



Baguio City, Philippines

Volume 6, Issue 2 April - June 2004

*The*  
**BBCCC**

# COOPSERVER

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

## BBCCC FOUNDATION SPONSORS DINNER FOR A CAUSE

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**T**he evening of April 27, 2004 was a glittering evening, not so much because of what the more than one hundred guests elegantly wore but much more so because of their magnanimity and generosity, and good will flowing to everyone. It was the "Dinner for a Cause" sponsored by the BBCCC Foundation to generate funds for its various projects such as the Scholarship Program, the Help-a-Barangay Project, the Dental-Medical Outreach Missions, not to mention the hundred and one requests for assistance both from members and non-members alike.

The short program consisted of a short but pithy explanation of the rationale of the BBCCC Foundation given by BOD Chair, Atty. Renato C. Fernandez. Foundation Chair Dr. Ampy Rimas gave the opening remarks and words of welcome. Dinner followed interspersed with the awarding of prizes and gifts to lucky guests. Able emcee for the evening was GM Jess Cendaña.

The first quarter issue of Coopserver 2003 spelled out succinctly the Foundation's thrust: "...the Foundation will be tasked to handle the non-business concerns of BBCCC. With the Foundation, BBCCC shall be able to delineate and effect a happy balance between its business and humanitarian components: strict business and financial management of its operations on one hand and the compassion and understanding that are needed in considering members' needs on the other hand."

Regarding the sourcing of funds, the article continues: "...starting with a Php100,000.00 given by BBCCC as seed capital, amounts have started to trickle in to fill the cup. Plans are afoot to undertake various activities for the needed funds ... sources

(Continued on page 7)



The BBCCC Foundation officers (l-r back) Dir. Bernard Padang, Vice Chair Oscar Adversalo, Chair Renato Fernandez, (l-r front) GM Jess Cendaña, Dir. Ruben Corpuz, BBCCC Foundation Chair, Dir. Amparo Rimas and Treasurer Mars Esquejo during the "Dinner for a Cause Nite" on April 17, 2004.



# THE FIRST YOUTH GENERAL ASSEMBLY

By: Romano M. Bulatao

The First Youth General Assembly was indeed a historic moment in the life of BBCCC. It was initiated by the Youth Committee (headed by the Committee Chairman Director Greg V. Andal together with the Members Mr. Romano M. Bulatao and Ms. Michelle S. Cariño) with the kind approval and support of the Board of Directors. This General Assembly of the Associate Members in the BBCCC happened in three consecutive Saturdays the whole month of May 2004. the schedules of the Youth General Assembly were as follows: for the Kiddies (represented by the guardians) - May 15, 2004; for the Teeners - May 22, 2004; for the Young Adults - May 29, 2004. the Youth General Assembly was held at the BBCCC Seminar Hall from 8:30 A.M. - 12:00 NN. These schedules were posted and have been published in the COOPSERVER at least two weeks before the first schedule.

The very intention of this General Assembly was to gather its members to their respective components, namely, Kiddies, Teeners and Young Adults as Youth Savers for them to initially know each other and also to be oriented with their being Associate Members of BBCCC. The Youth Committee recognizes the importance of individual and social consciousness among the Associate Members because they are to understand, realize and eventually accept that they are not simply young savers for their own individual interest but they are also participants in the growth and development of the BBCCC as a whole. This recognition of their vital role to BBCCC is not only a matter of the present status of the coop but also to assure the future if our beloved BBCCC because aside from the present and incoming membership of the coop, our youth are the ones expected to continue live out the essence and value of cooperativism. As part of the continuing process of achieving the ideals and goals of the BBCCC, the Associate Members initially formed core groups of different components to actively participate in realizing the activities that would serve their interest as Associate Members and for the good of BBCCC as a whole. The core group is the body that will represent the respective components and that will closely coordinate with the Youth Committee for meaningful activities the whole year. Their involvement is focused on their conceptualizing, conducting/ facilitating and evaluating their respective activities. The Youth Committee as it guides the youths also believes that each component must know better their needs in order for them to grow as Associate Members and eventually being full-fledged Regular Members of BBCCC in the future. Each core group is composed of officers who in the assembly mostly volunteered themselves to be part if this coordinating

body for the whole year.

The agenda of the program that facilitated the First Youth General Assembly were as follows:

### Registration

#### Program Proper

Opening Prayer	c/o Mr. Romano M. Bulatao
Opening Remarks	c/o Ms. Michelle S. Cariño
Information/Updates	c/o Dir. Gregorio V. Andal
Getting To Know	c/o Membership
Core Group Formation	c/o Ms. Michelle S. Cariño
Open Forum (Questions and Suggesions)	c/o Membership
Closing Remarks and Prayers	c/o Dir. Gregorio V. Andal

The officers who composed the Core Groups of the Young Savers Club are the following:

### KIDDIES (Parents/Guardians):

Chief Coordinator	Mary Rose Agustin
Assistant Coordinators	Ester Sadian Leonida Densed
Secretary	Perlita Nerja
Treasurer	Digna Yocayog
Auditor	Primitiva Laborte

### TEENERS:

Chief Coordinator	Jenie Rae Dela Cruz
Assistant Coordinators	Shaika Tecne Alyssa Mendoza
Secretary	Mayla Karl Saley
Treasurer	Jalemae Dela Cruz
Auditor	Mico Jay P. Abarra

### YOUNG ADULTS:

Chief Coordinator	Maurene Pramoso
Assistant Coordinators	Karessa Auiso Maika Ela Auiso
Secretary	Maral Banasihan
Treasurer	Alfred Ayeras
Auditor	Terence Tecne

The total numbers of those who attended this Youth First General Assembly are as follows: Kiddies (54); Teeners (26); and Young Adults (13). The numbers showed a success f the said Assembly considering the fact that the weather was not favorable to the occasion.

