



*The
BBCCC*

COOPSERVER

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

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BBCCC FOUNDER DIES

It was with a very heavy heart that the BBCCC family received the sad news of the demise of its "**FOUNDER**" and "**CHARTER PRESIDENT**", **Atty. ALEXANDER H. BRILLANTES**. Death came after two weeks of lingering illness according to his bereaved wife, Manang Fanny Brillantes. Except for one son who is abroad, all members of his family were at his bedside when the end came.

Atty. Brillantes is considered a pillar of the cooperative movement. He has seen the birth of many a cooperative in the Baguio-Benguet area, the Acupan, Bobok, Balatoc and others in the suburbs, including the Baguio Teachers Credit Union (which is at the present the Baguio-Benguet Community Credit Cooperative).

It was on October 11, 1958, that Atty. Brillantes organized the Baguio Teachers Credit Union along with fifteen (15) teachers who were inspired by the zeal and commitment of its founder. Little did these fifteen pioneering members realize that they have started a cooperative that has become one of the biggest and most successful cooperatives not only hereabouts but in the entire country. The Baguio-Benguet Community Credit Cooperative is an affiliate of national and international cooperative groups.

Early members of the cooperative remember Atty. Brillantes for having generously allowed the use of his house as the first office of the cooperative. Much later, the cooperative acquired this part of his house if only to hold on to the beautiful memory of kindness and generosity of its Founder.

(More vignettes on the life of our Founder shall be covered in the next issue of the Coopserver.)



*Atty. Alexander H. Brillantes lived a life of service to the Lord and to others. This were articulated most in his favorite songs and verses...
"Whatsoever you do to the least of my brethren, you do unto me."*

FIFTEEN NEW BBCCC FOUNDATION SCHOLARS; SCHOLARS ELECT OFFICERS

During the July 10, 2004 regular monthly meeting of the BBCCC scholars, officers for school-year 2004-2005 were elected. Elected President was Julia Alos, a fourth year student of the Baguio City National High School (BCNHS)-Roxas Annex. The other officers elected were: Vice President – Tom Engelbert Daguioman (4th year, Twin Peaks National High School); Secretary – Jane Garcia (2nd year, Tublay School of Home Industries (TSHI); Asst. Secretary – Joy Joyce Donato (3rd year, BCNHS-Loakan Annex); Treasurer – Jerson Balawen (4th year, TSHI); Auditor – Kimberly Mendoza (1st year, Pines City National High School (PCNHS)-Main); P. R.O. – Jayson Nadela (1st year, PCNHS-Main); and Business Manager – Beverly Alladiw (4th year, BCNHS-San Vicente Annex). The officers met later to plan activities for the school-year for their educational, social and moral development. Part of their strategic plan is to invite resources speakers, including BBCCC Board of Directors and Officers to discuss topics of interest to plan.

As early as April, 2004, scholarship application forms were received at the BBCCC office for those incoming freshmen who wished to become scholars of our Cooperative. Preliminary screening was done during the summer term. The Screening Committee met in June to finalize the list, and selected fifteen (15) new scholars to add to the twenty-five (25) current scholars in order to complete the forty (40) number slots as per the BBCCC Foundation, Inc. Scholarship Program.

The 15 freshmen scholars are: A) From the Baguio City Schools Division: Julien Emoc, Madelyn Dayao, Faith Ladyong, Kimberly Mendoza, Jayson Nadela, Josephine Panyumo, Manilyn Ann Ringor, and Jayralyn Siddayao. B) From Benguet Division: Trolyn Balao, Shirly Bugnay, Janice Bugtong, Marilou Cuyasan, Sherry Ann Dennis, Gladelyn Kilonagan, and Ronalyn Salasa.

The BBCCC Foundation, Inc. Scholarship Committee is composed of: Dr. Amparo T. Rimas, Chairperson of BBCCC Foundation, Inc., Fr. Mario S. Valdez, Chairman. Scholarship Component, Dr. Juliet C. Sannad, Education Supervisor I – Values, Baguio City Schools Division (with Mrs. Catherine Quinacman of PCNHS as alternate), and Dr. Willy Samonte, Dep-Ed Supervisor, Benguet Division. The BBCCC staff-in-charge of the scholars is Ms. Nanda P. Dimaguila.

