

BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC)

Affiliations: NORWESLU, CARCU, PFCCO, CUP, PCC, METRO SOUTH BANK, ACCU, WOCCU

Baguio City, Philippines

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October - December 2006

The
BBCCC

C



pSERVER

website: www.bbccc-coop.com

Cooperative Community News and Features

"PROGRESS THROUGH UNITY AND SERVICE"

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BBCCC CO-HOUSER AWARDS ECONOMIC LOTS TO QUALIFIED BBCCC MEMBERS

The BBCCC Cooperative Housing Service (Co-Houser) Project I, through the Housing Committee composed of Dir. Aurora M. Ambanloc as Chairperson, Mrs. Ma. Asuncion B. Minglana, and Engr. Albert V. Talco as members, awarded economic lots to qualified BBCCC Members on a cloudy Sunday, March 4, 2007 at Lubas, La Trinidad, Benguet.

BOD Chairperson/BBCCC President Nelson V. Gayo who gave the opening remarks attended this momentous event. Likewise, the following were also present:

Dr. Amparo T. Rimas – representing BBCCC Foundation, Inc.;
Dir. Mario S. Valdez;
Assistant Manager Flordelina S. Sabedra;
Crecom Chairman Arturo G. Asuncion;
AIC Chairperson Roberta A. Balangue;
Grocery Department Head Maria Paz DC Pascua; and,
Billing and Collection Head Lilian Basilio.

Moreover, BBCCC Employees like Mr. Benjamin Sison, Mr. Victor Barlin, Mr. Johnny Paga, and Security Guard Mr. Johnny Camurongan were also in attendance. They made sure everything went smoothly as planned.

The first batch of economic lot awardees is as follows:

1. Ms. Helen L. Pakupac;
2. Ms. Fabiana S. Balangay;

(Continued on page 4)

Chairman / President's Corner:

By: **ATTY NELSON V. GAYO**

Chairman/President, Board of Directors, Baguio-Benguet Community Credit Cooperative

Chairman, Legal Committee, Baguio-Benguet Community Credit Cooperative

President and Chairman of the Board of Trustees, BBCCC Foundation, Inc.

Legal Counsel, NORWESLU



PRESIDENT'S YEAR-END REPORT

It is my duty to report to my fellow cooperators the over-all operations of our cooperative, cautious not to pre-empt what is supposed to be given in details during our annual general assembly. Indeed, I am happy to inform all and sundry that BBCCC has successfully overcome challenges in the year 2006, as we continue to initiate reforms for our mutual benefits.

By and large, BBCCC has grown and stood stronger as ever, which is an indication that its strength is rooted from strong membership. Indeed, strong membership do build strong cooperative.

Financial Performance

As to the financial performance of our cooperative, the financial report submitted by our TREASURER, Mr. Marcial V. Esquejo reveals that as of November 30, 2006, there is a projection of a NET SURPLUS of Php 62,296,176.00 as compared to last year's (2005) performance of Php 54,063,046.00. Truly, there's every reason to be happy and to have a peace of mind. For our immediate reference, I am reproducing our cooperative's financial highlights as prepared and submitted by our Treasurer.

Following are the financial highlights of the cooperative for November 2006 and 2005 together with the corresponding financial statements as of November 30, 2006 and 2005 and for the ten months ended November 30, 2006 and 2005:

FINANCIAL HIGHLIGHTS

October 31, 2006 and 2005

	ANNUAL BUDGET	Actual 2006	PERFORM. 92%	2005	INCREASE (DECREASE)	%
Eleven Months Ended November 30						
Total revenues	100,017,000	90,795,440	91%	79,009,174	11,786,266	15%
Financing cost	4,380,000	2,055,114	47%	1,123,211	931,903	83%
Administrative cost	32,727,705	26,444,149	81%	23,822,917	2,621,233	11%
Total expenses	37,107,705	28,499,264	77%	24,946,128	3,553,136	14%
Net Surplus	62,909,295	62,296,176	99%	54,063,046	8,233,130	15%
As of November 30, 2006 and 2005						
Cash on hand & in banks		44,155,096		47,839,245	-3,684,149	-8%
Short-term investments		157,734,315		103,782,118	53,952,197	52%
Loan portfolio		482,592,376		412,750,815	69,841,560	17%
Current Assets		673,578,253		550,719,172	122,859,081	22%
Total Assets		824,784,955		706,872,170	117,912,785	17%
Current liabilities		104,161,573		88,105,962	16,055,611	18%
Savings & Time deposits		96,692,653		79,509,806	17,182,847	22%
Total liabilities		155,411,347		132,757,456	22,835,891	17%
Share capital		560,929,319		482,831,064	78,098,255	16%
Members' equity		623,146,565		536,894,110	86,252,455	16%
Statutory funds		46,227,043		37,402,604	8,824,439	24%

(Continued on page 4)

EDITORIAL

BBCCC MOVING ONWARDS



Josie G. PEREZ



Mich S. CARIÑO



Bong A. TADEO

EDITORIAL BOARD

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BOD Chair, Atty. Nelson V. Gayo
GM Oscar R. Adversalo

OFFICIAL PHOTOGRAPHER:
Rizza V. Gacao

The **BBCCC** **COOPSERVER**

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

Chairman/President's...

(Continued from page 2)

Reduction of Delinquency

In an effort to reduce delinquency, the same being a major goal for the year 2006 and onwards, your officers met as they held a two-day "Delinquency Summit" last May 6 and June 10, 2006. In said undertaking, the Board of Directors approved several changes ranging from policies on admission of new members, to loan screening and, to collection strategies, some of which are as follows, to wit; (1) implementation of stricter procedures and requirements in the admission of new members, giving emphasis on the admission of "quality members"; (2) availment of loans within fixed deposit is limited to a maximum of five loans; (3) availment of a loan of four times a member's fixed deposit; (4) the expansion of a collection team, consisting of lawyers, who are *bona fide* members of our cooperative, focusing collection on written-off-accounts.

Having implemented the aforementioned policies, we intend to realize initial effects towards reduction of delinquency this current year. We will be updating you on how far we have achieved this goal. We believe that with a reduced delinquency, it results to more services and an increased net surplus.

Improved Service System

In our continuing effort to serve our members better, the management implemented certain procedures that ensure convenient service to all of us. The manager put into practice the 'No Lunch Break' policy, making transactions go on without interruption. Further, to have an accurate result as well as efficient and quick service, Computerized Check Printing and Vouchering is now operational.

Presently, the proposal to open the window on '**capacity based**' lending is on the discussion table. With your feedback, we intend to implement the same this year.

Your officers through the management are exploring other areas that will promote member satisfaction, since we are mindful that the best resource of BBCCC are the members themselves. In this regard, we encourage you to propose measures pertaining to good service.

BBCCC's Housing Project

Since its inception in 2001, the Lubas Housing Project met serious challenges particularly on the procurement of permits from concerned government agencies. For this year, our Housing Committee made efforts to secure the necessary permits as they simultaneously worked on water sources, survey and road lay-out. The good news is that, this February, we will be awarding lots to qualified members. We will also start this year the horizontal development of the housing project. We encourage you to join our housing program.

The housing project is only one of the various services that aims to give back to the members some of the cooperative's surplus. Some other services that respond to the felt needs of the members are in the pipeline.

Indeed, the success of our cooperative is anchored on '**Enlightened Membership**' and '**Responsible & Accountable Leadership**'.

BBCCC succeeds because the Members succeed!

BBCCC Co-Houser...

(Continued from page 1)

3. Ms. Tomasa T. Collalad;
4. Mr. Amante B. Burbano;
5. Ms. Milanie M. Racuya;
6. Ms. Ma. Quentina Encarnacion;
7. Ms. Anecita F. Wongsuwan;
8. Mr. Francisco R. Viado Jr.;
9. Ms. Erlinda A. Guerrero;
10. Ms. Norminda V. Orinion;
11. Mr. Alfredo Allan J. Sarmiento Jr.;
12. Ms. Sharon R. Mandapat;
13. Mr. Rogelio T. Padawel;
14. Ms. Marilyn P. Nganmaya;
15. Ms. Marife B. Mariano;
16. Ms. Jovita S. Santos;
17. Ms. Rinalailani S. Buyaong;
18. Mr. Asuncion R. Jimenez;
19. Mr. Hanzel Angelito M. Duque;
20. Ms. Sonia Marie O. Duque;
21. Ms. Benita M. Laranang; and,
22. Mr. Lauris T. Anudon.