The Youth Committee would like to express a profound gratitude to those who one way or the other were instrumental with the success of the said Assembly; for the trust and support given by the Board of Directors, to the Management and Staff of BBCCC. Thank you and God bless!



## NORWESLU CONGRESS AND ANNUAL FORUM

**T**he Northwestern Luzon League of Cooperatives, of which the BBCCC is an affiliate member, held its Annual General Assembly dubbed "NORWESLU Congress and Annual Forum" at the Sea & Sky Hotel and Restaurant, Pagdaraoan, San Fernando City (La Union) on June 4-6, 2004. Hosted by the St. Louis College Development Cooperative under the able leadership of Mrs. Gloria Bucaoto, Chair of SLCDC, the congress' theme was 'TOTAL QUALITY MANAGEMENT FOR COOPERATIVE EMPOWERMENT.'

Sixteen BBCCC officers and staff attended the congress, namely, BOD Chair Atty. Renato C. Fernandez, General Manager Amado Jesus F. Cendaña, BOD Vice Chair Oscar R. Adversalo, Director Bernard D. Padang, Director Amparo T. Rimas, Crecom Chair Arturo G. Asuncion, AIC Chair Josephine Perez, Elecom Chair Emmanuel A. Tadeo, Crecom Members Isabelina G. Ronquillo and Aurora M. Ambanloc, Elecom Member, Basiliza Laconsa, Treasurer Marcial Esquejo, Board Secretary Nida Flavier, and staff members Benjamin Sison and Herminio Cabanban.

Two events highlighted the occasion: Educational Forum and Annual General Assembly. The first day saw the arrival and registration of participants, followed by a motorcade around the City of San Fernando, and the opening program in the evening with the CDA Administrator Dr. Virginia A. Teodosio as the Guest Speaker, who pointed out the reality of competition and competitiveness in the context of globalization and liberalization vis-à-vis cooperatives.

The second day was Educational Forum day. Four topics were tackled via tandem presentation: **LEADERSHIP COMPETENCIES AND VALUES:** How persons running the organization are developed and changed: by Dir. Amparo T. Rimas and Dir. Gloria Bucaoto; **PRUDENTIAL STANDARDS:** Key performance indicators for cooperative viability: by Mr. Eric Calixto and Engr. Willy Rojas; **PROFESSIONALIZING COOPERATIVE MANAGEMENT:** The making of a cooperative executive: by GM Rex Abraham Prendol and Vice Chair Oscar R. Adversalo; **CREDIT MANAGEMENT:** Solving the portfolio at risk: by Chair Renato C. Fernandez and GM Amado Jesus F. Cendaña. The rather busy day wrapped up with **SPIRITual** fellowship, Bingo socials, and **NORWESLU Raffle Draw**.

The third day was spent for the Annual General Assembly. However, the non-voting participants went on coop tour, specifically at the Saranay development Cooperative and Poro Kaunlaran Multi-Purpose Cooperative.

## CONTINUING PROFESSIONALIZING COOPERATIVE MANAGEMENT" PROGRAM

**N**ORWESLU conducted Module IV – CREDIT MANAGEMENT, AND PRODUCTS AND SERVICES – of the league's coop officers enhancement program "PROFESSIONALIZING COOPERATIVE MANAGEMENT" in Lingayen, Pangasinan on June 25-27, 2004. The course was attended by forty participants representing nine cooperatives. Ten participants came from BBCCC: Chair Renato Fernandez, Vice Chair Oscar Adversalo, Directors Ruben Corpuz, Emerita Fuerte, Gregorio Andal, and Amparo Rimas, AIC Chair and Member Josephine Perez and Roberta Balangue, respectively, Elecom Chair Emmanuel Tadeo, and Board Secretary Nida Flavier.

The fourth module consisted of several sub-topics, namely, Coop Governance in relation to Credit Management, presented by BBCCC Chair Renato C. Fernandez; Credit Management, discussed by NORWESLU GM Rex Abraham Prendol; Loan Legal Documentation, expounded by BBCCC Director Ruben A. Corpuz; Review of COOP PESOS, discussed by CDA Education Specialist Eric Calixto; Product Development, presented by BBCCC Director Amparo T. Rimas, SLCDC Chair Gloria Bucaoto, and CDA Education Specialist Eric Calixto.

Incidentally, Module V – ASSET LIABILITY MANAGEMENT, AND BOARD DEVELOPMENT AND PERFORMANCE EVALUATION – is scheduled to be conducted in the Bicol Region on August 27-29, 2004.