BBCCC Officers and Scholarship Committee members with officers of BBCCC Foundation Scholars. Standing: (L-R) BBCCC Chair Atty. Renato Fernandez, Dr. Juliet Gannad, Mrs. Catherine Quinacman, BBCCC Foundation Chair Amparo Rimas, Dr. Mario Valdez, Chair, Scholarship Committee, Dr. Willy Samonte, DepEd Supervisor, benguet Division

From the Manager's Desk...

Amado Jesus F. Cendaña

October 16 to November 15, every year has been designated as the Cooperative month. This period provides cooperatives in the country the opportunity to highlight the tremendous benefits the coop movement contributes towards the economic as well as social upliftment of our people's lives. We get to realize how cooperativism can be the only reliable democratic strategy our people may adopt in addressing their economic concern. At these times, when everyone's seemingly getting pessimistic on how yet can we check all these sorts of problems (economic, social, moral, political) facing us, celebration of the Coop Month gives us the occasion to do advocacy and proclaim to our people that the cooperative alternative offers the better answer. Here is a movement we join where we get to learn and practice the good values of self-discipline, mutual help, thrift and saving, self-reliance and honesty.

In our effort to do proper and better evaluation of loan applications filed by our members, our coop has entered into a Memorandum of Agreement with CIBI Information, Inc. aimed at providing our Credit Cooperative the necessary and relevant data on the credit records of our borrowing member-applicants. Through this tie-up with CIBI Infonet Project, our Credit Committee may be provided an on-line and up-to-date information on individuals with certain court cases, credit card paying records and watch listed accounts. With such data information readily available to us, our Credit Committee may be aided in arriving at better credit/loan decisions. Our Membership Committee too may even benefit from this project in terms of being able to monitor and screen more discreetly incoming applicants to our membership roster. Under this agreement BBCCC becomes the lead cooperative through which other coops in the region may access reliable business information and credit background as regards their members through the application of information technology. Our coop can even input into the data bank list of our members with existing bad accounts to provide other possible creditors such background information that may aid them in processing loan applications. This facility provides an opportunity for coops to share information regarding their delinquent members which in effect can be helpful in monitoring well their credit evaluation. We trust that this MOA can assist our coop in minimizing if not eradicating our concern on loan delinquency.

YOUNG SAVERS' CLUB OUTREACH DAY

Barangay Clean-Up Day at Quarry-QM Area, OCTOBER 23, 2004. Interested members please register with Eric/Ana to join!



CHANGE MANAGEMENT

An "echo session" or "relay forum" was held at the BBCCC Seminal Hall on October 1, 2004, with the primary objective of sharing with the officers, staff, and members of BBCCC the coop ideas learned by some BBCCC officers and staff from the Asian Credit Union Forum 2004 (held in Korea on September 16-18, 2004) where they represented the BBCCC.

The session was organized by the Education Committee in coordination with Management. Spearheading the session, EDCOM Chair Oscar Adversalo presented an overview of the forum with its theme "Change Management" as its focal point. The theme does not imply "changing the management" of the coop; it simply indicates "reacting to change" or "coping with the change" vis-à-vis cooperatives or credit unions.

Three presentations on the theme were made: *Managing People* by Dir. Emerita Fuerte; *Managing Organization* by Dir. Oscar Adversalo; and *Managing Money* by Dir. Amparo Rimas.

On *Managing People*, Dir. Fuerte relayed the following in relation to the topic "Ensuring Higher Performance of the Board":

1. A coop director is a VOLUNTEER, with a LIABILITY TO THE General Assembly, COMMITTEE to the welfare of the members, who will ULTIMATELY BE RESPONSIBLE to them and is charged with the FORMULATION OF POLICIES to be executed by Management.

2. The role of directors according to the Trickers' Model are: a) accountable to members; b) provide strategic direction; c) monitoring and supervision of performance and goals; d) policy making.

3. The need to evaluate Board Performance (individually and collegially).

4. The need to make the "Directors Competency Course" a must for all directors in order that they be qualified to direct the affairs of the coop.

5. The most valuable asset of the coop is: the PEOPLE (members, volunteer officers, management and staff).

6. Coops must be "member-centric", that is to treat the member as "king".

7. To adapt the ACCU Values Statement as our coops sign post for the future: HIGHEST QUALITY SERVICE POSSIBLE AT ALL TIMES.

8. The need to use TEAMS to lead people to change and the need among coop leaders for a TUNNEL VISION and TOTAL FOCUS on what the coop is to achieve.

9. The need for coops to segment members to identify the profitable ones from the undesirables.

10. The need to create CUSTOMER LOYALTY by customizing the coop products and services to fit the members' needs and to create an ORGANIZATION around the members.

