

The  
BBCCC

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psERVER

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Cooperative Community News and Features

**"PROGRESS THROUGH UNITY AND SERVICE"**

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# 48TH GENERAL ASSEMBLY

The Baguio-Benguet Community Credit Cooperative (BBCCC) held its 48<sup>th</sup> Annual General Assembly (AGA) last Sunday, March 18, 2007 at the Gonzaga Gymnasium, College of Education Building of St. Louis University (SLU), General Luna Road, Baguio City.

Part I of the AGA were: The registration of members as early as 7:00 A.M.; Holy Mass at 7:30 A.M.; Presentation of Candidates; and Opening Program.

The Invocation was given by Dr. Joyce Fernandez, followed by the Pam-bansang Awit led by Mrs. Paulina Andal. Vice-Chair/Vice-President Josephine Perez welcomed the members, management staff and officers present.

Part II was the Business Portion of the AGA. Chairman/President Atty. Nelson Gayo presided over this portion comprising of the Proof of Quorum; Consideration and Approval of the Minutes of the last General Assembly (FY2006); Consideration and Approval of the Individual Reports of the Board of Directors and various Committees respectively, including the Audited Statements of the Financial Conditions and Operations of BBCCC; Other Matters; and Open Forum.

Some highlights during the Business part were: 1) Clarification and discussion re: alleged collection of certain amounts of money by a Director from two members and delayed remittance of the amounts to the tellers/cashiers. After a lengthy discussion on the issue, the Director concerned announced his resignation from his positions at BBCCC effective immediately; 2) Query on the cases of two (2) cashiers in 2006, wherein Atty. Zosimo Abratique, member of the BBCCC Legal Committee, reported that both cases filed against the cashiers concerned were both pending at RTC Branch 60 and Branch 3. Hence, the GA was advised to refrain from discussing the issue; 3) Consideration and approval of the minutes of the 47<sup>th</sup> General Assembly; 4) Discussion on the problems of delinquency, decrease of dividends, and over expenditures; 5) Proposals for future improvement of the election process; 6) Approval of all reports for FY2006, hence, adopted by the GA; and 7) Approval, conditionally, of the proposed budget for 2007. The conditions specified like breakdown/justifications for the RATA,

(Continued on page 4)



## Chairman's / President's Corner:

By: **DR. AMPARO T. RIMAS**

*President and Chairman of the Board of Directors, BBCCC*

*General Manager, BBCCC Foundation, Inc.*

*President and Chairman of the Board, NORWESLU*



### THE CHALLENGES OF LEADERSHIP

- The P of position is not as crucial to leadership as the P of PERFORMANCE
- Leaders should be authentic – their words and actions should match
- Integrity is the most important ingredient of leadership
- An effective leader is first a human being before he can be a human-doing leader
- BBCCC can look forward toward BETTER THINGS AND BETTER TIMES if Officers lead by example, are genuinely committed to service and perform according to expectations

I anchored my candidacy for Director in elections 2007 on the following issues:

leadership by example

genuine commitment to service

governance based on a sense of values, a sense of duty, and a sense of performance

A very tall order indeed! But BBCCC, our very own Cooperative, cannot ask for less of its officers. BBCCC needs and demands of us the best of what we can give and the best of what we can be. Leadership at BBCCC at this crucial time, must respond to the urgent call for the P of PERFORMANCE, not the P of position. And more importantly the I of INTEGRITY, not the I of individualism and indifference.

As leaders, there is no substitute for performance. To achieve results, our products and services must translate in the improvement of the lives of our thousands of members, not only economically but spiritually, psychologically and socially. Our Cooperative must respond effectively to the dual mandate of Cooperatives, namely the alleviation of poverty through financial interventions and providing social development of the primarily marginalized bulk of our membership.

Integrity has been identified as the most important ingredient of leadership. What is integrity? It has been defined as the "state of being complete, unified." When leaders have integrity, their words and deeds match up. They are who they are no matter where they are or who they are with.

It is sad to note that in these times of expediency, of hot pursuits to personal pleasures, and propensity of short-cuts to success, integrity has become a fast vanishing values of leaders. Practically every one – the business organization, the academe, the public office, the church, the Cooperative – have all experienced and been hit by some scandal of one or another kind. In every case, the problem can be traced back to the level of integrity of individuals within the organization of the institution.

A leader who has integrity neither has divided loyalties (that is duplicity) nor is he merely pretending (that is hypocrisy). Leaders with integrity are "whole leaders". They have nothing to hide or to hear. Their lives are open books. As a certain V. Gilbert Beers once said: "A leader with integrity is one who has established a system of values against which the whole of his life is judged". Their scale of values is an integral part of themselves. It becomes the navigating system that guides them. It establishes priorities in their lives and judges what they accept or reject.

To be a genuine leader is not easy because leaders are always faced with conflicting desires. No one, no matter how "spiritual", can avoid this dilemma. Integrity is the factor that can determine which one will prevail. Leaders struggle daily with situations that demand decisions between what they want to do and what they ought to do. Integrity establishes the ground rules for resolving these tensions. Integrity as a referee to make leaders consistent in their behavior for their beliefs will be mirrored in their conduct.