The sequence of awarding by choice of lots was based on the number of points garnered by each candidate following the criteria presented to them during a Bearer's Course such as:

- Non-ownership of residential property anywhere in the Philippines of member and spouse;
- Length of membership;
- Total CHIPS;
- Amount and Date of payment for the lot;
- Member in Good Standing;
- Attendance to Cooperative Seminars;
- and,
- Conjugal Income per month.

Congratulations to all the awardees!

CHRISTMAS PARTY 2006

December 16, 2006, BBCCC Hall.

We cooperatively and unselfishly shared our time and talent in the preparation and in meeting our goal: that everyone must understand and really feel the essence of Christmas.

For us, under the Members' Accounts Section, every day is Christmas. As long as these six letter word "CHRIST" is at the center of our heart, we could always bring out the best in us in season or out of season.



The contestants of the beauty contest (Members' Account Section Version) from left to right: Rosemarie Gamotlong, Evaemalyn Nasis, Jocelyn Peralta (Miss BBCCC 2006), Fred Panapan (Mr. BBCCC 2006) and Ms. Recilyn Nones.

REGIONAL COOPERATIVE MONTH CELEBRATION

The Regional Cooperative Development Council (RCDC) chaired by Mrs. Emerita C. Fuerte spearheaded the Regional Cooperative Month Celebration in Bontoc, Mt. Province in coordination with the Cordillera Administrative Region Cooperative Union (CARCU), the Cooperative Development Authority (CDA) and the Mountain Province Cooperative Union (MPCU) on October 27 and 28, 2006. The affair was participated in by the delegates from Abra, Baguio, Benguet, Ifugao, Kalinga, Apayao and host Mountain Province. The Baguio-Benguet Community Credit Cooperative (BBCCC) was represented by Dir. Atty. Renato C. Fernandez, AIC Chair Roberta A. Balangue, Crecom member Roy Revilla and Elecom member Emmanuel Tadeo.

The forum which was participated by more than 200 participants focused on the theme "Cooperatives Making a Real Difference" and the role of women in the cooperative movement. There was a street parade with more than 400 participants on the second day and awards were given to deserving and outstanding cooperatives during the culminating program. Atty. Fernandez and Mrs. Balangue received the Plaque for BBCCC as the Most Outstanding Cooperative in the Cordillera Administrative Region. Atty. Fernandez, likewise the incumbent chairman of the board of the Metro South Cooperative Bank was the guest of speaker in the said affair.

STAFF DEVELOPMENT 2006

The Education, Membership and Training Committee headed by Vice-Chairman of the Board, Josephine G. Perez, in cooperation with the new General Manager, Oscar R. Adversalo and new BOD Chair Atty. Nelson Gayo, conducted a one-day rigid training and seminar for the management staff on October 28-29, 2006 in Monte del Rosario, La Union.

Mr. Henry Tenedero, the speaker and facilitator of the said staff development inculcated values to the employees.

Indeed, the participants are now applying the values they have learned in the said seminar-workshop which is done annually.