REMEMBER: NO DIRECTOR IS READY MADE. IT TAKES A LOT OF TIMES AND COMMITMENT TO REACH THE REQUIRED LEVEL OF COMPETENCE.

Dir. Adversalo, for his part, echoed on *Managing Organization*. More specifically, he discussed the topic "Measuring for a change": What is benchmarking? Why it is important? Examples of Benchmarking.

"Benchmarking" (as presented by Richard Dale of Canada) is the continuous process of measuring services, products, and procedures against best industry services. A benchmark is a standard by which something can be measured or judged in relation to coops, it is a coop performance evaluator.

Benchmarking provides benefits like Board and Management

PROFESSIONALIZING COOPERATIVE MANAGEMENT PROGRAM

The Northwestern Luzon League of Cooperatives (NORWESLU) conducted Module V – ASSET – LIABILITY MANAGEMENT – of the league's "Cooperative Directors Achievement Program" in Legazpi City on August 27-29, 2004.

The course was attended by forty one cooperators representing seven primaries, namely BBCCC, PCCO, WOPESCO, BAMACO, TELCARE, BCSTEMPCO, and FSSCCO. Coming from BBCCC were: Vice Chair Oscar R. Adversalo, Directors Ruben A. Corpuz, Emerita C. Fuerte, Amparo T. Rimas, and Gregorio V. Andal, CreCom Chair Arturo G. Asuncion, AIC Chair Josephine G. Perez, EleCom Chair Emmanuel A. Tadeo, Treasurer Marcial V. Esquejo, and Secretary Nida Flavier.

Module V dwelt on two topics: BOD Development and Performance Evaluation and Asset-Liability Management. The former was ably discussed by Ms. Azucena Estropigan, former BOD Chair and present consultant of Gen. Mariano Alvarez Multi-Purpose Cooperative in Cavite. She stressed on the ARA of the Board of Directors: Authority, Responsibility, and Accountability.

Rex Abraham T. Prendol, the General Manager of NORWESLU, talked on Asset-Liability Management, where he put emphasis on skillful management of coop assets in relation to coop liabilities.



Participants to the Professionalizing Coop Mgmt. Program. L-R: Dir. Ampy, Dir. Ruben, AIC Chair Josie, CreCom Chair Art, Dir. Emy, Vice Chair Oscar, BOD Sec. Nida, Treas. Mars, EleCom Chair Bong and Dir. Greg.

focus; understanding the "big picture" or "seeing the forest, not just the trees"; quality, productivity, and performance measurement; and developing and applying new approaches. Benchmarking may be "internal": historical and future-oriented; "external": peer comparison, competitors; and "empirical": PEARLS, CAMEL

"PEARLS" as a coop benchmarking system seeks to achieve these ratios goals: P-rotection; E-ffective Financial Structure; A-ssert Quality; R-ates of Return and Costs; L-iquidity; S-igns of Growth. (Incidentally, coops in the Philippines generally use, instead of PEARLS, COOP PESOS: C-ompliance; O-rganizational Structure and Linkages; O-peration and Management; P-lans and Programs; P-ortfolio Quaity; E-fficiency; S-tability; O-perations; S-tructure of As-sets.

Dir. Rimas made a synthesis of the different topics under *Managing Money*, namely, The Value of PEARLS, Savings Mobilization, Marketing Management, and Business Planning. She relayed that savings mobilization is key to self-reliance as well as key to self-sustainability.

EDITORIAL

BORROWING FROM A 'FRIEND'

Hongkong – based essayist Shih Ko, in his work "On Borrowing Money", postulates that everyone has experienced borrowing money from other people and being borrowed from by some people.

All of a sudden you find yourself stretched for funds – you are now hard up, what would you do? Then it dawns upon you to borrow money, but from whom? The essayist suggests that you borrow from friends.

Among your friends, Chang is quite well off, but his generosity is questionable. There is Chen, who owes you a debt of gratitude for you have helped him a lot for what he is now and has. But you don't want to damage your self-esteem. There is also Chao, a bachelor without family responsibility and with a good income, and a man of generosity. But what good have you ever done to him, which you would expect him to reciprocate for?

