



*The
BBCCC*

COOPSERVER

*FERNANDEZ RE-ELECTED BOD CHAIR;
ADVERSALO, NEW VICE CHAIR*

FERNANDEZ RE-ELECTED BOD CHAIR; ADVERSALO, NEW VICE CHAIR

Inside this issue:

| | |
|---|----|
| Youth Committee On The Go! Service Awardees 2004 | 2 |
| BBCCC Foundation Raffle Draw 2004 | 3 |
| Editorial ... Pictorials From the Manager's Desk | 4 |
| Incumbents Rule BBCCC Elections 2004 Announcement | 5 |
| PRAYERS for BBCCC on the Occasion of its 45th ANNUAL GENERAL ASSEMBLY Held March 21, 2004 at the Gonzaga Gym GA 2004; P46.9M In Net Surplus | 6 |
| NORPHIL Savings and Development Housing Cooperative BBCCC's Outreach Programs Going Strong | 7 |
| PICTORIALS ... BUHAY KOOPERATIBA | 8 |
| Letter from the Officials of Barangay Lubas, La Trinidad BBCCC Foundation Holds 1st General Assembly | 9 |
| Fuente Elected RCDC Chair Testimonial | 10 |
| 2004 Development Plan | 11 |
| Advertisements | 12 |

In the re-organizational meeting of the Board of Directors on March 29, 2004 at the BBCCC Hall, last year's Chair Renato C. Fernandez was re-elected to the same position, while Dir. Oscar R. Adversalo was elected Vice Chair, replacing last year's Vice Chair Amparo T. Rimas.

Adopting the "working board" concept, the BOD appointed Directors as Chairs of the different Board-created committees, namely, Dir. Bernard Padang, Legal Committee; Dir. Ruben Corpuz, Housing Committee; Dir. Emerita Fuerte, Finance, Research & Information Technology Committee; and Dir. Gregorio Andal, Youth Committee. The different Committee Chairs were given the prerogative to recommend to the Board the composition of their respective committees.

Mr. Marcial Esquejo was reappointed Treasurer. While Mrs. Nida Flavier was appointed Board Secretary in view of the resignation of last year's Secretary Ms. Michelle Cariño.

Hereunder is a complete list of BBCCC officers, both elective and appointive, for Fiscal Year 2004:

BOARD OF DIRECTORS:

CHAIR: Renato C. Fernandez
VICE-CHAIR: Oscar R. Adversalo
MEMEBRS: Gregorio V. Andal
Ruben A. Corpuz
Emerita C. Fuerte
Bernard D. Padang
Amparo T. Rimas

GENERAL MANAGER:

Amado Jesus F. Cendaña
ASST. GENERAL MANAGER:
Flordelina Sabedra
TREASURER:
Marcial V. Esquejo
SECRETARY:
Nida Flavier

EDUCATION, TRAINING AND MEMBERSHIP COMMITTEE:

CHAIR: Oscar R. Adversalo
MEMBERS: Jolyna Alcantara
Mary Ann B. Bungag
Michelle S. Cariño
Emmanuel A. Tadeo
Renato C. Fernandez
Emerita C. Fuerte
Amado Jesus F. Cendaña
Gregorio V Andal
Ruben A. Corpuz
Bernard D Padang
Amparo T. Rimas

CREDIT COMMITTEE:

CHAIR: Arturo G. Asuncion
MEMBERS: Aurora M. Ambanloc
Isabelina G. Ronquillo

AUDIT & INVENTORY COMMITTEE:

CHAIR: Josephine G. Perez
MEMBERS: Roberta A. Balangue
Roland G. Lachica

ELECTION COMMITTEE:

CHAIR: Emmanuel A. Tadeo
MEMBERS: Basiliza S. Laconsay
Mario S. Valdez

LEGAL COMMITTEE:

CHAIR: Atty. Bernard D. Padang
MEMBERS: Atty. Zosimo M. Abratique
Atty. Nelson V. Gayo

HOUSING COMMITTEE:

CHAIR: Ruben A. Corpuz

YOUTH COMMITTEE:

CHAIR:

(Continued on page 3)

YOUTH COMMITTEE ON THE GO!

By: Romano M. Bulatao

As Fiscal Year 2003 has passed BBCCC with success amidst the challenges encountered, the Youth Committee was part of the endeavor under the leadership of Director Oscar Adversalo with his two Youth Coordinators, Ms. Michelle Cariño (Board Secretary), and Mr. Romano Bulatao. Despite the inevitable challenges ahead, the Youth Committee serves as a symbol of hope for a brighter future, not only for its members but, for the BBCCC as a whole. For all BBCCC members to know, it was only on August 2003, when the BBCCC Board raised the status of the Youth Committee (formerly Youth Component under the Education Committee) to effect. As a young committee, the Youth Committee has focused itself with the basic move of recruitment. According to the youth Committee's Report during the BBCCC General Assembly held on March 21, 2004, at the Gonzaga Gym, Saint Louis University, **"indeed the BBCCC YOUNG SAVERS CLUB has to date a membership totalling 1,813, with a total combined fixed and savings deposits in the amount of PhP7,351,909.02. This amount, definitely, is a boost to the financial stability of the cooperative."** The Youth Committee is to face another year of challenge but with the help and support of every BBCCC members, the committee will continue to perform in the light of its component to involve the youth (kiddies, teeners, and young adults) in cooperativism.

