upgrade its membership started in 2002 when the first three members were sent to Ilocos Norte for training, accreditation and licensing under the Cooperative Education Ilocos Norte, a Danish-funded project, the purpose of which was to assess the education needs of cooperatives and to develop field-tested training modules for coop members, leaders and managers.

INTERCESSORY PRAYERS at the BBCCC 45th YEAR ANNIVERSARY

1. For the countless blessings received over the past 45 years of the once small, unknown and struggling Baguio Teachers Credit Union, we pray...
2. For the brave, courageous and trusting 15 original members who believed that with their regular P5.00 monthly share capital contribution, put together and managed properly, will provide them loans in the hour of need, we pray...
3. For the founder, Atty. Alexander Brillantes, who had the imagination and vision that even poor small-salaried people can be empowered to help themselves and to become self-sufficient through the cooperative movement, and who with God's grace, is still around and continues his pioneering work for the growth and development of cooperatives in the country, we pray...
4. For the past leaders of BBCCC, dead and alive, that God may reward them abundantly for the remarkable work they did in transforming BBCCC into what it is now: a multi-million financial fountain for the the provident and productive loans of the members; into a multi-service cooperative which is able to respond to the many and varied needs of the members; into a 15,000 strong membership which cuts across the social, economic and cultural Philippine society and whose welfare is BBCCC's reason for being, we pray...
5. For the present leadership and management of BBCCC - the Board, the Officers, the Committees, and the Manager and his Staff, that they may always receive your inspiration and be guided by your wisdom so that they may cherish commitment to purpose, sense of duty, and the beauty of genuine, honest and dedicated service, we pray...
6. For the members that they may continue to have trust in the coop, support it actively, be of good will to each other, and observe faithfully the coop's credit principles of "Save Regularly", "Borrow Wisely" and "Pay Promptly", we pray...
7. For all of us here present with the celebration of the Holy Eucharist, we may draw nearer to our Lord and draw from Him strength to remain faithful to His Commandments, and obtain the grace to be a better person to one another, we pray...



Mr. Mediardo Flora, Banquet Manager and Mrs. Linda Dulay, Librarian, participating in Module 1 of the BBCCC-CEIN program with colleagues at Baguio Country Club last October 2, 2003.

EDITORIAL

The NEW BBCCC BUILDING: For the Next Generation of Cooperators

As we write this essay, the droning whrrrrs and metallic clangs, thuds and kkkrrrags of the gigantic backhoe flash more daydreams and embolden more resolves to focus on more concerted activities to come. The huge yellow machine claws into the red earth where once stood the aged and wooden BBCCC offices, seminar halls, once tight over crowded spaces and all, now gone, now history. What violence, and destruction. What magic, too, of the power of cooperation. Like flexing before the heave, like convulsions before formations, like stepping back before a big leap, like turning the soil before planting, and planting before harvesting, like a deep breath before an instinctive cheer, like letting before birth. There's no more turning, nor holding back.

The cornerstone has been laid, so fittingly with solemn rituals, by and before members as both participants and observers, actors and dreamers. The tempo to build together, whether the direct object is one's or someone else's material world, like surrealistic rapping, or life-giving heartbeat, uplifts so deliciously the personal, and more so, the communal spirit with the hope that someday soon there will stand thereon the imposing 7-storey BBCCC Building. What a symbol, a metaphor, it will be.

We do need call on all members to help in the realization of the dream. Stand as BBCCC did the past 45 years, so boldly and confidently. Answer our Coop's offer to all to chip in trough the **BBCCC Building Notes**. Do help yourself, and at once help your coop. You, the BBCCC members are held prior to other lenders, be they coops, coop banks. even Land Bank, may, even any financial giant of a private com-

mercial bank. To all Cooperators of BBCCC: We have a workplace, and edifice, a collective home, to build. Come, join us. Be a builder, not just a dreamer. These are the times that try us all, perhaps even to test the limit of group sacrifice and selflessness. **FOR IT TO BE IT'S UP TO US.**

PhilHealth Personnel Participants in the Second BBCCC In-House PMES

A second in-house PMES was held last August 22, 2003 for twenty-four (24) administrative staff of Phil Health at their office at the SSS Building along Harrison Road.

The PMES was made possible through the coordination of Mrs. Maggi del Rosario, Information Officer II of Phil Health, Baguio and Mrs. Ma-an Bungag, BBCCC Education and Training Committee member.

