

The
BBCCC



psERVER

Cooperative Community News and Features

"PROGRESS THROUGH UNITY AND SERVICE"

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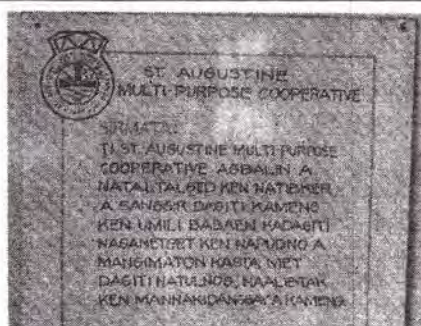
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BBCCC LAKBAY ARAL 2005: 3 COOPS IN ILOCANDIA VISITED

BBCCC officers and staff, 78 all in all, trooped down to Ilocos Norte and Sur on November 26, 2005 for the annual educational tour. The tour, the objectives of which were primarily to do inter-coop sharing and benchmark with other cooperatives, and to expose the participants to the culture and arts, covered three primary coops and several tourists spots in the Ilocos.

The visited cooperatives were San Joaquin Multi-Purpose Cooperative in Sarrat, Ilocos Norte, Pantay Fatima Multi-Purpose Cooperative in Vigan City, Ilocos Sur, and St. Augustine Multi-Purpose Cooperative in Bantay, Ilocos Sur. A free exchange of coop experiences and practices between the officers and staff of the visited and visiting coops highlighted the cooperative learning interaction.

On the sideline, the officers and staff were treated to cultural education as well as pleasure and leisure. They visited the Ilocos Norte Museum located at the heart of Laoag City; the Marcos Museum in Batac, Ilocos Norte; the Pagburnayan district, and Baluarte Zoo in Vigan City. On top of this, the Lakbay Aral participants had a taste of colonial life in Vigan City when they spent the night of November 26 at a centuries-old Spanish house – Villa Angela, and strolled and promenaded at the Heritage Village, seeing first-hand what was once the center of Castilian culture in the north – Ciudad Fernandina (Vigan during the Spanish era).



BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE

Forty six (46) years ago on October 11, 1958, fifteen (15) teachers of the then Saint Louis College decided to come together and establish an organization that can likely help them address their common economic as well as social concerns. With the late Atty. Alexander H. Brillantes Sr. as the founder and Charter President, they named their movement the BAGUIO TEACHERS CREDIT UNION, INC. with around P300.00 as their initial capital, possible the first credit union ever to be put up in the city. They pooled together their resources knowing that when people join together and work together they may be able to attain their common economic and social ends. As this once little organization began yielding benefits to the members, (primarily only teachers) a clamor came that the credit union opens its doors to the rest of the community. Thus, in July 1961 the credit union's Articles of Incorporation and By-Laws were amended renaming the credit union as the BAGUIO COMMUNITY CREDIT COOPERATIVE, INC. Again, on December 20, 1976, its Articles of Incorporation were revised to become the BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE, INC. purposely to extend its services even to the people of Benguet.

To date, BBCCC has a total membership of sixteen thousand one hundred sixty-five (16,165) coming from all walks of life in our society – taxi and jeepney drivers, fruit and vegetable vendors, rank and file employees from both the government and the private sectors, classroom teachers, doctors, nurses, engineers, policemen and members of the military, government officials, lawyers, OFWs, others. As of end of May 2005, this cooperative has generated a total assets of P654.8M. of this figure P462.8m represents the members' paid-up capital. Being faithful to its mission of providing avenues of service toward improving the quality of life of its members and extending its contribution towards community development, BBCCC has been named on several occasions (1985, 1986, 1992) as the MOST OUTSTANDING Credit Cooperative in the whole country. In November 2003, the National Cooperative Movement and the Hanns Siedel Foundation awarded the cooperative as the second largest in members' equity or net worth among other coops throughout the Philippines.

BBCCC has been founded with the objective of inculcating into its members the values of thrift, saving, self-discipline and responsibility. Members are trained to practice such values as they continuously and regularly add to their fixed and savings deposits.

It being a credit type cooperative, BBCCC extends loans services to meet the members' needs. Such types of loans are as follows.