Suddenly you think of Wu. He is very rich and very generous. So you go to see him, lighthearted and confident. But your confidence diminishes as soon as you step into his living room. Wu receives you with utmost civility, yet much is wanting in his usual warmth. You feel you should not have gone to see him after all. You linger for a couple of minutes out of courtesy, talking with him as though you have not seen him for many years. Then you cook up some seemingly valid excuses and leave empty-handed.

To Shih Ko, of all humiliations men have to endure, the humiliation of borrowing money is beyond compare. Borrowing money means putting someone to a test; it is asking a friend to choose between two alternatives: losing his money or losing his friendship.

BUT WAIT A MINUTE. THERE IS ANOTHER FRIEND YOU MAY RUN TO IN TIMES OF NEED. THE BBCCC. THE BBCCC IS TRULY A FRIEND IN BAD AS WELL AS GOOD TIMES. AT THE BBCCC YOU NEED NOT ENDURE THE HUMILIATION OF BORROWING MONEY, MUCH LESS PUT SOMEONE TO A TEST. ALL YOU HAVE TO DO IS TO ABIDE BY COOP POLICIES AND PROCEDURES ON BBCCC SERVICES. AND NEVER EVER FORGET THE FAMOUS BBCCC LINE: SAVE REGULARLY, BORROW WISELY, AND PAY PROMPTLY.

BBCCC staff cooperatively participate in one of the workshop during their Team Building Workshop held in San Fabian, Pangasinan



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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,
PHILIPPINES.

BBCCC EMPLOYEES UNDERGO A STAFF DEVELOPMENT PROGRAM

Philippine Tourism Authority, San Fabian, Pangasinan. A two-day Team Building Workshop was conducted there for the BBCCC employees last August 7-8, 2004.

The group headed by the Education Committee Chair, Oscar Adversalo with the supportive presence of General Manager Jess Cendaña and Chairman/President Atong Fernandez headed for San Fabian on that rainy Saturday afternoon.

The group arrived at the venue around three in the afternoon and the Workshop commenced with the very capable Dr. Roberto Arguelles at the helm. Everybody was anxious at the start especially when the activity started with the "Leveling of Expectations" where the employees were asked to write down their expectations about the activity, organization, group, and their personal participation.

The Workshop proceeded with the first activity "Knowing Me, Knowing You" where the staff had an outdoor activity of getting to know each other better.

The second activity continued with the "Tower Building" where the members' cooperation, camaraderie, innovativeness, ingenuity, and patience were put to test.

The third activity before the night came to a close was called the "XY Game" where the members' trust, patience, and strategy were challenged. It was then during this activity that the atmosphere became tensed and the members were already quite disturbed about some issues.

However, the following day, it started with an outdoor energizer where they let their hair down doing the rabbit-hunter-wall game.

The culminating activity was the "Commitment Building" where the members were asked to write down on what their pledge will be for the Cooperative.

At the end of it all, the members felt hopeful others felt sentimental, and most of all more were definitely committed to give their best in service to the members of the BBCCC.



BBCCC FOUNDATION SPONSORS OPERATION LIBRENG BUNOT NGIPIN

(In Cooperation with Barangay Lubas Council)

The BBCCC Foundation sponsored another free dental extraction under the Foundation's community-oriented program popularly known as "Operation Libreng Bunot Ngipin" at Lubas Elementary School, Lubas, La Trinidad, Benguet on July 25, 2004.

Five volunteer dentists, Drs. Nida Alip, Antoinette Lucero, Mia Dag-oh, Digna Reyes, and Rosita Gomentong, performed tooth extraction on 85 residents of Barangay Lubas. They were assisted by six volunteer dental students from the University of Baguio, namely, Ella Salibad, Janice Bawagan, Virginia Taaca, Ryan Campollo, Marisa Guinto, Yemma Papa, and Aggie Awing.

Witnessing the free dental extraction were BBCCC officers Chair Renato C. Fernandez, GM Amado Jesus F. Cendaña, Vice Chair Oscar R. Adversalo, Dir. Gregorio V. Andal, and AIC Chair Josephine G. Perez; and Barangay Lubas Council officials Chairman Aurelio Gawidan, Kgd. John Alcido, Kgd. Elizabeth Dulagen, and Council Secretary Eduardo Tuldaque.

"Operation Libreng Bunot Ngipin" is a joint project of the BBCCC Foundation (the BBCCC's arm in realizing the coop's thrusts vis-à-vis its social responsibility) and Barangay Lubas Council. This was conceived as a cooperative undertaking, at the time when BBCCC's Lubas-based housing program is gradually but steadily taking off.



