

The
BBCCC

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psERVER

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

NEW BBCCC BUILDING INAUGURATED

The new seven-storey BBCCC building was inaugurated on April 17, 2005 amidst the joy and euphoria of coop members, BBCCC officers and staff, and guests and coop supporters.

The inauguration activities included a Eucharistic Celebration, and blessing of the building, which were officiated by Bishop Carlito J. Cenzone, of the Diocese of Baguio-Benguet, and Rev. Father Mar Arenas, and the formal inauguration ceremony, namely, the cutting of the ceremonial ribbon and unveiling of the BBCCC plaque by a multi-sectoral representation of the coop membership. The ribbon cutting and unveiling of the BBCCC plaque were done by a blind couple, Rolando and Martha Bitaga of the Northern Luzon Association For the Blind, assisted by SPO3 Samuel Poe of the PNP-Baguio, Engr. Jun Sanchez of 95.1 Love Radio FM, Leticia Aliga of the business/vendor sector, Malana Cadawing of the General Services Office of the City of Baguio, and Dominga Cortez, of the professional group, all BBCCC members.

In conjunction with the inauguration, the new set of BBCCC officers (for fiscal year 2005) was inducted into office by Judge Fernando P. Cabato, Presiding Judge, Regional Trial Court, Branch 62, La Trinidad, Benguet.

Ably and hilariously emceed by Amado Jesus Cendaña, BBCCC General Manager, the induction program was highlighted by the valedictory address of the immediate past BBCCC President/Chairman of the Board, Atty. Renato C. Fernandez, and the handing

over of the gavel of responsibility by the outgoing Chairman to the incoming Chairman of the Board, Atty. Bernard D. Padang, and the acceptance speech by the latter.

The occasion was graced by guests and visitors representing establishments/banks having business ties with BBCCC, and coops from Manila and other provinces.

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CHAIRMAN'S CORNER . . .

By: Atty. Bernard D. Padang
Chairman of the Board of Directors and President, BBCCC

The BBCCC Building is dedicated to, and owned by, the Cooperative members; they deserve the best. It is intended undoubtedly to serve well the Coop Members.

Our BBCCC Building was financed solely from the existing assets of the Cooperative. It is absolutely true that not a single centavo was borrowed from any lending entity for the construction of the Building. We have full faith in cooperativism and among the more than Fifteen Thousand members of the Cooperative.

As the Board of Directors and other officers of the Cooperative decided to erect a building the Coop members can truly call their own and which is now a reality, the dedication and work for the general welfare continue. I call upon all the Cooperative members to move on with greater responsibility and support so that our Cooperative will evolve faster in development and become ever stronger.

It is not only in saving regularly or borrowing wisely that the current members can contribute but equally in paying promptly their loans and other obligations to the BBCCC as well as by recruiting responsible individuals to become Coop Members. We welcome everybody qualified to join us. Come to the Cooperative office and present as an initial requirement a certificate of regular employment or business permit or any other reliable document to prove source of acceptable income.

When the name "cooperative" is read or uttered it must be BBCCC.

BBCCC PROFILE

Indeed, BBCCC has come a long way. From a mere 15 original members, and a capital of P250.00, ten Baguio Teachers Credit Union, later Baguio Community Credit Cooperative 1961, and still later, the Baguio-Benguet Community Credit Cooperative, effective 1976, has become more than 15,000 members and with assets amounting to P620M.

From a single credit service cooperative, BBCCC now has multi-services: Loans, grocery, transportation, lodging, training not only for membership updating and upgrading but also to livelihood or economic empowerment as well as for personal and social development.

It has organized a Foundation - the BBCCC Foundation to address the many and one requests for compassionate understanding to humane need in its various forms and aspect, education, medical, etc. The Foundation eloquently dramatizes BBCCC's response and implementation of a cooperative's social dimension. The scholarship program if the Foundation helps forty (40) young high school students from the marginalized sector through a four-year financial subsidy. The out-of-school grocery monthly allowance to some 100 young waifs enable them to procure simple daily needs for personal hygiene and grooming.

Indeed, the sacrifices and hard-work of our early leaders and members who represent a cross-section of society, professionals, drivers, policemen, janitors, carpenters, vendors, etc. have made what BBCCC is today rightfully an able assistant of Baguio & Benguet in poverty - alleviation and good governance!