On March 29, 2004, there was a re-organization in BBCCC. There was a change in chairmanship in almost all committees including the Youth Committee. The new chairman of this committee is no other than, Director Gregorio V. Andal (who was re-elected as a member of the board in the recent BBCCC 2004 elections). Director Greg replaced Director Oscar Adversalo, who is now the new Vice Chairman of the Board and at the same time Chairman of the Education Committee.

On March 30, 2004, at 4 P.M., an informal meeting was held at the BBCCC office. This meeting was led by the new chairman of the Youth Committee, Director Greg, together with the reappointed Youth Coordinators, Ms. Michelle Cariño, and Mr. Romano Bulatao. Both Michelle and Romano welcomed Director

(Continued on page 5)

SERVICE AWARDEES 2004

Nine (9) staff members and nine (9) officers were honored with Service Awards for their years of continued service to BBCCC at a simple dinner party dubbed "BBCCC Recognition Night" held at the BBCCC Hall on March 23, 2004.

The staff awardees were: Flordelina Sabedra (30 years); Rosemarie Torres (20 years); Ma. Paz Pascua (15 years); Rosalinda Bagang (10 years); Victor Barlin (10 years); Perla Zulueta (10 years); Ana Dulnuan (5 years); Ronald Linglingan (5 years); and Magdalena Magsilao (5 years).

The awarded officers were those who have rendered service to the Coop for five continuous years since 1999: Chair Renato C. Fernandez, Dir. Ruben A. Corpuz, Dir. Emerita C. Fuerte, Dir. Bernard D. Padang, Housing Committee member Ma. Asuncion Minglana, AIC member Roland G. Lachica, Crecom Chair Arturo G. Asuncion, and Crecom members Isabelina G. Ronquillo and Aurora M. Ambanloc.

Flordelina Sabedra or "Dhel" joined the Coop in 1972. She has served BBCCC in several capacities like collector, cashier, posting clerk, Head Cashier, and Asst. General Manager, her current position. The most senior employee, Dhel has seen the growth of the Coop through the years and could be a very reliable source of historical information about the BBCCC.

Rosemarie Torres, fondly called "**Alma**" started as a Grocery clerk in 1983. She was later assigned to the Loans Department and then to the Accounts Department as a posting clerk, a position she still holds at present. A de facto Head of said Department, Alma admits that joining the Coop has provided her and her family a good life, economically as well as spiritually. To her, to be successful is to do the things that unsuccessful people don't want to do.

Ma. Paz Pascua is the de facto Head of the Grocery Department. She joined the BBCCC in 1988 starting as grocery delivery clerk, then grocery accounts clerk. At present she is the grocery department's cashier. A charming morena, Maripaz is happily married and blessed with three children.

Rosalinda Bagang is presently assigned as

(Continued on page 5)

BBCCC FOUNDATION RAFFLE DRAW 2004

Excitement marked the drawing of lucky winners of the BBCCC Foundation Raffle last March 27, 2004 at the Coop premises. It was watched by a number of members who were praying hard to win.

The draw was supervised by BBCCC Foundation Chair Ampy Rimas with the assistance of the Audit & Inventory Committee composed of Josie Perez, Chair Nida Flavier, and Ronald Lachica. Ruby Balangue, the new AIC member-elect was also on hand to assist.

The lucky winners are, as follows:

| Major Prizes | Ticket Number | Name | Prize |
|---------------|---------------|-----------------------|--------------------------------|
| First Prize | 0492 | Gerielbeth dela Torre | Samsung 6 cu. Ft. Refrigerator |
| Second Prize | 0723 | Robert Tango | 3-burner La Germania Gas Range |
| Third Prize | 2250 | Leticia Licudine | 21" L.G. Color TV |
| Other Prizes: | 1463 | Zenaida Felizardo | Promac Component |
| | 0975 | Elizabeth Lockey | Samsung Microwave Oven |
| | 0146 | Jovita Santos | Kyowa Kitchen Organizer |
| | 0286 | Jeremias del Rosario | Panview Water Dispenser |
| | 0915 | Rosario C. Bentes | 4.5 kg. L.G. Washing Machine |
| | 1244 | Art Asuncion | 12 pcs. Royal Cuisine Cookware |
| | 1112 | Gregorio Abellera | Standard Pressure Cooker |
| | 1524 | Evelyn Sanil | Standard Rice Cooker |
| | 0959 | Jerla P. Fagyan | Standard Blender |
| | 1809 | Edward Naoy | Standard Oven Toaster |

The Guanzon Enterprizes, dealer of motorcycles and a tie-up of BBCCC also extended their support by staging its own raffle draws exclusively for the members.

Leonila D. Robillos is the winner of one unit Nokia 3315 cellular phone, while the following are the winners of one pouch each.

| | |
|---------------------|-----------------------|
| Purita Benter | Orlando Mendoza |
| Nesterlyn Laresma | Cherry Caibigan |
| Juanita V. Laconsay | Ricahrd Soto |
| Judith Bacwaden | Elias Esong |
| Ronalyn Dacoron | Chriz Rimando |
| Marcela Dawas | Cynthia M. Basco |
| Alicia Salado | Pilar Lubid |
| Erlinda Bueno | Marian Mendoza |
| Mariflor Valbuena | Maria Lourdes Barlaan |
| Lea Marie Roc | Gilda Pachingel */atr |



Coop member Robert Tango (second from left) together with his very excited wife receives his BBCCC Raffle prize (second prize) - a 3-burner La Germania Gas Range - from GM Jess Cendaña and Chair Atong Fernandez (third and fourth from left, respectively)

Fernandez re-elected ...