*(Continued on page 4)*



**EDITORIAL**

*Note: Articles on different themes will be printed in this page instead of the usual editorial style for this year. (Editorial Board)*

## The Road to Damascus (Spirituality of On-going Conversion)

*By: Dir. Mario S. Valdez, Vice President/Vice Chairman, BBCCC BOD*

### Prologue:

To all my fellow cooperators, a greeting of peace. Surprised of reading for the first time this kind of article in our COOPSERVER? As the Education Chairman for this year, I wish to write on different themes, focusing on values. Then may I get feedbacks from our readers? So, welcome to this new column of the COOPSERVER. Together, we embark on a "journey to Damascus."

The road to Damascus was trodden by Paul where he experienced a radical and total conversion. Paul, a Roman soldier, was formerly a rabid persecutor of the first Christians in Jerusalem. He hated all Christians because he believed they were enemies of Judaism, the religion of the Jews and his own religion. He sought the Christians in the synagogue (house of prayer) and in their houses to persecute them. On one of his missions of persecution to Damascus, he had a very vivid vision of the Risen Christ and heard Him said, "Paul, Paul, why are you persecuting me?" (cf. Acts 9:1-9: Story of Paul's conversion). With this experience, he had the "eyes of his soul opened to the truth." A great change or conversion overwhelmed and permeated all aspects of his life. His life was consumed by love for Christ and Paul became a zealous Christian. Moved by the Spirit and his burning desire to serve Christ, he went around Asia Minor to convert the Gentiles (non-Christians) to Christianity and organized many Christian communities. His missionary works became forceful and intensive that he died a martyr in Rome. The Roman Catholic Church honored him as one of the pillars of Christianity and together with Peter, he was canonized as a saint.

The conversion of Paul on his way to Damascus is summed up by this formula: Conversion = DEEP FAITH, Unconditional LOVE and SERVICE to God and fellow persons.

The small detail of Paul's story of conversion has given you a glimpse of what to expect in this column: personal conversion. Conversion calls for major requirements: First, willingness to detach or unload from one's comfort zones in terms of attitudes, life-style, beliefs, practices, perceptions, mind sets and values that are not conformed to God's character; Second, to equip oneself with fundamental humility, open minds and hearts to Christ's message, critical reflection of various themes in this column, and foremost, a child-like faith and persistent prayer.

The road to conversion is difficult and challenging. But the LIGHT you will encounter when you get to the end of the process is going to be warm and dazzling, so beautiful, so meaningful and so all-encompassing that you realize that every step of the way has been more than worth it. That LIGHT is the RISEN CHRIST, our Savior, and the greatest treasure of all!

The spirituality of on-going conversion will cover the different themes that help one to live happily and fruitfully with fellow persons, with God and the whole creation.

### Theme One: The POWER OF LOVE

*"No matter what I say, what I believe in, and what I do, I am bankrupt without love." ... So faith, hope and love remain, these three, but the greatest of these is love" (1 Cor. 13: 1-13).*

*(Continued on page 5)*



**Mar Valdez**



**Riza Bueza**



**Abby Canipas**



**Bong Tadeo**

# EDITORIAL BOARD

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*BOD Chair, Dr. Ampy Rimas*  
*GM Oscar R. Adversalo*

**OFFICIAL PHOTOGRAPHER:**  
*Rizza V. Gacao*

### The BBCCC COOPSERVER

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



**48th General Assembly...***(Continued from page 1)*

Honoraria, BOD expenses and CETF expenses be deferred, and all increases for the foregoing be set-aside to be discussed in another forum. A Special General Assembly would be held to tackle the conditions specified "until the general membership is satisfied" with the explanation/s of such expenses. When there were no more discussions, the GA's business portion was adjourned.

Part III of the program of activities was the distribution of patronage refunds and/or interest capital. After the canvassing of votes, the winning/elected candidates were proclaimed by the Election Committee (Part IV of the program). The day's activity was adjourned (Part V) after the proclamation of winners in the election by the Elecom headed by Atty. Armando Velasco with Ms. Basiliza Laconsay and Mr. Emmanuel Tadeo as members. (See related article on the results of election on page 5.)

## INDUCTION OF OFFICERS FOR FY 2007 AND SERVICE AWARDS CEREMONY

The new set of BBCCC officers for the FY2007 were formally inducted on April 21, 2007 at the BBCCC Seminar Hall (Please refer to complete list on page 8).

The Opening Remarks and Introduction of the Guest Speaker was given by Dr. Amparo T. Rimas followed by the Induction of officers and Inspirational Message by Judge Ruben A. Corpuz. Service awards were also given to the following:

**EMPLOYEES:**

Veronica A. Cardona (25 years)  
Amelia E. Aguilar (10 years)  
Shane R. Tadeo (10 years)  
Hermenio D. Cabanban (10 years)  
Marlita B. Fernandez (10 years)  
Nora Margarita C. Domingo (5 years)  
Jane P. Suyatan (5 years)

**OFFICERS: (5 Consecutive Years)**

Atty. Zosimo M. Abratique  
Mr. Romano M. Bulatao  
Ms. Michelle S. Cariño  
Mr. Emmanuel A. Tadeo  
Engr. Albert V. Talco  
Dr. Mario S. Valdez

**THREE-TERM DIRECTORS:**

Mr. Oscar R. Adversalo  
Mrs. Emerita C. Fuente  
Atty. Bernard D. Padang

**Chairman's/President's Corner...***(Continued from page 2)*

Socrates said: "The first key to success is to be in reality what you appear to be." Too often, we are a "human doing" before we have become a "human being". To earn trust and respect, leaders must be authentic. Just like the good musical composition, the words and music must match.

