

The  
BBCCC

pSERVER

Cooperative Community News and Features **"PROGRESS THROUGH UNITY AND SERVICE"****INSIDE  
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## BBCCC FOUNDATION, INC. PRE-SCHOOL INAUGURATED

The Pre-school of the Baguio-Benguet Community Credit Cooperative Foundation, Inc., Pre-School was blessed and inaugurated in simple ceremonies last June 15, 2005 attended by Dep-Ed officials, BBCCC Directors and Officers, parents and pupils. Rev. Felimon William officiated at the blessing.

The Pre-school is but one of several projects – scholarships, street children grocery coupon, etc. – being undertaken by the BBCCC Foundation in fulfillment of its mandate to "serve as a channel of BBCCC in providing opportunities, such as but not limited to, socio-economic, educational, housing, cultural, medical, for the improvement of the life of the less-fortunate BBCCC members and non-members alike." As such it intends to network with other institutions to obtain assistance in whatever form of kind for the poverty-alleviation program and activities of the cooperative.

Initially, the Pre-school is offering just two levels, the nursery and the kindergarten. Payments are convenient for parents or guardians. Parents who belong to the staff of the cooperative may opt to pay by salary deduction while parents who are cooperative members may opt to take an educational loan for their payments. All others pay personally. Payments may be done through by installment basis.

The Board of Trustees of the Foundation are: Dr. Amparo T. Rimas, Chair; Atty. Ruben A. Corpuz, Chief Executive Officer (on leave); Atty. Renato C. Fernandez, Vice Chair; Atty. Bernard D. Padang, Corporate Secretary and Legal Counsel; Mr. Marcial V. Esquejo, Treasurer; Mr. Oscar R. Adversalo, Auditor; and Mr. Amado Jesus F. Cendaña, Chair of Ways & Means.





**CHAIRMAN'S CORNER.....**

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

Let me quote the marker wordings of the 7-storey BBCCC Building as they speak of the essence, *raison d'être*, mission objectives, and humility of the Baguio-Benguet Community Credit Cooperative:

*"Nothing is less and there cannot be any obstacle with cooperativism at work. It is the dedication of good leaders and the steadfast cooperation among members that sustain the cooperative's development.*

*Inaugurated on April 17, 2005, this Building is the wholehearted resolve of the BBCCC leadership for the benefit of all Coop Members whose continuing support and resources from the bedrock of every accomplishment; we mean this edifice to serve them well.*

*Let this Cooperative with the Building as a mute witness soar to heights of excellence as it should to no end. Surely, one sterling performance is an addiction for more.*

*There were those whose visions, talents, sacrifices, and helping hands were equally indispensable for the realization of our BBCCC Building; we sincerely thank them all."*

Admittedly, there are undisputable commonalities among all cooperatives worldwide. But there has to be differences all in the pursuit of effective cooperativism in operating procedures, personnel structure, problem solving or dispute resolutions, and development strategies in the light of the culture, enduring forces if not pressures, immediate environment, and idiosyncrasies of the people. Let not fear and plain conservatism stand along the way as the cooperative should strive aggressively to make itself dynamic, better, and competitive in this fast growing corporate universe.

So let us act decisively with an open mind but always prudent and along the path trodden by the wise.



**FIRST PFCCO – NATCCO  
JOINT EDUCATION FORUM**

The Philippine Federation of Credit Cooperatives and the National Confederation of Cooperatives sponsored a joint education forum on April 20-22, 2005 at Legenda Suites, Subic Bay Freeport Zone, Subic, Zambales. The forum, which was hosted by the PFCCO-Central Luzon Regional League, had for its theme, "CHANGE MANAGEMENT".

Fifteen BBCCC officers and staff attended the forum, namely, Chair Bernard D. Padang, Vice Chair Oscar R. Adversalo, General Manager Amado Jesus F. Cendaña, Directors Gregorio V. Andal, Nelson V. Gayo, Mario S. Valdez, Amparo T. Rimas, Crecom Chair Arturo G. Asuncion, AIC member Ana O. Dulnuan, Elecom Chair Basiliza S. Laconsay, Youth Committee member Josephine G. Perez, Legal Committee member Renato C. Fernandez, Treasurer Marcial V. Esquejo, and staff members Joseph Austria and Melba Timbreza.