(Continued from page 1)

Gregorio V. Andal

MEMEBRS: Emerita C. Fuerte
Ma. Asuncion Minglana
Albert V. Talco

MEMBERS: Romano M. Bulatao
Michelle S. Cariño

FINANCE, RESEARCH & INFORMATION TECHNOLOGY COMMITTEE:

CHAIR: Emerita C. Fuerte
MEMBERS: Amparo T. Rimas
Eufracio delos Reyes

BBCCC BUILDING CONSTRUCTION LIAISON OFFICER:

Gregorio V. Andal

BBCCC FOUNDATION INC.:

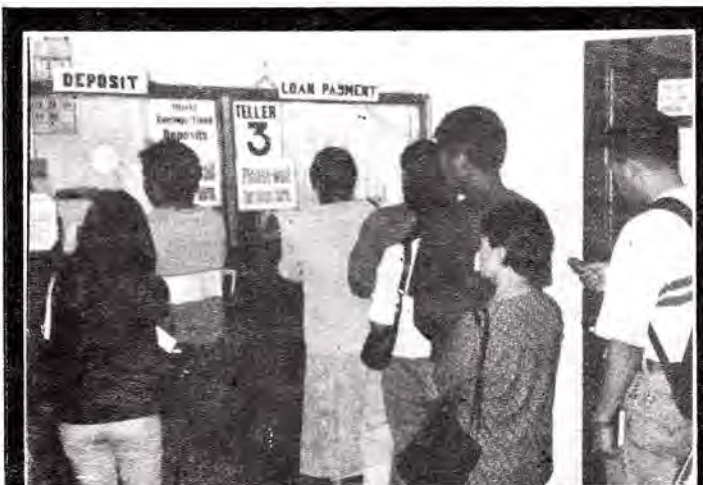
CHAIR: Amparo T. Rimas
VICE CHAIR: Renato C. Fernandez
SECRETARY: Bernard D. Padang
TREASURER: Marcial V. Esquejo
AUDITOR: Oscar R. Adversalo
GENERAL MANAGER: Ruben A. Corpuz

WAYS and MEANS: Amado Jesus F. Cendaña
SPECIAL PROJECTS: Ruben A. Corpuz
Bernard D. Padang
NETWORKING & PUBLIC RELATIONS:
Renato C. Fernandez
Amparo T. Rimas

*/ora

MORE DIVIDENDS OR BETTER SERVICES?

One of the thousands of Coop members receiving her yearly dividend



Coop members queuing to transact business at the cashier's department



Oca



Mitch



Bong



EDITORIAL BOARD

OSCAR 'Oca' ADVERSALO
MICHELLE 'Mitch' CARIÑO
EMMANUEL 'Bong' TADEO

Phone: 442-6603, 444-6419
 Fax: (072) 442-5872,
 (072) 444-4993

CONSULTANTS:

Chair **ATONG FERNANDEZ**
GM JESS CENDAÑA

FROM THE MANAGER'S DESK

Our fiscal year just concluded once again proved to be very encouraging. The impressive figures we reached showed that the business targets we set at the beginning of year 2003 were attained. For those who missed our report last General Assembly for one reason or another, we are here reiterating some of the financial highlights of our last year's operations. Our total assets have increased by P81,899,595 over that of the previous year and stood at P514,392,326 as of end of December, 2003, a 19% increase. As to our total gross income for 2003 operations, we earned P64,653,747. Relating this figure to our total expenses of P17,151,722 we took a net surplus of P46,961,054. Our three deposit accounts, namely Fixed Deposits, Savings Deposits and Time Deposits also posed a very encouraging growth. As of December end, our Member's share capital alone amounted to P362,357,978 an increase of 18% over that of year 2002. Savings Deposit stood at P32,950,772 revealing an increase of 35%. Time Deposit went up to P12,661,361 showing a favorable climb of 57%. All these data point to a common impression – your continuous acceptance of your cooperative as a reliable trustee of your hard-earned income through the years we hope as well that you maintain your support, and confidence on BBCCC as we journey on reaching the goals we have laid before us

Come May 1, 2004 we are launching again our usual "Summer Hirit, Dagdagan ang Deposit" Promo (Mid-year Capital Build-up Promo). We trust that you will continue supporting this program through additional contributions to your respective Fixed Deposits. The mechanics of this promo remains the same. Any additional P1,000.00 to your Share Capital entitles you to one (1) free Raffle ticket which can win valuable prizes (appliances and others). This Capital Build-Up Promo lasts until end of July, 2004. Our raffle draw will be held on the first week of August.

We are now finalizing with the SM Department Store on a possible Bill Payments arrangement for our members. This will provide us the opportunity to make our contributions and loan payments at SM instead of doing it at our office if we are prevented due to time constraints. If our collection agreement pushes through, you may remit your share contributions and loan repayments at SM Monday through Sunday including Holidays. Payment time extends up to 7:00 in the evening allowing us the chance to beat due dates and subsequently avoiding penalties. A minimal P5.00 service fee per transaction will however be charged of us under such arrangement to cover expenses for the utilities, manpower, supplies and network faculties, an amount for being reasonable in exchange for one convenience we get out of it.