- A. Petty Cash Loan (PCL) for small and immediate financial need.
- B. Regular Loan (RL) for productive or provident purposes.
- C. Special Service Loan (SSL) for appliance financing, car repair, construction, furniture procurement.
- D. Special Contingency Loan (SCL) for any unforeseen event of any contingent financial liability.
- E. Hospitalization and Emergency Assistance Loan (HEAL) for hospital confinement and medical emergency needs.
- F. Grocery Purchase Service (GPS) for grocery goods and rice.
- G. Educational Loan (EL) for tuition and school materials (books, etc.) & pertinent academic activities (researches, etc.).
- H. Commercial Loans (CL) for business expansion.
- I. Pre-Need Loan – premium payment for insurance, health care, educational plan, memorial services, memorial lot, etc.

Among other services (aside from loan services) which the membership benefits from include the following:

- A. Grocery Purchase Service – the service works through a grocery procurement system where the members pool together their contributions so their Coop can purchase for them their grocery needs under a bulk or volume purchase arrangement. Under such transaction, the members may acquire their grocery items for a cheaper price. The Coop becomes a distribution center where members pick up the goods which their Coop has procured for them.
- B. Transportation Service – the members has acquired three (3) vehicles (Vans) to address their need for transportation outside the City (e.g. to meet balikbayan relatives at the airport, faculty activity at the province, etc.). Under a cost-sharing scheme, the members who use that transport facilities contribute their share to defray the expenses for the fuel, salaries of the drivers, toll and parking fees as well as the vehicle maintenance cost.
- C. Lodging Facilities – with the newly seven-storey constructed BBCCC Building, one floor level has been prepared as lodging facilities to benefit the members. Their relatives, guests and friends can be accommodated during their stay in Baguio under a cost-sharing arrangement again to meet the expenses for the water & electric bills and the upkeep of the bedding materials.

Adhering to the credit union policies of social responsibility for the community, BBCCC has embarked on some outreach programs aimed at extending help towards others in the community who are not necessarily members of the organization. Presently, the Cooperative maintains a Scholarship Program supporting Forty (40) poor but deserving students in the high school level. BBCCC shoulders their school fees, provides them their book allowances and offers each a P250.00 monthly allowance, P50.00 of which is retained regularly for their savings deposits. Four (4) batches of high school graduates have so far graduated under the scholarship program. The program started five years ago.

Sometime in the year 2001, the BBCCC entered into a Memorandum of Understanding with the City Welfare and Development Office (SWDO) engaged in a noble "Sponsor A Child" project to benefit more or less one hundred (100) street children. BBCCC has committed to extend help to these deserving child-beneficiaries in the form of grocery allowances once every two months. This modest help is extended on condition that these street children maintain their regular attendance in school. Under this program, these children are motivated to be in the classroom where they deserve to belong and not on the city streets.

Additionally, BBCCC in 2001 has ventured into an "Adopt A Barangay" program by engaging into a joint effort with the Barangay Council of Barangay Lubas, La Trinidad, Benguet. Under such agreement, the Cooperative has committed itself to help in some community projects that will benefit the constituents of the locality. BBCCC has donated a water tank to supply water to the residents of Brgy. Lubas. The Day Care Centers of Brgy. Lubas and Sitio Guitley were also recipients of two (2) Karaoke units to be used by the pre-school children during their school functions.

These little things done to the members of the cooperative and the community indeed tell the story of what BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE is all about. The ever motivating inspiration behind the coop's continuing service to the city and the province is the beautiful line lifted from Galatians Chapter 6 verse 9 of the scriptures, "So let us not become tired of doing good; for if we do not give up, in the end we will reap good harvest". ***/ATR & AJFC/***

EDITORIAL:

Belated Merry Christmas



Young tykes perform the Pinoy Big Brother dance



The BBCCC Pinoy Big Brothers. From Left: Jun, Romano, Maynard, Vic, Ronald and Jimmy dance to the tune of the famous Pinoy Big Brother soundtrack



Marlita, Marie, Vic, Perla and Recy representing the Grocery Department, rendering their winning piece in one of the contest during the coop Christmas program.



and Happy New Year !!!



Oca ADVERSALO



Mich CARIÑO



Bong TADEO

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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, CORNER ASSUMPTION ROAD, 2600 BAGUIO CITY, PHILIPPINES.

PICTORIALS... *Lakbay-Aral 2005*



PICTORIALS... *Lakbay-Aral 2005*



PICTORIALS...