Visual stimulation accounts for 89% of what people know; auditory stimulation for 10% and 1% from the rest of the senses. So it makes sense that the more our members see and hear us lead by example, their greater their trust and confidence in our Cooperative. What they see is what they believe!

The challenge for us then, Officers of the Baguio-Benguet Community Credit Cooperative, is to be models of leadership by example, genuine commitment to service, and governance that is productive of results of performance.

We are not perfect and we cannot always satisfy the demands of integrity and of performance but we can always pray and try to do our best every time and all the time in our desire to approximate the kind of leaders that our members expect us to be, the leaders that we ought to be, and the leaders that our Cooperative needs to steer it to **BETTER THINGS AND BETTER TIMES!**

## BBCCC FOUNDATION, INC. GRADUATING SCHOLARS' TESTIMONIAL LUNCH

The BBCCC Foundation, Inc., continues its outreach and charitable task. One of its activities is providing scholarship to some of its members' dependents. On April 7, 2007 a Testimonial Lunch was held at the BBCCC Seminar Hall in honor of the six graduating scholars. The opening remarks was delivered by the Chairman of the Scholarship Committee, Dr. Mario S. Valdez, followed by a song number by the scholars. Dr. Amparo T. Rimas delivered the inspirational message prior to the awarding of Certificates of Recognition and graduation tokens to the scholars.

The graduating scholars were as follows: Michelle P. Basilio from Irian National High School; Annielyn B. Biswek, Cherry B. Calis, Jessebelle B. Decoyna, Jane T. Garcia, and Menchi T. Omais, who all came from Tublay School of Home Industries.

A touching acknowledgment was delivered by a scholar, followed by 2 parents. The Closing Remarks was delivered by Benguet Division Supervisor, Mr. Pepe Tubal.



## BBCCC ELECTIONS 2007

Dr. Mario Valdez, incumbent member of the Board topped this year's election. Dr. Amparo Rimas a comebacking director (three-term member of the BOD) likewise won, so with incumbent BOD member Atty. Nelson Gayo. Former AIC and Edcom member, Mary Ann Bungag, occupied the fourth and last seat in the BOD defeating both Mrs. Aurora Ambanloc, a long time member of the Credit Committee and who had just served her appointment as member of the BOD (in lieu of Dir. Emerita Fuerte) and former BOD secretary and Youth Committee member, Mr. Romano Bulatao. Both AIC and Elecom positions were uncontested, thus, Mr. Rolando Lachica will serve for two years as member of AIC and Ms. Basiliza Laconsay and Mr. Emmanuel Tadeo will also serve the same number of years as members of the Elecom. As expected, Ms. Isabelina Ronquillo maintained her position as member of the Crecom but incumbent member Mr. Roy Revilla (appointed in lieu of Dir. Aurora Ambanloc) failed in his bid to re-establish his membership to the committee because he was beaten by former BBCCC employee and first Coop employee retiree, Ms. Norma Lacopia.

Please find hereunder the result of the election (arranged according to votes garnered):

### For Board of Directors:

<b>VALDEZ, Mario S.</b>	<b>5,881</b>	<b>ELECTED</b>
<b>RIMAS, Amparo T.</b>	<b>5,769</b>	<b>ELECTED</b>
<b>GAYO, NELSON V.</b>	<b>5,574</b>	<b>ELECTED</b>
<b>BUNGAG, Mary Ann B.</b>	<b>4,444</b>	<b>ELECTED</b>
<b>AMBANLOC, Aurora M.</b>	<b>3,611</b>	<b>Not Elected</b>
<b>BULATAO, Romano M.</b>	<b>2,616</b>	<b>Not Elected</b>

### For Audit and Inventory Committee:

**LACHICA, Rolando G.** — **UNCONTESTED** —

### For Credit Committee:

<b>LACOPIA, Norma M.</b>	<b>5,605</b>	<b>ELECTED</b>
<b>RONQUILLO, Isabelina G.</b>	<b>4,312</b>	<b>ELECTED</b>
<b>REVILLA, Roy G.</b>	<b>4,034</b>	<b>Not Elected</b>

### For Election Committee:

**LACONSAY, Basiliza S.** — **UNCONTESTED** —  
**TADEO, Emmanuel A.** — **UNCONTESTED** —

The Election Committee allocated 12,500 pieces of official ballots for distribution to the members qualified to vote. Out of the stated number of official ballots, 8661 pieces were used and 2839 were unused with 7,818 votes cast.