BBCCC HOLDS 46TH ANNUAL GENERAL ASSEMBLY

The Baguio-Benguet Community Credit Cooperative held its Annual General Assembly on March, 20, 2005 at the Gonzaga Gym (formerly SLU Boys High School), St. Louis University.

Registration started at seven in the morning, followed by a Holy Mass officiated by Fr. Benny Castañeda at eight thirty. After the Mass, Atty. Zosimo Abratique, interim chair of the Election Committee explained the election rules and procedures, and presented the different candidates who were permitted to deliver their short campaign speeches.

The opening program commenced thereafter, opening with an invocation led by Engr. Jose Garcia, followed by the singing of the Pambansang Awit led by Mrs. Anita Peña. Subsequently, Director Amparo Rimas gave the welcome address.

The business portion was presided by BOD Chair Renato Fernandez who broke the ice with a very substantial and relevant message. Committee reports came in next starting with the Manager's Report. An open forum, ably moderated by Director Bernard Padang, helped a lot in enlightening the members regarding the operation of the coop during the previous year, as well as coop principles and practices.

Plaques of appreciation were awarded to two directors who had to "graduate" in view of the term cap for directors in accordance with law, namely, Atty. Renato Fernandez and Atty. Ruben Corpuz.

And finally, distribution of the most awaited patronage refund and interest on share capital made the members' day. The fiscal year 2004 yielded a net surplus of Php 52,014,241.00, and after removing the deductions as mandated by law like the reserve Fund (10% of Net Surplus), Coop Education and Training fund (5% of Net Surplus), and Optional Fund (5% of Net Surplus), the amount of Php 41,611,401.00 was made available for distribution to the general assembly.

The BBCCC BUILDING

(A DEDICATION)

THIS EDIFICE STANDS PROUD AS THE CONCRETE EXPRESSION OF THE SPIRIT OF COOPERATION, SOLIDARITY, AND EMPOWERMENT OF THOUSAND OF ORDINARY PEOPLE, BBCCC MEMBERS ALL, TO ACCOMPLISH EXTRAORDINARY FEATS TO CONTROL THEIR RESOURCES, DETERMINE THEIR LIVES, AND SHAPE THEIR FUTURE TOGETHER THROUGH SELF-HELP AND MUTUAL AID FOR AND AMONG THEMSELVES AND THEIR COMMUNITIES. IN THESE HALLS THE UNDERSERVED GRASSROOTS MUST VALUE THRIFT THROUGH SAVINGS, TAKE PRIDE IN WORK AND SHARING, AND SEEK PROGRESS THROUGH UNITY AND SERVICE. THIS IS OFFICE TO ALL COOPERATORS WHO FREELY POOL IN SHARES FOR IT TO BE, AND ALWAYS, BE THE SOUL OF COMMON BOND, THE HEART OF HUMAN DEVELOPMENT. WE WELCOME ALL WHO NEED AND CAN USE OUR SERVICES, WHO RESPECT THEIR FELLOWMEN AND HAVE TRUST IN GOD.



Oca ADVERSALO Mich CARIÑO Bong TADEO

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Chair **BERNARD D. PADANG**
GM **JESS F. CENDAÑA**

OFFICIAL PHOTOGRAPHER:
NORMA M. LACOPIA

THE BBCCC COOPSERVER

IS A QUARTERLY NEWSLETTER OF THE BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC) WITH OFFICES AT NO. 56 COOPERATIVES STREET, CORNER ASSUMPTION ROAD, 2600 BAGUIO CITY, PHILIPPINES.

The April 17 Inauguration of the BBCCC building also marked the induction of the "new-and-old" set of officers of the Coop for the year 2005.

We were honored by the presence of Judge Fernando P. Cabato as the Inducting Officer, and guests from different partner establishments and other Cooperatives. This year's induction was also considered special as the officers took their oath before a multitude of spectators. It has been how many years since the oath-taking of the officers happened in front of a large crowd.

Another event which transpired that momentous day was the awarding of the employees celebrating their anniversaries in the BBCCC. Benjamin Sison, one of the BBCCC Drivers, and Pacita Balancio, Purchasing Officer, received their Plaque of Recognition for their ten-year service anniversary. Not in the picture is another service-awardee, Leni Solajo, who has served in the BBCCC for fifteen years.