The Seminar topics consisted of the Philosophy and Principles of Cooperatives; History and Story of BBCCC including Membership requirements, Structure and Governance and Activities of the cooperative; Legal rights and responsibilities of membership. Legal Implication of Co-making and of Collaterals, and sanctions for Non-Performance of Duties and Obligations; BBCCC Services: Availment, Processing, Requirements. Presentors were General Manager Jess Cendaña and Ma-an Bungag.



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THE BBCCC COOPSERVER IS A
QUARTERLY NEWSLETTER OF
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CITY.

EdCom Holds In-Office CCES at Baguio Country Club

On site work place CCES (Continuing Cooperative Education Seminar) became a reality for members of the Baguio-Benguet Community Credit Cooperative (BBCCC) employed at the Baguio Country Club (BCC) as the CEIN member training module "Why Cooperative?" or MEM 01 was conducted October 2, 2003 at the BCC Training Center.

A large percentage of BBCCC members have been drawn to join the cooperative not as individuals per se but as parts of an institution. In the workplace the security and benefits, BBCCC offers spread among officemates and colleagues giving them reason to join a common coop.

In the same vein, last October 2, under the initiative of BCC Librarian Erlinda Dulay, BBCCC members working at BCC were allowed to gather for MEM 01. Developed by Cooperative Education Ilocos Norte (CEIN), this is the training module to explain why cooperatives are put up, why members join it, and why it is advantageous to be part of one.

Dulay, a BBCCC member herself, earlier responded to the EdCom invitation for MEM 01 attendance within BBCCC premises. Impressed by the highly informative and participative nature of the learning activity, she organized the in-house training at the Country Club where 26 BBCCC members initially enlisted. Thus prompted EdCom Chair Amparo Rimas to allow CCES-CEIN facilitators Mary Ann Bungag and tandem Jolyna Alcantara to conduct extension training there.

Dulay was assisted by BCC Butler Service Concierge Marilyn Chua. Both found the CCES highly worth their time as they took leaves just so they can join other members at the BBCCC Training Hall on a Friday morning and one Saturday afternoon respectively.

The BCC CCES is a test case for the BBCCC program of updating and upgrading members' knowledge and understanding of cooperatives as this marks the first time a member training takes place within the employment site. Such activity lends itself to the fulfillment of efforts to promote the coop movement even in the workplace as mandated by the Cooperative Code or Republic Act 6938. Even so, the EdCom is set to evaluate the merits and problems of a relatively new BBCCC member-education-training mode.

BBCCC PMES or Pre-Membership Education Seminar is not anymore confined within the coop's training hall. The Education Committee (EdCom) has packaged PMES to various institutions responding to their employees' need for coop membership. The PMES team now serves candidate BBCCC members willing to accommodate them within their premises on weekdays.

The two BBCCC CEIN facilitators Mary Ann Bungag (left) and Jolyna Alcantara (right)



Our six delegates to the ACCU Forum 2003 at Genting, Malaysia: from left, GM Jess Cendaña, Ronnie Cardona, Mars Esquejo, Josie Perez, Ruben Corpuz and Alma Torres.

BBCCC Officers & Staff at ACCU Forum, 2003 On "Good Cooperative Governance"

Six (6) delegates from BBCCC attended the ACCU Forum, 2003 held at Genting Highlands, Malaysia last September 24-26, 2003. They were GM Jess Cendaña, Dir. Ruben Corpuz, Treas. Marcial Esquejo, AIC Member Josephine G. Perez, Accounting Staff Rosemarie Torres and Veronica Cardona.

Eighteen (18) Asian countries participated in the event. They were Malaysia (host), Singapore, Philippines, Sri Lanka, Hong Kong, Taiwan, Korea, Cambodia, Bangladesh, India, Nepal, Iran, Japan, Australia, Canada, Indonesia, Thailand and Vietnam.

The forum zeroed in on "Good Cooperative Governance". Topics discussed were:

1. Introduction to Governance
2. Strategic Planning
3. Risk Management & Internal Controls
4. Member/External Party Communications
5. Management Evaluation & Succession Planning
6. Board Process/Practices including Self-Evaluation
7. Regularization and Supervision
8. Financial Stabilization

The participants were divided into three (3) study groups. Each group had its own study tour to various Cooperatives within different states of Malaysia. The study tours tremendously enriched the coop information and experiences of the delegates.