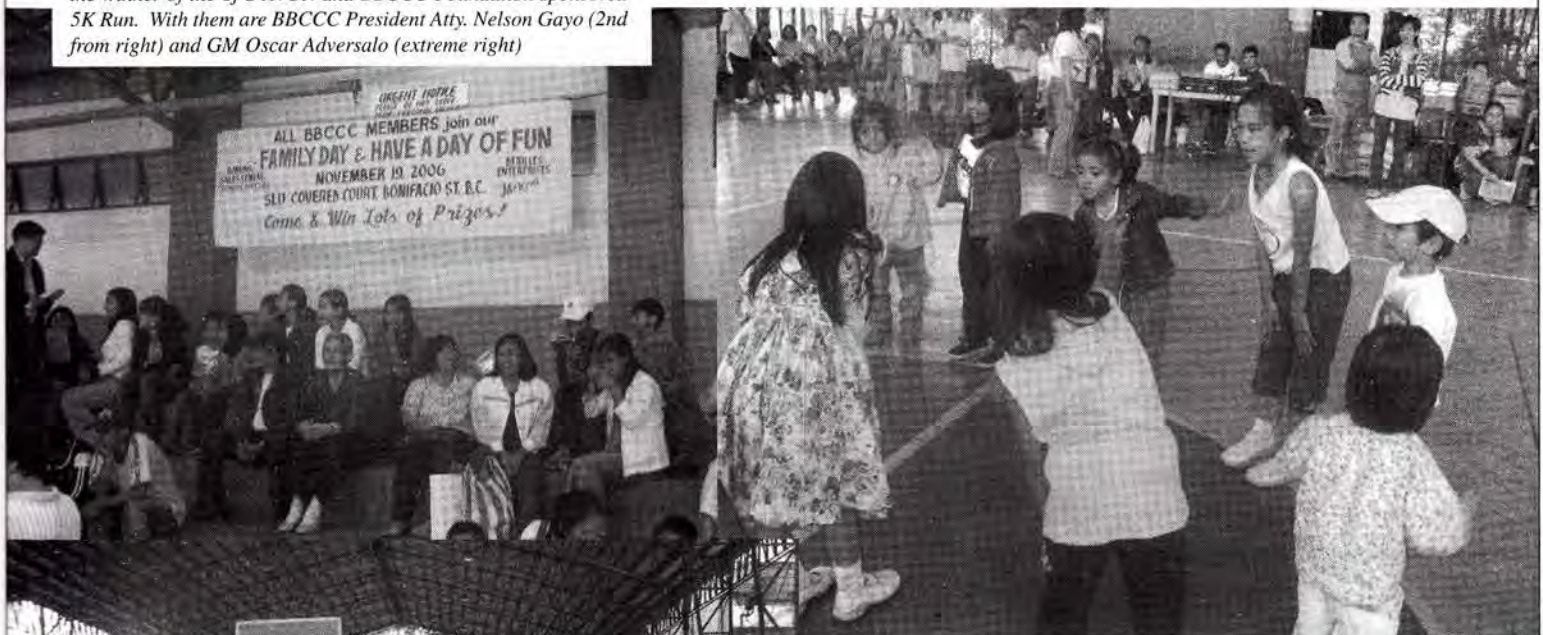
PICTORIALS... *Housing Project*



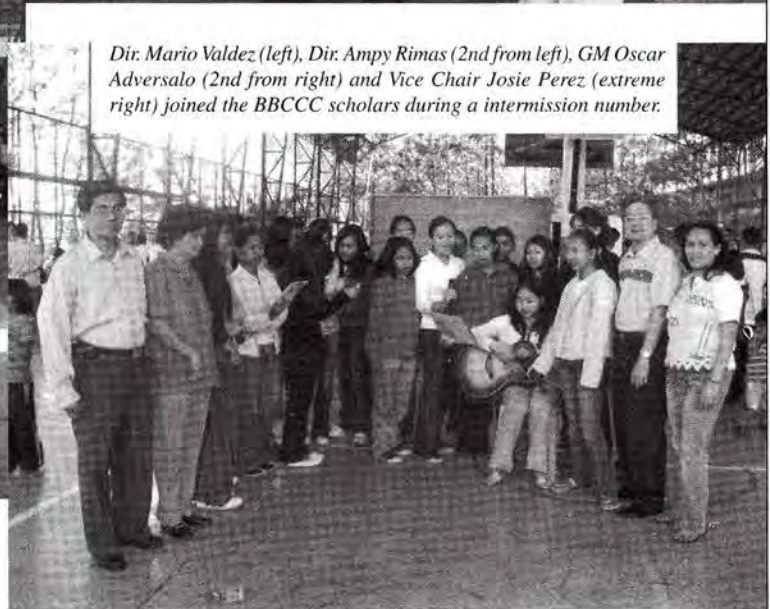
PICTORIALS... *Family Day 2006*



Ms. Cecile Obispo-Santiago, Manager of 6j'S AVON, pose with the winner of the 6j'S AVON and BBCCC Foundation sponsored 5K Run. With them are BBCCC President Atty. Nelson Gayo (2nd from right) and GM Oscar Adversalo (extreme right)



