



The
BBCCC

COOPSERVER

Cooperative Community News and Features
"PROGRESS THROUGH UNITY AND SERVICE"
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**Merry Christmas
Happy New Year!**



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BBCCC IS NO. 2 IN OWNERS' EQUITY NATIONWIDE

The National Cooperative Movement and the Hanns Seidel Foundation convened the 2nd National Conference of Century Cooperatives in Island Cove, Binakayan, Kawit, Cavite last November 21 & 22, 2003. The Baguio-Benguet Community Credit Cooperative was invited to this exclusive group of 26 cooperatives nationwide where only cooperatives with a minimum network or member's equity of one hundred million (P100,000,000) pesos were invited. In August, 1999, there were 50 cooperatives from all over the country who attended the First National Conference of Century Coops. The criteria then was P100,000,000 in assets. BOD Chair Atty. Renato C. Fernandez and General Manager Amado Jesus F. Cendana represented the cooperative. They were joined by Dir. Emerita C. Fuerte being a member of the National Cooperative Movement.

The objectives of the Conference were:

1. To give due recognition to the century coops for their outstanding achievement.
2. For the proponents of the integrated coop financial systems to present the different features, requirements and plans of their respective initiatives so that the century coops can gain a fuller understanding of the alternatives.
3. For the century coops to share their best practices and at the same time discuss the challenges confronting them together with their proposed solutions.

BBCCC'S POSITION IN THE COOPERATIVE INDUSTRY

A research study conducted by the University of Asia and the Pacific on the status of operating cooperatives in the country has shown a very good picture of the position of

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BBCCC officers with former DA Secretary Hon. Senen Bacani, now Chair of both PCC and NCM, visibly jubilant with understandable pride, posing with the much coveted No. 2 in network trophy.





The participants to the Professionalizing Cooperative Management, from left: Dir. Oca Adversalo, Vice Chair Ampy Rimas, AIC Chair Nida Flavier, LegCom Staff Ronald Linglingan and Chair Atong Fernandez (not in the picture is Dir. Ruben Corpuz)

Continuing NORWESLU CDAP Programme

The second module of the Cooperative Directors Achievement Program (CDAP) of NORWESLU took place at the Dalisay Paradise Nest Resort, Boracay, Aklan, last October 2-5, 2003. This still is part of the long-range Professionalizing Cooperative Management scheme of NORWESLU. This was attended by forty-eight participants representing eleven primaries.

The second module specifically tackled the topics: Legislative Responsibility and Legislative Environment discussed by BBCCC Chair Atty. Renato Fernandez; and Financial Management and Analysis, discussed in tandem by CDA Training Officer and NORWESLU Director Eric Calixto and Mr. Rex Prendol, NORWESLU General Manager. Financial statements of the participating primaries were analyzed using the Prudent Standards.

Attending from BBCCC aside from Chair Atong Fernandez were Vice Chair Ampy Rimas, Directors Oca Adversalo and Ruben Corpuz; AIC Chair Nida Flavier and Legal Committee Secretary Ronald Linglingan.

Incidentally Module III - Strategic Planning - was offered last Nov. 28 to Nov. 30, 2003 at Palo, Leyte. Those who attended were Chair Atong Fernandez, Vice Chair Ampy Rimas, Dirs. Oca Adversalo, Greg Andal, Ruben Corpuz and Emy Fuerte.



The six Directors at the Leyte Conference, from left: Dirs. Oca Adversalo, Greg Andal, Emy Fuerte, Vice Chair Ampy Rimas, Dir. Ruben Corpuz, and Chair Atong Fernandez.

BBCCC Directors Attend Seminar on Corporate Governance

Five members of the Board, Dirs. Ruben Corpuz, Emy Fuerte, Ampy Rimas, Greg Andal, and Oca Adversalo, attended a one-day seminar on Corporate Governance held at the Filipiniana Heritage Library in Makati City on November 7, 2003.

The seminar was conducted by the Professional Schools, Inc. Graduate School of Business, De La Salle University for the Metro South Cooperative Bank in Makati City. Around 13 member cooperatives of Metro South Cooperative Bank (MSCB), mostly Metro-Manila based, were represented by a total of 36 cooperative leaders.

The topics discussed were: Cooperative Governance by Prof. Mercedes Suleik; Audit, Controls and Compliance by Dr. Celito Macachor; Risk Management Overview by Jorge Abada; Strategic Guidance by Dr. Benjamin Espiritu; and Nomination, Compensation, Performance Evaluation and Capability Building Functions of the Board by Atty. Ranulfo Payos.

Dr. Espiritu dwelt lengthily on the duties and functions of the Board of Directors in relation with the Vision-Mission of the corporation/cooperative. He said: "Vision without action is a dream; action without vision is passing the time; but vision with action can change the world."

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7. Corporate Functions (seminars, conferences, retreats)
8. Company Parties/Anniversaries
9. Product Launching
10. Inauguration of New Business
11. Bienvenida/Despedida Parties
12. Baby Showers
13. Graduation Parties

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BBCCC Family Day 2003

By: Romano M. Bulatao

The BBCCC Family Day was held on November 9, 2003 at the Saint Louis University covered court. The celebration took the whole morning with lots of fun and surprises. The program started with the registration of BBCCC members, staff, officers and Board of Directors, for attendance as well as securing meal and claim stub purposes.

Games were prepared and carried out by the Youth Committee of Dir. Oca, and members Michelle and Romano assisted by staff members Donna Garabitez and Carina Castillo.