BBCCC Department/Section Heads: Front row (l-r) Dhel Sabedra (Asst. GM/Finance Officer), Alma Torres (Members' Accounts Section), Norma Lacopia (Administrative Dep't.), Ronnie Cardona (Accounting Dep't.). Back row (l-r) Mariepaz Pascua (Grocery Dep't.), Tom Galang (MIS Dep't.), Lilian Basilio (Billing & Collection Dep't.)



The BBCCC Foundation Preschool pupils following their dance leader during the BBCCC Family Day Celebration held last November 6, 2005 at SLU Covered court.



Some of the BBCCC delegates during the Reg'l Coop Month celebration held in Apayao on October 26-27, 2005



BBCCC member Dra. Ricarda Alip doing her job during the coop sponsored free dental check-up



Dr. Bayani Tecson, likewise a BBCCC member examining the health of a child during the free medical checkup



The BBCCC Foundation Preschool pupils together with Mrs. Emerenciana Tadena, Principal, rounded the BBCCC offices with their Halooween costumes

EXCERPTS FROM SOME OF THE "BEST PRACTICES" OF THE BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC)

Delivered by ATTY. BERNARD D. PADANG

Chairman of the Board of Directors and President, BBCCC

During the BIZ COOPS 2005 held last Oct. 5 & 6, 2005 at the PICC, Pasay City, Metro Manila

The Baguio-Benguet Community Credit Cooperative has always been a credit, primary, and community cooperative since its inception up to the present. The somehow unique beauty, burdens, and challenges of our Cooperative all together present a kaleidoscope of balancing forces, of reinforcing the good points, of weeding out the bad sides, and of enlivening commitment or greater support from the officers and members alike. Hence, it is a valid warning hereby that not all the experiences and features or strengths and shortcomings of BBCCC are applicable as bases for comparison to, or for improvement of, the other types (or even of the same type) and categories of cooperative.

Admittedly, this Cooperative has its own blessings as even recognized by virtue of the awards given to it being the Most Outstanding Credit Cooperative (Community kind) in the whole nation in 1985, in 1986, and in 1992. BBCCC was also cited by the National Cooperative Movement and the Haans Seidel Foundation the previous year (November 2003) as number one under the community category among the identified twenty six cooperatives with a minimum net worth or members' equity of One Hundred Million Pesos. And of all the cooperatives throughout the Republic again in terms of members' equity, BBCCC is second only to the Philippine Army Finance Center Producers Integrated Cooperative (PAFCPIC), an institutional kind of cooperative. And last September 1, 2005 on the occasion of Baguio City's 96th Charter Day Anniversary, our Cooperative was given the Most Outstanding Non-government Organization award for the business sector apparently for its worthy achievements and growth in the cooperative movement. And the citation goes on: "But more than the figures are the values of thrift, self-discipline, and responsibility that the Cooperative has inculcated in its members and the community. For the self-disciplined became self-reliant, the thrifty became wealthy and those who learned the virtue of responsibility have become capable of helping themselves and others too."

Some highlights of the Cooperative's business practices are as follows:

1. **Promotional Capital Build-Up.** The members of the Coop are called upon again to increase the shares during the summer and Christmas periods of the year. Prizes in bulk visibly displayed are given out in raffle draws to serve as incentives.
2. **Special Savings for Special Objectives.** These are exemplified in the sourcing of additional and stand-by money for the construction of the Cooperative's building (BBCCC Building Note), and to jumpstart the housing project (Cooperative Housing Investment Planning Savings or CHIPS) for the qualified members.
3. **Investing on Coop Officers and Employees.** For each year, we have the development planning by Officers, representatives from the employees, and those coming from the general membership-to assess the previous year's performances and plan for the current year's targets. We have likewise institutionalized the Working Board Principle whereby each director is assigned to at least a committee to work with for the entire year in addition to his/her being a policy-maker as a member of the Board. The Cooperative holds a yearly exclusive workshop or training seminar for the employees in the one hand for the officers in the other hand primarily with the aim to sharpen or improve their skills and know-how for the betterment of the Cooperative as a whole and the services rendered to the members in particular. The yearly joint "lakbay-aral" for all the officers and employees of the Cooperative is programmed not only to strengthen the bond among them but also to learn by first hand experiences from other cooperatives and incidental entities. The Family Day Celebration for the BBCCC members held annually during the cooperative month is similarly for bonding and to prop-up camaraderie as well.
4. **Intensive Pre-Membership Educational Seminar (PMES).** The BBCCC has consistently enforced intensive education on cooperativism for the prospective members. We have to imbibe upon all that membership in a cooperative is a vocation of responsibility, commitment, and knowledge.
5. **Starting the Young on Cooperativism.** We continue to invite minors to join the Cooperative as associate members. While these associate members by law do not have the right to vote and to be voted upon, the Cooperative grants them certain privileges like savings, grocery availment, participations in social activities and competitions of the Cooperative, and as observers and assistants during the Coop general assembly every year. The Youth Committee precisely created to guide and instill the cooperative discipline is in charge of recruitment as well as in educating the young on cooperativism.
6. **Participatory Democracy.** The immediate objective is to ensure an effective mechanism of checks-and-balances and to maximize participation by the officers, employees, and members in general on the affairs of the Cooperative.