Generally, the conduct of the past election was smooth, credible, honest, orderly and peaceful and this was attributed to the efforts of the members of the Elecom: Atty. Armand Velasco as the Chairman and Liza Laconsay and Bong Tadeo as members with the help of course of the deputies, officers, staff and members as well.

Due to the resignation of Dir. Bernard Padang during the General Assembly, the BOD is still looking for his replacement since the GA suggested that the Elecom will decide on the matter. Possible solution is to conduct a special election or make recommendations or nominations to the Board on who will be appointed as the seventh member of the BOD.

## Editorial... The Road to Damascus . . .

(Continued from page 3)

The primacy of love is largely articulated in the Bible and very much practiced in all human endeavors and in all aspects of human existence. Hence, *life is all about love*. It fills what is empty, heals what is sick and settles what is troubled.

A gentle stroke, a tap on the shoulder, an inspiring and assuring words and deeds, a smile and approving gesture, a caring hand, an art of listening to someone, and many more ways of showing care and concern are capsulized in the big word – LOVE.

St. Paul clearly said: "*Life minus love equals zero.*" The same idea is spelled out by Mother Teresa in her word, "*It is not what you do and say, but how much love you put into them that matters.*" Parents' sacrificial and enduring love for their children; couples' faithful love to one's partner; Friends' concern to one another; Great heroes' service to their country, and above all, Christ's love for his fellow persons and God the Father, are living witnesses to the greatness of love. Christ made love real and lasting on the CROSS.

Moreover, love is the hallmark of all relationships. How you treat people with love, not with your wealth, power and accomplishments, is the most enduring impact you can leave on earth. God's standard of love is based on how much love is invested to provide well-being or "*ginhawa ng katawan at kalooban sa kapwa-tao.*" According to Rick Warren, in his book *The Purpose Driven Life*, "BUSYNESS is a great enemy of relationships. We become preoccupied with making a living, doing our work, acquiring things and accomplishing goals and ambition as if these tasks are the points of life. They are not. The point of life is learning to love – God and people."

Love is spelled T-I-M-E ! Love is how much one gives of himself, particularly time. The value of people is measured by how much time you are willing to invest on them. When one gives his time, he is giving them a portion of one's life that can never be taken back. Sufficient and full of quality time are required to make love real and lasting. Could it be that many of us attempt to lift important people into an already crowded life, where success and money are our goals and priorities?

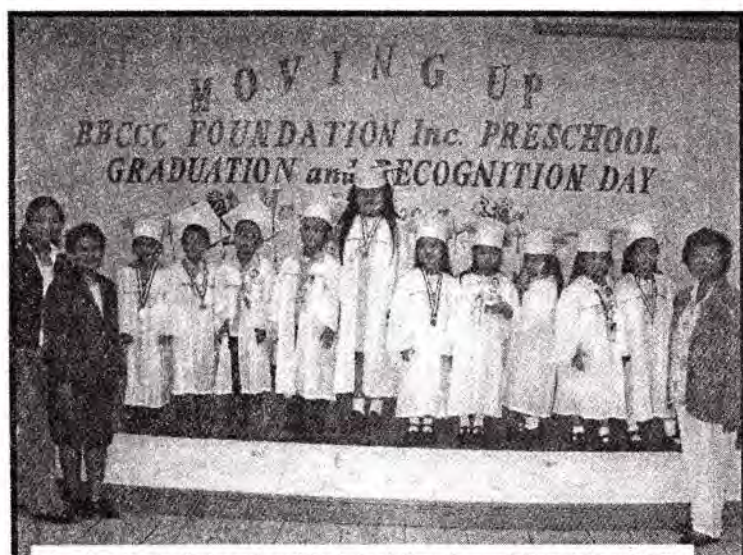
NOW IS THE TIME TO LOVE. We are not sure how long we will have the opportunity. Circumstances change. People die. Children grow up. We don't have guarantee of tomorrow. Time that flies cannot be pulled back.

Love ENDURES. This enduring nature of love is captured by the author Henri Nouwen in his book, "*Seeds of Hope.*" He writes: . . . "love – deep, human love – does not know death . . . Real love says 'Forever'. Love will always reach out to the eternal. Love does not accept the limits of hours, days, weeks, months, years or centuries. Love is not willing to be imprisoned by time. Love is eternal". The wisdom of the author is a big hope and challenge to those who have not yet discovered the essence of loving.

GOD IS LOVE. It is in loving that we reflect the image of God in us (Gen. 1:26). Human beings can flourish and blossom only if they can love by their free choice. ***The best use of life is LOVE. The best expression of love is TIME. The best time to love is NOW!***



# PICTORIALS...



Teacher Necia (leftmost) and Principal Emy (second from left) with Dr. Ampy (rightmost) pose with the kinder pupils of the BBCCC Foundation Pre-School during their graduation day.



The new set of BBCCC officers with Judge Ruben Corpuz as the guest of honor take their oath of office during the induction ceremony at the BBCCC Hall which coincided with the presentation of the staff and officers service awardees.



Officers of BBCCC and parents of the respective BBCCC Foundation Inc. scholars are all smiles during Tribute to the said graduating scholars.