The forum, under the leadership of Fr. Mar DJ Arenas and Mr. Dave Pajaron, and Ms. Evelyn Bautista and Mr. Cresente Paez, Chairs and GM's of PFCCO and NATCCO, respectively, tackled for main topics: MANAGING PEOPLE, MANAGING ORGANIZATION, MANAGING MONEY, and YOUTH FORUM. The sub topics were: Ensuring Higher Performance of the Board; Measuring Up for Change; The Power of the COOP PESOS; and Services for Children and Teenagers: Why Invest In Young Members.

Mr. Ranjith Hettiarchchi and Ms. Leni San Roque of

**CONVERGENCE OF  
CORDILLERA COOPERATIVES**

The Cordillera Administrative Region Cooperative Union (CARCU), in cooperation with the Cooperative Development Authority – Cordillera Extension Office, conducted a coop forum known as "CONVERGENCE OF CORDILLERA COOPERATIVES", with the theme "Overcoming Cooperative Challenges" at the Baguio-Benguet Community Credit Cooperative Training Center at 56 Cooperative St., Baguio City on June 3-4, 2005.

Twelve BBCCC officers attended the coop gathering, namely, Chair Bernard D. Padang, Vice Chair Oscar R. Adversalo, GM Amado Jesus F. Cendaña, Directors Amparo T. Rimas, Emerita C. Fuerte, Nelson V. Gayo, Mario S. Valdez, Gregorio V. Andal, Treasurer Marcial V. Esquejo, AIC Chair Rolando G. Lachica, Elecom Chair Basiliza S. Laconsay, and Crecom member Isabelina G. Ronquillo.

Several subjects were discussed during the forum: Cooperative Regulation and Supervision: A Violation of the Principle of Subsidiarity?; COOP-PESOS Performance Standards: Are They Relevant?; Should Cooperatives Be Taxed?; Cooperative Insurance; and Cooperative Banking Services.

the Association of Asian Confederation of Credit Unions (ACCU) talked on "THE CREDIT UNION BRAND".

The joint forum, the first of its kind, definitely was a great help to cooperators in getting them to have a clearer view of cooperativism in the wake of a fast changing environment.

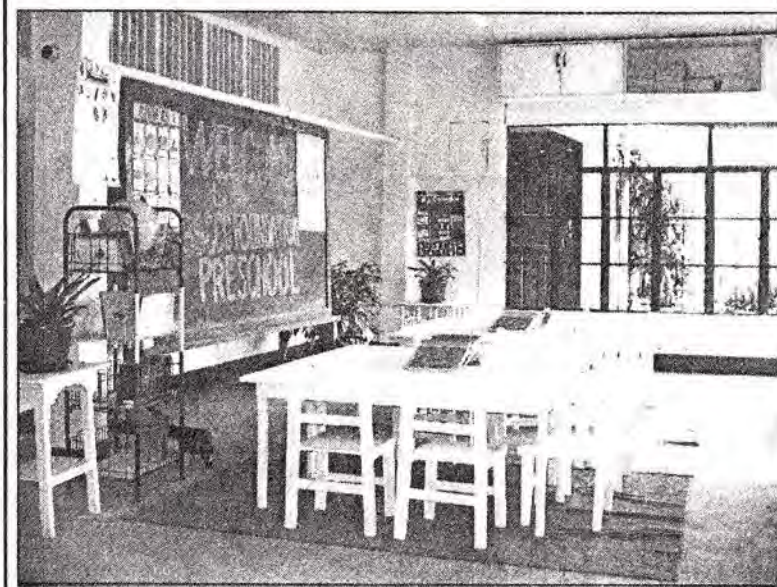
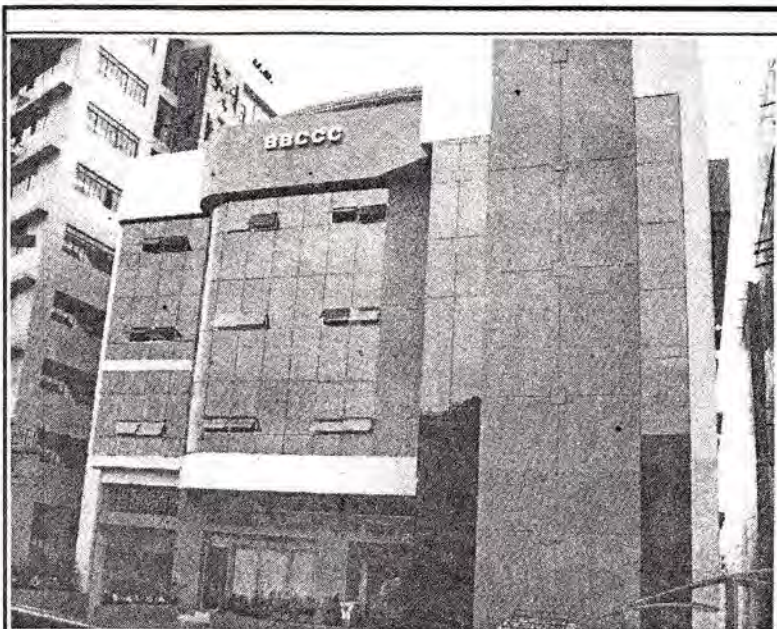