Speakers who discussed the various topics were from Malaysia, Korea, Canada, Australia and Thailand. Our very own GM Amado Jesus "Jess" Cendaña was one of the Moderators.

Our BBCCC delegates came home very much enriched with knowledge gathered at the Forum, this in turn will make them better able to serve and attain BBCCC's Vision and Mission.



Our new BBCCC Building is About to Rise. Be a Builder - Partner

Features of the Building Investment Scheme

With your Investment you get a higher Interest on your money

Terms & Conditions:

Amount of Investment and Rate of Return Annually

P 1,000.00	-	6.0 %
P 10,000.00	-	6.5 %
P 50,000.00	-	7.0 %
P 100,000.00 and up	-	8.0 %

- A **DEBENTURE** - It is secured by all the properties of the cooperative or the general credit of the cooperative
- B **CONVERTIBLE** - It may be converted into equity or share capital of the member, at the option of the member-holder anytime on or before maturity.
- C **CALLABLE** - It may be called in for redemption prior to maturity, at a premium price equal to one year interest, at the option of the cooperative, but not earlier than one year.
- D **SINKING FUND** - The cooperative shall set aside yearly an amount sufficient to redeem a given series of the building note.
- E **SERIAL** - The cooperative shall issue five series of the building note depending on the total amount to be issued. All building notes in the series shall mature and be redeemed at the agreed time unless converted into equity.
- F **REGISTERED** - The building note shall be issued in the name of the member-investor. Interest payment shall be made only to the registered member annually with the use of checks or credited to the savings account of the member upon his/her instruction.
- G **INTEREST RATE** - It shall be a fixed rate for the entire life of the note depending on the lumpsum amount invested.
- H **PRE-TERMINATION** - The member may pre terminate his/her investment before maturity, but can be done only two (2) years after issue date.

This Program is for BBCCC members only.

INQUIRIES: Please ask any officer or our office staff.

ADMINISTRATIVE STAFF INITIATED INTO ORIENTING VISITORS

Seven (7) Management Staff of BBCCC had their first experience on orienting would be practicum students regarding the coop's operations and they did it creditably well!

Instead of the officers doing the orientation as is usually done, Vice President Ampy Rimas thought it would be good that the Staff members do it. After all, they are normally tasked to help the General Manager orient practicum students in their respective areas of work whenever practicum students come around. Norma Lacopia, Eric Perlas and Melba Timbreza explained what practicum students are made to do in the Loans Department; Rex Canillas did it for the Verification Department; Ronald Linglingan, for the Legal Department, and Tom Galang for the Management Information System (MIS).

The visitors were seventeen (17) senior management students of the Abra School Institute of Science and Technology who made a study tour to BBCCC last September 29, 2003. They enjoyed the informative presentation of the staff members. The interaction was mutually beneficial: the visitors got the information they needed; the staffers had the opportunity to talk before people and thus build their self confidence and enhance their communication skills. Considering that a good number of them had come from the rank of practicumers themselves, they felt at home with their audience and could empathize with them better.

UPDATE ... NEW BBCCC POLICY

Below is the start of policy updates intended to inform our membership of important Board decisions affecting all.

SECRETARY'S CERTIFICATE

I, MICHELLE S. CARIÑO, Board Secretary of the BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC), a co-operative duly organized and existing under and by virtue of the laws of the Republic of the Philippines, after having been duly sworn to in accordance with law, do hereby depose and so state that:

During the Board of Directors' special meeting with quorum held on July 16, 2003 at the BBCCC Compound (No. 56 Cooperatives Street, Corner Assumption Road, Baguio City, Philippines), the following resolution was fully adopted:

RESOLUTION NO. 0307 Series of 03

Resolve, as it is hereby resolved, that effective August 1, 2003 and in order to simplify the rules on co-makship the required number of co-makers for each loan by a borrowing member (maker) of the Cooperative shall be as follows:

1. Minimum of two (2) co-makers for a loan not exceeding Twenty Thousand Pesos (Php 20,000.00) as subject to the Credit Committee's approval;
2. Minimum of three (3) co-makers for a loan of more than Twenty Thousand Pesos (Php 20,000.00) but not exceeding One Hundred Thousand Pesos (Php 100,000.00) as subject to individual members, constituting at least a majority, of the Board of Directors' approval; and,
3. Minimum of four (4) co-makers for a loan of more than One Hundred Thousand (Php 100,000.00) as subject to *en banc* approval by the members of the Board of Directors

Only *bona fide* members of the Cooperative are qualified to be co-makers and that every co-maker must:

- a. Be a member in good standing; and,
- b. Have paid fully the minimum share capital requirement (of Php 5,000.00 at present) to the Cooperative.