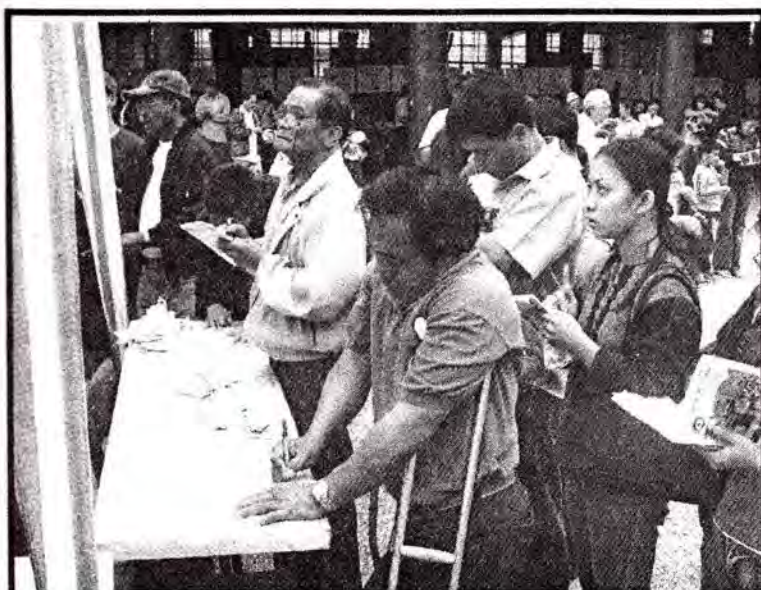


Participants to the skills training conducted by our cooperative pose with their finished products





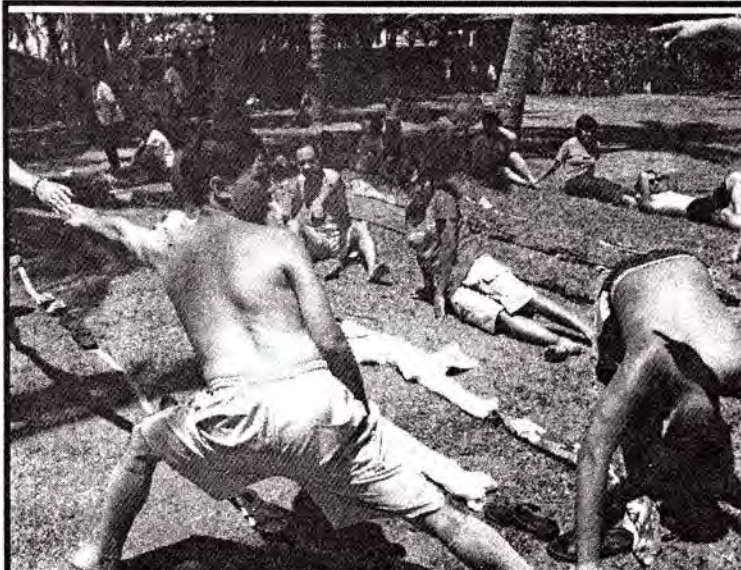
# PICTORIALS...



*They may be old, young or physically disabled but this did not prevent these members to vote and choose their future leaders with high hopes that whoever will be elected, they will continue to serve them sincerely and work for the betterment of the Cooperative.*



*These members listen intently during the deliberation of cooperative issues and reports during the last Annual General Assembly*



*Officers and staff who attended the Team building did everything they can in order not to be outdone by the other groups*





**BBCCC MANAGEMENT STAFF 2007**

Oscar R. Adversalo (**General Manager**)  
 Flordelina S. Lillie (**Finance Officer**)  
 Jhoanna C. Alangwawi (**Secretary**)

**TREASURY DEPARTMENT:**

Flordelina S. Lillie - Finance Officer  
 Evelyn L. Borja - Paying Teller  
 Nora Margarita C. Domingo - Receiving Teller  
 Maricel G. Jacala - Receiving Teller  
 EvaEmilyn A. Nasis - Receiving Teller  
 Gerry B. Soriano - Finance Clerk

**ACCOUNTING DEPARTMENT:**

Veronica A. Cardona - Dep't. Head & Chief Accountant  
 Rosalinda J. Bagang - Bookkeeper  
 Pacita A. Balancio - Purchaser  
 Olive Joy R. Lacanaria - Accounting Clerk  
 Rose Ann C. Pascua - Accounting Clerk  
 Maribel S. Pasngadan - Accounting Clerk  
 Nerizza A. Ruelos - Accounting Clerk

**LOANS DEPARTMENT:*****Loans Section:***

Ronald B. Linglingan - Section Head  
 Elena Christine L. Duran - Loan Clerk  
 Juanito N. Nastor Jr. - Aging Accounts Clerk  
 Eric R. Perlas - Loan Clerk  
 Jennifer P. Valdez - Loan Clerk