The winners in the various games were:

I. KIDS CATEGORY. 1.) For the "Bring Me" game, there were six individual winners namely; Vaericke Kingad, Remedios Monreal, Melanie Soliman, Theodore Bibotes, Christine Ronquillo, and Patricia Florendo. 2.) For the "Beans in the Bottle" game, the members of the winning team were; Patricia Ronquillo, Layka Carantes, and Virgilio Baltazar. 3.) For the "Filling the Bottle with Water" game, the members of the winning team were; Karen Co, Lester Agnalia, and Alzer Agnalia. 4.) For the "Breaking the Pot" game, the winners were; Angel Caluza (for female category), and Jay Marson (for male category). All winners received valuable prizes.

II. FAMILY CATEGORY. 1.) For the "BBCCC Puzzle Game", the winning family was the Dairo Family. 2.) For the "Longest Line" game, the winning family was the Pador Family. 3.) For the "BBCCC Maze" game, the winning family was the Gamboa Family. The winning families received one-half cavan of rice (gift certificate) each. 4.) For the "Egg Catching" game, the winners were the Ubongen husband-wife tandem, Pedro and Melanie. They received one-half gallon ice cream (gift certificate). 5.) For the "Breaking the Pot" game, the winners were; Valentino Quines (for male) and Fe Bacatan (for female). Both winners received two packages of groceries each.

Practically all contestants were winners because even the non-winning participants also received consolation prizes. Their active participation was enough to make them get prizes as well.

Other than the games, there was also the classic singing contest termed by GM Jess Cendaña as, "Hindi Pa Kami Laos Singing Contest". This portion added glow and delight to all people present. Our "young once" indeed gave inspiration to the young ones and a chance to hear different old songs. The winners were Mr. Fil (for male) and Mrs. Mamerto (for female).

BBCCC family also gave proper recognition to the following: 1.) "The First Six Registrants", namely: Ma. Betty Co, Elvie Genove, Shirly Mandayag, Avelino de Vera, Monreal Family, and Jhun Guillermo. They all received one t-shirt each. 2.) "The Highest Number of Family Members Attending" was won by the family of Gloria Mendoza. They were nine (9) registrants. The family received a functional water jug. 3.) "The Youngest Participant Around" was Baby Jaketoffer Abellera (six months old). He received one pack diaper and feeding bottle set. 4.) "The Oldest Participant Around" was Maximo Lorenzo (83 years old). He received one pack bathroom tissues (20 rolls).

The fun, joy and success would not have been possible without the helping hand of the BBCCC Board of Directors, officers, members of various committees, staff members and the general membership who attended the affair. They all deserve a word of thanks, especially those who actively participated in the different events. Our presence clearly manifest our sense of family and our cooperative spirit. Mabuhay ang BBCCC Family!



The crowd delightfully watching the young ones do the "otso-otso" dance during the celebration of the BBCCC Family Day 2003.



Mr. Maximo Lorenzo was the "Oldest Attendee" at 83 years old, receiving his prize from Dir. Oca Adversalo during the family day celebrations.



Vice Chair Ampy Rimas handing the "Youngest Attendee" to 6 months old Jake Abellera during the last family day.

EDITORIAL

On Top of the BBCCC Wish List this Christmas: Raising the Bar of Coop Excellence

Fourth Quarter events, though predictable, generally put business people on the edge, on their toes, including those who run BBCCC. It is another chance before the finality of year-end results to review performance against targets, for strategists to make last ditch cramming at redirections, toward results in areas set in and for year-end 2003, if and when the not-yet-done are still doable.

At BBCCC, we ask ourselves as we sift on material details dryly summed in regular committee reports and coop member-users' feedback: Are we on the right tract in our collective mission to provide safe, affordable and convenient financial services to ourselves and the needy among is as member-borrowers? Do we have the figures to show that we have succeeded at this point in time in encouraging savings among ourselves as member-savers? Are we providing enough related services enabling ourselves as member-consumers to maximize benefits from our loans? Are we motivated to act out as brothers' keepers in compliance with economic and social responsibilities as member-providers?

If really we have succeeded, as habitually BBCCC has been year after year modestly doing so quietly, so surely, then, as the building blocks of the new Edifice of BBCCC rises, so does the new Spirit of BBCCC Cooperation, willingly to rise and soar, take the extra mile, pay the extra price. Look at what trusting contributors to the pool have done together. Fourteen thousand members together are empowered with 500 million pesos! Rightly so, cooperatio is sharing indiscriminate. Then, too, consider these possibilities of sharing in BBCCC: inter-lending, group bulk buying, mutual aid, power with others, bayanihan housing, volunteerism, net surplus, confidence, survival, simple joys, hope. Do add more to the list. Can we not raise frther the nar of oop excellence?

Christmas is sharing. Happy New Year to all!

NORPHIL Officers Elected

The NORPHIL Savings and Development Housing Cooperative (NSDHC) elected its officers at a General Assembly held on October 12, 2003 at the SLU-SVP Multi Purpose Hall. These officers replace the appointed interim set of officers in place earlier.

The newly-elected Board of Directors is composed of Mr. Jess Cendaña, Atty. Ruben Corpuz, Atty. Renato Fernandez, Engr. Alfonso Felix, Ms. Mary Minglana, Dr. Amparo Rimas, and Dr. Mario Valdez.

In the organization of the Board, elected President/Chairman is Atty. Renato Fernandez while Dr. Mario Valdez was elected Vice President.