*The BBCCC participants to the NORWESLU Annual Congress and Forum 2004 held last June 4-6, 2004 at Pagdaraoan, San Fernando City, La Union.*



# EDITORIAL

## CONTINUING COOPERATIVE EDUCATION

**D**uring the 2004 BBCCC Annual General Assembly, a member read a letter (allegedly coming from members based in Baguio Country Club) questioning the attendance of coop officers in local and/or international coop-related training seminars/conferences at the expense of the cooperative. Specifically, the letter cited the attendance of five directors at a one-day seminar on Corporate Governance held in Makati on November 7, 2003, and the participation of two officers in a study tour on cooperative housing in Sweden on September 17-24, 2003.

Had the members exerted even just a little effort in learning more about cooperative principles and practices, the question should not have been raised in the first place, and more urgent matters should have been more thoroughly discussed. The members seemed to be implying that the expense incurred by officers in said training seminars/conferences is an *expense* on the part of the cooperative, and that such an expense was prejudicial to the interests of the coop members vis-à-vis the annual dividends.

Perhaps the members were not aware that, under cooperative laws, i.e. RA 6938, RA 6939, and the By-Laws of a particular cooperative, an amount which should not be more than 10 % of the net surplus has to be allocated by cooperatives for the education of their members, officers, employees and of the general public on the principles of cooperativism. This amount or fund is known, in coop parlance, as CETF – COOPERATIVE EDUCATION AND TRAINING FUND.

Indeed, there is a need for continuing cooperative education among coop members. The PRE-MEMBERSHIP EDUCATION SEMINAR (PMES) does not and cannot adequately equip the member with sufficient knowledge on cooperativism. This is just the tip of the iceberg. It is the duty, therefore, of every coop member to supplement whatever he/she has learned from the PMES regarding cooperative principles and practices. The BBCCC's CCES (Cooperative Continuing Education Seminar), among others, which is conducted by the Education Committee on a monthly basis is definitely a response to the need for broader and more intensive coop education.

In the same vein, coop officers are obliged to immerse themselves into the coop culture if only to be of more proactive, productive, and responsible service to the members. Afterall, the coop training for its officers is a form of *investment* for the cooperative.



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THE BBCCC COOPSERVER  
IS A QUARTERLY  
NEWSLETTER OF THE  
BAGUIO-BENGUET  
COMMUNITY CREDIT  
COOPERATIVE WITH  
OFFICES AT NO. 56  
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PHILIPPINES.



## PFCCO 44<sup>TH</sup> ANNUAL GENERAL ASSEMBLY AND EDUCATIONAL FORUM

The Philippine Federation of Credit Cooperatives (PFCCO) held its 44<sup>th</sup> AGA and Educational Forum last April 28 - May 1, 2004 at Carig Plaza Hotel, Santiago City, Isabela. The theme of the forum was "Good Cooperative Governance". As the Apex organization of credit cooperatives, BBCCC sent seven delegates namely: Vice Chair Oca Adversalo, Dir. Emy Fuerte, AIC Chair Josie Perez, Crecom member Auring Ambanloc, Elecom member Liza Laconsay and staff members Amy Aguilar, Jimmy Torres and Nora Domingo.

At the Educational Forum, the participants were divided into two groups for the break-away sessions. Group 1 tackled the topic on "Cooperative Corporate Governance" presented by Dr. Cez Villanueva of BICUL and Group 2 on "Changing Competencies in Credit Union Leadership: Volunteers and CEO" by Chair Fr. Mar Arenas. Some learnings from these topics are:

1. The success/failure of credit coops rests on the "perceived" quality of the top leadership. This is evident in the now becoming common scenario in coops "aging and aged leaders". A leader must be imaginative, visionary, and creative.
2. A number of credit union leaders mistake skills with competency. Competency is the decisive, adequate and efficient use of skills to meet desired goals.
3. Good leaders must not only possess the basic level of competency to do common tasks but must be able to apply these competencies consistently to perform complex tasks requiring creativity and judgment which includes professional, business and technical or functional skills. A good leader is not measured by the number of followers.
4. Since change is inevitable even in cooperatives, the leaders must be more dynamic and innovative in their leadership. They must continue to acquire not only communication and interpersonal skills, but more on technical or functional competencies like data collection analysis and financial analysis.
5. A question on Good Governance is the mistaken perception by some committee members that just because they are elected by the General Assembly like the members of the Board of Directors, that they are CO-EQUAL. If something goes wrong in the coop, it is the BOD who is blamed, not the Committees.

Another interesting topic presented was "Professionalization of Credit Unions" by ACCU Miss Leny San Roque. She emphasized the challenges in the

need to professionalize cooperatives, namely: external and internal challenges. Leny emphasized the internal challenges like the troublesome age gap in our membership; cooperative politics; delayed and often fragmented decision making process; serious lack of information about member/owners; traditional products and services; inability to offer inter-coop connectivity; lack of knowledge of sales culture and lack of policies and procedures for prudential management.

She enjoined the group to let ACCU help the coops affiliated with PFCCO "to promote and develop sustainable credit unions as effective instruments for socio-economic development of people."

Other topics presented were "Women and Youth Cooperatives" and "Delinquency and Credit Administration". The first topic was presented by Dr. Sylvia Flores of VISCUL and the second was presented by PFCCO GM Dave Pajaron, Jr.