***Members Account Section:***

Rosemarie M. Torres - Section Head  
 Lynn R. Apostol - Accounts Clerk  
 Elizabeth C. Cinco - Accounts Clerk  
 Nanda P. Dimaguila - Accounts Clerk  
 Ailyn B. Estoque - Accounts Clerk  
 Ruby Ann C. Lumba - Accounts Clerk  
 Nove Rizza C. Pagaduan - Accounts Clerk  
 Genevie C. Perez - Accounts Clerk  
 Reggie Rose A. Salunat - Accounts Clerk

***Billing and Collection Section:***

Lilian V. Basilio - Section Head  
 Femla E. Alubong - Loan Clearance Clerk  
 Amelia E. Aguilar - Grocery Accounts Clerk  
 Michael Tim B. Balagot - Collector  
 Maynard S. Banta II - Grocery Accounts Clerk  
 Joselo A. Cachapero - Legal Assistant  
 Albert P. Del Rosario - Loan Clearance  
 Sheena M. Marmolejo - Loan Clearance  
 Shane R. Tadeo - Legal Clerk  
 Jaime S. Torres - Collector

**ADMINISTRATIVE DEPARTMENT:**

Leny T. Solajo - Administrative Officer  
 Hermenio D. Cabanban - Housekeeping  
 Dähilo M. Dizon - Driver  
 Antonina A. Palmaria - Housekeeping  
 Fred B. Panapan - Property Custodian  
 Jocelyn L. Peralta - Lodging and Seminar Coordinator  
 Mary P. Pinkihan - Housekeeping  
 Edgar T. Platilla - Maintenance  
 Froilan B. Redondo - Driver  
 Benjamin M. Sison - Driver

**BBCCC OFFICERS 2007****BOARD OF DIRECTORS:**

Chairman: Dr. Amparo T. Rimas  
 Vice-Chairman: Dr. Mario S. Valdez  
 Members: Ms. Mary Ann B. Bungag  
 Atty. Renato C. Fernandez  
 Atty. Nelson V. Gayo  
 Mrs. Josephine G. Perez

**CREDIT COMMITTEE:**

Chairman: Mr. Arturo G. Asuncion  
 Members: Ms. Norma M. Lacopia  
 Ms. Isabelina G. Ronquillo

**AUDIT AND INVENTORY COMMITTEE:**

Chairman: Mr. Rolando R. Lachica  
 Members: Ms. Roberta A. Balangue  
 Ms. Nida F. Flavir

**ELECTION COMMITTEE:**

Chairman: Atty. Armando C. Velasco  
 Members: Ms. Basiliza S. Laconsay  
 Mr. Emmanuel A. Tadeo

**EDUCATION, RESEARCH, MEMBERSHIP & TRAINING COMMITTEE:**

Chairman: Dr. Mario S. Valdez  
 Members: Ms. Clariza E. Bueza  
 Ms. Avegale Charisma L. Canipas  
 Mr. Emmanuel A. Tadeo

**LEGAL COMMITTEE:**

Chairman: Atty. Nelson V. Gayo  
 Members: Atty. Zosimo M. Abratique  
 Atty. Angeline May T. Cabrera

**HOUSING COMMITTEE:**

Chairman: Dir. Mary Ann B. Bungag  
 Members: Ms. Ma. Asuncion B. Minglana  
 Engr. Albert V. Talco

**YOUTH COMMITTEE:**

Chairman: Dir. Josephine G. Perez  
 Members: Ms. Michelle S. Cariño  
 Ms. Ana O. Dulnuan

**Officer on Linkages****General Manager:****Treasurer:****Secretary:**

Atty. Renato C. Fernandez  
 Mr. Oscar R. Adversalo  
 Mrs. Erlinda S. Alvaro  
 Ms. Jhoanna C. Alangwawi

**GROCERY DEPARTMENT:**

Maria Paz DC. Pascua - Department Head  
 Joseph L. Austria - Warehouseman  
 Victor C. Barlin - Sales Clerk  
 Irene T. Emocling - Counter Clerk  
 Marlita B. Fernandez - Sales Clerk  
 Recilyn L. Nones - Counter Teller  
 Johnny P. Paga - Sales Clerk  
 Perla C. Zulueta - Counter Teller

**AUDIT DEPARTMENT:**

Rosemarie L. Gamotlong - Internal Audit Staff  
 Jane P. Suyatan - Internal Audit Staff

**MANAGEMENT INFORMATION SYSTEM DEPARTMENT:**

Henvi Francis A. Salon - Network Administrator  
 Carina F. Castillo - Data Encoder  
 Rizza V. Gacao - Data Encoder  
 Donna V. Garabitez - Data Encoder  
 Blanche C. Mangawa - Data Encoder  
 Rodel A. Mendoza - Data Encoder



**FROM THE MANAGER'S DESK..***By: Mr. Oscar R. Adversalo***IMPROVING  
OUR SYSTEM**

We ended year 2006 with more resources; increased loan portfolio; higher members' savings and time deposits; and bigger share capital. Although revenues increased, operating expenses significantly went up because of increase in the provision for probable losses, resulting in lower net surplus.

During the 48<sup>th</sup> BBCCC General Assembly, members apparently refused to understand the reasons advanced by the officers why the rate of interest on share capital was lower than that of the previous year. They failed, seemingly, to see that despite the unfavorable return on their capital, our coop has provided them with a lot of services geared towards the promotion of economic self-reliance and the attainment, to a great extent, of social justice.