BBCCC officers, volunteer dentists, volunteers dental students, barangay officials and recipient residents of barangay Lubas take time in posing during the BBCCC Foundation sponsored free dental check-up.

Dr. Roberto Arguelles, share his thoughts during the Staff Development Seminar held last August 7-8, 2004 held in San Fabian, Pangasinan with the special presence of Chair Atong Fernandez, Vice Chair Oca Adversalo and GM Jess Cendaña.

FROM TREASURER MARS ESQUEJO & BOD COMMITTEE ON FINANCE, DIR. EMERITA C. FUERTE

FINANCIAL HIGHLIGHTS (For seven months ended July 31, 2004)

A. Financial Operation

	Budget	Actual	Performance
Gross Revenues	P71,392,000	42,013,616	59%
Operating Expenses	19,994,200	10,782,733	54%
Undivided Net Surplus	51,397,800	31,230,883	61%
Projected Distribution of Net Surplus to date:			
Statutory Reserves (20% of NS)	3,123,088		
Patronage Refund	6,424,360	(30% of P21,414,534)	
Amt. Avail. For Interest on Capital	21,683,435		
	21,683,435	21,683,435	
Average Return on Capital =	$\frac{404,430,321 + 346,353,425}{2}$	$\frac{375,391,873}{21,683,435}$	= 6%

B. Capital Expense (BBCCC Building)

Cost of the Project consists of the following:

1. Payments to Megaplan, Inc. (Contract Price	P36,493,634 68,800,000)	53.04%
2. Professional fees to two consultants	594,000	
3. Vault	112,366	
4. Connection of Sewer Line	87,213	
5. Construction permit	50,000	
	<u>P 843,579</u>	

Total expenses to date (July 31, 2004) P 37,337,212

C. Financial Condition (as of July 31, 2004)

Cash on Hand and in Banks	P25,892,001
Short Term Investments	102,302,827
Loans Receivables	344,219,543
Allowance for Probable Losses	(13,764,917)
Current Assets	465,632,260
Total Assets	569,816,148
Current Liabilities	57,959,602
(Which includes deposit liabilities, as follows:	
Savings Deposit	P38,448,130
Time Deposit	12,749,275
Long Term Liabilities	10,089,111
(Which includes Building Fund Note of P8,124,712)	
Total liabilities	102,308,691
Paid-Up Share Capital	404,430,321
Members Equity	435,661,204
Statutory Reserves	31,846,253

Based on the above data, it can be observed that despite the P37M cash out to pay the building construction expenses, our cash position was not greatly affected. This probably because of the increase in member's savings and time deposits and investment in the building fund notes. Because of this, the BOD has suspended the acceptance of member's investment in the Building fund. Incidentally, too, the coop will be paying the interest on the first batch of Building note investments (Notes released October, 2003). The due date is the same date on the investor/member Cert. of Investment.

SUMMER HIRIT RAFFLE DRAW WINNERS

4:00 P.M. – August 9, 2004

Major Prizes

Ticket No.	Name	Prize
3098	Gina Javier	L.G. Colored Television
2003	Albert P. Calpo	Samsung Washing Machine
3265	Scarlet Banawol	Samsung Microwave Oven

Consolation Prizes

5345	Armando C. Velasco	Standard Stand Fan 16"
5951	Mary Clair C. Bannoya	Kyowa Rice Dispenser
7080	Eusebio S. Pogongan	Standard Rice Cooker
2637	Erlinda G. Ibasco	Standard Oven Toaster
5369	Marcelo G. Banawol	Standard Gas Stove
531	Rasalinda Tamondong	Mitsukoshi Blender
4377	Alice V. Aviso	Mitsukoshi Airpot
4216	Joan D. Bolido	Neuchi Flat Iron
6215	Marcelo E. Ngolab, Jr.	Royal Dinner Set
053	Edna G. Chagyo	Bed Sheet
7276	Fely Tonquillo	Standard Electric Fan 12"
1992	Melani C. Billod	Hanabishi Rice Cooker
2400	Erlinda G. Ibasco	Kyowa Sandwich Maker
5674	Elizabeth S. Abon	Sunnex Whistling Kettle
7085	Eusebio S. Pogongan	Standard Airpot
6000	Annabel Carreon	A.H. Frying Pan 26 cm.
6006	Ma. Rosario Forte	Sunnex Casserole

Testimonial...*(Continued from page 10)*

GOD and BBCCC's help is always at hand. The Death Aid as well as the Saranay Fund benefits from the cooperative has played a big part in making the burial of our papa smooth and well organized without hassle. It is hard to deny but it is the truth that until the last days of our life on earth ... we need money ... and of course FAITH in HIM. Thanks to the cooperative and to the memorial plan (c/o Paz Life Plan under the DA fund), the coop has prepared exclusively for coop members.