## The Baguio-Benguet Community Credit Cooperative Foundation, Inc.

The BBCCC FOUNDATION, INC. PRE-SCHOOL was inaugurated in simple rites on June 15, 2005, just on time for the opening of the school year 2005-2006.

The pre-school is a new addition to the string of services which BBCCC currently offers its members, such as loans, deposits, function halls, lodging services, transportation services, grocery group purchase service, death aid and saranay fund, and just a couple of days ago, water refilling station. Through the years, the Coop had been coming up with new member services in keeping with its role as the best alternative towards improving people's lives thru self-help and self-discipline. As poverty alleviator, the Coop has helped a lot of Baguio-Benguet residents help themselves. Helping people help themselves is truly the order of the day.

The opening of a coop school, therefore, gives the signal that the BBCCC is moving towards wider horizons and treading new lines if only to realize its mission in uplifting human life. For there is no denying that nothing is more potent than education in ameliorating the lives of people.

**Oca ADVERSALO****Mich CARIÑO****Bong TADEO**

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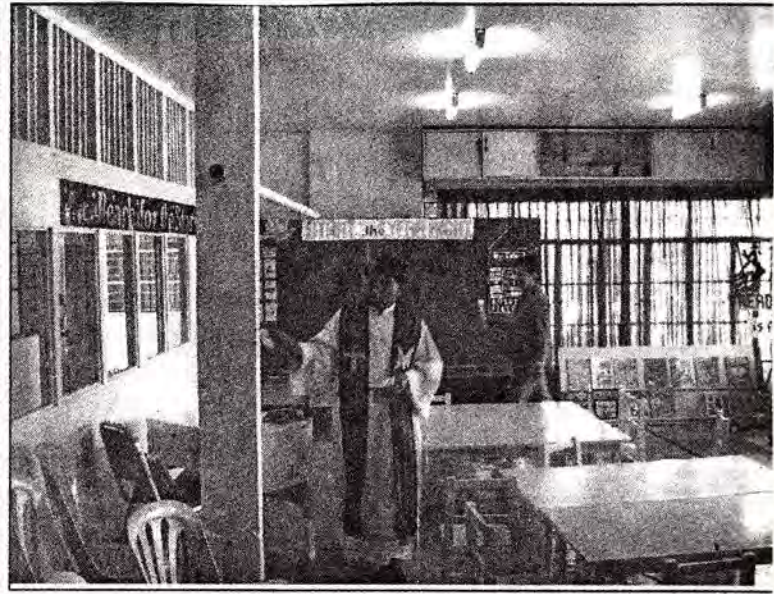
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### THE BBCCC COOPSERVER