IN WITNESS WHEREOF, I have hereunto set my hand this 24th day of July, 2003 at Baguio City, Philippines.

(Sgd) MICHELLE S. CARIÑO
Board Secretary

SUBSCRIBED AND SWORN to before me this 24th day of July at Baguio City, Philippines, by the same Affiant (Michelle S. Cariño) hereof with Community Tax Certificate No. 22452363 issued on February 12, 2003 in the City of Baguio, Philippines.

Doc. No. 88;
Page No. 18;
Book No. XXXIII;
Series of 2003.

BERNARD D. PADANG
Notary Public
Until December 31, 2003
PTR No. BGO 845421, 2/11/2003
IBP No. 567363, 2/11/2003

UPDATES ON THE HOUSING PROJECTS

Even as the management's attention has been focused on the BBCCC building, particularly on negotiations with the contractor for the inking of the Building Contract, preparations are being made for the start of the development of the housing site at Lubas, La Trinidad, Benguet. The members who are seriously and persistently pursuing their dream of having a residential unit someday know what they are doing – consistently building up their savings deposit under the CHIPS program. Indeed their waiting will not be in vain because the site development will soon start, now that the rains are almost over.

All requirements have already been submitted to the Sangguniang Bayan of La Trinidad, Benguet for the issuance of the Development Permit. These includes all the compliances obtained from other government agencies, the DAR conversion approval, etc. the BBCCC has even purchased the most functional heavy equipment needed for the site development.

A related project has also been put up, namely, the creation, by way of a joint venture agreement between BBCCC and SLU-SVP Housing Coop, of a new cooperative now named "NORPHIL Savings and Development Housing Cooperative", which will manage the housing project of both coops following the ICA model, the core element of which, is the savings queue scheme. Under this new coop, which will have the full support and assistance from the joint venture parties, any member of both, and even non-members, will be allowed to join to save for their future housing need. The fund that will be continuously raised under the said scheme will be properly managed for the purchase of new housing sites, construction of housing units, award of the same to those who are first in the queue, and collect their amortizations, even as it continues to look for other sites and buy the same. This new coop has just been registered and last October 12, 2003, its first General Assembly and Election of its regular officers will be held at the SLU-SVP MP Building, Bakakeng, Baguio City.

A portion of the BBCCC housing site in Lubas and an area in the old site of the SLU-SVP HC are now both being prepared for the first ICA housing model projects. The condo-type plan for the SLU-SVP project will be ready for the presentation during the visit of Mr. Rolf Akeby, KF Project Center consultant from Stockholm, Sweden, on October 15, 2003. KF Project Center, through its counterpart NATCCO, has been inviting coop leaders for a study tour to Sweden, particularly to observe the ICA model housing scheme. At least four officers from both coop have already participated in the study tours. Just recently, the Chairman, Atty. Atong and the Vice-Chair, Dr. Ampy, joined a one-week tour. A couple of years back, two officers from SLU-SVP, Atty. Corpuz and Mrs. Minglana, also had the opportunity to join a similar tour. These four leaders are now strongly behind the propagation of the aforementioned housing model.

Mr. Lars Hillbrom posing with Atty. Renato Fernandez (extreme left) and Dr. Amparo Rimas (extreme right) together with the other delegates during their visit to KF Project Center at Stockholm, Sweden last 17 - 24, 2003.

The Swedish Housing Style, Once More

BBCCC Chair Atty. Renato Fernandez and Vice Chair Dr. Ampy Rimas were lucky to join the 2003 batch of KF Project Center visitors to study cooperative housing in Stockholm, Sweden, last August 17-24, 2003.