Well, things don't happen the way we want them to happen. Astounding (good or bad) things happen every now and then. If there is a lesson that I have learned after all that had happened to us, that is staying close to Almighty GOD and trusting HIM with all out heart. And of course dreaming, believing, and surviving with BBCCC.

God bless BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE! Because of you, I know our papa Jong is very thankful for the BIG HELP you extended to him and our family.

UPDATE ON BBCCC MEMBERSHIP**New Regular Members**

July	- 144	} 426
August	- 148	
September	- 134	

Withdrawal of Membership

	With Right of Re-entry	Without Right of Re-entry	Deceased
July	(32) 1	27	4
August	(26) 0	25	1
September	(36) 2	32	2

Total Membership as of September 2004: 15,087

LIVELIHOOD SKILLS TRAINING

The Educational Committee, thru its Skills Training Component, has conducted several livelihood skills trainings during the third quarter of the year. Skills trainings on "baking" have been done thrice, on July 24, 2004, August 14, 2004, and September 4, 2004 at the BBCCC Seminar Hall.

All three trainings were conducted by Ms. Ponciana Mateo of TESDA (Benguet) as trainor, and were well attended and participated in by coop members as well as non-coop members.

For the first time in the history of the EDCOM's Skills Training Component, a livelihood skills training on "dress making" was successfully conducted on September 11, 2004. The trainor, Ms. Teresita Niwane, very patiently and efficiently assisted the 15 participants in learning the basics of pattern making and dress making.

All four trainings were ably facilitated by Ms. Mary Ann Bungag of the Skills Training Component and Dir. Oscar R. Adversalo, EdCom Chair. It was observed that the very-eager-to-learn participants were efficiently empowered, thru the training they received, towards self-reliance and economic upliftment.



Ms. Ponciana Mateo (woman holding a bottle) demonstrates to the participants how to make peanut butter during one of the skills training conducted by the cooperative under Education Committee/CCES.

EdCom/CCES Trainor-Facilitators Ms. Mary Ann Bungag and Jolyna Alcantara together with the participants of modular continuing education for coop members intently listens to one of the trainees.



PICTORIALS



The present and the future... Uncle Armin idol po kita kaya papicture nga tayo ... pero mas guwapo ako sa 'yo kasi mas maganda ngiti ko...



B?d cheetah...buka... where's my mountain dew drinks? Doc it seems that it's better to use a long nose plier to easily accomplish your job.



Vice Chair Oca akin na po tong premyo ko maawa ka naman baka kunin ng iba... 'Kodak' muna tayo para malaman ng iba nating kasama kung gaan kabait ang coop natin...

BUHAY KOOPERATIBA



Andyan na ang batong kasang-alam mahuhulog na... sir Atong and sir Greg ihanda na ang inyong mga mouth para masalo nyo.



Nanay Tonyang tapos na po ang 'halalan' bakit hangang ngayon nagbibigay ka pa rin.. Para sa mga masugid na sumusuporta sa ating kooperatiba dapat lang suklian ang kanilang pagtatangkilik sa ating kooperatiba...



The winning number combination for our 8/9 coop draw is 2-2-2-2-2 (B-B-C-C-C). Congratulations to all the winners!

ASIAN CREDIT UNION FORUM 2004

This year's Asian Credit Union Forum was held in Asan City, South Korea on September 16-18, 2004. representing BBCCC in the forum were Vice Chair Oscar R. Adversalo, Directors Emerita C. Fuente, Amparo T. Rimas, and Gregorio V. Andal, Housing Committee member Ma. Asuncion B. Minglana, and BBCCC staff member Ma. Paz C. Pascua.

The Forum which was organized by the Association of Asian Confederation of Credit Unions (ACCU) in cooperation with the CUFA, CCA, and WOCCU had for its theme "CHANGE MANAGEMENT" as reflected in three main topics: Managing People, Managing Organization, and Managing Money, and in the breakout topics: Ensuring Higher Performance of the Board: Credit Union Directors Competency Course, Effective Teamwork: Team Building in Credit Unions; Measuring Up for Change, Toolkit for Good Corporate Governance; The Power of PEARLS, Savings Mobilization.