As a footnote, the Cooperative's main line of business, that is, granting loans follows the fundamentals including that of proportionality between rights/privileges vis-à-vis length of membership or amount of share capital or transaction records or collateral offered or capacity to pay or statement of account or nature of financing services being availed of. What is new is perhaps the acceptance by the Cooperative of the offer of Shoe Mart (SM) in Baguio City for the latter to serve as transit payment center even during Sundays and holidays for the Coop members who may be unable to pay to, or transact with, BBCCC or its designated depository banks.

The BBCCC has also ventured in the following:

1. **Housing.** The Cooperative has acquired 41, 950 square meters of land suitable for housing among its members, situated at La Trinidad, Benguet.
2. **Grocery Assistance.** The groceries are purchased by the Coop for and in behalf of its members, who acquire these goods afterwards though cash or loan.
3. **Lodging and Seminar Venues.** One entire floor of the BBCCC Building is intended for lodging with rooms for small and big groups for a possible accommodation of eighty six persons. The Top floor has three conference rooms (good for one hundred fifty people) apart from the seminar hall with sitting capacity of two hundred participants.
4. **Leasing.** There are available portions of the old and new buildings of the Cooperative being rented out for pure enterprise or even group activities. These instances we make sure that the impossible taxes against the tenants-lessees are paid to the Philippine government.
5. **Transportation.** The three vehicles of the Cooperative serve dual purposes: for use by the Coop in its regular operations and for hire to the members, who are bound to share in the cost of, and expenses for, the vehicles.
6. **Mortuary.** This program is different from the mandatory Death-Aid Assistance and the voluntary Saranay Assistance. As contracted between BBCCC and the service provider, the latter provides package services to the deceased member or relative including the identified lot as resting place. Every time that the pre-acquired lots are filled-up, the Coop purchases vacant lots anew and the sequence goes on.

I end this presentation by asserting that no cooperative is ever perfect although one can at least be a model somehow. Our Cooperative remains on journey with the challenge to develop itself to the full.

SEMINARS, TRAININGS, CONFERENCES, EDUCATIONAL FOR A ATTENDED BY BBCCC OFFICERS AND/OR STAFF (last quarter of 2005)