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

Youth Committee..*(Continued from page 2)*

Greg and vice-versa. Re-orientation was the main focus of said meeting, coupled with some evaluations. The informal meeting ended at 5:15 P.M. and the first formal committee meeting was set on April 17, 2004.

To Director Oca, the committee would like to express its appreciation for your help and support especially in its promotion. To your new work, as chairman of the Education Committee, good luck! To Director Greg, the committee would like to express once again to welcome you. Your chairmanship to this committee is really valuable to direct its course towards a brighter future! Good luck to all of us!

Service Awardees 2004*(Continued from page 2)*

Accounts Clerk in the Accounting Department, in charge of bookkeeping for the grocery. Married to a lawyer with one child, and beautiful and sexy, Lyn joined the Coop in 1993.

Victor Barlin has served the Coop for ten years as a delivery clerk. A small but hard-working guy, Vic shown that diligence is the key to a happy and blessed life.

Perla Zulueta, like Vic, has served the Coop for ten years as a delivery clerk and substitute grocery cashier. Married with three children, she believes that working with the Coop is indeed challenging but at the same time fulfilling.

Ana Dulnuan, Ronald Linglingan, and **Magdalena Magsilao** all joined the BBCCC in the same year. Ana is with the Loans Department assigned as Loans Clerk, Ronald assists the Legal Committee like serving notices to delinquent members, etc., while Dalen works as cashier with the Accounting Department. Both Ana and Dalen are married, whereas Ronald is still at the crossroad - to be or not to be. */ora

To the awardees, more power!

INCUMBENTS RULE BBCCC ELECTIONS 2004 ANEW

Except for one, all incumbents won their re-election bids at the just concluded elections done during the general assembly. Mrs. Roberta Balangue, who was a former Director of BBCCC, has all the luck this time in dislodging one of the incumbent by claiming the last spot in the AIC.

So as to show you how every candidate fair in the said election, hereunder are the complete results which includes the votes garnered by each candidate:

For Board of Directors:

- Amparo Rimas - 5,356 (Elected)
- Bernard Padang - 4,862 (Elected)
- Gregorio Andal - 4,481 (Elected)
- Mary Ann Bungag - 2,680 (Not Elected)

For Audit and Inventory Committee:

- Rolando Lachica - 3,735 (Elected)
- Roberta Balangue - 3,415 (Elected)
- Nida Flavier - 3,082 (Not Elected)
- Henry de Leon - 1,436 (Not Elected)

For Credit Committee:

- Arturo Asuncion - 3,943 (Elected)
- Jovito Mariñas - 1,961 (Not Elected)

For Election Committee:

- Mario Valdez - 4,069 (Elected)
- Mary Amistad - 1,834 (Not Elected)

From the 7,554 members in good standing who attended the assembly and received their respective official ballot (please note that members in bad standing cannot vote), 6,051 cast their vote.

Interim Member and Acting Chairman Atty. Nelson Gayo, Liza Laconsay and Bong Tadeo supervised the conduct of the election assisted by the Election Committee deputies and the BBCCC scholars. */beat

ANNOUNCEMENT

TO ALL YOUTH SAVERS:

You are enjoined to attend the first Youth Savers Assembly on the following dates:

- **KIDDIES (Guardians)** May 15, 2004, 8:30 a.m. to 12 noon
- **TEENERS** May 22, 2004, 8:30 a.m. to 12 noon
- **YOUNG ADULTS** May 29, 2004, 8:30 a.m. to 12 noon

Come and participate in this once a year event of fun and surprises! Venue will be at the BBCCC Seminal Hall.

FREE REGISTRATION !!!!!

Deadline of PRE-REGISTRATION IS ON MAY 8, 2004.

PLEASE SEE/CONTACT MRS. ANA DULNUAN for registration details.

**PRAYERS for BBCCC on the
Occasion of its 45th ANNUAL
GENERAL ASSEMBLY Held
March 21, 2004 at the Gonzaga Gym**

1. For past leaders and members of our Cooperative who have gone ahead to serve in the house of the Lord, may they continue to pray and implore GOD to bestow more blessings on our cooperative so that it will remain stable and sustainable and continue the work they had started, we pray
2. The present leadership – the BOD, Officers, Committees, GM and his staff, that they may be motivated by true service, notwithstanding their desire for higher compensation than they are now receiving, bearing in mind that a greater reward awaits them in the afterlife, we pray
3. The more or less 15,000 members who put their trust in the Cooperative, that they may continue to patronize its services and fulfill their obligations and responsibilities, always remembering that the success of the coop depends on these, we pray
4. The members who cannot be with us today, for one reason or another, may GOD keep them safe from harm or make them recover from their maladies, so that any day now they may be able to enjoy the benefits and fruits of membership, we pray
5. The personal intentions of all of us here present, may GOD grant us our supplications that we ask through the intercession of our Beloved Mother Mary and her precious Son, Jesus Christ our Lord, we pray

(Intercessory prayers made by Dir. Emy Fuerte during the GA Holy Mass)



Staff Service Awardees 2004: (front row ladies, L-R) Dhel Sabedra, Lyn Bagang, Maripaz Pascua, Perla Zulueta, Alma Torres (back row, L-R boys) Ronald Linglingan and Vic Barlin. Not in picture: Ana Dubnuan and Dalen Magsilao

GA 2004; P46.9M IN NET SURPLUS

March 21, 2004 was a bright day as it welcomed the more than 6,000 members who came from far and wide to attend the Annual General Assembly except for the dismay, disappointment and great inconvenience suffered due to the last minute cancellation of the Burgos Gym venue by St. Louis University, everything went well.