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

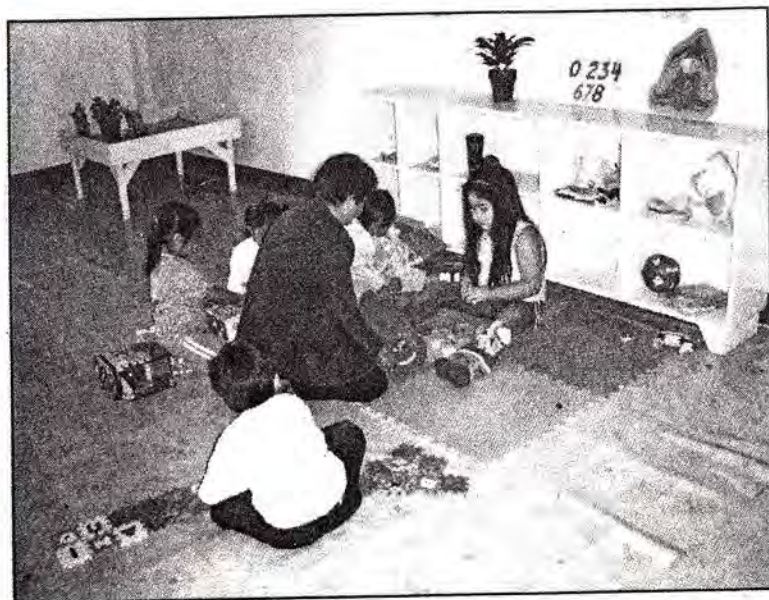
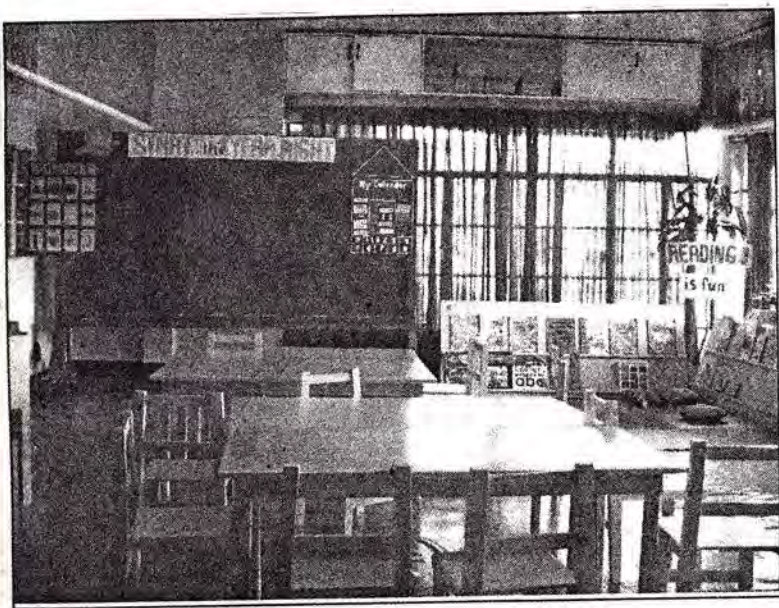