The activities undertaken best describe how the one-week study tour was spent:

- ♦ August 18 - Introduction to the Swedish Consumer's Cooperative Movement, history and present structure of KF, Coop Sweden and Coop Norden by KF Vice President Lars Hillbrom.
- ♦ August 19 - Visit to HSB Norra Stor-Stockholm, the secondary housing organization, relations between secondary and primary cooperatives, as well as the HSB Savings System, was explained by Mrs. Inga Osbjer, Project Manager.
 - ⇒ Visit to the HSB, the National Federation, where HSB history and concept were explained, and where Mrs. Osbjer further elucidated on the Savings System: a visit to the Minneberg primary cooperative was made in the afternoon.
- ♦ August 20 - Presentation on the Foreningsbanken, Swedebank by Mr. Stig Jonsson, Director. A visit to a cooperative hypermarket, Coop Forum and a supermarket Coop Konsum was done in the afternoon.
- ♦ August 21 - Presentation of the State Credit System, principally that of the Government Institute for credit guarantees for housing, by Mr. Rjorn Karlberg, Director.
 - ⇒ In the afternoon, visit to the Ministry of Finance, the Housing Division where the role of the state in house-building was described.
- ♦ August 22 - Visit to the Philippine Embassy for a courtesy call on the Philippine Ambassador to Sweden.
 - ⇒ Visit to Swedish historical, cultural and environmental landmarks
- ♦ August 23 - Boat Tour to the Archipelago of Stockholm to visit the Cooperative Society of Moja, an island cooperative with Coop Konsum, grocery, as a major service.

After the study tour, Atty. Fernandez and Dr. Rimas proceeded to Denmark to visit with DANIDA officials regarding the CEIN (Cooperative Education Ilocos Norte) where BBCCC had been involved for member education in the past three years.

The study tour has once again emphasized that with medium rise buildings (MRB) of the condo-type residential structures, people can be provided with decent housing space, reasonable cooperative pricing, and most importantly, the owners' developing into a community of people who live together and become responsible for each other as they enjoy things in common - sports and recreational facilities, gardens, cleanliness, security and other community concerns.

The study tour group was composed of

1. Mr. And Mrs. Guillermo P. Cera - CEO NATCCO
2. Atty. Renato R. Fernandez - Cooperative Forum
3. Dr. Amparo T. Rimas - NORPHIL
4. Mrs. Sylvia Pasaguya - MASS-SPECC
5. Ms. Carmelita B. Sosa - NCR-HAUS
6. Ms. Madelene F. Aldana - DBP



From the MANAGER'S DESK.....

Our much dreamed - of BBCCC building is soon to rise promising us in the future a wider office area, a bigger grocery, more modern conference facilities and even more spacious parking area. Necessarily, the construction of our building will entail costs which can affect partly our operations but such expenses we are facing will eventually be recouped once our building starts generating its own income. One thing for sure however is that our services will never be compromised as we go on with our construction project. Our building is programmed to be completed within eighteen (18) months so we will ask you to bear with us the inconveniences we experience in our temporary office. As we share the sacrifice together for a short while we look forward very soon to an office building we can all be proud of. A year and a half wait is not that long.

In the meantime we urge you to be a **builder-partner** in this endeavor. Join our **BBCCC Building Investment Program** and expect your share to earn higher returns. An Investment Scheme has been prepared by a task group headed by Dir. Emy Fuerte who worked with our Treasurer Marcial Esquejo and Dir. Ruben Corpuz. The features of this Investment Plan are published in this issue. Please take time to read them as we expect you to participate in this program.

The recent Asian Confederation of Credit Unions Forum held last September 23-27, 2003 in Malaysia provided six participants representing our Coop another opportunity to interact with other credit union leaders from Asia, Australia and Canada. This year's theme on "Good Cooperative Governance" has been very appropriate amidst the various challenges of globalization faced by many credit cooperative in the world today. Our BBCCC representatives had the chance to participate in different sessions dealing on topics like "Best Practices in Credit Union Governance", "Technological Competence of Credit Unions", "Building Business Partnership with National Federation" and other relevant subjects pointing towards proper coop management. Your humble representation had been privileged to be one of the moderators assigned during the ACCU Forum, which modestly gave us the chance to carry the banner of BBCCC before such August gathering participated by no less than sixteen (16) countries.

Our Savings Deposit Accounts are now all integrated in our computer system. Henceforth every transaction involving our Savings Deposits are coursed through our computer. A separate passbook solely for your savings deposit account has been prepared for you. If you have not taken it yet please claim your passbook from your designated Accounts Clerk. Everytime you make a deposit or withdrawal under this account.