The activities of the day started with a beautiful Mass celebrated by Rev. Tirso Dolina, PMA chaplain. In his homily, the good Padre mentioned that cooperatives date back to the early Christian communities. Bound by common needs and aspirations, the people grouped together, extended assistance to one another and shared their resources. He drew the parallelism between cooperatives with the concept of Basic Ecclesial Community or BEC in which God's command of love and sharing should find manifestation right among the people in the grassroots or in the neighborhoods. Songs that were well-selected and beautifully sung added to the solemnity of the Mass.

After the Mass, Interim member and acting Elecom Chair Atty. Nelson Gayo explained the election rules and procedures, and subsequently presented the different candidates who were given time for their campaign speeches. The business portion started with an invocation by Mrs. Ligaya Ramos, followed by the singing of the Pambansang Awit led by Dir. Greg Andal. Vice Chair Ampy Rimas gave the welcome address, after which Chair Atong Fernandez delivered the Chairman's Message. Reports followed next, starting with the Manager's report.

Questions were raised by a handful and unrepresentative members of the Assembly on the reports prior to the approval of the same. Some suggestions were floated, like the giving of cash Christmas gift instead of a T-shirt; increasing the honoraria and rata of officers; and a progress report on the on-going BBCCC building construction.

Plaques of appreciation were awarded to the Ten Top Capital Builders while the remaining door prizes consisting of grocery items and cavans of rice were given to many who stayed on patiently until the forum was finished.

And finally, the most-awaited part of the Assembly – the distribution of patronage refund and interest on share capital – put a happy ending to the entire assembly. The fiscal year 2003 yielded a net surplus of **P46.9M**. After removing the deductions as mandated by law, P37,677,037.00 was made available for distribution to the members. *Iora

NORPHIL SAVINGS AND DEVELOPMENT HOUSING COOPERATIVE

Mary B. Minglana

Director, NSDHC and general Manager, SLU-SVP

On or about the ides of year 2003, amidst poor economic conditions in our country another champion of the ordinary people, a new housing cooperative was born. The **NORPHIL SAVINGS AND DEVELOPMENT HOUSING COOPERATIVE (NSDHC)**, was finally registered with the Cooperative Development Authority (CDA) on June 30, 2003, with Registration No. CEO-1186.

The NSDHC is a joint venture of two big cooperatives in Luzon: the **BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC)** and the **SAINT LOUIS UNIVERSITY-SAINT VINCENT PARISH HOUSING COOPERATIVE (SLU-SVP HC)** both based in Baguio City. In year 2001, a number of directors of both cooperatives volunteered to meet with two representatives of the Swedish Housing Federation the HSB, Rolf Akeby and Rolf Troddin to discuss the possibility of implementing a different scheme cooperative, the **INTERNATIONAL COOPERATIVE ALLIANCE (ICA)**, which would benefit more homeless residents from Luzon primarily the Cordilleras. From then on, these volunteers met regularly to plan out how this cooperative could be organized while simultaneously giving orientations on this new cooperative scheme to prospective members. Four of these volunteers have joined different groups of cooperatives leaders throughout the Philippines to study the housing cooperatives in Stockholm, Sweden which have been practicing the ICA program since 1923.

As of date, there have been 3 pre-membership seminars conducted and a total of 328 participants. Among these participants 58 were accepted as members with a total amount of **PhP10,000.00** membership fees, **PhP120,691.00** shares and capital build-up and **PhP695,860.35** savings.

The core of this ICA scheme is **Savings Queue**. An accepted member may save for himself, his children, grandchildren or any dependents of any age for a housing unit in the future. These accumulated savings would, together with a loan amount serve as capital for putting up housing or condominium units to be awarded to members prioritized according to a set of criteria, based primarily on their savings and their sequence in the savings queue. Other criteria are attendance to seminars, meetings and bayanihan activities.

This **savings queue** scheme will be explained further in orientation and/or pre-membership seminars. The NSDHC has not yet launched massively its program for the reason that the grand launching has not yet been planned fully well. The first Medium-Rise building will hopefully start this year. For further information please call the SLU-SVP HC office telefax no. (074) 444-4819 or BBCCC office no. (074) 442-6603 or (074) 442-5872.

GM Jess Cendaña and Dir. Ampy Rimas handing over a Karaoke set to the teachers of Guitley Day Care Center and some officers of Barangay Lubas.

BBCCC's OUTREACH PROGRAMS GOING STRONG

The tykes at the Lubas and Guitley Day Care Centers, were beside their teachers, PTA officials and barangay officials, when they received their much - awaited Karaoke Sets from BBCCC.

Last January 19, 2004, Board Chair Atong Fernandez, Vice Chair Ampy Rimas, GM Jess Cendaña and Directors Oca Adversalo and Emy Fuerte motored to Lubas Barangay to deliver a Karaoke Set to the Lubas Day Care Center under Terry C. Federico. DCC parent officer Maureen Gaki and Barangay Captain Aurelio Gawidan along with Barangay Kagawad John Alcido witnessed the happy occasion. The kids were also treated to some sandwiches and toys which the BBCCC officers brought along. Immediately, the kids used the karaoke in their short program consisting of songs and dances where the visitors joined in to the delight of the kids and the parents.