Adopting the *working Board* concept, the members of the Board have taken upon themselves the following tasks:

Management Committee

- Dirs. Ruben Corpuz, Renato Fernandez, and Mary Minglana

Education Committee

- Dr. Mario Valdez and Ampy Rimas

Legal Committee

- Dir. Ruben Corpuz and Renato Fernandez

Technical Committee

- Dir. Alfonso Felix, Arch. Frank de Guzman and Engr. Bert Talco

Appointed Board Secretary is Mr. Saturnino Baltazar while the Treasurer is Mr. Marcial Esquejo. The Cashiers are Mrs. Marilou L. Mendoza and Ms. Flordelina Sabedra.

Elected at the General Assembly to the Committees were the following:

Audit and Inventory Committee: Olivia Balaga, Mary Ann Bungag and Felimon Rimorin; Election Committee: Antonio Gonzaga, Emmanuel Tadeo and Basilisa Laconsay; Savings Queue Committee: Emerita Fuerte, Carmencita Gadata and Charito Mendoza.



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THE BBCCC COOPSERVER IS
A QUARTERLY NEWSLETTER
OF THE BAGUIO-BENGUET
COMMUNITY CREDIT
COOPERATIVE WITH OFFICES
AT NO. 56 COOPERATIVES
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ASSUMPTION ROAD, BAGUIO
CITY.

Is It Time For...

the ICA Model of Housing Cooperatives?

Atty. Renato C. Fernandez

At the prodding of the General Assembly of members, BBCCC has embarked into cooperative housing. Under the special provisions relating to credit cooperatives, one of the objectives of a credit cooperative is the provision of "related services to enable its members to maximize the benefits from such loans." Housing, like the grocery and rice bulk procurement, falls squarely as a related service. Loan application records to bear that swaying as now-first-now-second biggest portion of members' loan go to housing-related expenditures. Every family must have a shelter.

The known sector pioneer SLU-SVP Housing Cooperative has been engaged in the provisions of housing units "the cooperative way" since 1972. It has close to 300 housing units in its housing coop community in Bakakeng, developed in four phases. The housing concept it advocated with pride had been a model, for quite a time. Until it was overtaken by evolutionary changes within itself and the totality of new affective forces of the socio-economic and legal environments within which the housing coop operates. The model, it appears, has had its time. Despite efforts to do so, the precious elements that had made it a success among "best practices" have not been replicated. Even as SLU-SVP itself and its new breed of home-seekers have built and settled in approximates, strains of coop housing alternatives are nonetheless being daringly tested and concretized through five housing projects at Ambiong, Longlong and Puguais, all in La Trinidad, Benguet. And again, the winds of new environmental forces demand appropriate adaptations.

The Housing Committee of BBCCC, tasked to make available at affordable cost decent housing to interested members willing to settle in a proposed BBCCC housing community in Lubas, Trinidad, has been closely monitoring these developments, including thorough scrutiny of alternative housing concepts. This new service arm is chaired by Atty. Ruben Copruz, with his rich experience as former HUDCC social housing project director and current SLU-SVP chair, who, just like Mrs. Maria Asuncion Minglana (for SLU-SV), Dr. Amparo Rimas (BBCCC), and Atty. Renato Fernandez (Coop Forum), had the opportunity as grantees of KF Project Center (Sweden) to study first-hand and be immersed live in the structure and operations of ICA model housing cooperatives and related support mechanism in northwestern Europe.

In this model, commonly tenants' owners cooperative, a member, is a part-owner of the organization and subdivision by contributing a share of the cost for building and operating the cooperative, and gets from the cooperative a certificate of eternal living right in the unit he lives in. Such tenant owner can sell the part-ownership on the market, as if he owed the housing unit. The BBCCC project, as proposed, may pilot the scheme translated as projected, into detached dwelling units, row houses, or

of low-rise condominium buildings. Under the concept the units in the housing project are to be owned by the duly formed cooperative or cooperatives. Considering the success of this scheme in 50 countries under the International Cooperative Alliance Housing, perhaps the time has come, and BBCCC has to play a lead role, to end the trial-and-error solution to perennial housing and settlement problems.

BBCCC Joins NORWESLU in the Celebration of Cooperative Month

On November 22, 2003, BBCCC together with other primaries in Baguio joined NORWESLU in the celebration of Cooperative Month.

A motorcade opened the celebration starting from the Convention Center and ending at the Mabini Elementary School where educational sessions took place.

There were 4 topics for choice by the 71 participants. The topics were:

1. Human Resources Development discussed by Dr. Ampy Rimas
2. Risk Management/Delinquency by Mr. Rex Prendol
3. Good Governance by Dir. Gloria Bucaoto
4. Coop Pesos by Dir. Eric Calixto

At 5:30 P.M. was the Bingo Socials and the awarding of trophies and prizes to the winners of the bowling tournament. The bowlers of BBCCC romped away with the 2nd place (Ladies Group), and 3rd place, (Men's Group).

Congresswoman Imee Marcos graced the affair. In her short speech, she promised to do her best to work for the promotion and support of cooperatives all over the country. She recalled that it was her father, former resident Ferdinand Marcos, who promoted the Samahang Nayons, forerunners of rural cooperatives.