Ms. Necia Andong, BBCCC Pre-school teacher led her pupils during a dance intermission



Dir. Mario Valdez (left), Dir. Ampy Rimas (2nd from left), GM Oscar Adversalo (2nd from right) and Vice Chair Josie Perez (extreme right) joined the BBCCC scholars during an intermission number.

BBCCC FAMILY DAY...

BBCCC FAMILY DAY

This year's BBCCC Family Day was considered as the most attended (despite the Pacquaio-Morales fight). The Family Day was celebrated in cooperation with the generous sponsor, Ms. Cecille Santiago, Branch Manager of Avon, and the BBCCC Foundation. It was held last November 19, 2007 at the SLU covered courts.

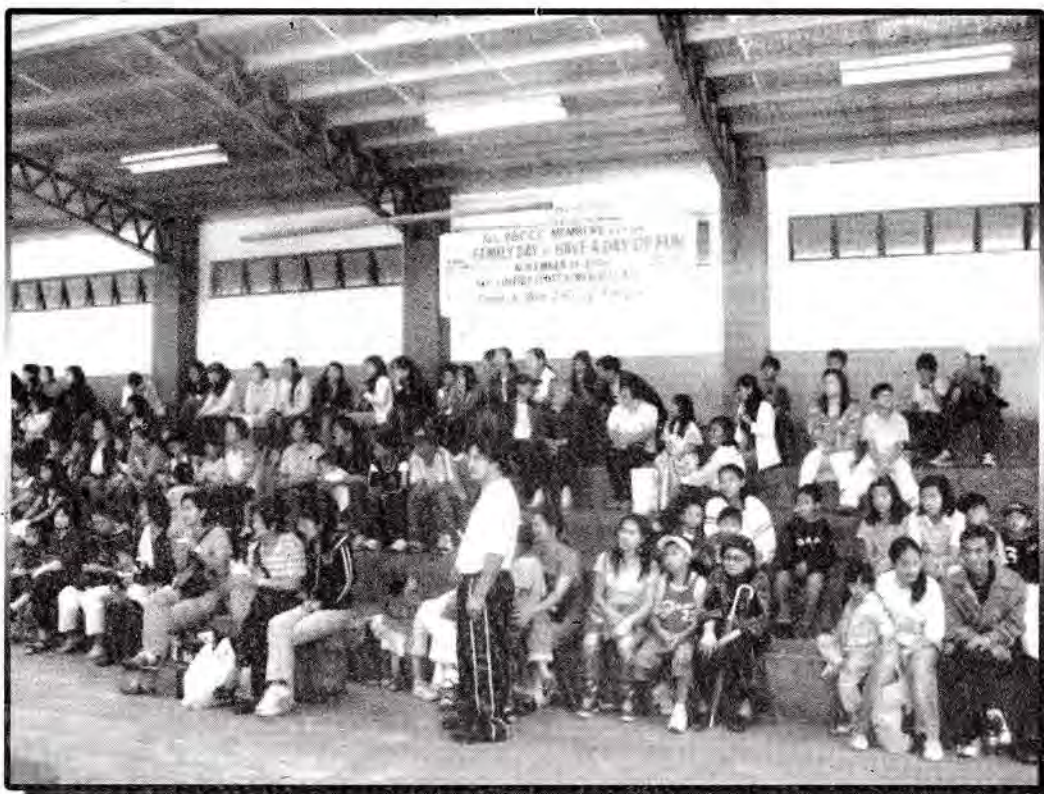
The fun-filled day started with the 5K Fun Run, which started at the Melvin Jones and ended at the SLU Covered Courts. The winners were declared and awarded as identified by the Race Coordinator, Mr. Ed R. Laureano.