Aside from the forum lectures, visits in selected coops of Korea and a lecture at the National Credit Union Federation of Korea (NACUFOK) Training Center were made available to the three hundred and one participants representing seventeen Asian countries plus Australia, Canada, USA, Iran, and Russia.

BBCCC Delegates to the Asian Credit Union Forum 2004 Sept. 16-18, 2004, Asan City, South Korea. L-R: Dir. Gregorio Andal, Vice Chair Oscar Adversalo, Dir. Emerita Fuente, Dir. Amparo Rimas and BBCCC staff, Ma. Paz Pascua. (Not in picture: Ma. Asuncion Minglana, Housing Committee member).



WHO'S WHO AT BBCCC

PERLA CASILLA ZULUETA



This petite lady who is a native of Rosario, La Union has been with the Coop for almost eleven (11) years now. She serves as a Cashier/Sales Clerk in the Grocery Department.

She is often described as "simple, mabait, matulungin, understanding, at pinakamaganda daw sa Grocery (well galing sa kanila to), hardworking, a very responsible parent, and a person you can really depend on."

When asked about what she likes most about working in the Coop is when she meets many members and they purchase many goods from the Grocery.

She is motivated by giving service to the members and envisions a wider and bigger grocery and better and more successful Cooperative in the coming years.

Mama Pearl as often called by workmates happily married and a mother of three.

ERIC RAPANUT PERLAS



This tall guy hails all the way up from Abra and finished schooling in Saint Louis University. He finished Bachelor of Science in Commerce Major in Banking and Finance.

He became one of the practicumers of the Coop and when a vacancy came he took the opportunity to apply. He now serves as one of the Loans Clerk for almost three years now.

Known as "kalog, makulit, pero mabait na friend", Eric is also described as responsible and industrious.

When asked about what he enjoys most about his work, he answers, "the challenges of being in service and of course, earning for a living."

He also envisions of having a better and more successful Coop because the success of the Coop will be the success of the employees too.

Eric is still single but hopes to be married someday.

TESTIMONIAL

BBCCC TILL DEATH DO US PART

Shane R. Tadeo (BBCCC Staff)

"Fifty pesos manen? Apay mamin-ano kayo ag-collect iti para Death Aid? Anya met!"
Sounds familiar? Hey! Didn't you know that your fifty (50) pesos contribution is pooled to a fund ready to be disbursed everytime a coop member or member's family member dies. Thus, you are helping a lot ... the bereaved.



I am an employee of BBCCC for six years now and I am writing this piece to share my late father's experience on how our **coop helped him**. My papa'Jong has been a jeepney driver for over twenty years and through the income of our jeep, he was able to send me and my brothers and sister to school. As an employee, I am very aware of the services BBCCC has to offer. That is why my parents were encouraged to join. I fondly recall when my father had his first loan with a fixed deposit P1,700 in the year 2001. The proceeds of his loan was used to buy a *motolite* battery for his jeep. The Petty Cash Loan is always to the rescue every time my papa runs out of cash to pay electric/water bills or tuition fees for my younger brother and sister. Life is hard but in spite of it all we can still smile because, aside from God's blessings, we can always run to the coop for help.

Sometime in August of 2003, my father got ill due to a bulged muscle on his left leg, presuming that the cause is just the so-called arthritis illness as told by a doctor he consulted, our father used antibiotics to somehow ease the pain. He used the grocery service loan, to purchase his medicines to our tie-up drug stores. But sometime in January, 2004, he could no longer walk, so we decided to let his leg be tested in a hospital. Unfortunately and unexpectedly, the Doctor who diagnosed such leg informed us that it's a *cancer (fibro sarcoma)*. Worst, the leg needs to be amputated the soonest to prevent cancer cells from spreading to other vital organs because according to the doctor it is already on *Stage IV*. After learning about it, our lives were never the same again. It was a very traumatic experience for the whole family and worst nightmare for our papa because amputating his leg not only mean he won't be able to walk again but as well as can't drive anymore. It was on March 21, 2004, a day before his 51st birth day, that my papa finally decided to go through the operation because he could no longer bear the pain. After which he could always start with the step of having chemo therapy to somehow cure such life threatening illness. But just before the operation, the doctor informed the family that the cancer cell has already spread to his lungs and doing the operation will just somewhat eased the pain my papa feel at the moment. The saddest and unexpected thing the doctor told the family is that the survival rate was just 10% and predicted a 6-8 months for my papa to live. Notwithstanding, we didn't go on with the operation, we know that God is with him 'coz while the operation is going on, we never see him grimace in pain, instead, he waved his hand to us saying something like 'hi'.