Some of the members of the BBCCC men and women bowling teams led by their coach Art Asuncion, receiving their trophy from CDA representative Eric Calixto; from left: Corazon Austria, Lita Nevado, Josie Perez, Dhel Sabedra, Liza Laconsay, Coach Art, and NORWESLU Director Ampy Rimas witnessing the awarding

The Chair Has Been Busy On His Feet

Consultation Meeting with Electric Cooperatives

BBCCC chair Atty. Renato C. Fernandez had the distinction to be a member of the panel of speakers who presented their respective views on the nature, positioning and fate of electric cooperatives (ECs) then created by virtue of PD No. 269, as amended by PD No. 1645. The occasion was a national forum on electric cooperatives which was held on December 6, 2003 at the Hotel Rembrandt, Morato St., Quezon City. It was attended by officers and representatives of electric cooperatives all over the country, drawing mixed views and reactions, sentiments and proposals as to the true nature, ownership and treatment of electric cooperatives in the light of the provisions of the *Electric Power Industry Reform Act (EPIRA)* and recent jurisprudence.

The EPIRA gives electric cooperatives the option to convert into stock cooperatives [under the Cooperative Development Authority (CDA)] or stock corporations [under the Securities and Exchange Commission]. A recent Supreme Court decision affirmed that electric cooperatives not duly registered under Republic Act 6938 are not exempted from paying taxes imposed under the Local Government Code.

Among the more active participants was Mr. Gerry Verzosa, general manager of the Benguet Electric Cooperative (BENECO), who shares Atty. Fernandez's view that electric cooperatives are and should still be associational, not profit-driven "stock" coops, and should therefore retain basic features like the ownership by member-consumers who contribute as they have contributed in the past, their shares of financial and social capital, plus adherence to the more equitable non-stock non-profit true-coop orientations in order to best serve its purposes of participatory, affordable and viable power to the grassroots.

Other speakers and facilitators were Mr. Geoffrey "Taps" Balce of the National Cooperative Movement, CDA Chair Ruben M. Comti, Sec. Rafael Coscolluela, Asec. Arthur B. Pinili, and Adm. Wendell Reyes, Adm. Virginia Teodosio, and Atty. Neil Santillan, all of CDA.

1st National Tripartite Conference for Cooperative Development

Close to six hundred local government officials, national government officials into cooperative development, and cooperative stakeholders from all over the country assembled and had workshops during a 3-day conference (November 26-28, 2003) at the newly-inaugurated Tagaytay International Convention Center in Tagaytay City.

The historic convergence by advocates and advocates-to-be aimed to draw for coop development under a tripartite body composed of CDA, in partnership with the Office of the Presidential Adviser on Cooperatives, together with the various Cooperative Development Councils as the coop sector's representative, and the Local Government Units and their coop development officers. More specifically, the coop practitioners drew framework for the formulation off a unified coop development plan and national

agenda of the LGU's and to unite the provincial, city, and national cooperative develop officers under one national organization.

BBCCC chair Atty. Along Fernandez was one of the conference resource persons having expounded in a plenary session on the peculiarities of Philippine cooperatives and presented the Medium Term Philippine Cooperative Development Plan which was earlier formulated jointly by PCC and CDA.

Other speakers and resource persons in the course of the congress were, among others, DAR secretary Obet Pagdanganan, CDA chair Ruben Comti, Cavite governor Ayong Maliksi, DILG Sec. Joey Lina, OPAC Sec. Lito Cooscoluela, GLP president Rodolfo del Rosario, Tagaytay mayor Francis Tolentino, CUP secretary-general Felix Borja, and Limcoma officer Carling Tecson.

Visitors



Visitors were a-plenty during the last quarter....

1. St. Isadore Multipurpose Cooperative, Labrador, Pangasinan, September 13, 2003 led by their Chair Mr. Richard Tomamang and Managing Director, Ms. Lolita Ocampo
2. Quezon Federation and Union of Cooperatives (QFUC) of Lucena, September 19, 2003 led by their BOD Chair Ahlex Melendrez and Vice Chair Marlon Mendoza. They were accompanied to BBCCC by NORLUCEDC Officer A. Lunago
3. Abra Institute of Science and Technology Multipurpose Cooperative, September 29, 2003
4. Seafarers Multipurpose Cooperative, Lucban Quezon, October 4, 2003 led by Mrs. Cristina Trenente and Ms. Dulce Rañeses, BOD Chair and Vice Chair respectively
5. Lopez Quezon Credit Cooperative, October 24, 2003, led by BOD Chair Mr. Rafael Masagande Jr and Alicia de los Santos BOD Vice Chair.
6. Pangasinan Association of Cooperative Credit Unions and CDA-DEO, November 14, 2003 led by BOD Chair Rogelio Solomon. November 21, 2003, led by their respective BOD Chairpersons
7. Sanchez Mira Integrated Services Cooperative of Cgayan, November 21, 2003 led by BOD Chair Mr. Napoleon Malto and Manager Ms. Adela Biado
8. Old Sta. Mesa Savings and Credit Cooperative, December 5, 2003, Metro Manila
9. Rizal Technological University Kawani MultiPurpose Cooperative, Mandaluyong City, November 27, 2003 led by BOD Chair Mr. Salve Jonio
10. Balucuc Women's' Multipurpose Cooperative, December 3, 2003
11. Kooperatiba Sa Pagpapaunlad ng Sampaloc Quezon Multipurpose Cooperative, December 5, 2003
12. Moncada Women's Credit Cooperative, Moncada, Tarlac, December 6, 2003, led by BOD Chair Remedios de Guzman and Vice Chair Apolonia Afñis

Updates On The Building Construction Works

By: Dtr. Greg V. Andal (Liaison to the Board on Building Construction)

I am happy to report some events related to the BBCCC building construction which transpired as of the last reporting period.