Mr. Jerry Lindawan took First Place, 2nd Place was Mr. Hernani Sore, and 3rd place was Mr. Marcelo Tarcelo. Special Recognition was given to Ms. Mercidita Manipol as the First Woman to Finish the race; Mr. Miel Mar Riolada, twelve (12) years old was cited as the Youngest Runner; and Mr. Pablo Bangguiyao, sixty (66) years old was cited as the Oldest Runner. Ms. Cecille Santiago gave the prizes for the fun-run and the lucky ticket holders.

The BBCCC Family Day formally commenced with the opening remarks of BOD Chairman/President Nelson V. Gayo. Many fun games for the general membership and even the officers and staff followed. Vice Chair Josephine Perez, General Manager Oscar Adversalo, Research, Development & Publication Committee Member Romano M. Bulatao, and Youth Committee Member Gregorio Andal facilitated it. They were assisted by Director Bernard Padang, Elecom member Emmanuel Tadeo, and all the different committee members of the cooperative.

The winners enjoyed prizes for each of the games and consolation prizes were given to the participants. Door prizes were also given out to the lucky ticket holders and of course, the major prizes were given to eight (8) lucky ticket holders.

The gathering was made more enjoyable by a dance presentation by the BBCCC Foundation Pre-schoolers. The Pre-School Teacher, Ms. Necia Andong, coordinated the Dance Number.



It was surely one fun day, spent with the family of the members and the one big happy family of the BBCCC!

FROM THE MANAGER'S DESK...*By: Mr. Oscar R. Adversalo***MEMBER
SATISFACTION**

In a member-based organization like a cooperative, which is capitalized, owned, operated and patronized by its members, the member is king. The member who is owner-customer deserves the best service that the coop can ever give.

Along this line, we are exerting efforts towards improving, or shall we say professionalizing coop operations without, of course, losing sight of the distinct culture or structure of a cooperative. Earlier in the previous issue, we talked about certain procedures adopted by our coop towards more convenient and expeditious service to members such as NO LUNCH BREAK SCHEME, COMPUTERIZED CHECK PRINTING, and COMPUTERIZED VOUCHERING.

In addition to the aforementioned better-service-promoting procedures, we are now into COMPUTERIZED LOAN PAYMENTS, DEPOSITS, WITHDRAWALS, and PETTY CASH LOAN DISBURSEMENTS. And in the pipeline awaiting implementation is COMPUTERIZED COMPUTATION OF FINES/PENALTIES. So slowly but surely, we are professionalizing or "technologizing" our day-to-day coop operations, foreseeing a brighter future for BBCCC.

With the firm belief that member

**REGULAR MEMBERS AS OF
FOURTH QUARTER 2006*****TOTAL MEMBERS AS OF 3rd QUARTER 2006 - 17,262*****APPROVAL OF MEMBERSHIP FOR 4th Quarter 2006**

For the month of October	- 81
For the month of November	- 70
For the month of December	- 98

Total Approved members for 4th Qtr. - 249

WITHDRAWAL OF MEMBERSHIP For 4th Quarter 2006

For the month of October	- 50 (2-D, 23WO, 23-WO)
For the month of November	- 39 (2-D, 22-WO, 15-W)
For the month of December	- 166 (2-D, 15-WO, 8-W, 140-T)

Total Withdrawals for 4th Qtr.-255

TOTAL REGULAR MEMBERS as of 4th Qtr. 2006 - 17,314

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

satisfaction may be achieved thru employee satisfaction, we have recommended for approval (and thanks to our very generous and understanding Board of Directors) certain employee benefits, namely, two sets of employee uniform (labor and materials), and an additional one day vacation leave dubbed "birthday leave". With enhanced benefits, our employees are expected to work more efficiently and be of service to our members in a more accommodating and courteous manner.

And finally, we had instituted, through the years, an ongoing formation for our staff towards more humane service to our members by way of annual staff development seminar where "values" has become a "re-play" subject, though values are not learned during a seminar but in life's "I-Thou" relationships. At least, values seminars can help induce values formation.