We also ended year 2006 with a lot of questions or doubts about the viability and sustainability of our Coop, and reliability and trustworthiness of our employees and officers in the light of events not worth remembering at all.

With these events, it's time to move on, and seek remedies and new strategies in order to restore our Coop's place in the Cooperative world. Above all, we need to exert more efforts to protect the money our members have entrusted to us. Adjustments are now being made in our operational procedures and restructuring our internal control system is very much in order. Definitely strong resistance from the membership is expected, especially so if these changes are seen from the point of view of selfish interests.

We started year 2007 with a three-pronged program: to increase income, reduce expenses, and arrest and prevent loan delinquency. With will power and concerted effort among the Coop's stakeholders - members, officers, employees, - we believe we will succeed.

**REGULAR MEMBERS AS OF  
JUNE 2007****TOTAL MEMBERS AS OF 4th QUARTER 2006 - 17,029****APPROVAL OF MEMBERSHIP January-June 2007**

For the month of January	- 101
For the month of February	- 114
For the month of March	- 123
For the month of April	- 71
For the month of May	- 99
For the month of May	- 139

**Total Approved members for (Jan-June '07)- 647****WITHDRAWAL OF MEMBERSHIP (January-June '07)**

For the month of January	- 48 (3-D, 19WO, 22-W)
For the month of February	- 50 (4-D, 21-WO, 25-W)
For the month of March	- 55 (7-D, 25-WO, 23-W)
For the month of April	- 49 (6-D, 15-WO, 19-W)
For the month of May	- 64 (5-D, 25-WO, 30-W)
For the month of May	- 56

**Total Withdrawals (Jan-May '07)- 322****Terminated (May '07) - 143****TOTAL REGULAR MEMBERS as of June 2007 - 17,211**

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

**BBCCC VISITORS  
(JANUARY - JUNE 2007)**

January 31, 2007	- MMSU CBEA, Ilocos Norte (44 participants)
February 9, 2007	- San Miguel de Marilao Credit Coop. (17 part.)
March 2, 2007	- DISADECO Diffun, Quirino (25 participants)
March 3, 2007	- Taggat Norte MPC, Claveria, Cagayan (17 part.)
March 31, 2007	- Coop Dev't. Office (CDO), Taguig (33 part.)
April 26, 2007	- Iwahori MPC & Metro South Coop Bank (46 part)
April 26, 2007	- Isabela State University (ISU) Credit Cooperative (Batch 1) (35 participants)
May 10, 2007	- Isabela State University (ISU) Credit Cooperative (Batch 2) (80 participants)
May 11, 2007	- IRRIEPCP (19 participants)
May 18, 2007	- St. Michael MPC (13 participants)
May 26, 2007	- CCDC Trese Martires (36 participants)
June 1, 2007	- University Consumers Coop. (12 participants)
June 9, 2007	- Marilao, Bulacan (41 participants)



# WHO'S WHO AT BBCCC . . .

## MARIBEL S. PASNGADAN

Accounting Clerk



"Always author-graph your work with excellence. Do your job with a high sense of responsibility."

Such were the words of Ms. Mabel, the newly designated alternate Finance Officer of

BBCCC. This is her sixth year with the Coop, assigned at the Accounting Department while alternating for the Finance Officer, Ms. Flordelina S. Lillie, who is currently on leave.

"I welcome my temporary assignment as Finance Officer because it gives me great pleasure serving the different clients of the Cooperative. It allows me to grow professionally and gives me the opportunity to acquire knowledge in financial management, securities trading, money market instruments, bonds and treasury bills. Moreover, my dealings with different bank personnel can improve my inter-personal relations," says Mabel, her smile radiating with warmth and sincerity.

Ms. Mabel is an Accountancy graduate from the University of Baguio. She enjoys her work in the Coop mainly because she believes that in a Cooperative, the members and the staff are co-owners/cooperators of which they are equally responsible in safeguarding their investments. It is here where she encounters and interacts with different people of various walks of life making her work enjoyable and fulfilling. She is thankful that with the aid of the BBCCC family, she was able to enhance and develop her skills to enable her to do her job efficiently and effectively.

Expectingly, Ms. Mabel hopes and prays that BBCCC will continue to grow, provide quality services that cater to all the needs of its members with integrity and to enhance efficiently its system and internal control. Likewise, for members to fully cooperate and adhere to Coop policies professionally.

## JOCELYN L. PERALTA

Accounts Clerk



Jo who is pretty and slim really wanted to apply and work in the Cooperative back then because she was curious of its nature and how it helps other people. Eventually, being a part of the workforce in the Coop gives much enjoyment for her because she is glad to see how the company is extending its services to help uplift the lives of the people specifically the Baguio-Benguet community.

She hopes that the coop will last a long way so it will continue helping others and she also hopes that she will stay long in the coop.

Jo believes that being with the Lord is the greatest success in life.

Jo is a Bachelor of Science in Commerce major in Management graduate of Saint Louis University, Baguio City.