Works on the foundation phase I, from earth moving, lay outs, footing, slabs pouring and beams are on-going. Earlier, the steel rebars delivered had been closely inspected by our construction team management for proper specifications. There were some observations and recommendations by our engineers as to quality which the contractor explained and responded satisfactorily. Also, the slight changes in foundation designs were justified, as our engineers requested, and contractor complied, with submission of design calculations, working drawings, details and cost estimates of the changes. Contractor assured that there were no notable changes nor variations as to the costs. Submitted by the contractor to our consultants and now on file are the following:

1. Copies of permit
2. Final structural plans and details
3. CPM Network with respective duration of each activity, stressing critical path
4. Breakdown of activities
5. Shop drawing of major items of work, signed by engineer or architect
6. Reinforcing bar layout, cut-off points, splice points, etc. of structural elements
7. Pouring request forms

The contractor also provided as requested photocopies of government permits, from demolition, excavation, building sanitary, electrical, mechanical, and sidewalk occupancy. It is to be noted that the first pouring of cement was indeed a state of the art, by Theanna Development Company which utilized pumpcrete and transit mixers with zero intervals standby. There were mixture samplings collected and placed in cylinder molders, ready for testing. Results of test at the SLU College of Engineering are on file available for inspection anytime. Meanwhile, steel bars for phases 2 and 3 foundations are presently arriving. Monolithic pouring shall take place only when everything is already laid out, inspected, and with the consultant team's go signal. Pouring target date - one night and one day without break - is set on December 20, 2003

We are happy to report that as we see it, the construction is smoothly going on. Rest assured that the consultants, the contractor and his team of engineers and laborers, and this liaison on coop building construction management will do their utmost best to see to it that the coop will get the best results. A blessed Christmas to all.

Glimpses of BBCCC Years Back.....

Having just celebrated BBCCC 45th anniversary, it would be interesting to know how it was years back. The following have been very kind to give us the information.

Ms. Dhel Sabedra (employed with BBCCC since Sept. 1967). "The late Mrs. Caridad Trinidad was the President when I came into the coop. Fr. Benedicto Jayoma and Mrs. Fanny Brillantes were my companions in the office. We were doing everything: recording, processing loans, collecting, etc. We were loan officers, loan collectors, secretaries, treasurers managers all at the same time. We would go to the market daily to collect from the meat and vegetable vendors. Already then, we had problems with delinquency but to a small extent because the members were few then at that time. The services were only loans including petty cash. The coop office transferred from place to place: from the Brillantes boarding house at Assumption Road to the Rillera Bldg. at Burgos where we shared space with the Acupan and Balatoc Mines Cooperatives; then for a short while to the Cathedral. Later we rented a room at the Resurrection Church Compound along Magsaysay Avenue, but finding it very far for our members, we went back to the Brillantes Apt. but it was very small and so we moved to an empty garage of the SLU priests. Then in 1988 the coop purchased the back part of Estepa Apts at very reasonable price and at affordable installment. A year later, the Brillanteses sold their building where the coop had its original office. It makes me extremely happy to see the coop progress so much and I thank the Lord for His blessings and graces in guiding the coop all the past years. I am proud to have been a part of the beautiful history of service of our Cooperative!"

Antonio Ramos - a former President of BBCCC (1971-1972) - "Loan amounts were small, we had to wait one or two weeks to get our loan because we were few and we there was not much money to circulate among the members. I remember my first loan, which I got from then President, Prof. Alberto Crespillo. I got an amount considered big during those times - P 800.00! It was enough for my wedding and honeymoon!!! With my succeeding loans we started to buy home appliances including our piano. The coop had been very helpful to me and my family - in the schooling of my children, in providing for our daily needs and in helping us meet our financial obligations. I am very happy to have served the coop as president. I'm praying to God that the coop will have more years to continue its beautiful service to our community. Mabuhay ang ating BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE."

CONGRATULATIONS

- ♦ Jo Bautista Lapira - for being awarded as one of the Outstanding Citizens of Baguio during the Baguio Day last September 1, 2003, in the category of Community Service. Jo, a BBCCC member of many years, was cited for her various civic involvements such as: initiated the Pre-Marital Counseling Program of the Baguio Health Department in June 1974 under City Ordinance No. 595. The ordinance came as a result of her research which provided the base line data for a "Proposed Pre-Marital Counseling Project for Baguio City"; initiated the Anti-Smoking Task Force at the Baguio Health Department; initiated the Baguio Aids Watch Council

(AWAC) in 1987 of which she is still actively involved.

- ♦ To BBCCC bowlers who placed 2nd (Ladies' Group) and 3rd (Men's Group) in the NORWESLU celebration of Cooperative Month. Atty Armando Velasco was Team Captain of the Men's Group while AIC Chair Nida Flavio was team captain of the Ladies' Group. CreCom Chair Art Asuncion was the coach for both groups. They received handsome trophies and cash prizes during the awards night on November 22, 2003 at Mount Crest with Ilcos Norte Representative Imee Marcos as the guest of honor.

From the MANAGER'S DESK.....

Amado Jesus F. Cendaña

No sooner than we realize it, December is with us. Just as we thought we have just commenced the fiscal year we now find it about to end. We wish to update you on some developments which came up since our last report in our third quarter issue.