On women in Cooperatives, Dr. Flores emphasized that women need not compete with men, they are partners-one supplements and complements the other. She also mentioned that what society sees what is traditional for women to be, to do, or to have is not what women want to be, to do or to have. Coops have a dual role and goal, economic and development oriented, that is to improve the lives of members, improve conditions of the community by providing economic and social services. Thus, she said, coops must be gender sensitive.

Indeed, it is great to learn from great leaders in the cooperative movement. Money spent by our cooperative for such trainings and seminars is money well spent because these will flow back to our coop and its members.



*BBCCC Officers and Staff delegates poses with Ms. Leny San Roque of ACCU during the PFCCO Annual General Assembly 2004 held on April 28-30, 2004 at Santiago City, Isabela.*



## BBCCC FINANCIAL HIGHLIGHTS (AS OF MAY 31, 2004)

The following financial data were/taken from the Financial Statements prepared and submitted by Treasurer Mars Esquejo.

### A. On Financial Operations:

	Actual	Budgeted	Performance Rate
Gross Revenue	30,835,839	71,392,000	43%
Operating Expenses	8,082,791	19,994,200	40%
Undivided Net Surplus	22,753,048	51,397,800	44%

From the above data, it can be observed that our cooperative has surpassed the projected net surplus by 2% from the expected rate of 42% for the past 5 months of the year. This is made possible because of the 2% savings generated from the operating expenses.

### B. On Financial Condition:

1. Total Assets is now 552,896,267 pesos representing an increase of 20% compared to same period last year. This includes Cash on Hand and in Bank of 31.6 million pesos and 94.0 million pesos of Short Term Investments. Despite the building construction expenses, our cooperative is still very liquid and members can be assured of the availability of funds to service their loan requirements. Loans Receivable also increased by 14% compared to the same period last year. It now stands at 337.33 million pesos.
2. Total Liabilities increased by 39% this year from 72.23 million pesos to 100.52 million pesos. This is attributed to the increase in Deposit Liabilities of our cooperative, both Savings and Time, and the Building Note now with a total amount of 8,264,711 pesos.
3. Paid-up Share Capital or Fixed Deposit is now 397.6 million pesos from 339.7 million of last year, or an increase of 17%. The total Members Equity is now 420.3 million pesos from 361.2 million pesos, an increase of 16%.

### C. On the Building Construction:

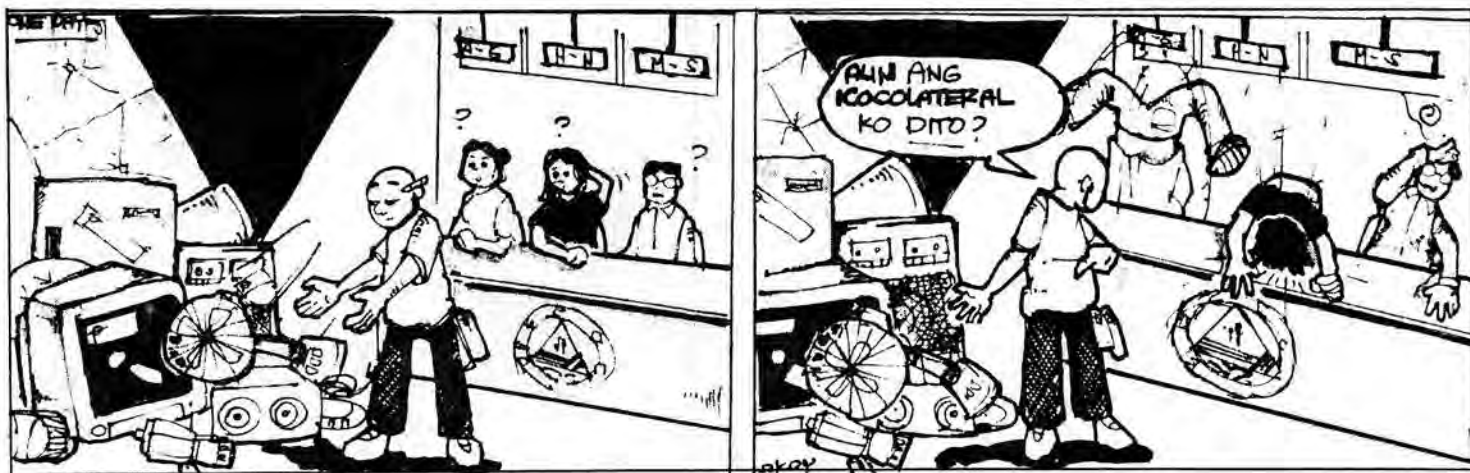
According to our Technical Consultants, Engr. Albert Talco and Arch. Frank de Guzman, the BBCCC building is now 45% complete. Of the contract price to build of 68,800,000 pesos, a total amount of 31,947,846 pesos or 46% has been paid to the building contractor. We expect our permanent home to be completed on or before March, 2005.

From this financial information, BBCCC members can be rest assured that our cooperative is still growing, is being managed and operated efficiently, very liquid and very stable.