- RCDC, CDA, NORLU, and CARCU – sponsored Regional Cooperative Month Culminating Program, and Educational Forum – “LOAN DELINQUENCY CONTROL AND COLLECTION PROCEDURES” held at Luna, Apayao on October 26 & 27, 2005. BBCCC delegates: Vice Chair Oscar R. Adversalo, Dirs. Amparo T. Rimas, Emerita C. Fuerte and Mario S. Valdez, AIC member Roberta A. Balangue, EdCom member Josephine G. Perez, Staff members Jaime Torres, Nora Domingo, and Michael Balagot.
- Seminar-Workshop “Fundamentals for Management,” October 15-16, 2005 conducted by the Union of Metro Manila Cooperatives and attended by GM Amado Jesus F. Cendaña, and BBCCC Department Heads, namely, Flordelina Sabedra, Veronica Cardona, Norma Lacopia, Rosemarie Torres, Lilian Basilio, Maria Paz Pascua and Ronald Galang.
- Seminar-Workshop on “ADVANCED BOOKKEEPING” sponsored by the Cooperative Union of Baguio City (CUBC) in cooperation with the SLU College of Accountancy, November 18-19, 2005, SLUCCA, Saint Louis University. BBCCC participants: Vice Chair Oscar R. Adversalo, Dirs. Mario S. Valdez and Gregorio V. Andal, Staff members Nerizza Ruelos, Juanito Nastor, and Recilyn Nones.
- City Cooperative Month Celebration Program sponsored by CUBC in cooperation with CARCU and CDA, October 22, 2005, BBCCC Training Center. Theme: “COOPERATIVES: CREATING OPPORTUNITIES FOR ALL”. BBCCC delegates: Board of Directors and all other officers.
- Regional Consultation and Validation Workshop conducted by Cooperative Development Authority (CDA), December 7, 2005, BBCCC Training Center. In attendance: Dirs. Amparo T. Rimas, and Mario S. Valdez, and Vice Chair Oscar R. Adversalo.
- Workshop on the Provincial and Regional Cooperative Medium Term Development Plan for 2006-2010 conducted by CDA, November 29, 2005, BBCCC Training Center. BBCCC participants: Chair Bernard D. Padang, Vice Chair Oscar R. Adversalo, and Dirs. Mario S. Valdez, and Gregorio V. Andal.
- Seminar sponsored by the Philippine Retailers Association on “CREATING CUSTOMER SERVICE STANDARDS FOR THE RETAIL AND SERVICES INDUSTRIES”, November 24, 2005, Pinesview Hotel, Baguio City. BBCCC delegates: Asst. GM Flordelina Sabedra, Dep’t. Heads Maria Paz Pascua and Rosemarie Torres.
- “3rd CONFERENCE OF CENTURY COOPERATIVES” organized by the National Cooperative Movement (NCM) in cooperation with the Hanns Seidel Foundation of Germany, November 11-13, 2005, Tagaytay City. BBCCC delegates: Chair Bernard D. Padang and GM Amado Jesus F. Cendaña. Attended as speaker and moderator, respectively, Legal Committee member Renato C. Fernandez and Dir. Emerita C. Fuerte.
- PFCCO-sponsored IPPD – Faculty On Field Training (First Batch), November 14-18, 2005, Antipolo City. BBCCC trainees: GM Amado Jesus F. Cendaña and Dir. Amparo T. Rimas. Upcoming IPPD-Faculty On Field Training (Third Batch), January 16-20, 2006, Vigan City. BBCCC trainees: Vice Chair Oscar R. Adversalo, Dirs. Emerita C. Fuerte and Mario S. Valdez, and AIC member Ana O. Dulnuan.

NEW FACES AT COOP

Last December 2005, three new employees were hired by the BOD to help out with the coop operation in view of an increasing demand of manpower, considering the steady growth of the cooperative in terms of human and financial resources.

Jocelyn L. Peralta, a BSC Management graduate of Saint Louis University, was hired as Seminar and Lodging Coordinator, effective December 15, 2005, on a probationary status. She will take charge of all matters related to the use and lease of the seminar halls and lodging areas.

Irene T. Emocling was hired, effective December 21, 2005, on a contractual basis, as a cashier at the Grocery Department. She finished the degree of Bachelor of Science in Commerce at the University of the Cordilleras.

Lynn E. Rivo, assigned as a clerk, effective January 16, 2006, at the Members’ Accounts Section under the Accounting Department, is the last but definitely not the least of the new hires. She is a graduate of Saint Louis University with the degree BSC, major in Banking and Finance.



The new coop employees: From left to right: Lynn Rivo, Jocelyn Peralta and Irene Emocling

A TESTIMONY OF A SCHOLAR

By: Gloria Krizana L. Gallezo

“If I would have to sum up the legacy of BBCCC Foundation, Inc. to me, it would probably be in the saying that *intelligent people insist to learn more but stupid people are satisfied with ignorance.*”

In my four years of being one of the scholars, the leaders of the Coop instilled in my mind the value of education. They always emphasized that we are to persevere in our studies and try to achieve our goals no matter what.

I am now in second year college taking up Bachelor of Arts in Political Science in the University of the Philippines, Diliman. I am now starting to build my dreams and fulfill my ambition to be a lawyer. In so many ways, I owe to BBCCC Foundation its strong foundation for it helped in shaping what I am now and for sure will be having contribution to whatever achievement I will be having in the near future.

(Continued on page 9)

(Continued from page 8)

I remember Ma'am Ampy telling us to "prove that you are scholars who are knowledgeable and responsible in every circumstance." This is what keeps me going during these times in college; I am tutoring high school students during my free time to earn additional income for my expenses in College. I felt I needed to do it to help my parents because they still need to support my other sister.