Our operations are going on course. Seems like we are managing to meet the projections we have set for this year. Our statement of operation for the period covering January to September 2003 shows our income at P 48, 929, 815. Relating this amount with our projected income for this fiscal year (P 63, 429, 000) will show a 77% performance rating at the end of three quarters. Our total expenses as of September 2003 amounted to P 12, 052, 477 which manifest a 66% performance rating vis-à-vis our projected year expenses at P 18, 582, 100. Comparing our income with our expenses for the three quarter period gives us an undivided net surplus of P 36, 877, 339. This shows an 82% performance rating in relation to what we expect to attain by the end of the year in net surplus which is P 45, 071, 900. We are optimistic that with the remaining last quarter we will attain our year end target.

Our Coop has been honored last November 21-23, 2003 during the 2nd Century Coops Conference at the Island Cave Resort in Kawit, Cavite. This conference was convened for an exclusive group of cooperatives in the whole country with at least Php 100 million in net worth. Out of 60, 000 registered cooperatives nationwide, there are only twenty six (26) coops presently qualified to this Club. BBCCC is honored to be on of them. In fact we ranked second in terms of net worth. The Philippine Army Finance Center Producers Integrated Cooperative tops the list with Php 597, 915, 687 in net worth. BBCCC has a net worth of Php 336, 135, 365. PAFCCP has a total membership of more than 37, 000 while BBCCC has only around 15, 000. PAFCCP is an institutional type of coop while BBCCC is a community type of cooperative. Under the community type category then we rank first among the rest in the whole country. Our high net worth can be partly explained by the fact that we owe not even a peso from any outside financial institution. We are solely operating on our own members' equity revealing the real self reliant character of our organization.

We are gradually progressing with the computerization of our different accounts. After computerizing our savings deposits account we are now in the process of integrating into the computer system our fixed deposits accounts. Please do not fail to request for your new Savings Deposit Passbook (Green Color) from your respective Accounts Clerk if you have not secured it yet. The other passbook which will be issued you is the Fixed Deposit Passbook (Red Color) the next time you transact business with the office. Please bear with our personnel if initially it will mean a little time for them to prepare and process your passbook as they are still getting used to the system. As they familiarize themselves with it they will be able to



Amado Jesus F.
CENDAÑA "Jesse"

serve you better in the future.

The Environmental Compliance Certificate (ECC) we have applied for from the DENR (EMB) has finally been issued last week. This document we have been anticipating is necessary for the processing of our Development Permit to be issued by the Municipal Government of La Trinidad. Once the Development Permit is granted we may

finally commence site development of our Lubas property. Meantime, we have initially started the widening of our access road leading to our Housing Project. This will provide convenience for our heavy equipment easier access to the site when our ground works begin.

**MERRY CHRISTMAS AND MAY YOU ENJOY
THE HOLIDAYS!**



LAKBAY ARAL 2003

Last November 30 and December 31, 2003, BBCCC officers and staff visited other cooperatives outside of Baguio City. This is the Lakbay Aral which is regularly done every year. The first cooperative that the group visited was the Baranka Credit Cooperative located in the City of Marikina. Basically, the purpose of the Lakbay Aral is to enrich the visitors' knowledge with regards to Cooperative practices. However, this time, the concept has somewhat changed a little since the tour also focused on other aspects, that of nature and environment. The best thing that we learned from the City of Marikina is the way they preserve their environment through cleanliness. The City government has mandated a cleanliness program that ensures cleanliness all over the city. Anybody caught littering will be apprehended and ordered to pick-up the garbage he junked, he also has to pay a certain amount as fine.

The next stop was in the City of Muñoz, Nueva Ecija. To the Central Luzon State University Cooperative (CLSU). CLSU Credit Cooperative (CCC) BOD Vice Chair Danilo Castro gave us a brief run-down of the operations of their cooperative. On had to welcome us were Mr. Eduardo Oriel, Member, Supervising Committee; Mr. Cesar Foronda, Secretary, Mrs. Hilaria Ferrer, Credit Committee Member and BOD Member Mr. Anselmo Munsayac.

After the brief orientation and interaction over lunch, the BBCCC visitors had the chance to tour a number of the school's experimental projects such as the vegetable, fruit, goat, chicken, and carabao projects.

Labay-Aral 2003 was very interesting in the sense that we did not only enrich our knowledge of other coop practices but also that we learned much about environmental education and protection.

Christmas Wishes/Greetings

From our members....

"I wish that all my children be successful, so with my wife in her responsibilities in her work." (Arch. Francisco Flora Jr., 10 years member, College Professor)

"I wish peace to the whole world; I wish to my children to attain their aspirations; I wish everyone good health." (Mrs. Fe Magalong, 20 years member, retired employee)

"Ang pangarap ko sa Pasko: dagdag sa suweldo, lalaki ang mauutang sa Coop at saka kapayapaan at kaayusan sa mundo, kalusugan sa pamilya." (Faustino Bandiwan, 2 years member, security guard)

"I wish the Coop continued prosperity so that it may continue to be of service to the members and to the community." (Arsenia Valerio, 7 years member, meat vendor)

"Sapay coma ta sumangbay iti parabor ti Diyos iti pamilyac ken iti amin nga lubong." (That God's graces descend in my family and the whole world) - (Paulina Bungubong, 2 years member, midwife)

"More success for BBCCC and more housing projects." (Leo Borja, 6 years member, cable contractor)

"My wish is good health. Agtultuloy coma iti BBCCC ta isu ti pangalangalac iti panagbiag ko. Iti Coop iti pagtatarayac ken pagkamkamangac iti oras nga makasapulac iti tulong. (I wish for BBCCC to continue because it is where I get my livelihood. I run to the Coop and seek refuge whenever I need help.) - (Natividad Iserio, 18 years member, a widow)