Professionalizing Cooperative Management Seminar at Palawan

Module I of the 5 - Module Educational Package called Cooperative Directors Achievement Program (CDAP) of the Northwestern Luzon League (NORWESLU) took off last July 2-5, 2003 at Puerto Princesa, Palawan.

Two major topics were discussed: Cooperative in the Market Place and Good Cooperative Governance. The first topic dwell on a review of the internal and external environment, needs and challenges posed to cooperatives, organizational policies and framework, and cooperatives as financial intermediaries. The second topic zeroed in on principles, values, ethics: how they translate into effective coop governance; and management tools. Discussants were NORWESLU Manager Rex Prendol, BBCCC Chair Atong Fernandez and Vice Chair Ampy Rimas and Mr. Ranjith Hettiarachchi, ACCU Chief Executive Officer.

Attending from BBCCC were Directors Ruben Corpuz and Oscar Adversalo, Legal Committee Chair Nelson Gayo.

In a related development Module II, on Cooperative Legislation and the COOP-PESOS, was held at Boracay on October 2-5, 2003. Details will follow in the next Coopserver.



Chair Atong, Manang Fanny Brillantes (wife of BBCCC founder Atty. Alex Brillantes) and other Directors putting the cornerstone.



BBCCC Members, Staff and Officers posing together in the cornerstone laying.

IT WAS A MOST BEAUTIFUL DAY!

October 11, 2003 was a bright sunny day! It was a most beautiful day. This is an understatement when we consider the jubilation, excitement and sense of pride of each BBCCC member which characterized the whole day from morning till afternoon. A special guest that day was Mrs. Francisca Brillantes, wife of our beloved coop founder, Atty. Alex Brillantes.

It could not be otherwise what with the triple celebration slated for the day: the 45th birthday celebration of the Cooperative, the laying of the cornerstone for the new building and the launching of the Building Investment Scheme.

Fittingly, as is usual in many birthday celebrations, the day started with a Holy Mass celebrated by Rev. Fr. Benny Castañeda. It was obviously a thanksgiving mass to thank the Almighty for all the manifold blessings received over the past 45 years. It was also the occasion to rededicate BBCCC to many more years of service to the community. These sentiments were underscored in Fr. Benny's homily. He congratulated BBCCC for having made the big difference in the lives of countless members who come primarily from the low-income bracket. He challenged the Coop to continue as witness of God's presence in the community as he invited the members to make Christ their model as architect and engineer in transforming society. GM Jess was mass commentator with AIC member Roland Lachica and Jovy Mariñas with Bhel Ronquillo and Jess Cendaña doing beautiful singing and Ampy Rimas coordinating the intercessory prayers (copy is elsewhere in this issue).

The cornerstone laying was led by Chair Atong who was joined by Vice Chair Ampy, Directors Oca, Greg, Emy and Ruben, GM Jess, Ass't GM Dhel, Treasurer Mars, Audit Chair Nida and EleCom Chair Mar along with other officers, management staff and members whose joy can be evidenced from their ear-to-ear smiles all throughout. Later, the token shoveling with hard hats on made a beautiful picture of all as "earth movers". Architect Joseph and associates Noemi and Paul had to assist some officers handle the shovel lest it shovels their neighbor's feet and not the earth in front!

The next activity was decidedly financial. It was the launching of the Building Investment Scheme presided by Dir. Emy and assisted by Dir. Ruben and Treasurer Mars, who composed the Task Force Investment Scheme Committee. The pledging was fun and fruitful. Amid laughter and light banter, pledges from officers, staff and members generously poured in so that when Audit Chair Nida announced the result, it was a whooping amount of more than P200,000.00, all in an hour's time! How everyone clapped and did a dance step or two to the extreme delight of Arch. Joseph's workers who thought that officers and management were serious people.

There is reason to be optimistic that our members will be supporting our investment scheme what with the attractive rate of return as contemplated in the building note and with the golden opportunity experiencing the wonderful feeling of sharing, participating and accomplishment of coming up with a building primarily, if not completely, funded by members. What a sense of pride when we can call our building constructed through our pooled effort, our own pooled resources. Is it possible? Yes! Can we do it? Yes! How? Let's put our heads, hearts

Youth Savers Club On Its Third Year

It's been three years now since the birth of the Youth Savers Club and more and more young members are manifesting their enthusiasm to save. This is the dream of BBCCC to inculcate in and make savings a part of their lives. This is the reason why the BBCCC Youth Committee is increasingly moving to attract the youth to be members of the Youth Savers Club.