Sitio Guitley's turn to receive its set was last February 2, 2004. On hand were DCC Worker Noemi Licung, PTA President and Vice President Marjorie Lawan and Zenaida Inuoue respectively, and Barangay Kagawad John Alcido. They were all smiles as they expressed joy and gratitude to Vice Chair Ampy Rimas and GM Jess Cendaña who motored to Guitley via the Beckel Road, a little circuitous but it was a pleasant trip nonetheless what with the flower gardens dotting the road on both sides and the feel of clean fresh air in contrast to the city's dusty air.

Both Lubas and Guitley Day Care Centers assured the BBCCC officers that the donations will be used to best advantage. They will be used in the training of the kids for oral communication skills and as audio aid in learning their different lessons.

The sets will also come in handy when the school holds programs and the kids need sounds and music to practice their songs, dances and recitations. They also needs the sets to practice for the many cultural and academic competitions they participate in during the school year.

From the time BBCCC has adopted Barangay Lubas, it has extended assistance to the barangay in various ways. It has donated a wall clock for its barangay office. Of late, it has given a 120 drum water tank to alleviate its water problems. /atr



PICTORIALS

..... BUHAY KOOPERATIBA



" Anya? Jak maawatan.....Ijay ada ti COOP!!!" — members patiently wait for their turn during payment cut-off time



Coop ko 'to, Coop ko 'to, Coop KO 'tooo ...Aaaahhhh... BBCCC !!! — Roland, Josie, Nida & Ruby of AIC with some members drawing the winners during the BBCCC Foundation raffle draw



... Tayong dalawa, always tama ang timpla ... — Crecom Art receiving his award of recognition from BOD Chair Atong



... Yan ang galing, without over-spending ... Asst. Gen. Manager Dhel Sabedra handing the prize to one of the winner during the BBCCC Foundation's raffle draw



Wanna be ka ba o wanna be iba? — Some officers and the BBCCC scholars during the latter's recognition of graduates



... You are in Good Hands!!! BBCCC officers and staff dept heads who participated in this year's strategic planning

Republic of the Philippines
Province of Benguet
Municipality of La Trinidad
Barangay Lubas

OFFICE OF THE SANGGUNIANG BARANGAY

January 16, 2004

Baguio-Benguet Community Credit Cooperative (BBCCC)
No. 56 Cooperatives St., Corner Assumption Road
Baguio City 2600 Philippines (P.O. Box 320)

Ladies and Gentlemen:

Greetings!!!

In the minutes of meeting of the Sanggunian's regular meeting last January 9, 2004, Sangguniang Barangay Kagawad John P. Alcido requested that a thank you letter be made in favor of the BBCCC, your association, for the materials donated such as G.I. water tank, the toys and cash gifts for the Day Care pupils and cash given as an additional fund for the leveling of the Guitley Baranagay road. We appreciated those things very much. However, the part highly regarded was the time, the time when members of the Board of Directors came to introduce themselves and be a part of the community, the time when General Manager came together with the Project Engineer to inform the Sanggunian of your planned housing project that we in the LGU can also relate to in improving our place.

This letter's intent then is to express our foremost gratitude in behalf of the entire constituency of Barangay Lubas, especially to us the incumbent barangay officials and as well as from the officialdom and members of the Parents Teachers Association of the two Day Care Centers at Guitley and Lubas Proper.

We do guarantee that these donated items, especially the tank, serve their purpose, that is, for the betterment and/or improvement of our barangay.

Again, we than you. May blessings abound for you, members of the cooperative, and your families, and that more help from you be expressed not only to us but also to other barangays as well.

God bless.

Respectfully yours,

AURELIO O. GAWIDAN, SR.
Punong Barangay

BBCCC Foundation officers and members in a light moment before the start of the Foundation's First General Assembly

BBCCC FOUNDATION HOLDS 1st GENERAL ASSEMBLY

The BBCCC Foundation, registered with the SEC on August 13, 2002 with Registration No. 200200424, held its first general assembly last March 6, 2004.

Seven (7) new Board of Trustees were elected. They were Oscar Adversalo, Amado Jesus Cendaña, Ruben Corpuz, Marcial Esquejo, Renator Fernandez, Bernard Padang and Amparo Rimas. Oca Adversalo, Jess Cendaña and Marcial Esquejo will serve for one year.

In the recognition of the Board of Trustees, the following officers were elected:

| | |
|------------------|-----------------------|
| Ampy Rimas | - Chair |
| Renato Fernandez | - Vice Chair |
| Bernard Padang | - Corporate Secretary |
| Marcial Esquejo | - Treasurer |
| Oca Adversalo | - Auditor |
| Ruben Corpuz | - General Manager |

Four committees were constituted, namely: Ways and Means under Jess Cendaña, Special Projects and Programs under Ruben Corpuz and Bernard Padang, Public Relations Committee under Ampy Rimas and Networking or Linkages under Renato Fernandez and Ruben Corpuz.

The assembly firmed up the launching and "Dinner for a Cause" project. This will take place on April 17, 2004 at 7:00 in the evening at the Margarita Hall, Supreme Hotel. Dinner tickets at Php500.00 may be obtained from the office of the Manager or from any of the officers of the Cooperative or of the Foundation.