# PICTORIALS... *Pre-School Blessing*





# PICTORIALS... *Pre-School Class*





# PICTORIALS... *Staff Dev't. '05*





# PICTORIALS...*Some Services*



**LODGING**



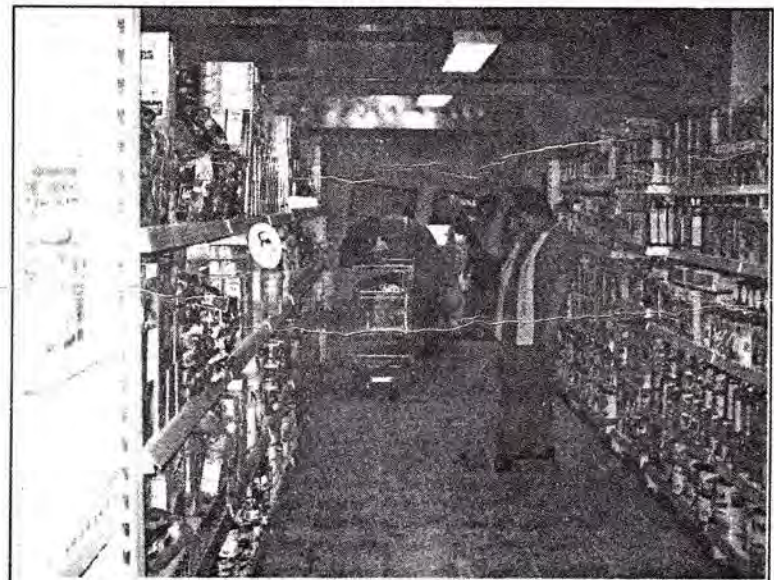
**SEMINAR AND FUNCTION HALLS**



**HOUSING**



**WATER REFILLING STATION**



**GROCERY**



## ..... News Break ..... News Break ..... News Break .....

### JUSTICE BRAWNER APPOINTED COMELEC COMMISSIONER

Congratulations to Court of Appeals presiding Justice ROMEO BRAWNER for having been appointed recently COMELEC Commissioner. A very humble and unassuming guy, Justice Brawner is one of the 16 thousand members of Baguio-Benguet Community Credit Cooperative.

More power to you Sir! We believe you truly deserve your new post.

(As reported, Justice Brawner opted to take his new post on September 17, 2005, after he retires from his current position at the Court of Appeals).

### FOUNDER'S SON, NEW UNIVER- SITY OF THE PHILIPPINES DEAN



Dr. Alexander B. Brillantes Jr., a son of the late Atty. Alexander Brillantes Sr., BBCCC founder, has been appointed new dean of the National College of Public Administration and Governance of the University of the Philippines. His term of office is from July 22, 2004 to July 21, 2007.

From a simple coop errand boy of his late father, Alex has gone a long way. He has a Ph.D. in Political Science and a Master of Arts in Political Science from the University of Hawaii, and a Master in Public Administration, BA in Political Science and a Certificate in Governmental Management from the University of the Philippines. He has published numerous works on Public Administration, and attended more than 70 international conferences, fora and workshops as a paper presenter, consultant, and resource speaker.

Dr. Brillantes is a very proud member of BBCCC, and presumably aspires to continue the work that his father had begun thru coop advocacy.

### NEW BBCCC EMPLOYEES

With the inauguration of a new seven-storey BBCCC building, the need for more hands has become imperative.

The BBCCC recently hired six new employees to supplement the existing work force. The new employees are EMMA LUPANGO, Lodging and Training Coordinator; EDGAR PLATILLA and MARY PINKIHAN of the Maintenance Section; ELIZABETH CAMPOLET-CINCO of the Loans Section; MELANY MORIS, a new Posting Clerk; and ROBERT EMOCLING of the Grocery Section.

While one employee in the person of MARISEL BAHIWAG of the Accounting section resigned her position, CRISTINA TUVERA, a balik-coop, took over the former's post.

To our new employees, including our balik-coop, welcome to BBCCC, and more power to all of you!

### BBCCC STAFF DEVELOPMENT 2005

Fifty-four BBCCC employees came together for a staff development seminar-workshop on July 23-24, 2005 at Long Beach Resort Hotel, Bauang, La Union. The seminar-workshop was in keeping with the continuing training and formation of the Coop employees, vis-à-vis the coop principle regarding the education and training of coop officers, staff, and members.

It was an overnight affair organized by the Education, Membership, and Training Committee under the leadership of the EDCOM Chair Mr. Oscar R. Adversalo, in cooperation with the General Manager Mr. Amado Jesus F. Cendaña and the BOD Chair Atty. Bernard D. Padang. The seminar-workshop proper was facilitated by Mr. Andrew S. Macalma, Associate Dean for Students' Affairs of Saint Louis University.

The topics discussed were: The Customer and Customer Service and Beyond; Know Your Customer; Customer Retention; and 7 Habits of Effective People. The workshops dwelt on the following: The BBCCC 7 Steps To A Successful Customer Service System; The BBCCC Customers: How To Handle Them; and The BBCCC Tagline.