To the new-and-old officers and the staff, may your fervor for service doubly increase as our Coop finds marks in the hearts of Baguio-Benguet people! Mabuhay and BBCCC!



SPEECH...

SPEECH...

SPEECH...

SPEECH...



(L-R) Judge Cabato giving his message to the BBCCC.

Rev. Fr. Mar Arenas of Holy Cross Parish Credit Cooperative in Valenzuela.

Atty. Renato Fernandez giving his valedictory address.

Atty. Bernard Padang, in his acceptance speech as the new Chairman of the Board/President of the BBCCC.

General Manager Jess Cendaña and Atty. Fernandez give the "spanking" to Atty. Padang as he officially receives the duties and responsibilities as the new Chairman of the Board/President of the BBCCC.



8:30 AM
9:30 AM



GM Cendaña and Dir. Gayo pose with Judge Cabato and other guests from partner establishments...



APRIL 17, 2005 marked a important day in the history of the BBCCC-the *inauguratn of its building!*

A structure long-awaited.....

A landmark has risen.... er ched in the hearts of the members....

Mabuhay ang BBCCC!

The April 17, 2005 festivits fittingly started with the Eucharistic Celebration hel at the full-packed **BBCCC Conference Hall A** locateat the **4th floor**. Officiating priests were His Excellency Bhop Carlito Cenon and Rev. Fr. Mar Arenas.

It was followed by the blesag of the building. No other than His Excellency Bishop Carlito Cenon blessed the BBCCC Building. Members Staff, Guests, and Officers graced the momentous event

The Cutting of the Ce i Ribbon was headed by BBCCC Members Rolandoana Martha Bitaga, SPO3 Samuel E. Poe, Engr. Jun Sichez, Leticia Aliga, Malania Cadawing, and Dominga B. Ortez.



HOUSING COMMITTEE

D. UPDATING OF PROJECT COSTS

Engr. Tabdi has been busy gathering updated prices of materials to serve as basis in re-computing the project costs. The following expenses have been arrived at after the canvassed:

SUMMARY

Items	Description	PROBABLE COST OF CONSTRUCTION (Previous)	PROBABLE COST OF CONSTRUCTION (Present)
1.0	EARTHWORKS	Php. 6,064,751.00	Php 7,298,217.34
2.0	ROADWAY CONSTRUCTION	Php. 5,334,692.00	Php 6,414,638.33
3.0	COMBINED DRAINAGE SYSTEM	Php. 3,622,793.00	Php 4,806,700.42
4.0	WATER SUPPLY SYSTEM	Php. 791,660.00	Php 1,133,784.60
5.0	WATER DISTRIBUTION SYSTEM	Php. 987,894.00	Php 995,966.06
6.0	SLOPE PROTECTION STRUCTURES	Php. 1,699,978.00	Php 2,446,702.30
7.0	ELECTRICAL DISTRIBUTION SYSTEM	Php. 2,563,090.00	Php 2,725,313.76
8.0	ADDITIONAL WORKS / INCIDENTAL STRUCTURES	Php. 1,374,800.00	Php 1,832,087.41
9.0	PROJECT MANAGEMENT	Php. 1,200,000.00	Php1,440,000.00
10.00	MARGIN OF SAFETY	Php. 4,727,926.00	Php5,673,511.20
TOTALS		Php 27,653,410.22	Php34,766,921.42

Note : Item 4.0 Water line from source - NOT YET INCLUDED

Furthermore, Engr. Tabdi is redesigning the drainage system so as not to pollute the water sources like the Bued River and other natural water ways, to lessen if not eliminate the adverse environmental effects especially on the low-lying areas.

E. CHIPS

An amount of two million four thousand seven hundred thirty pesos (Php. 2,004,730.00) was generated under the Cooperative Housing Investment & Planned Savings as of December 30, 2004.

F. PLANS FOR 2005

1. Secure the Development Permit
2. Proceed with road construction, both the access and subdivision main road
3. Prepare proposed housing policies for Board approval.
4. Subdivide and award the economic lots
5. Submit design schemes for the socialized housing with costing
6. Continue the conduct of Cooperative Housing Bearers Course and promote the generation of more savings under the Chips Program to a broader and more comprehensive education of the member-applicants.
7. Prepare a tabular presentation of the data of applicants for easier access for award.