The BBCCC family is greatly encouraged to support the "Dinner for a Cause" and all subsequent activities of the Foundation so that it will be able to respond to the many request for assistance which are not covered by the existing financial benefits of the CoopeRATIVE. The programs which the Foundation presently involved in are the scholarship program which is enjoyed by able but needy high school students in the public high schools of Baguio City and Benguet, the outreach activities at the adopted barangay of Lubas and the "Support the Street Children" given to waifs in coordination with the Dep't. of Social Services. /atr



FUERTE ELECTED RCDC CHAIR

BBCCC Director Emerita C. Fuerte, in her capacity as Executive Director of the Cordillera Administrative Region Cooperative Union (CARCU), was elected as the Chairperson of the Regional Cooperative Development Council (RCDC) last 10 March 2004. She took over the post vacated by RACE Chair, Mr. John Bugaling.

The establishment of the RCDC is authorized under EO #95, series of 1993. This is also impliedly authorized under Article 2 of RA 6938 or the Cooperative Code which states that "... the State shall encourage the private sectors to undertake the actual formation and organization of cooperatives ..."

The functions and powers of the Council are: To assist in the formulation of policies on cooperative development within such councils; to harmonize and monitor the implementation of various cooperative development plans and projects; to operationalize and monitor the Cooperative Medium Term Development Plan through the efforts of all sectors and to develop such development plans as may be required in line with the CMTDP; to share scarce resources towards the full realization of such development plan; to serve as a forum for the discussion of various problems, issues and concerns affecting cooperatives within the area, and to propose solutions to them; and to recognize and promote the observance of the Principle of Subsidiarity and the Universal Cooperative Principles as embodied in the Cooperative Code in the performance of these functions.

The RCDC is composed of 30 members representing the line agencies of the government, with cooperative development programs including government financial institutions; cooperative leaders of regional federations/unions; non-government organizations which assist cooperatives and the Regional Development Council of NEDA.

According to Dir. Fuerte, she accepted the job only because she wants to help in the unification and coordination of all efforts to help the cooperative sin the Cordilleras to become efficient, effective, and sustainable vehicles of true people empowerment.

*/ora

TESTIMONIAL

"BBCCC ... MY PARTNER"

That is how **Luzviminda Ambanloc** wants to call the Baguio-Benguet Community Credit Cooperative (BBCCC). "The coop has always been there for me - ready to lend me a hand in every need of mine: in the education of my children, in the purchase of a piece of lot, in the construction of my small house, in replacing my appliances everytime one breaks down, etc., etc."

"My two children are now finished with their studies financed by my many loans at BBCCC. My loans would come in many and often that my friends have started to call me **LOANVIMINDA**, in jest of course. i can not agree more. My daughter has finished medicine and is now connected with a local hospital. My son is busy reviewing for his bar exams. It would have been next to impossible for me to provide for their schooling and non-school needs if it were not for the Coop. At every turn, BBCCC, my **Partner**, has always been there to rescue from every financial difficulty."

Luz, is the local treasury operations officer II at the City Treasurer's Office. His husband is working abroad in Italy.

"I encourage everyone to become a BBCCC member so that, they too, can be assisted like me by the many benefits and services of the cooperative."

Mrs. Luzviminda Ambanloc, the BBCCC member they fondly call 'Loanviminda'



2004 DEVELOPMENT PLAN

I. OPERATIONS AND MANAGEMENT

1. Improvement of quality and delivery of services
 - *a.By balancing cost of service with membership interest in return of their investment
 - b.Streamlining of roles and responsibilities of staff to avoid duplication of work and confusion of procedures
 - c.Augmentation of staff for specific tasking and consequently expedite servicing of members
 - d.Fast track and complete computerization
 - e.Implement the departmentalization program
2. Continue formulation of capital built-up strategies
 - a.Collection of minimum P5,000.00 share capital
 - b.Capital build-up promo to raise share capital of members above P10,000.00
3. Increase interest income to 15% by more industry and thrift
4. More effective response to delinquency
5. Staff development to include health care, spiritual and moral enlightenment
6. Implement the housing project in Lubas with a Project Management Group
7. Monitor the BBCCC building construction, the compliance with the contract, proposing measures to avoid loss due to delay and inflation, adherence to the per accomplishment basis of billing and payment of contractor
8. Design proportionate allotment for service and business of the income and expense of the transport service
9. Improve the recording procedure in the lodging service
10. Address other needs of members which cannot be accommodated due to limitation of policies by coordination with the newly created BBCCC Foundation in the latter's implementation of its projects

II. MEMBERSHIP ADMISSION & EDUCATION COMMITTEE

1. Admission of quality members and education of present members through bearers courses, stressing members sense of duty and the three pillars of good behavior: save regularly, borrow wisely, and pay promptly
2. Improvement of PMES, i.e., dedicated trained trainers, better audio-visual aids, better pre-qualification and selection procedures
3. Livelihood training
4. Formulate education module to update & upgrade members
5. A separate staff to coordinate training activities

6. Coordination with the BBCCC Foundation, Inc.
 - a.Transfer of scholarship program to the foundation
 - b.Setting up plans, projects strategies of the foundation
 - c.Sourcing of funds for the foundation
7. Improve Coopserver
 - a.Motivate officers and members to continue relevant articles
 - b.Improve distribution system
 - c.Use it as an outlet for the findings of the research department to be created
 - d.Tap linkages, network
 - e.Generate income through advertisement

III. HOUSING PROGRAM AND HOUSING COMMITTEE

1. Formulate policies/guidelines on the housing service/programs/projects
2. Define the role of the Housing Committee as a Project Management Group to implement the Lubas housing project by administration with the General Manager
3. Push the implementation of housing project this year, i.e., start the road works
4. Adopt the ICA model in the project in cooperation with the NORPHIL Savings and Development Housing Coop.