## TEAM BUILDING

A total of 61 which included officers, regular employees, and contractual employees really had a great time in a fun-filled Team Building which was held at San Fabian PTA Beach Resort on April 29, 2007.

Opening remarks was done by BBCCC Chairman/President, Dr. Amparo T. Rimas and the opening prayer was led by Mrs. Shane R. Tadeo.

There were a lot of games played of which group 3- "Tresmanio" garnered the best group award and won five times. Second was group 1- "T-Tic-O", third, group 4- "Fantastic 4", and fourth, group 2- "Sanrio."

To sum it up, we really saw the essence of working together as a team, thus, reaching our goal and we still believe in the saying . . .

"united we will stand, divided we will fall!" / \*AlmaTorres



Some of the participants during the Team building for Officers and Staff performing one of the games intended to build strong relationship between them.



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BAGUIO—LA UNION

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Proprietor

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**CONGRATULATIONS!**

**ATTY. RENATO C. FERNANDEZ**  
Director, BBCCC  
The new PRESIDENT OF  
METROSOUTH COOPERATIVE BANK

**WELCOME BACK**

**Sir JESS CENDAÑA**

*From your well-deserved vacation with  
your family in the United States!*



**KNOW YOUR NEW OFFICERS...****DIR. MARY ANN B. BUNGAG**

Director Mary Ann B. Bungag, the newest member of the BOD was a former member of Audit and Inventory, Credit and Education Committees (Skills Training). She was one of the pioneer members of the CCES – Continuing Cooperative Education Seminar pool of trainees which was aimed in re-educating the members; updating them on BBCCC policies, duties and obligations. Those who attended a particular module more awarded an additional P100.00 each for their Petty Cash Loan.

She stresses that we must learn to value and love the Coop. It is a good institution to run to in times of financial difficulties. It also has a lot of benefits to offer to members like skills training and other seminars.

Director Bungag was born in Baguio City with four kids and a graduate of Saint Louis University with a degree of Bachelor of Science in Commerce major in Accounting.

**MRS. NORMA M. LACOPIA**

"We should move for the strict implementation of policies, seek quality members, educate and discipline our members to religiously pay their loans to lessen delinquency rate in our Cooperative. Tulong-tulong po tayo sa pagsublong at pag-unlad ng BBCCC," exclaimed Ms. Norma M. Lacopia, our new Credit Committee member.

"Ma'am Norma", as most of her co-employees call her, has been serving in the Coop for 17 years now. She is one of the "faithful" who strived and witnessed the progress of our Coop. Though a veteran in our Coop transactions, she considers her work with the Credit Committee as one of the hardest but most challenging task.

"There maybe lots of intrigues and our principles are tested but we will try our best to do what is just", Ma'am Norma further stated.

**MRS. ERLINDA S. ALVARO**

Mrs. Erlinda S. Alvaro, our new BBCCC Treasurer is a retired Senior Manager of Bank of the Philippine Islands where she served for 37 fruitful years. Lately, she was also a consultant of "Nam-ay Ti Umili", a micro-finance business which aims to alleviate the plight of the poor and underprivileged members of our society.

Ma'am Linda enjoys her stay with our Coop where she could once more practice her passion to serve people and share her knowledge and skills from 38 years of experience.

Ma'am Linda loves to share what she has, to train people to be better in their service, to implement change "willing to pay the price" in order to get something done for the better. She was invited to join the Coop primarily to install and professionalize our internal control. Though with barely two months of stay with the Coop, she has established a number of internal control systems and hopes to do more – to recommend good investments, acquire high yielding instruments and suggest how to make processes profitable like improving our loan systems.

Mrs. Alvaro has a lot of hopes for the Coop. She wants to accomplish much to maximize her stay with the Coop merely for one reason – to serve more.

Her passion and her personality is reflected by her accomplishments in life – a Cum Laude graduate of University of Baguio with the degree BS in Commerce garnering a lot of medals and honors plus an MA in Business Administration. She was awarded the most coveted crowning glory of every bank officer – the "Marketing Officer of the Year and Branch of the Year" awards while with BPI Session Road Branch, Baguio City.

**ATTY. ANGELINE MAY T. CABRERA**

Atty. Cabrera is the newest member of the Legal Committee. Born on May 16, 1966, Atty. Angie is married to Atty. Hernando Cabrera and they were blessed with four kids. She started her studies as a prep at Saint Louis University. She graduated as 2nd honorable mention awardee at the Special Education (SPED) Center, and as a valedictorian when she finished her Secondary Education at Saint Louis School Pacdal. After finishing her college studies with a Bachelor of Science in Electronics and Communications Engineering at Saint Louis University, she decided to take up law studies in the same university wherein she successfully passed the BAR exams.

As a private law practitioner, Atty. Cabrera is currently affiliated with the Oallares-Cawed Law Office. She is also presently a member of the faculty of the University of Baguio under College of Law.

Her infusion to our Cooperative as a new member of the Legal Committee will certainly help boost collection efforts in terms of solving the problem on loan delinquency.

To the above-mentioned officers, WELCOME !!! The members will be expecting you to do your own respective functions.