N.B. This part of the Housing Committee Report was inadvertently omitted in the Annual General Assembly Report FY 2004.

BBCCC ELECTIONS 2005 - OLD AND NEW FACES

The two incumbent members of the Board, Mrs. Emy Fuerte and Mr. Oca Adversalo, were re-elected anew for their last term. They were joined by former Legal Committee member Atty. Nelson Gayo, a first timer, and the returning Mr. Mar Valdez, former Board member and served as EleCom for the past three years. Former BBCCC employee under the Loans Department, Mrs. Ana Dulnuan edged Mrs. Nida Flavie, the Board Secretary for the past year, for the lone Audit and Inventory position. Mrs. Auring Ambanloc and Mrs. Belle Ronquillo, were again unopposed for the Credit Committee. Ms. Liza Laconsay and Mr. Bong Tadeo were also re-elected as members of the Election Committee and were joined by former Elecom member, Dave Delinela (please see note hereunder).

To show how every candidate fared in the past election, please find below the complete results which includes the votes garnered by each candidate:

For Board of Directors:

ADVERSALO, Oscar R.	"Oca"	4,126	ELECTED
BUNGAG, Mary Ann B.	"Ma-an"	2,804	Not Elected
CAMAT, Rosalind R.	"Baby"	1,575	Not Elected
FUERTE, Emerita C.	"Emy"	3,672	ELECTED
GAYO, Nelson V.	"Nelson"	5,038	ELECTED
PEREZ, Josephine G.	"Josie"	2,131	Not Elected
VALDEZ, Mario S.	"Mar"	3,543	ELECTED
VELASCO, Armando C.	"Armand"	3,249	Not Elected

For Audit and Inventory Committee:

DULNUAN, Ana O.	"Ana"	4,374	ELECTED
FLAVIER, Nida F.	"Nidz"	2,408	Not Elected

For Credit Committee:

AMBANLOC, Aurora M.	"Auring"	UNCONTESTED
RONQUILLO, Isabelina G.	"Belle"	UNCONTESTED

For Election Committee:

DELINELA, David V.	"Dave"	3,342	* ELECTED
DELOS REYES, Mario M.	"Direct"	2,381	Not Elected
LACONSAY, Basiliza S.	"Liza"	4,580	** ELECTED
RONQUILLO, Feliza M.	"Fely"	1,729	Not Elected
TADEO, Emmanuel A.	"Bong"	4,245	** ELECTED
VEGA, Mario A.	"Mar"	1,719	Not Elected

* Please note that Mr. David Delinela will serve only the unexpired portion (1 year) of the term of Mr. Mario Valdez who was deemed resigned as member of the Election Committee when he filed his Certificate of Candidacy for the position of Board of Directors.

** Ms. Basiliza Laconsay and Mr. Emmanuel Tadeo will serve the full two-year term.

The EleCom printed 10,500 pieces of ballots which were allocated to the deputies for distribution to the

(Continued on page 9)

BBCCC ELECTIONS 2005 . . .*(Continued from page 8)*

members. There were 8,064 members in good standing who attended the assembly and likewise received their official ballots. As per provision of our By-Laws, members in bad standing cannot vote. Out of 8,064 members who received their ballots, 7,275 cast their vote for avoter's turnout of 90% and a 4% increase of that of last year.

Considering that the two incumbent members of the Election Committee were themselves candidates for this years election, three BBCCC lawyer-members were appointed to supervise the election on interim basis; Atty. Zosimo Abratique served as the Chairman with Atty. Jennifer Asuncion and Atty. Evangeline Cobarrubias as members with the assistance of the Election Committee deputies and the BBCCC scholars.