### D. IMPORTANT NOTICE TO ALL MEMBERS:

WE ARE NOW PARTIALLY COMPUTERIZED. PLEASE GET FROM YOUR ACCOUNTS CLERK YOUR SAVINGS PASSBOOK (COLOR GREEN). ALSO, ASK FROM COMPUTER ROOM YOUR FIXED DEPOSIT/SHARE CAPITAL PASSBOOK (COLOR RED). PRESENT YOUR PASSBOOK EVERYTIME YOU MAKE A FINANCIAL TRANSACTION.

Reported by: Director Emerita C. Fuerte, Chairperson, Finance and IT Committee.





**FROM THE MANAGER'S DESK.....***Amado Jesus F. Cendaña*

Our coop's development plan for this fiscal year has identified some thrusts which we intend to pursue. Amongst them are focused on membership growth and development, capital build-up and improvement of our services. This explains the regular scheduling of our Pre-Membership Education Seminar (PMES) now held every first and third Sundays of the month. We are averaging around one hundred fifty participants monthly. We encourage you to help in our coop advocacy program so we will reach as many in our community in informing them that indeed the cooperative culture is yet the best alternative in addressing our economic as well as social needs. BBCCC's 45 years of existence is proof enough that the cooperative life style indeed works.

Your support to our capital build-up promo is indeed very encouraging. Since our "Summer Hirit Dagdagan ang Deposit" program was again started last May, we have so far generated to date P5.6 M, representing our members' additional share capital. We might yet hit more than P6 M. when our capital build-up promo ends by the end of July.

Our payment arrangement with SM (Shoe Mart) has been finalized. For your further convenience you can now pay your accounts at SM Baguio any day throughout the year including SUNDAYS and HOLIDAYS. Business hours are from 10:00 A.M. to 7:00 P.M.

Place of Payment: Customer's Service Section  
SM Department Store  
Upper Ground Floor (Main Entrance Level)

A minimal service fee of P5.00 will be charged for every account transaction.

e.g. Loan payment (regardless of number of loans – P5.00)

Savings Deposit – P5.00

Fixed Deposit – P5.00

We advise you to fill up two copies of the Payment Slip when you remit your payments or deposits to the SM Clerk. One copy is submitted to SM and the other copy is yours to keep. Just make sure that such payment slips are machine validated by the Clerk. We hope that with this additional service you will be afforded a more convenient place, time and days to transact business with BBCCC. This payment arrangement might even enhance our loan collection efforts which can aid us in minimizing our loan delinquency.

### **Update on our Builder-Partner Investment Program.**

**To date – P9.2 M investments from our membership.**

## **BBCCC OFFICERS ATTEND CUBC-SPONSORED SEMINAR-WORKSHOP**

Three officers of Baguio-Benguet Community Credit Cooperative, namely, Vice-Chair Oscar R. Adversalo, Director and Youth Committee Chair Gregorio V. Andal, and Audit and Inventory Committee Chair Josephine Perez attended a two-day seminar-workshop organized by the Cooperative Union of Baguio City (CUBC). The seminar-workshop was held at the EDNCP Diocese-Multipurpose Hall in Baguio City on May 7 & 8, 2004.

The seminar, which aimed at improving the leadership capability of coop leaders and was participated in by a good number of Baguio coops, had for its theme "EMPOWERING COOPERATIVE LEADERS". It was a very relevant and timely training especially at the time when there is a world-wide cry for good cooperative governance.

The CUBC Executive Director in the person of BBCCC Director Emerita C. Fuerte made several presentations: Cooperative Organizational Structure Review; Roles and Responsibilities of the Board of Directors; and Credit and Collection Management Dr. Carlos T. Buasen, an active coop leader from Benguet, discussed Policy Formulation, Decision Making, and Parliamentary Procedure; while Prof. Federico Balanag of the Baguio Association of Retired Persons talked on Designing A Training Program. CPA Cecilia Paredes made a presentation on the Audit Process for the Audit Committee using the Standard Auditing System for Cooperatives; whereas Dr. Mario S. Valdez of SLU-SVP Housing Coop lectured on Preparing A Cooperative Election Code.

To the delight of the participants, role playing sessions and workshops were conducted in order to give more substance and meaning to the presentations/lectures.

### **BBCCC FOUNDATION...**

*(Continued from page 1)*

from within and from without shall be tapped. ..."

Reiterating the Foundation's mission, the article concluded "... expectations are high that the Foundation shall be indeed become an eloquent testimony of its response to hearts that knock, to lips that appeal and to palms that open. ..."

In a related development, the induction of officers took place at the RV Resort, Sison, Pangasinan, last April 23, 2004 along with the induction of Officers of the Cooperative. Judge Emeterio Manantan, himself past BBCCC Officer was the inducting officer.



# PICTORIALS



The young "once" and the young "ones". Ang mga haligi at pag-asa ng ating kooperatiba!



"Cge man ngarud kitaen tayo no sino kadakayo nga dua ti kaaduan ti mabunagna nga landok nga maipan ijay BBCCC."



The Board of Directors and Officers giving their respective reports for the past fiscal year during the BBCCC 45th Annual General Assembly last March 21, 2004.

# BUHAY KOOPERATIBA



Ano bang meron at nagsisik-sikan kayo dyan, meron bang 'relief goods' galing sa ibang bansa? Sila po ang mga BBCCC members na dumalo sa nakalipas na Annual General Assembly.



O bakit nakangiti kayo, di ba namatayan kayo? Dahil po sa biyayang ibinigay ng BBCCC na tulong sa pamamagitan ng Programang Death Aid Fund.