"Peace to the community. May god protect the Coop so that it will prosper some more." (Cesar Canave, 6 years member, sales agent)

"Good health for everyone, more progress to BBCCC so that there will be bigger dividends." (Virginia Sabado, 15 years member, retired employee)

"Peace in the world especially in the Philippines. Good health. More success and power to BBCCC." (Jo Lapira, 7 years member, retired public health educator)

"For the world, peace; for the Philippines, unity; for the family, good health; for the Coop, more members, more benefits, and to stay forever." (Rowena Tom, 16 years member, businesswoman)

"Merry Christmas ken datako am-in. Sapay koma ta satako sumya." (Merry Christmas to all of us. May we all be happy.) - (Josephine Sotero, 1 year member, cashier)

"Marakep ya Christmas ed sicutayon amin. Maong komon ya

tuloy-tuloy lan panasenso to yay Kooperatiba tayo, ta dakel ni natulongan ton anggad-angga." (Merry Christmas. May our Coop continue to progress so that it can help u s more and more.) - (Gloria Ayodoc, businesswoman)

"Naragsak ken nakapia nga Christmas para kadayo amin." (Happy and peaceful Christmas to all of us.) - (John Sumcad, 6 months member, traffic aid)

From our officers and management staff.....

"I cannot wrap PEACE; I can only wish that on this blessed season, every man finds it within himself. Idaw-dawat ko ita nga Paskua nga sapay koma ta KAPIA ti agari iti puso ken kaunggan ti tunggal maysa." (Melba Timbreza, Loans Dept.)

"Hay idasadal u hitun Christmas ya sapay koma ta waday talna, am-long, ya pamhod hi hinoh-ha I ditau an naming; an munpopohodan tau koma an kanayon ta way aton tun boble tau an munnanong an maphod. Mah-amlong an Christmas I ditau an naming. (Lorna Dulmuan, Loans Dept.)

"My wish is for all of us to understand the real meaning of love, and that it leads us for better things in life." (Ronald Linglingan, Legal Dept.)

"Christmas as the word implies "Christ" refers to Jesus; "Mas" refers to people, which means Christ is for the people. Christmas as is also a time of reflection on what you have done for others and what you are to others." (AIC Department)

"We wish that Santa Claus this Christmas will be more generous and more understanding to all of us especially the staff." (Acctg Dept.)

"Wish ko sa Pasko at sa araw-araw, world peace at saka maraming pera." (Verification Department)

"In the spirit of the Holy Jesus, I wish everyone kind thoughts and best wishes for true happiness in an atmosphere of love and peace. May all be richly blessed this season and in the coming year. Merry Christmas and a prosperous New Year to all." Greg Andal (BOD)

"I wish joy and peace to all this Christmas Season. May God continue to bless BBCCC in the next 45 years and more!" Ampy Rimas (BOD Vice Chair)

"May your Christmas be filled with peace, love and joy. And may the New Year bring you good health and happiness." Dhel Sabedra (Assistant General Manager)

"In this blessed season, may we reflect how amazing are the deeds of the Lord. Masayang Pasku kekayu ngan ampong mayap a salubung qeung Bayung Banwa! Tom Galang (MIS Department)

"Jesus came in darkness and gave us life, He came in want and gave us abundance, and He came in Love and gave us joy. Wishing all of you - members and your family - a blessed Christmas and a joyful New Year!" Bong Tadeo (EleCom/Coopserver Editorial Board)

TESTIMONIALS

From Repacker to Factory Owner

Such is the drama in the life of Clemente Salabit, 43 years old, and 16 years member of BBCCC.

He remembers fondly the humble beginnings of his STAR CHIP PRAWN CRACKERS business. "I was only a repacker - repacking practically everything - *butong pakwan*, peanuts, fish crackers, prawn crackers, etc. I would get the big sacks from Bulacan, bring them to Baguio through a "back load" arrangement with my vegetable dealer friends who bring their vegetables to Manila and who have no load when they returned to Baguio. After repacking, I would distribute the small bags around the city - to school canteens, to restaurants, to sari-sari stores - on my motorbike, "*dalawang gulong* limousine" I would call it.

Finding repacking tedious and distributing laborious (I could carry only so much per trip), if not dangerous, I longed to "graduate" into producing the goods myself. But I had no big money for capital. In my predicament, BBCCC readily came to my rescue. I started to borrow amounts within my capacity to pay. The more often I borrowed, the bigger my share capital became due to the coop's beautiful system of "in-built-capital build-up" where a percentage of the loan goes to the share capital. With the numerous loans I made, I put up a small factory in Manaoag. I also was able to purchase a second hand jeep, which this time I called my "four-wheel limousine" - to distribute my goods around, putting my motorbike to the "souvenir" department. Life wasn't easy even at this stage: I was the marketer of the materials and ingredients I needed, I was the cook, I was repacker and I was driver and delivery boy. However, this time, I could be called "manager" and this sounded heavens to my ears!

Then tragedy struck. His factory burned. A man of lesser stuff would have been totally devastated. But Mr. Salabit took it as a challenge. One bad day is not the end of the world he reasoned out. With help from friends, he scouted for another place to relocate his factory. It was in Agoo this time. He purchased a two-hectare lot, through loans from BBCCC, where he put up a bigger, much better equipped factory. His big lot also enabled him to diversify. He put up fish ponds and a piggery. As if to test his mettle, a second tragedy struck. Thieves victimized him of ready-to-harvest tilapia, bangus and shrimps of almost half a million worth. But just like in the first tragedy, he was undaunted. Instead, he courageously stood up very confident that "in my hour of need, BBCCC is there to lend a hand!" While his amortizations were affected, he would be able to recover, he says, with renewal of loans.