The conduct of the past election was honest, orderly and peaceful despite the fact that there were still some unexpected but unavoidable problems encountered during the election which did not greatly affect the realization of a successful election. There were no election-related circumstances like filing of protests/cases in connection with the election. In this regard, the members of Election Committee and all the candidates would like to express to all the members, their heartfelt gratitude for all the

**REGULAR MEMBERS AS OF
FIRST QUARTER 2005**

YEAR END 2004 - 15,139

APPROVAL OF MEMBERSHIP FOR 2005

For the month of January - 148
For the month of February - 144
For the month of March - 141

Total Approved members for 2005 - 473

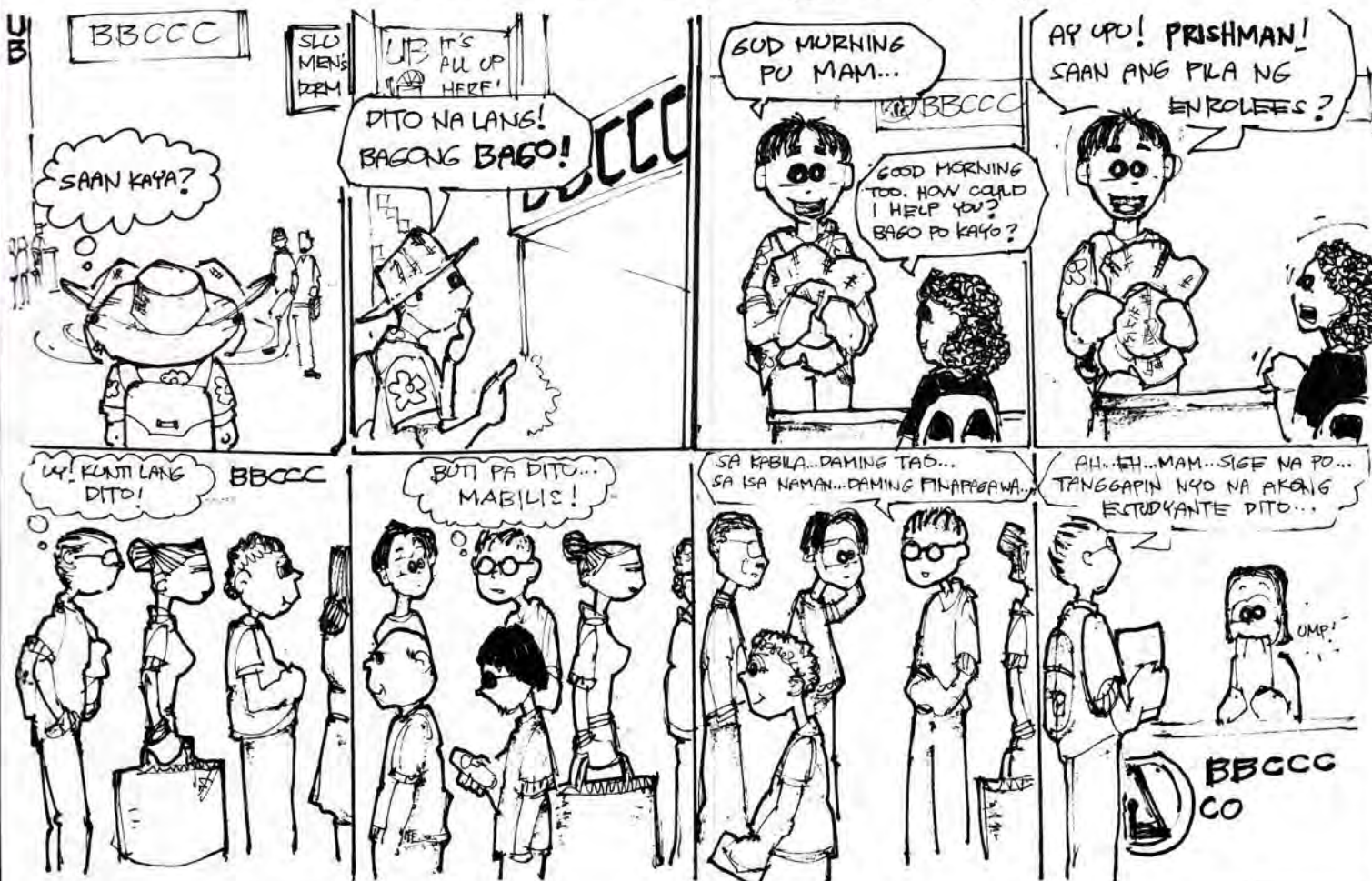
WITHDRAWAL OF MEMBERSHIP FOR 2005

For the month of January - 28 (2-W, 26-WO)
For the month of February - 22 (19-WO, 3-D)
For the month of March - 20 (17-WO, 3-D)

Total Withdrawals for 2005 - 70

TOTAL REGULAR MEMBERS for First Quarter 2005 - 15,502

Legend: W - With Right of Re-entry
WO - Without Right of Re-entry
D - Deceased

BBCCC COMIC LIFE

WHO'S WHO AT BBCCC . . .