IV. LEGAL ACTION PLAN AND THE LEGAL COMMITTEE

1. Full scale action against delinquent loans
2. Propose preventive measures, particularly in the documentation of loan applications, processing, approval, release, and collections
3. Propose improvement of the legal fee scheme

V. AUDIT AND INVENTORY COMMITTEE

1. Propose improvements of recording of accounts to avoid confusions and discrepancies, like the seemingly impossible losses recorded on the transport service
2. Earlier discovery of deviation from loan policies, particularly with respect to employees
3. Follow up implementation of its proposals on the ff:
 - a.Delineation of service and rental allotment of expenses in the transport service
 - b.Proper recording of lodging service registry
 - c.Advance planning of activities
 - d.Review of allowances, i.e., drivers



"Presyong Kaibigan,
Suki ng Bayan"

PERFECT PARTY PLANNERS

SERVICES OFFERED

1. Wedding Coordination - Rites and Receptions (Which include shower and stag parties)
2. Wedding Anniversaries
3. Debuts
4. Birthday Parties
5. Baptism / Christenings
6. Reunions (family/school)
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

Contact: * Mary Rose 'Penn' Enriquez-Agustin
Tel Nos (074) 445-6643; Fax no. (074) 300-2820
Mobile phone 09172078407

* Thelma Ruth Guadaña-Orpilla
Tel Nos. (074) 445-4060 / ((074) 445-3008
Mobile phone 09175064654

* Lily D. Enriquez-Cruz
Tel No. (074) 300-2833
Mobile phone 09175068078

Discover the Wonderful World of... **AVON** the Company for women
Avail of Big Discounts, exciting New Products,
FREE Trainings, and Unlimited Earning Opportunity!

Come to 6J's AVON

- 2nd Floor Bugayong Bldg (formerly Hamada Bldg.), Baguio City
Tel. Nos. 442-4883, 443-8297
- No. 105 PX Blk. Market, Baguio City Tel. No. 304-2166
- MS Mez. 02 Patria de Baguio, Session Rd., B.C. Tel. No. 304-1146

Bring your FRIEND & Get a GIFT

FREE REGISTRATION KA NA, MAY REGALO KA PAI

CHICKEN BONANZA MKTG.

147 Lopez Jaena St., Trancoville, Baguio City
Tel. Nos. 442-6745, 300-4662

Celfone Nos. 09164980195, 09228002955

FERDINAND D. ORIAN (Proprietor)

- FIESTA LECHON MANOK -

Upper Mabini St., Baguio City

- BENGUET LECHON MANOK -

Km. 5 & Km. 7, La Trinidad, Benguet

— ADVERTISEMENTS —

KEROBEE NATURAL HONEY

100% PURE HONEY

TEL. (074) 304-4148 / 0920-6077180

You can buy at:

- ♦ BBCCC Grocery
- ♦ BSU Marketing Center

— BUY FILIPINO —

JAISAN WOODWORKS/ FURNITURES AGGREGATES / IRONWORKS

No. 57 Marcos Highway, Baguio City

OFFICE: 620-0058 RES: 444-4267 / 444-4744

Doors * Jambs * Mouldings * Slot * Louvers * French Windows *
Cabinets (Bar, Kitchens) * Sets (Sala, Dining) * Wood Parquette *
Sanding * CHB 4,5,6"; Std. * Sand & Gravel * Boulders * Steel Truss
* Roofing * Ironworks * Hauling

JAIME GUPAAL
Cel. No. 0919-536-3185

SUSAN GUPAAL
Cel. No. 0919-469-0965

NORTHWAY COMPUTERS

SALES AND SERVICES

#12 Rimando Rd., 2/F Nenita Bldg., Baguio City
TëleFax No. (074) 443-3041

LAN Installation, Configuration, Cabling & Troubleshooting. Software
Dev't., Computer Sales, Repair, Tutorial, Maintenance, Printing,
Encoding, Scanning, Software-Hardware Installation & Consultation

Engr. MANOLITO "Lito" GACUTANO, CoE (Manager)

RV's STAR RESORT

Mc Arthur Highway, Bila, Sison, Pangasinan
Tel. # (075) 567-2671

SWIMMING POOLS (Adults and Kids are available)

- ♦ Wide parking area Adults: P50.00
- ♦ Wide swimming pool Kids: P40.00
- ♦ Plenty of clean shower rooms
- ♦ Ten clean picnic sheds
- ♦ Mini park for children to play
- ♦ Overnight swimming (for reservations only) ——— P75.00
- ♦ The bigger number in a group will get bigger discounts on rates
- ♦ Wide space around the pool for receptions — weddings, birthdays, baptism, anniversaries, etc. (for reservation only)
- ♦ Outside catering accepted

WE ALSO SELL LACTOVITALE (Lactobacillus Plantarum Drink)

FOR RESERVATIONS PLEASE CONTACT:
ROMULO S. VALDEZ (Proprietor/Owner)

BBCCC members: Please bring your BBCCC ID to avail discount

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