WHO'S WHO AT BBCCC...

JANE PERALTA SUYATAN Audit Assistant



Ms. Jane of the Audit Department is a graduate of B.S. Accountancy in Baguio Colleges Foundation (University of the Cordilleras). She has been with the Cooperative since August 9, 2001.

Ms. Jane sometimes acts as a reliever for the Lodging and Seminar Hall Coordinator and does cashiering work during emergencies like when the other cashiers are on leave.

She considers her stay in the Coop as a challenge and responsibility for she knows that as part of the Audit Department she has a major part in protecting the interests of the Coop. She considers her experiences in the Coop as somewhat tough and rough but then believes that those situations made her wiser and stronger. She also considers her stay in the Coop as a blessing to her family.

Being in the Coop for more than five years makes her wish that it would be more stable and grow more so that it would continue to be a blessing to the community it serves. She also wishes for a more solid officers and staff; united in working for the betterment of the Cooperative that in any challenge that the Coop may face, they will stand strong.

She believes in the saying that "Don't focus on what you lost but on what remains, don't focus on failures but on the lessons learned."

MAYNARD S. BANTA II Accounts Clerk



"Thutz" as fondly called by friends and colleagues is one of the many young and exuberant employees in the Coop today. He graduated from Saint Louis University with the degree of B.S. Marketing. He is assigned as one of the grocery clearance clerks.

Just nearing his three years in the Coop, he considers his stay as pleasing and exciting. He believes that the Cooperative has helped not only the members uplift their living but also the employees. He further exclaimed that the Coop has helped him in many aspects in terms of the benefits and privileges that he receives.

Thutz looks forward to the continuous success of the BBCCC for he considers the success of the BBCCC as the success of the people.

He believes that life is exciting.

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* Ms. Maureen (09069180686-computer)

NEW EMPLOYEES

The BBCCC Family is truly growing. It has again welcomed the services of a few more employees whose work is also valued and important to the functioning of the Coop.

The new employees are Reggie Rose A. Salunat, Rose Ann T. Pascua, Rosemarie L. Gamotlong, and Nove Rizza C. Pagaduan. Well, there is something about the letter "R" in their names and these ladies came to the Coop almost all at the same time. Fate really is amusing. Let us try to know a little about them.

Reggie Rose, the petite lady from Nueva Viscaya, is the newly appointed Accounts Clerk for new members. She is in-charge of the files and records of new members. She graduated B.S. Commerce-Financial Management.

Rose Ann, a native of Quirino Province serves as one of our Accounting Clerks on Probationary status. She graduated B.S. Accountancy from Saint Mary's University. Rose Ann is married and has two beautiful children.

Nove Rizza, a graduate also of B.S. Accountancy from Saint Louis University serves as one of the Coop's Data Encoder. She is an Ilocana and a native of Ilocos Norte.

Rosemarie is an Ilocana hailing from La Union, graduated with the degree of B.S. Accountancy from the University of the Cordilleras in March 2006. She is presently one of the Audit Assistants on a Probationary Status.

These pretty ladies are beautiful addition to the beautiful persons we have in the Coop.

Welcome, ladies and may God bless your work in the Cooperative!



A FAMILY MEMBER LEAVES

On a pensive note, we bid our brother, ROBERTO B. EMOCLING, goodbye.

Robert, as fondly called by many, suffered gastric cancer and finally succumbed to his illness last January 15, 2007. A funeral vigil was held in Funeraria Paz Baguio City before he was buried in Rosario, La Union.

He has been with the cooperative since November 2005 serving as one of the Security Guards and later as employee assigned at the grocery department. His wife, Irene and children, Aibert and Aileen, survived him.

We will surely miss one of the tallest and jolliest guards the Coop had - Robert.

In behalf of the family of Robert, we would like to thank all those who have in one way or the other helped the family during the times of need and most especially during the demise of our brother, Robert. We may not be able to return the kindness you have shown but be assured that your kindness was not in vain! God bless you and your families - a hundred fold!

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OLONGAPO

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