EVELYN L. BORJA

Accounts Clerk



Tita Belen, often called by her workmates actually started work in the BBCCC in July of 1995. Nearing ten (10) years of service in the Coop has not lessened her enthusiasm about working. On the other hand, she still enjoys the service being offered to the members in that their economic status is uplifted.

Tita Belen is known to be a quiet person but helpful and approachable too. She also makes certain that work is finished on time. Overall, workmates agree that she is kind, friendly, thoughtful, and a mom-even to the younger staff members. Another testimony is that she is a loving wife and mom to her two daughters.

Asked about what else she envisions for the BBCCC, she energetically said that the Coop would serve as medium to help not only the members but the different agencies/foundations to uplift poverty in our community.

JENNIFER P. VALDEZ

Accounts-Posting Clerk



Jen as usually called is one of the youngsters in the BBCCC. She began her exposure in the Coop when she had her practicum in 2002. When a vacancy in the Coop occurred, Jen was absorbed in the staff, hence she is now continuing her work as one of the Accounts Clerk.

Jen is known to be devoted and diligent in her work. Workmates agree that she is one moody lady but a kindhearted person. She is further described as one of the staff who is approachable and dependable. A trivia about her is that she cooks well but manages to stay slim!

FROM THE MANAGER'S DESK...

Amado Jesus F. Cendaña

Once again we put forward our usual message—"It can be done". Through cooperativism our common vision, our common goals can readily be attained. When indeed people get and work together, there much that can be accomplished and less than cannot be done. More than a year ago we all dreamed of putting up a BBCCC building we can call our own. A week ago we stood all proud as we inaugurated our seven storey edifice, a striking testimony to the power of cooperation. We managed to construct our own solely on our membership resources with no external borrowing (nay, one peso) at all. Again we have proven one thing – coop strength is a formidable power.

It's summer time! We are launching once again our annual "Summer Hirit" Capital Build-Up Promo. Our mechanics remains the same. Every P1,000.00 you add to your Fixed Deposits brings you a free Raffle Ticket. This provides you another chance to win our numerous handsome prizes on deck. More deposits, more chances. We trust that you would again support this program we have been having through the years.

We are now STRICTLY implementing our 'NO PASSBOOK NO ID NO TRANSACTION' rule. Our staff have been advised to entertain transaction with you only if you present your ID and PASSBOOK. It is our desire to fast track our process of computerizing all phases of our operation so as to improve our customer service to everyone. To avoid encountering inconvenience we are therefore soliciting your utmost support and cooperation for our computerization program. Eventually we well be able to serve you faster and better.



BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE
No. 56 Cooperative St., corner Assumption Rd., Baguio City

STATEMENT OF CASH FLOW
For the Year Ended December 31, 2004

CASH FLOW FROM OPERATING ACTIVITIES

Net Surplus	52,014,251.90
Adjustments to reconcile net surplus to net cash provided by operating activities:	
Depreciation and Amortization	1,179,351.01
Provision for Probable Losses on Loans/Bad Debts	4,705,396.78
Adjustments on Allowance for Probable Losses **	(2,781,702.34)
Other Adjustments	(7,772,052.41)
Changes in Assets and Liabilities:	
Increase in Receivable	(40,177,625.88)
Increase in Inventories	(221,397.00)
Decrease in Prepaid Expenses	27,154.10
Increase in Accounts Payable, Accrued Expenses, and Other Current Liabilities excluding Due Apex	7,989,959.76
Payment to Apex	(723,901.17)
Decrease in Other Assets	1,574,317.73
Net Cash provided by operating activities	15,813,752.48

CASH FLOW FROM INVESTING ACTIVITIES

Increase in Long-Term Investments	(170,526.89)
Capital Expenditures	(36,080,465.54)
Net Cash provided by investing activities	(36,250,992.43)