His prawn factory, piggery and fish ponds have given jobs to a member of people and this indeed makes him a participant in the government's job-creation program. At the same time, he is exemplifying the BBCCC objective of "improving the quality of life of our marginalized population."

With Elf and vans to distribute his goods around, Mr. Salabit enjoys good market not only in La Union but also in Pangasinan and upward Ilocos. His wife, Virgie, helps him supervise

(Continued on page 11)

"Make Every Loan You Take Productive"



Celia Navarro, coop member for 16 years, remembers with nostalgia this advice of the late Chairman Greg Rimas. "See to it that you borrow only when you need to and when you do make sure that your loan will serve productive purposes", Celia quotes "Sir Greg" as she fondly calls Mr. Rimas. This advice has guided her since in every loan she took. No wonder that her business, which consisted initially of peddling tupperware, RTW and ladies wear to parents of school children turned into a very big and lucrative business.

"I did not have space to sell my goods, I couldn't afford to rent one" she said of her early years as a businesswoman. So when I became a member of the coop, I loaned an amount which enabled me to rent a space in the public market where I sold grocery goods. My next loan enabled me to replenish my stocks. The next loan enabled me to rent another space where I put up computer and xerox services and where I sell school supplies. Business here is very good because it is near a school. My investments were paying off handsomely. My loans are very productive indeed.

I turned next to buying a piece of land to build my house. I got a loan of P 300, 000 from the coop and got a lot from SLU-SVP housing project. Modesty aside, I have paid my amortizations well ahead in advance and have fully paid the cost.

"The coop taught me to discipline myself". Whenever I borrow, I know I have to pay it back, on time and in the full amount as indicated in the amortization schedule. I do this every time and because I have good record, I never had any problems with my succeeding loans.

"I am so very grateful to BBCCC for my life now. My husband and I live comfortably well. My 2 daughters are through with their nursing studies and my businesses are doing great. God bless BBCCC for giving me the break in our life."



Nelia Navarro posing happily at her grocery store

BBCCC is No. 2....

(Continued from page 1)

the BBCCC compared with other multi-millionaire coops in the country. The basis of the study were their financial statements as of December 31, 2002.

IN TERMS OF NETWORTH. Overall, the BBCCC ranked number 2 in terms of the owners'/members' investment in the cooperative, with a total Networth of P336,135,365. The first is the Phil. Army Finance Center Producers Integrated Cooperative (PAFCPIC) with a total networth of P597,915,687. BBCCC, however, ranks number 1 for the community-based type of cooperative. PAF-CPIC is an institutional based credit cooperative.

IN TERMS OF ASSETS. BBCCC ranks no. 6 compared with the 26 outstanding coops. The total assets as of Dec. 2002 was P432,492,731. Again, PAFCPIC ranks No. 1 with assets of P1.2 52 billion pesos, followed by ACDI Credit Coop with assets of P1.198 billion pesos. Both are institutional based coops. Compared with community based coops, BBCCC ranked no. 3 after First Community Cooperative of Cagayan de Oro with assets of P744,065,000 and Perpetual Help Community Cooperative of Dumaguete City with assets of P535,367,000.

IN TERMS OF NET SURPLUS. The BBCCC's 2002 net surplus of P41,902,316 placed it at number 5 overall standing but number 2 in terms of community based co-operatives, second to FICCO with a net surplus of P49,425,949. Our Surplus Margin of 73.3% made BBCCC number 1 and in terms of Return on Assets (9.7%) BBCCC ranked number 2, next to the Asian Development Bank Employees MPCoop.

IN TERMS OF SIZE OF MEMBERSHIP. The 2002 year end membership strength of 14,046, placed the BBCCC as number 5 overall, but number 3 among the community based cooperatives with FICCO as number 1 with 38,069 members and PHCCI with 18,390 members.

BBCCC'S BEST PRACTICES

BOD Chair Atty. Fernandez and GM Cendana shared the coop's best practices. They gave emphasis to the Grocery Bulk Purchasing Services for the members and the cost-sharing scheme adopted for the transport, lodging and other facilities of the cooperative. The capital build-up scheme which generated millions of share capital/fixed deposit in a quarter was also shared including the savings mobilization program involving the children/grandchildren of members. They said that these twin programs are the reasons why the coop does not borrow from external sources. They did not, however, forget to mention that the position of BBCCC in the coop industry is mainly because of the contribution of its dedicated volunteer cooperative leaders, efficient management staff and vigilant membership.

Testimonial... From Repacker....

(Continued from page 10)

every aspect of the business, from production to marketing. They mention as problems the 2 C's of **competition** (usually destructive) and **capital**. "Many can be unkind as to try to destroy our product and our market. But we keep on going anyway. "Capital doesn't seem enough no matter but we know we can always run to BBCCC when the going gets rough and tough." As if these words of appreciation of the coop are not enough, husband and wife have this to add: "*Pag-asang malaki ang coop; laging handang tumulong sa oras ng pangangailangan. Salamat BBCCC!*"

Mr. And Mrs. Clemente Salabit with Vice Chair Ampy Rimas viewing heaps of ready packed prawn crackers



The fishponds abound with tilapia, milkfish and shrimps.



The thriving Salabit piggery.





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