In line with this project, the Youth Committee composed by BBCCC Director Mr. Oscar Adversalo as the Chairperson, Mr. Romano Bulatao and Miss Michelle Cariño, as members has decided to renew the permission from the City Schools Divisions Office, through the good Superintendent Dr. Philip Flores to continue the recruitment in the city's public and private primary and secondary schools. Thus the Youth was given access to visit the different school campuses to conduct a series of campaign and recruitment for youth savers.

The schools visited so far include the St. Louis University Laboratory High School, the Manuel L. Quezon Elementary School and Rizal Elementary School on September 12, 2003 until September 26, 2003. Mr. Adversalo, Mr. Bulatao and Miss Cariño, went out individually to conduct value seminar on saving and at the same time to recruit prospective young savers. Respectively they attended Parents Teachers Association (PTA) meetings and other parent-school activities to be able to talk to parents on helping their children to start saving early.

Many parents and teachers are supporting this project of BBCCC by expressing their appreciation to the cooperative for its interest on making the young realize the value of saving. In return, BBCCC through the Youth Committee wish to thank all school administrators who are supporting this endeavor and greatly assisting on helping shape a more meaningful life for our youth - the future. In a special way, thank you Dr. Philip Flores, Atty. Rolando dela Cruz, Sir Romeo Lingdas, and Madam Virginia Tomelden, together with their energetic teachers and to all parents, for believing the BBCCC's initiative to make the young appreciate saving as a way of life and thus make a dream come true. Mabuhay ang Kabataang Pilipino.

and hands together! For as our African friends say: *"For it to be, it's up to us!"*

The community lunch of the officers and staff proved one hilarious affair. Jokes, repartees, giggles punctuated the atmosphere. Dir. Padang talked happily of the offering he did with the chicken's (later turned into delicious *pinikpikan*) blood over the cornerstone assisted by CreCom Chair Art. Chair Atong went from table to table, ostensibly saying something making the staff burst into loud laughter. GM Jess, Treas. Mars and Dir. Ruben were enjoying every bite of the "tortured" chicken. Arch. Joseph who brought in a warmer whose bottle was so cute that Vice Chair Ampy readily reserved it once it was empty. Dir. Greg, EleCom Chair Mar and Audit Chair Nida were seen hopping from table to table putting in a friendly greeting to staff and members. Overall, it was a happy occasion characterized by a "we-feeling" of officers, staff, members and visitors.

Happy 45th Birthday BBCCC!

TESTIMONIALS

"I Wanted to Put-up a Business... BBCCC Helped Me"

Life, they say, is like a game - sometimes you win, sometimes you lose. Others also say that life is like a wheel - now you are on top, later you are down.

As for me, life is like a business: you may succeed, or you may fail. But to my mind, it will succeed if you invest wisely in it, you develop it, and relentlessly make it grow never saying: "I quit, I surrender" when things become difficult.

I am a franchise manager of Avon Baguio, since December 1, 1994. My husband is Manuel and we have six lovely children, namely: Joan, Jen, John, Jet, Justin and Jason.

I came from Olongapo and I came from a poor family. I sold native delicacies when I was young to help my family in our daily needs. When my family moved to Baguio, we were much alone without relatives to run to in times of need. I had dreams for better life for my children. I had the ambition to provide them what they needed. It was at this point that I realized that I needed someone to advise me what to do. I approached one of my professors at Saint Louis University, Mrs Rosalinda Camat. She encouraged me to become a member of BBCCC so I could avail myself of the many financial services of the cooperative. Without second thoughts, I immediately visited BBCCC, attended the PMES, and become a member. This was in 1990.

My membership with the BBCCC started to make our family financial condition better. My dream of putting up a small business became a reality. Courageously and continuously, I availed of all the loans I was qualified to get. I used the money to build my Avon business. With my Construction loan, I was able to build our own home in the south of the city. My many educational loans sent my children to school. My appliance loans provided the amenities my family needed at home: refrigerator, TV, washing machine, computer, etc.