CASH FLOW FROM FINANCING ACTIVITIES

Increase in Savings Deposit	6,260,370.87
Increase in Fixed Deposits	14,054,375.14
Increase in Long-Term Liabilities	164,127.94
Increase in Other Liabilities	6,036,271.57
Increase in Share Capital	59,934,860.26
Adjustment to Reserve Fund	2,555,592.47
Use of Optional Fund	(4,547,887.23)
Use of Education Fund - Local	(1,779,061.07)
Payment of Patronage Refund and Interest on Capital	(36,548,880.53)
Net Cash provided by financing activities	46,129,769.42

NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS 25,692,529.47

CASH AND CASH EQUIVALENT - Beginning of year 113,824,493.00

CASH AND CASH EQUIVALENT - End of year 139,517,022.47

***Breakdown of Cash and Cash Equivalent:**

Cash on Hand	3,908,381.56
Petty Cash Fund	24,500.00
Revolving Fund	200,000.00
Change Fund	500.00
Cash in Bank - Current and Savings	24,157,731.29
Short Term Investment (Time Deposit)	111,225,909.91
Petty Cash Fund	

Total 139,517,022.76

**** Corrected amount computed as follows:**

Allowance for Probable Losses on Loans Receivable, Dec 31, 2003	12,509,944.00
Allowance for Bad Debts on Accounts Receivable-Trade, Dec 31, 2003	241,905.00
Total	12,751,849.00

Add Provision for Probable Losses for year 2004 ***	4,705,396.78
Computed Balance as of December 31, 2004	17,457,245.78
Less Actual Balance as of December 31, 2004:	
Allowance for Probable Losses on Loans Receivable	(14,179,046.74)
Allowance for Bad Debts on Accounts Receivable-Trade	(496,496.70)
Adjustments made in the books of accounts	2,781,702.34

*** This was omitted in the previous presentation causing the discrepancy in the report presented to the General Assembly.

Certified Correct:

MARIA CECILIA RITA UBALDO-PAREDES, CPA
BBCCC External Auditor for Year 2004

NEW BBCCC BUILDING ...

(Continued from page 1)

Hereunder is the list of the BBCCC officers for fiscal year 2005:

BOARD OF DIRECTORS:

Chairman: Bernard D. Padang
Vice-Chairman: Oscar R. Adversalo
Members: Gregorio V. Andal
Emerita C. Fuerte
Nelson V. Gayo
Amparo T. Rimas
Mario S. Valdez

CREDIT COMMITTEE:

Chairman: Arturo G. Asuncion
Members: Aurora M. Ambanloc
Isabelina G. Ronquillo

AUDIT & INVENTORY COMMITTEE:

Chairman: Roland G. Lachica
Members: Roberta A. Balangue
Ana O. Dulnuan

ELECTION COMMITTEE:

Chairman: Basiliza S. Laconsay
Members: David V. Delinela
Emmanuel A. Tadeo

EDUCATION, MEMBERSHIP AND TRAINING COMMITTEE:

Chairman: Oscar R. Adversalo
Members: Michelle S. Cariño
Emmanuel A. Tadeo
Emma Lupango (ex-officio member)

LEGAL COMMITTEE:

Chairman: Nelson V. Gayo
Members: Zosimo M. Abratique
Renato C. Fernandez

YOUTH COMMITTEE:

Chairman: Gregorio V. Andal
Members: Romano Bulatao
Josephine G. Perez

HOUSING COMMITTEE:

Chairman: Emerita C. Fuerte
Members: Mario S. Valdez
Ma. Asuncion Minglana
Albert Talco

RESEARCH AND DEVELOPMENT COMMITTEE:

Chairman: Amparo T. Rimas
Member: Thelma Kim

TREASURER: Marcial V. Esquejo

SECRETARY: Emma Lupango

GEN. MANAGER: Amado Jesus Cendaña
ASST. GEN. MANAGER: Flordelina Sabedra

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3. Proof of Identification with picture

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- 2F BBCCC Bldg. (56 Cooperatives St., Baguio City)
- 2F Bogayong Bldg (formerly Hamada), Mabini St., Baguio City, Tel #s . 304-5027, 443-8297

FREE REGISTRATION NA...

MAY REGALO KA PA...

ARGEN'S GRAINS MKTG.

**56 Tacay/Tam-awan Rd.,
Pinsao Proper, Baguio City**

EUGENIO & ARMI TADEO - Proprietors

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

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