*The new BBCCC employees (Ladies, L-R): Mary, Elizabeth, Melany, Tina and Emma. (Gentlemen, L-R): Edgar and Robert.*



## REGULAR MEMBERS AS OF SECOND QUARTER 2005

AS OF FIRST QUARTER 2005 - 15,502

### APPROVAL OF MEMBERSHIP FOR 2005

For the month of April - 218  
For the month of May - 232  
For the month of June - 198

Total Approved members for 2nd Qtr. - 648

### WITHDRAWAL OF MEMBERSHIP FOR 2nd Quarter

For the month of April - 41 (5-W, 19-WO)  
For the month of May - 31  
For the month of June - 124 (6-W, 25-WO, 3-D, T90)

Total Withdrawals for 2nd Qtr. - 196

TOTAL REGULAR MEMBERS as of 2nd Qtr. 2005 - 16,150

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

## LAKBAY ARAL VISITORS:

- Namaltugan Consumers Cooperative, Sudipen, La Union With 25 participants was headed by Mrs. Betty Paioan.
- Cavite Cooperative Development Council, Imus, Cavite 50 participants came and visited BBCCC.
- Balaoen Multi-Purpose Cooperative, Urdaneta, Pangasinan 12 participants came and visited BBCCC.
- Olongapo National High School Multi-Purpose Cooperative 25 participants came and visited BBCCC.
- Masinloc Multi-Purpose Cooperative, Zambales
- Imus Municipal Cooperative Development Council
- Montemar Employees Credit Cooperative
- Echague Multi-Purpose Cooperative
- 5-Star Credit Cooperative
- Mariano Marcos Development Cooperative, Batac, Ilocos Norte

# BBCCC

# COWMIC

# LIFE

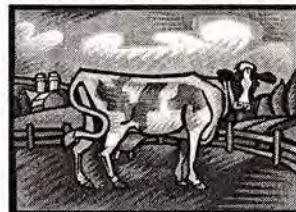
### TRADITIONAL ECONOMICS

You have two cows.  
You sell one and buy a bull.  
Your herd multiplies  
and the economy  
grows.  
You retire on the income.



### GERMAN ECONOMICS

You have two cows.  
You reengineer them so  
that they live for  
100 years, eat once a month  
and milk themselves.



### INDIAN ECONOMICS

You have two cows.  
You worship them.



### CHINESE ECONOMICS

You have two cows.  
You have 300 people  
milking them.  
You claim full employment,  
high bovine  
productivity and arrest  
anyone  
reporting the actual  
numbers.



### AMERICAN ECONOMICS

You have two cows.  
You sell one and force the  
other to produce the milk of  
four cows. You profess  
surprise when the cow  
drops dead. You put the  
blame on some nation with  
cows & naturally that nation  
will be a danger to mankind.  
You wage a war to save the  
world and grab the cows.



### JAPANESE ECONOMICS

You have two cows.  
You redesign them so that  
they are one-tenth the size of  
an ordinary cow and pro-  
duce twenty times the milk.  
You then create cute car-  
toon cow images called  
Cowkimon and market  
them worldwide.



### PHILIPPINE ECONOMICS

You have only one cow.  
So the government claims  
there is a shortage of cows.  
The government asks grants  
from other countries so the  
country can produce more  
cows. The other countries  
oblige. The government  
divides the grants  
among themselves, and  
blames the opposition of  
corruption. The people  
stages People Power Quar-  
anta y Dos. The govern-  
ment is overthrown.





## WHO'S WHO AT BBCCC...

### **NORMA M. LACOPIA**

*OIC, Records, Membership and Other Services*



Does fifteen years in a workplace spell D-E-D-I-C-A-T-I-O-N and S-E-R-V-I-C-E? Of course, it does! And in the BBCCC...it may spell N-O-R-M-A.