Sometimes, I miss our monthly meeting which seek to build camaraderie among us scholars as well as to train us in taking up responsibilities. I still recall Sir Jess Cendaña, Sir Mario Valdez, and Ma'am Ampy Rimas remind us all that "You scholars are the future leaders of our cooperative, perhaps of our locality, or even of our national government."

I miss all of my batch mates and the other scholars, the friendship we had, the energetic and funny Sir Jess, the lovable Sir Mario, and the motherly Ma'am Ampy, and on the comic side, the monthly stipend.

Words of thanks are not enough for me to express my gratitude to the Foundation. So in return, I promise to integrate the values I have learned from Ma'am Ampy and the other leaders in the Foundation. I will try my very best in all the things I do and I can be. To the BBCCC, thank you very much.

BBCCC COMIC LIFE

LESSON FOR PARENTS:



"KIDS SAY THE DARNEST THINGS"



LESSON 1: "Pissed???"

A kindergarten pupil told his teacher he'd found a Cat, but it was dead.



"How do you know that the Cat was dead?" she asked her pupil.

"Because I pissed in its ear and it didn't move," answered the child innocently.

"You did WHAT?!" the teacher exclaimed in surprise.

"You know," explained the boy, "I leaned over and went 'Pssst!' and it didn't move."

Lesson 2: "Thirsty"

A small boy is sent to bed by his father.



Five minutes later....

"Da-ad...."

"What?"

"I'm thirsty. Can you bring drink of water?"

"No, You had your chance. Lights out."

Five minutes later:

"Da-aaaad...."

"WHAT?"

"I'm THIRSTY. Can I have a drink of water??"

"I told you NO! If you ask again, I'll have to spank you!!"

Five minutes later.....

"Daaaa-aaaad...."

"WHAT!"

"When you come in to spank me, can you bring a drink of water?"

LESSON 3: "FAT BUTT"



When I was six months pregnant with my third child, my three year old came into the room when I was just getting ready to get into the shower.

She said, "Mommy, you are getting fat!"

I replied, "Yes, honey, remember Mommy has a baby growing in her tummy."

"I know," she replied, but what's growing in your butt?"

BBCCC FAMILY DAY 2005

By: Romano M. Bulatao

One of the most awaited activities in BBCCC is the Family Day! This fosters the recognition by our cooperative of the importance of family. This exciting event happened on November 6, 2005 at Saint Louis University Covered Court, Baguio City, from 7:30am-12:00nn. The Youth Committee, headed by the dynamic Dir. Gregorio DV Andal (members, Ms. Josie Perez and Mr. Romano Bulatao), was in-charge of the preparation particularly on games.

The following are the results of the games: For the BRING ME game, winners under adult category; Ma. Evelyn Tacay, Gregorio Aguilar, Ramcel C. Quimson and Lilia Castillo. Under the Youth category, winners are: Rowena Aguilar, Cherrie Bagayawa, Lady Diane Lazo, Maribeth Baltazar, Vidal Almirol, Jovy Aguilar, and Marchelle Ballesteros. For the EGG CATCHING game, winners: Jenelyn Jucutan and David Jucutan. For the PASSING THE BALL game, winners are: David Bryan Gapiste and Heide Mae Mata. For the HOTDOG EATING contest, winner is Nida Diego. For the BANANA EATING contest, winner is Florence Galingan. For the LONGEST LINE contest, 2nd runner-up - Daisy Nieva and Family, 1st runner-up - Alfreda Quines and Family, and the Champion - Genaro Joaquin and Family. For the BOAT IS SINKING game, winners under adult category: Rosa Bulatao and Mercy Ann Ignas. Under the Youth category, winners are: Maced Vega and Jovy Vega. For the PAPER DANCE contest, winners under adult category: Julius Oaing and Bryan Lazo; under the Youth category, winners are: Heidi Mae Mata and Michelle Ledesma. For the SINGING contest, winners are Lumnay Grace Guillermo, Vidal Almirol and Rod Joaquin. For the SPECIAL AWARDS, the YOUNGEST ATTENDEE is Baby Magielyn Grace Beloria (21 days old); the OLDEST ATTENDEES are Engr. Agcolicol (81 years old) and Teodora Estillero (78 years old).