Together with closed relatives and friends, including the coop family, we gave all our support and prayers to help our father face the battle to fight the dreaded deceased. Everyday in our prayers, we hoped for a miracle to suddenly happen and asked God to grant what is best for our papa Jong. For a couple of months, he was able to go and visit some places around the city alone by using a 'saklay'. We all thought then that a miracle has finally on his side. But last July, 2004 after 5 months of battling cancer, our father passed away.

In times of great need financially, emotionally, spiritually,

BBCCC NEWS TIDBITS

GM Amado Jesus F. Cendaña attended a week-long study tour on the ICA Housing Model in Stockholm, Sweden on August 14-20, 2004. The tour was sponsored by the KF Project Center of Sweden.

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The Education Committee, thru its CCES component, conducted two Continuing Cooperative Education Seminars (Modules 1 and 2) on July 31, 2004 and August 28, 2004 at the BBCCC Seinar Hall. Trainors: Ms. Mary Ann B. Bungag and Ms. Jolyna Alcantara, in coordination with EdCom Chair Oscar R. Adversalo.

#####

Chair Atty. Renato S. Fernandez and GM Amado Jesus F. Cendaña participated in the First Coop Educators Seminar at the PUP, Manila, on September 13-14, 2004. Around 80 participants representing a good number of very successful coops in the country attended the two-day affair. The seminar dwelt on formal cooperative education (as a college course) and extending coop education to coop leaders.

#####

GM Amado Jesus F. Cendaña, Chair Renato C. Fernandez, and Treasurer Marcial Esquejo met with the Export and Industry Bank (of which BBCCC is a stockholder) and the bank's stockholders on September 10, 2004 to discuss matters affecting the stockholders, BBCCC included.

#####

Given the progressive nature of the BBCCC Computerization Program, two encoders were hired recently to help in expediting computer-related tasks: Ms. NERIZA RUELOS and MR. JUANITO NASTOR. Another newly hired employee is MAYNARDO S. BANTA II, who is assigned as Posting Clerk. To Riza, Jun and Maynard, welcome to the BBCCC family!

#####

BBCCC VISITORS

July 31, 2004:	NELCCO, Santiago City: 30 participants Cypress Multi-Purpose Cooperative, Cavite City: 5 participants
August 31, 2004:	Aurora Employees MPC: 9 participants
September 21-22, 2004:	MAPE MPC, Sapang Palay, Bulacan

TINIG NG KABATAAN

Ni Romno M. Bulatao
(BBCCC Youth Committee)

*Tignan nyo ang buhay sa mundo
Lalong humihirap, lalong gumugulo
Ang buhay ba ay sadyang ganito
Kabataan, ano ang tugon niyo?*

*'Di ba't kasayahan
Ang tinig ng kabataan
Laan ay pag-asa
Sa mundong nagdurusa*

*Kalian mapapawi ang lungkot sa mga mukha?
Kailan mahihilom ang sugat na nadarama?
Ngayon dapat masigla at kamtan ang laya!*

*Sa kabataan nakasalalay
Ang panibagong buhay
Buhay na masigla, buhay na masaya
Halina at kumanta/sumama.*



Youth Committee Chair Dir. Greg Andal, Chair and Committee members Mitch Cariño and Romano Bulatao with some members of the Youth Committee during the teeners' general assembly.

RECRUITMENT CONTINUES

The usual activities of the Youth Committee (Chairman – Dir. Greg Andal, Members – Roman Bulatao and Michelle Cariño), are properly monitored for the good of its recipients. As regards recruitment of new members, it was originally planned to be a full blast move to accommodate all interested youths. However, it was suggested by the majority of the Board of Directors (during the August Board Meeting), to concentrate on the children of the BBCCC members for proper coordination and manageable facilitation. We thank all people who are supportive of the activities of the Youth Committee for the good of our young future BBCCC members. – RMB

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BBCCC HOUSING CHIPS BEARERS' COURSE SEMINAR

BEARERS' COURSE I

November 7, 2004, 8:30 - 12:00 NN

BEARERS' COURSE II

November 7, 2004, 1:30-5:00 P.M.

BBCCC SEMINAR HALL (Register with Norma)

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