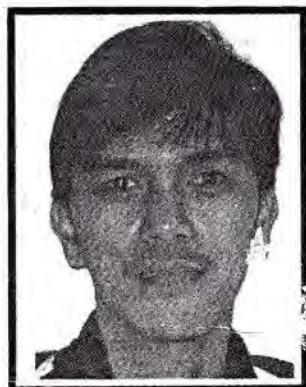
Truly she has dedicated her best fifteen years in the BBCCC and she fondly recalls that it is in the BBCCC where she increased her personal capabilities and gained experience in dealing with people with different kinds of personalities, attitudes, and character.

Ate Norma, Tita Norma to many of the employees in the BBCCC says that even if there are tons of work to do and sometimes it is tiring, she enjoys to be of service to the members.

Tita Norma wishes for the BBCCC to grow in its membership. She also envisions that the Coop will have more dedicated, sincere, loyal, and responsible leaders. Lastly, she said that she wishes that the goals, aspirations will be met in the coming years.

### **JOSEPH AUSTRIA**

*Warehouseman*



Time really went by so fast for this kind-hearted guy. "Seph" as he is fondly called at the grocery recalls that he has been with BBCCC for five years now. He quipped that he is happy with his work in the Coop, in fact he loves it more.

He enjoys serving the members he encounters in the day-to-day operations of

the Coop. He also said that he enjoys the company of the other employees and that it feels like family.

The comic, candid events which happen in the daily operations of the grocery spices his work life, like when he gets to meet different people with different personalities and character. He said that his work becomes more challenging and interesting.

Lastly, he wishes BBCCC to be more prosperous and that it will continue to grow and stand strong amidst all economic instability so that "*marami pang miyembrong matulungan.*"

## **FROM THE MANAGER'S DESK.....**

*Amado Jesus F. Cendaña*

**A**s we hit the middle of our fiscal year we take time to evaluate again how our operations are going and find out if our journey is on course through the five-month period. We try to examine our business operations and determine whether or not we are meeting our financial projections for the year.

By the end of May 2005, figures we see in our financial statement are very encouraging. For the past five months we so far have registered a net surplus of P24,380,311 showing a performance rating of 47% in relation to our projected net surplus of P51,792,000 for the fiscal year 2005. growth has also been observed in our members' share capital contribution from P397,580,908 recorded in May 2004 to P462,889,898 as of May 2005, showing a 16.4% increase over that of last year covering the same period. Our members' Savings and Time Deposits accumulated to P71,029,099 as compared to P57,739,006 covering the same period in 2004, an increase of P13,290,093 or a growth of 23%. The figures thus show very encouraging signs of confidence and support which our equally growing membership have on their cooperative. Amidst the economic crisis and political intramurals (though centered only in Manila) let us not lose our focus nor be deviated from our vision of addressing our common concerns through the cooperative values of trust, cooperation, unity, respect for others, honesty. Definitely, politics of diversity and intrigues have no place in a cooperative culture. It is only when we join and work together that we are able to attain our dreams and goals.

Our Capital Build-Up campaign started last May 15, 2005 through the "SUMMER HIRIT DAGDAGAN ANG DEPOSIT" Promo has once again proven to be another success. As of this writing, we have so far already generated P9.7M representing our members' additional share capital placed to their respective accounts. We thank you sincerely for your unending support to our Coop program. We indeed appreciate your continued trust in your Cooperative.

## **BBCCC OFFICER ATTENDS CODE**

Ana O. Dulnuan, a newly elected member of the Audit and Inventory Committee attended the First National Cooperative Development Educator (CODE) Workshop held at the BBCCC Training Center on June 17-22, 2005.

The six-day workshop was sponsored by the Philippine Confederation of Credit Cooperative. The CODE is a local version of the Asian DE (Development Educator) which seeks to enable a cooperator to acquire knowledge and skills on the art of oral delivery vis-à-vis cooperative principles and practices.

The workshop was participated in by 30 cooperators representing different coop primaries. No less than the General Manager of BBCCC, Amado Jesus F. Cendaña and BBCCC Director Amparo T. Rimas shared their efforts in the workshop as mentors.



## NEW BBCCC POLICIES

### ON COLLATERALS:

As per Board approval during the Regular Board meeting held last March 30, 2005. ....