It had been a half-day of fun and as short as it may seem, the memories are worth to be cherished all year through. The attendance of BBCCC Family Day 2005 has improved. The success of this event was possible through the constant coordination and collaboration with the different groups who are supportive of this activity, who deserve words of thanks. To the Board of Directors, headed by Chairman Bernard Padang (with Vice-Chair Oscar Adversalo), the BBCCC Management, headed by GM Jess Cendaña (with Asst. Gm Dhel Sabedra and the Department Heads), Mr. Arturo Asuncion for the preparation of the venue (since time in memorial), the BBCCC officers and staff/employees, and most especially the BBCCC general membership who attended expressing their solidarity and their valuing of family in the context of cooperativism, THANK YOU VERY MUCH, and see you next year!

WHO'S WHO AT BBCCC . . .**VERONICA A. CARDONA***Accountant*

Ate Roni, often called by her workmates actually started work in the BBCCC twenty four (24) years ago. All of these years of service in the Coop has not lessened her enthusiasm about working. On the other hand, she still finds it very convenient, comfortable and finds her work a blessing to her family.

Ate Roni recalls that during the early years of operation, a one thousand peso loan was released in three day's time. Now, she proudly states that a million peso loan can even be released out rightly. She has seen the tremendous progress of the Coop with the efforts of the Officers, Staff, and Members.

Asked about what else she envisions for the BBCCC, she wishfully says that it will continue to exist and serve the community and its members and gives employment. Likewise, it will be a business which can compete with the rest of the lending institutions.

VANESSA C. DOMINGO*Cashier*

Van is one of the frontliners in the BBCCC. She has been with the BBCCC for five (5) years now. She is always seen in her "post" very near the entrance. Well, Van is really known to all because most transactions pass through her!

Vanessa honestly says that her work is very challenging but fondly states that she enjoys working in the Coop especially with her friends and colleagues. A trivia about her is that she is a former cashier in a local bank before working in BBCCC that is why through time she has improved in her craft.

Asked about her visions for the BBCCC, she openly said that BBCCC would grow to be bigger and more successful in terms of members and services.

WISDOM LEARNED FROM THE LAKBAY-ARAL 2005*By: Romano M. Bulatao*

The LAKBAY-ARAL 2005 was held on October 26-27, 2005 in the Ilocos Region. Lakbay-Aral is proven to be one of the best occasions by which the BBCCC Staff and Officers get together to enjoy one another's company, to have a different atmosphere away from the usual routine, but most of all, to learn from the different cooperatives in the region particularly, the San Joaquin Multi-Purpose Cooperative in Sarrat, Ilocos Norte, Fatima Multi-Purpose Cooperative in Bantay, Ilocos Sur, and Saint Agustin Multi-Purpose Cooperative in Vigan, Ilocos Sur. The following food for thoughts are some of the wisdom learned that touched the hearts of some participants of the LAKBAY-ARAL 2005:

"I learned that different cooperatives have one main goal... that is to help people change in their walks of life -> GEEMICE! COOP... POWER TO THE PEOPLE!" - Mr. Maynard Banta (Accounts Clerk).

"It is encouraging and also uplifting to one's spirit in rendering quality service to its members." - Mr. Jimmy Torres (Collector - Loans Assistant).

"Unique... different... distinct... but we understood the language of service to bind us as one." - Mr. Ronald Linglingan (Legal Clerk).

"Through unity and service we can obtain success and progress." - Ms. Amy Aguilar (Grocery Clearance Clerk).

"Tulong-tulong sa pagsulong... that is the cooperative way." - Ms. Shane Tadeo (Loan Clearance Clerk).

"Spirit of cooperativism is through unity." - Ms. Femla Alubong (Billing Clerk)

"The success of a cooperative is not based on how big the building is but on how big the trust of its members." - Ms. Lilian Basilio (Head, Billing and Collection Dep't.).

"Everything and anything we dream is possible in the cooperative way of living... it's just that we must know how to make it a living towards our dreams." - Mr. Mickey Balagot (Accounts Collector).

"A warm welcome was given to us by the three cooperatives we visited... small assets they have as they compare their cooperatives to ours but their determination to strive harder showed up as they 'envy' our cooperative for what it is now. They look at our cooperative as their inspiration for success..." - Ms. Recilyn Nones (Grocery Cashier).

"I've learned also a lot from the three cooperatives in the Ilocos Region on how to deal with people and our experience as one big family because we always comfort every now and then. Thanks!" - Mr. Hermenio D. Cabanban (Rice Section).