The very helpful practice of automatic capital build-up on every loan a member makes helped me increase my share capital fast thus making my loan capability greater, not to mention the percentage I set back on the interest I have paid on the loans I have made.

I wish to thank our Lord for the privilege of becoming a member of this prestigious, successful and helpful cooperative. Without BBCCC, I might not have realized my dream!

Cecille Obispo-Santiago

"BBCCC Made Engineers of My Three Sons, Store Space of My Balcony"

These were the very words of Mrs. Eulalia R. Gamad when asked to elaborate how BBCCC affected her life. Indeed her three boys had been able to finish their Engineering course at Saint Louis University through the loans she would regularly make to finance their expensive education. The eldest boy, Angelito is an Electronics and Communications Engineer and is now occupying a good position at Am-Kor, American-Korean Company based in Manila. Jose Jr. is an Electrical Engineer and is with DOLE-CAR. The last boy, George, is also an Electronics and Communication Engineer and is in Saudi Arabia.

Mrs. Gamad has been a member of BBCCC for the past 6 years. Through continuous loans, she has also been able to transform her small balcony into a store space where she and her husband, Jose Sr., tend a small sari-sari store. The store not only keeps them busy but also greatly assists them financially by adding to their retirement pensions.

Mrs. Gamad is a model of a good coop member. She puts to good use every loan she makes. She pays her loans on time that is why her records are clean. Her loans assist her build up her fixed deposit. She is not only happy to be BBCCC member but also very proud to be part of a big successful cooperative for as she says "I am lucky to be a member of the BBCCC; I am happy for what it did to my children and what it doing now to me and my husband."

Mrs. Gamad is a retired Public Health Midwife III at the Baguio Health Department. Her 37 years of dedicated, honest and committed service earned for her the coveted "Natatanging Komadrona Award". Earlier, her family had been awarded the "Huwarang Pamilyang Pilipino of Baguio City".

BBCCC salutes Mrs. Gamad!



The two BBCCC members featured this issue in our Testimonials: Mrs. Cecille Obispo-Santiago (left) and Mrs. Eulalia R. Gamad (right)

COOP MONTH CELEBRATION

BBCCC celebrates Coop Month - October 16 - November 15, with a Family Day on November 9, 2003 to underscore the importance of the family as the basic component of society and to dramatize the role of the family in inculcating the coop values to its members especially that of making saving as a way of life.

There will be various activities involving the participation of all members of the family. The Committee on Youth headed by Dir. Oca and members Romano and Michelle are drumming up various games and contests at which the young, the "young" also and the "young" before will participate in.

Surprises and lots of prizes and eats await every BBCCC member who will be there.

At the closing of Coop Month, BBCCC will join NORWESLU's culminating activity on November 15. Activities lined up for the day are parade at 7:00 A.M., Break-Away Educational Forum after the parade and Fellowship Night starting with Bingo Socials at 5:00 followed by awards at 7:30. Hon. Imee Marcos of Ilocos Norte has been invited as guest of honor.



Happy faces all after the signing of the contract. Seated from left: VP Ampy, Chair Atong, Arch. Joseph, GM Jess, Dir. Ruben, and Treasurer Mars. Standing from left: Arch. Frank, Engr. Bert, Dir. Bernard, Dir. Greg, Dir. Emy and Dir. Oca.

FLASH! LATE BREAKER!

There is no turning back! The seven-storey state of the art BBCCC building is going to rise with the Almighty's grace and guidance!

The signing of the contract was held at an obviously jubilant and optimistic occasion on October 17, 2003. Signing for BBCCC was Board Chair Atty. Renato Fernandez while that of Mega Plans was Arch. Joseph C. Marrero, UAP. On hand to witness the historic event were Board of Directors led by Vice Chair Ampy Rimas and Directors Oca Adversalo, Greg Andal, Ruben Corpuz, Emy Fuerte and Bernard Padang; Gm Jess Cendaña, Treas. Mars Esquejo, Secretary Michelle Cariño and AIC Chiar Nida Flavir. Also witnessing are the Coop's In-House Project Consultants Team of Arch. Frank De Guzman, UAP and Engr. Bert Talco, CE. (More details and pictures on next Coopserver).



Members with their sandwich as merienda during the BBCCC's 45th Year anniversary



"The shoveling" during the Ground-breaking ceremony of the new BBCCC building held last October 11, 2003

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