***"Household appliances and the like not in the name of the borrowing member shall not be accepted as collaterals."***

### ON SPECIAL CONTINGENCY LOAN (SCL):

Resolution No. 07-06-08-05

Effective July 01, 2005, our Special Contingency Loan (SCL) will be limited to Five Thousand Pesos (Php5,000.00) including the other charges (Interest, Loan Redemption Fee and Filing Fee). The usual practice of adding the other charges to the principal loan of Php5,000.00 will no longer be applicable. This is to maintain consistency with our loan computation policy as regards all types of loan extended to us. Henceforth, with this new policy, the net proceeds of our SCL loan after deducting the other charges will be less than Php5,000.00.

Ex. SCL Loan —	Php5,000.00	12 months to pay
less:	600.00	Interest
	50.00	LRF
	20.00	Filing Fee
Net Proceed	Php4,330.00	



*The BBCCC Foundation Scholars and their parents pose with Dir. Mar Valdez, GM Jess Cendaña and Dir. Ampy Rimas*

## BBCCC FOUNDATION INC. RAFFLE DRAW WINNERS

June 15, 2005

1 <sup>st</sup> Prize	Sharp Refrigerator	Helen Gragasin
2 <sup>nd</sup> Prize	Eureka Washing Machine	Paz S. Reyes
3 <sup>rd</sup> Prize	Whirlpool Microwave Oven	Nestor Banagan
4 <sup>th</sup> Prize	American Heritage Turbo Broiler	Simplicio Rubis
5 <sup>th</sup> Prize	Standard Electric Fan	Roman E. Islao
6 <sup>th</sup> Prize	Standard Rice Cooker	Nita Calica
7 <sup>th</sup> Prize	Kyowa Sandwich Toaster	Gina Aguas
8 <sup>th</sup> Prize	Hot & Warm Water Dispenser	Rhoden Bosento
9 <sup>th</sup> Prize	Standard Oven Toaster	Rodelma Mapili
10 <sup>th</sup> Prize	American Heritage Coffee Maker	Geraldine Degay

Plus: 5 Consolation Prizes at Php 500.00 each

1. Ben Sison
2. Erlinda Tabangin
3. Maylyn Lasquite
4. Nenita Malagay
5. Victoria Odsey

**WINNERS SHOULD PRESENT THEIR CLAIM STUBS WHEN CLAIMING THEIR PRIZES .....**

## BBCCC FOUNDATION, INC. SCHOLARSHIP COMMITTEE SELECTS THIRTEEN FRESHMEN SCHOLARS

In June 2005, the Scholarship Committee of the Baguio-Benguet Community Credit Cooperative (BBCCC) Foundation, Inc. met to screen and select thirteen new scholars for school year 2005—2006. These first year students are enrolled in the public high schools of Baguio City and Benguet. The following were chosen as new scholars: From Baguio City Division: Malou Adawi, Cherrie Bagayawa, Maythy Balneg, Beverly Dawn Kalingan, and Marilyn Pallangeo. From Benguet Division: Roxany Aguiwas, Zephania Botangen, Krishna Lynda Diase, Sheryl Mapili, Susan Ostil, Jasmine Tosay, Joana Toyao and Sheena Ria Yap. (Note: The final approval of three of these selected freshmen is pending while waiting for them to confirm and accept their scholarship). Dr. Juliet Sanna, Education Supervisor of Baguio City Division and Mr. Pepe Tubal, Education Supervisor for Benguet Division, who are members of the Scholarship Committee, were tasked to get in touch with the selected scholars. The other members of the scholarship committee are: Dr. Amparo T. Rimas, President/Chairperson of the BBCCC Foundation, Inc., and Dr. Mario S. Valdez, Chairman of the Scholarship Component. The BBCCC staff-in-charge of the scholars is Ms. Ailyn B. Estoque. To date, there are forty (40) BBCCC Foundation, Inc. High School scholars to wit: First Year—13; Second Year—14; Third Year—7; and Fourth Year—6.



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**FREE REGISTRATION NA...  
MAY REGALO KA PA...**

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