"I've learned a lot... from the different cooperatives that we visited there is only one goal like our cooperative: SERVICE TO PEOPLE." - Ms. Maria Paz DC. Pascua (Grocery Head).

"Lakbay-Aral 2005 was the most unforgettable since, the experience we had affect greatly our emotions. Happiness, joy, excitement, jokes, long way travel, and pain blend together and came into reality that the results were brotherhood, love and care to one another." - ACCOUNTING DEPARTMENT (Ms. Veronica A. Cardona, Ms. Rosalinda J. Bagang, Ms. Maribel S. Pasngadan, Ms. Evelyn L. Borja, Ms. Nerizza A. Ruels).

Indeed, the LAKBAY-ARAL 2005 has been a learning experience more than anything else. Most of the Cooperatives we visited expressed how they learned and challenged by us, but we cannot deny the fact that we learned and challenged by them just the same!

UPDATES ON THE BBCCC FOUNDATION PRESCHOOL

The ten young tykes, pioneer pupils of the preschool, have had a number of activities aimed at complementing their academic development. These activities provided them with meaningful activities for their social, spiritual and cultural development. More importantly, they have become more aware and appreciative of their ecology and themselves, not to mention the opportunity to display their God-given talents and abilities in the various activities.

In August, they celebrated the Buwan ng Wika with dances and songs and recitations for the extreme delight of their parents, guests including the officers of the Foundation.

In September, they had a field trip to the Fun-to-See Eyeland at La Trinidad. The pupils saw God's creation in the collection of shells, butterflies and specimens in the museum. Afterwards, they proceeded to the farmlands where they saw farmers actually filling the soil and picking flowers and gathering vegetables such as cabbage, carrots, peas; they had the thrill of their lives when they saw strawberry fields with the fruits cutely clinging to their stalk. As a culmination to their nature walk, they appreciated the poem "God Made Everything" when they went back to their classroom.

In October, they had the Trick or Treat celebration of

Halloween Garbed in Halloween costumes, they visited the BBCCC offices and the different commercial establishments therein where they were treated to candies and cookies. Not only were the onlookers amused at their costumes, the kids themselves obviously enjoyed themselves.

They participated during the November 10, 2005 BBCCC celebration of Family Day. They danced to a bouncy tune which had the crowd joining them in the dance.

Last December, they all went to the Lubas Day Care Center to give their counterparts toys, foodstuff and merienda. The Guitley Day Care Center were also recipients of the goodies they brought. In this activity, the pupils felt that there is joy in giving and they should not only be receiving but they should be giving to others too. This will help them acquire the values of generosity and sharing. When they got back to their school, they had their Christmas program with their classmates and parents and with the Foundation officers. They danced, sang and recited Christmas poems.

Meantime, Dr. Bayani Tecson did the medical check-up while Dr. Nida Alip did the dental check-up on the pupils last September. In both, the kids were brave & created no fuss at all.



The BBCCC Foundation Preschool pupils in one of their performance during the celebration of the Buwan ng Wika held on August 31, 2005. From left to right: Franchee, Rojan, Zoey, Thea, Esiah and Shaina.

LAKBAY ARAL VISITORS (SEPTEMBER – DECEMBER 2005)

October 22	Sakop-Samahang Kooperatiba ng Pasig (57 part.)
October 22	San Dionision Credit Cooperative (27 part.)
October 27	St. Agustin Ilocos Sur Community College (21 part.)
November 4	San Jose Del Monte (20 part.)
December 1	Claveria Farmers Cooperative (34 part.)
December 21	Cavite Farmers Feemilling and Marketing Cooperative (22 part.)
December 8	Province of Kalinga – Office for the Development of Cooperatives (39 part.)

REGULAR MEMBERS AS OF FOURTH QUARTER 2005

TOTAL MEMBERS AS OF THIRD QUARTER 2005 – 16,391

APPROVAL OF MEMBERSHIP FOR 4th Quarter 2005

For the month of October	- 179
For the month of November	- 116
For the month of December	- 103

Total Approved members for 4th Qtr. - 398

WITHDRAWAL OF MEMBERSHIP FOR 4th Quarter 2005

For the month of October	- 122 (39-WO, 4-D, 79-T)
For the month of November	- 37 (34-WO, 3-D)
For the month of December	- 18 (18-WO)

Total Withdrawals for 4th Qtr. - 177

TOTAL REGULAR MEMBERS as of 4th Qtr. 2005 - 16,612

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

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