Ang ating BBCCC sinugod ng mga taga ibang kooperatiba. Bakit kaya?... ? ... ?



## LABOR ARBITER MANANTAN INDUCTS BBCCC OFFICERS 2004

The officers of the Baguio-Benguet Community Credit Cooperative were inducted to office at RV's Star Resort, Sison, Pangasinan on April 5, 2004 by Labor Arbiter (and BBCCC Member) Atty. Emeterio Manantan.

The inductees were: Chairman of the Board, Atty. Renato C. Fernandez; Vice-Chairman, Mr. Oscar R. Adversalo; Directors, Mr. Gregorio V. Andal, Atty. Ruben A. Corpuz, Mrs. Emerita C. Fuerte, Atty. Bernard D. Padang, and Dr. Amparo T. Rimas; Treasurer, Mr. Marcial V. Esquejo, and Board Secretary, Mrs. Nida Flavier.

The inducted committee officers were:

Credit Committee:	Mr. Arturo Asuncion - Chair Mrs. Aurora Ambanloc - Member Mrs. Isabelina Ronquillo - Member
Audit and Inventory Committee:	Mrs. Josephine Perez - Chair Mrs. Roberta Balague - Member Mr. Roland Lachica - Member
Election Committee:	Mr. Emmanuel Tadeo - Chair Ms. Basiliza Laconsay - Member Mr. Mario Valdez - Member
Legal Committee:	Atty. Bernard Padang - Chair Atty. Zosimo Abratique - Member Atty. Nelson Gayo - Member
Education Committee:	Mr. Oscar Adversalo - Chair
Members - PMES:	Mr. Gregorio Andal Atty. Ruben Corpuz Atty. Renato Fernandez Mrs. Emerita Fuerte Atty. Bernard Padang Dr. Amparo Rimas
- Coopserver:	Ms. Michelle Cariño Mr. Emmanuel Tadeo
- CCES:	Mrs. Jolyna Alcantara Mrs. Mary Ann Bungag
- Training:	Mrs. Mary Ann Bungag
Youth Committee:	Mr. Gregorio Andal - Chair Mr. Romano Bulatao - Member Ms. Michelle Cariño - Member
Housing Committee:	Atty. Ruben Corpuz - Chair Emerita Fuerte - Member Mary Asuncion Minglana - Member Engr. Albert Talco - Member
BBCCC Foundation:	Dr. Amparo Rimas - Chair Atty. Renato Fernandez - Vice-Chair Atty. Bernard Padang - Secretary Mr. Marcial Esquejo - Treasurer Mr. Oscar Adversalo - Auditor Atty. Ruben Corpuz - General Manager Mr. Amado Jesus F. Cendaña - Ways and Means Atty. Ruben Corpuz - Ways and Means Atty. Bernard Padang - Special Projects Atty. Renato Fernandez - Special Proj. Dr. Amparo Rimas - Networking and Public Relations

## LEGAL COMMITTEE, WHO?

In any business that involves loan, collection is a primary problem and that does not exempt our cooperative. Inflation shows how much businesses are doing, some of them even folded up and a massive lay-off is clearly seen in the business sector today. Competitions, government sectors and other outside forces can be a massive threat in a business growth, thus, our coop is definitely affected by this. We have much more or enough assets for our member's loans, but collecting is a different story. We expect it because we are in a loan business, but if it's not manageable then that's the time for a plan and a technique to control it.

Thus, Legal Committee was formed, tasked by the Board of Directors for carrying out the enormous responsibility of the cooperative in collecting delinquent accounts through extrajudicial or judicial manner. The committee is composed of three (3) members or any number as the BOD may appoint, and from among themselves they a Chairman and a Secretary. This year, Director-elect Atty. Bernard D. Padang and Atty. Nelson V. Gayo, are the Chairman and Secretary, respectively. With them is Atty. Zosimo M. Abratique as member. They will serve a term of one year or until the BOD appoint someone to take their place. They are scheduled to meet members in delinquent accounts every Saturdays for collection purposes and advices for arrangement in settlement of the loan.

Collection is not only their primary obligation, but they also serve as legal adviser/consultant in any cooperative dealings or undertakings. Thus, they are assigned to draw legal forms, deeds, contracts and other legal instruments/documents needed by the cooperative. The committee may file cases in court if there's no other means to collecting from the delinquent members. /By: Ronald Linglingan for the LegCom

## CREDIT COMM. REPORT (JAN.-MAY, 2004)

Kinds of Loan	2004
<b>A. PRODUCTIVE LOANS</b>	
- Agri/Poultry/Piggery/Swine	4,255,055.00
- Business Capitalizations	67,652,363.00
<b>Total</b>	<b>71,907,438.00</b>
<b>B. PROVIDENT LOANS</b>	
- Car Repair/Fur./Fix./Appliances	11,084,959.97
- Hse. Repair/Const. Matrls.	55,494,235.00
- SCL/HEAL/Med/Hosp. Bills	18,921,243.25
- Educ'l/Tuitions/Supplies	15,676,170.08
- Travel/Transportations	626,940.00
- Accts./Debts/Payments/Updating	12,259,844.25
- Personal Needs	46,726,959.00
<b>Total</b>	<b>160,790,351.55</b>
<b>Total</b>	<b>232,697,789.55</b>
LIFE	0.00
LINGAP	0.00
PCL	4,518,600.00

*Prepared by Jimmy Torres for: Chair Art Asuncion and Members Au Ambanloc and Bhel Ronquillo.*



*The new set of BBCCC Board of Directors being inducted by Atty. Emet Manantan. (L-R) Dir. Ampy, Greg. Oca, Atong, Ruben and Bernard.*



## FEATURED EMPLOYEES FOR THE QUARTER



**PACITA A. BALANCIO**  
**Purchaser - Grocery**

"Ate Cita" as fondly called by friends and workmates have been in service in the COOP for nine (years) now. Her basic work is being the Purchasing Officer of the COOP for the Grocery.

Ate Cita a native of San Fernando, La Union is a mother of three (3) children. She is nearing her golden years and envisioning putting up her mini - grocery when she retires.

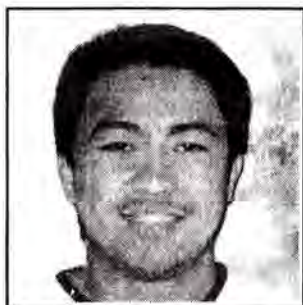
Workmates describe Ate Cita as cute, fantastic, amazing with ESP, serious but hardworking, small but terrible, and "kalog din minsan".

When asked about what she enjoys most about being in the Cooperative, she fondly answered that she has been given the chance to meet members from all works of life. Also, she said, "I have the chance to visit various places through our educational tours and seminars".

Beyond the mandatory benefits provided by law, Ate Cita mentioned that she is thankful for the other benefits like the uniform and the PHILAM Care.

Lastly, Ate Cita envisions a better and more successful BBCCC in the next years!

**REX M. CANULLAS**  
**Accounts Clerk**



"Dancing Rex"! That's what they call him! He has been in service in the COOP for just about three (3) years as one of the Accounts Clerk. Prior to this designation, he has been pinching in some of his time in the loans section, verification area, and Legal Division.

This 24 - year - young lad hails from La Trinidad, Benguet. According to him, he is presently "in a relationship".

Workmates describe him to be jolly, a good dancer, down - to - earth, game, playful, and childish, multi-talented, kind, and lastly handsome and a one-woman-man. A member even described him as "parang mabait naman".

Beyond the mandatory benefits provided by law, Rex pointed out that he had the chance to become a COOP member and it has improved his interpersonal relations with people.

According to Rex, he enjoys the "rush of entertaining members and also the ups and downs of being an employee."

Finally, Rex envisions a BBCCC with more and competent employees to serve the ever-growing number of our members.

\*\*\* The Coopserver Editorial Board hereby informs the readers that the choice of featured employees was done at random.

## TESTIMONIAL

I am a member of BBCCC since May 2001. As a traditional employee, I can say it is a big help on my part because it served not only for some emergency purposes but also for saving as well. It is more convenient than the bank because I don't personally need to go to their office to pay my debt every payday or which ever the term of payment I chose but automatically deducted on my salary. They are also open six days a week for services which is enough time for me if I have some inquiries. The first money I borrowed were used in addition to my saving in buying construction materials for my house in the province.

Alexander J. Pascua is an employee of Saint Louis University, assigned as a clerk in the College of Engineering and Architecture. Alex hails from Santiago, Isabela and he is married to Rose Ann and they are blessed with two (2) children.

## BBCCC VISITORS

April 15, 2004	Calamba City Cooperative Development Council
April 17, 2004	Quezon Federation and Union of Cooperatives
April 22, 2004	Federation of Teachers' Cooperatives, Pasig, MM
April 30, 2004	CASURECO II Employees MPC, Naga City
May 8, 2004	Our Lady of Grace Cooperative, Caloocan City
May 12, 2004	St. Anthony Coop, Gubat, Sorsogon
May 22, 2004	Federation of Teachers Coop., UNI-Coop, Caritan Sur, Tuguegarao City
May 29, 2004	CLSU Credit Coop, Muñoz, Nueva Ecija
June 5, 2004	Sto. Rosario Credit & Dev't. Coop, Malolos, Bulacan
June 11, 2004	Pangasinan State University Coop, Lingayen, Pang.
June 11, 2004	ORT Community MPC, San Fernando City, L.U.
June 21, 2004	Cebu City Cooperative Dev't. Council

## UPDATE ON BBCCC REGULAR MEMBERSHIP

### New Regular Members

April - 151

May - 114

June - 190

### Withdrawal of Membership

	With Right of Re-entry	Without Right of Re-entry	Deceased
April (22)	0	19	3
May (34)	2	30	2
June (31)	27	4	0

Total Membership as of June 2004: 14,755



## BBCCC NEWS TIDBITS

Chair Renato C. Fernandez and Vice Chair Oscar R. Adversalo participated in the Metro South Cooperative Bank Annual General Assembly held in Makati on May 29, 2004. Chair Atong was elected Director of MSCB during the Assembly, and ten days later, re-elected Chairman of MSCB Board of Directors during its reorganizational meeting held on June 8, 2004.

#####

GM Amado Jesus Cendaña is back after a month-long vacation (April 29 - May 31, 2004) in the United States. During his leave of absence, the Asst. General Manager Flordelina Sabedra took over his post, with the assistance of the Management Advisory Group composed of: Chair Renato Fernandez, Vice Chair Oscar Adversalo, Directors Amparo Rimas, Emerita Fuerte, Gregorio Andal, and Crecom Chair Arturo Asuncion.

#####

The Education Committee (c/o Edcom Chair Oscar Adversalo and Edcom Member Mary Ann Bungag) conducted Skills Training on Fruit Juice Shake Making and Vegetable Carving at the BBCCC Seminar Hall on May 15, 2004. Participants: 41; Trainor: Mrs. Constance Florentin of SLU.

#####

A Spiritual Recollection for Officers and Staff was held on May 22, 2004 at the BBCCC Seminar Hall. Recollection Master: Fr. Vic Munar of St. Vincent Parish, Baguio City.

#####

"SUMMER HIRIT" Capital Build-Up (May-July 2004) has made, as of this writing, an additional P5.6M to members' fixed deposit/share capital.

#####

As of this writing, BBCCC members put in a total of P9.2M in investment with the BBCCC Builder-Partner Building Investment Scheme.

#####

The under-construction 7-storey BBCCC Building is 40%-45% completed. Structural work is now being done for the first floor, after the completion of basements 1, 2 and 3. hopes are high that the same would be ready for occupancy by March of 2005.

#####

The draft of the revised Policy Manual is ready for styling and printing. This is the product of the collaborative efforts of the members of the Board and Committee Chairs, who painstakingly and dialectically updated the Manual.

#####

Three new faces recently joined the BBCCC workforce. They are Adeline Camacho and Christine Duran, both assigned as tellers, and Evaemilyn Nasis, tasked to work in connection with the aging of loans.

#####

Edcom Chair Oscar R. Adversalo had recommended to the Board the PMES TEAM A - TEAM B SCHEME. With the approval of the Board, there are now two sets of speakers/lecturers for the bi-monthly PRE-MEMBERSHIP EDUCATION SEMINAR. For the first-Sunday-of-the-month PMES, the speakers are: Chair Atong Fernandez, and Directors Bernie Padang, Greg Andal and Ampy Rimas; for the third-Sunday-of-the-month PMES, Directors Emy Fuerte, Ruben Corpuz, Vice Chair Oca Adversalo, and GM Jess Cendaña.

## ANG MGA EKSENA NG KUWAN AT ANO

Kung bakit nga ba sa dami ng salitang naimbento sa mundo ay madalas nauubusan pa tayo ng masabi? Hindi bago sa atin ang KUWAN at ANO. Ito ang mga salitang madalas nating inihalili o ipinapalit sa mga bagay-bagay, pangalan, lugar, o maging tao na hindi natin matukoy.

Sa madalas na paggamit natin ng mga salitang ito, hindi tayo nagkakaintindihan. Minsan nagkakaroon pa ng alitan.

Bakit hindi? Kung ganito ang mga usapan hindi nga malayong magkaasaran pa!

### UNANG EKSENA: Bida ang ANO

**Miyembro:** Miss dito ba kinukuha ang ANO?

**Staff:** Ang alin po, sir?

**Miyembro:** Yung ANO... sabi kasi dito daw kinukuha ang ANO eh.

**AKO:** Eh ano kaya ang tinutukoy ni Sir? Mahirap isipin kung ANO yung hinahanap ni Sir. Kung hindi pa niya masabi ang ANO na hinahanap niya eh mapapatagal ang pagtugon sa serbisyo sa kanya... diba? Kayo, alam niyo ba yung ANO na hinahanap niya?

### PANGALAWANG EKSENA: Bida naman ang KUWAN

**Miyembro:** Miss, puwede bang malaman kung may makukuha ba akong KUWAN kapag KINUWAN ko yung loan ko?

**Staff:** Sir, ano pong loan?

**Miyembro:** Yung KUWAN na lang kaya? Puwede?

**AKO:** Nge! Eto na naman po tayo! Kung bakit ba kasi di natin maalala minsan kung anuman yang KUWAN na yan eh! Kung si KUWAN ay papel, bato, gunting, o ano pa man! Kayo, gusto niyong hulaan?

### PANGATLONG EKSENA: Tapat Sila

**Miyembro:** Pag kukunin na yung Ano, dapat dalhin yung Kuwan diba?

**Staff:** Opo, dapat po dala niyo yung KUWAN para po makuha niyo yung ANO!

**AKO:** Bilib kayo? Pareho sila ng planetang napuntahan at nagkaintindihan sila! Pero hindi sa lahat ng araw ay parehong tao ang makakausap mo at hindi palaging pareho tayo ng pagkakaunawaan! May mga panahong hindi talaga maipaliwanag ang gusto nating tukuyin o tumbukin. Tama?

Isa lamang ang aking panawagan sa ating lahat. Magpasensiyahan tayo nang magkaunawaan. May mga panahon talagang na-a-ano tayo kaya di natin ma-ano ang KUWAN. Ngunit pag dinaan naman sa mabuting pagpapaliwanag at pag-uusap, ang ANO at KUWAN ay malalaman din, diba?

Ako nga pala si Anoh Kuwan.☺☺☺



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