

The BBCCC PSEVER

website: www.bbcccconline.com 

Cooperative Community News and Features

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A program that has been in the pipeline for quite sometime has been successfully launched last June 21, 2013 at the Dr. Gregorio Rimas Hall of the BBCCC during the 2nd BBCCC General Meeting and Development Training for Officers and Staff.

Regular office work was suspended from 1pm to 5pm to enable all employees and officers to attend the said event and to witness the launching and implementation of the BBCCC CARES program (*Please see Editorial on page 3 of this issue for the rationale behind the program*).

An *ad hoc* committee composed of officers (Oscar Adversalo, Belle Ronquillo, Atty. Eric Santos, Dr. Dexie Alterado, Atty. Angie Cabrera, Steph Busbus and Robert Belda) taken from the different regular committees together with the BBCCC Manager, Mabel Pasngadan and HR Officer, Beth Cinco earlier this year were tasked by the BOD Chairman/President, Atty. Nelson V. Gayo to draft the details of the program and guide it to its implementation.

Atty. Gayo said that the need to keep in touch with our original goals and objectives is necessary for us to successfully progress into the next decade of our cooperative's existence.

Atty. Santos, a member of the *ad hoc*

BBCCC CARES Launched

By: Roberto I. Belda, Chairman, RDPC



Participants of the 2nd BBCCC General Meeting and Devt. Training for Officers and Staff held last June 21, 2013. BBCCC Manager receiving the document of the BBCCC CARES program for its implementation (inset).

and MedCon Committee was tasked to deliver the talk on why there was a need for the BBCCC CARES program.

He likewise explained how the BBCCC CARES logo came about and what this signifies in the program (*Please see related story on page 6.*).

He also dwelt on the three stages or phases necessary for the program's full implementation and its corresponding time-table for the coming months.

Afterwards, Atty. Gayo symbolically turned-over the responsibility of the

program's full implementation to the BBCCC Manager.

The second part of the event saw Prof. Jojet Mondares of the Philippine Military Academy (PMA) gave a short talk and shared his insights on the concept of teamwork. He reiterated the importance of teamwork in relation to the recently launched program.

Also witnessing the event was the Cooperative Development Authority (CDA-CAR) Regional Director, Atty. Franco Bawang; CDA Staff, Fely

(Continued on page 9, **BBCCC CARES...**)

Chairman's Corner



Dos Palabras

By: Atty. Nelson V. Gayo
Chairman, BOD

B BBCCC, mga ginigiliw kong kapanalig at kasamahan sa kooperatiba.

Ngayong araw, lubos kong ikinagagalak at ikinararangal na mapabilang sa mga magagawaran ng natatanging serbisyo ng ating kooperatiba.

Mula 1998 hanggang 2004, ako'y naninilbihan sa Legal Committee at bilang direktor mula 2005 hanggang sa kasalukuyan.

Maraming salamat BBCCC na ikaw ay tuloy pang pagsilbihan, dahil alam ko at sa kaibuturan ng puso ng lahat sa iyong kalinga, marami kang matutulungan.

Ngunit sa likod ng kagalakan at dangal ng pagkilala sa naimpalas na serbisyo higit kong tinatalima at binibigyan pansin ang mga nakaunang responsibilidad na ang mandato ay sa inyo nanggagaling na aking tinanggap sa tiwalang lubos na igini-nawad ng ating general assembly.

More than anything else and more than the honor, I stand before you today on the top of the Rock of Responsibility burdened on how well we can keep alive the branches of cooperative service once planted by our founders more than 50 years ago.

Sa 15 taon na ako'y nanilbihan sa BBCCC maliban sa 24 taon na ako'y aktibong miyembro, ako'y naging saksi sa maayos na pamamalakad at tulad din ng mga ilang organisasyon, ang BBCCC ay humarap sa iba't – ibang klase ng hamon.

It is from that experience, that I know from where I speak and I am focused on what further actions we must do.

Saktong isang buwan ngayon noong ako'y napili bilang Tagapangulo. Sa aking pagtanggap ng nakaatang na responsibilidad, ay agad kong inilatag ang mga polisiya na sa inyong tulong at kooperasyon ay ating natatamo. Ang mga ito ay hindi naman mga bagong konsepto bagamat ang mga ito, kumbaga sa kanta ay mga lumang tugtugin. Ngunit gaya ng mga lumang kanta, kailangan natin silang buhayin para makapagbigay ng nakakaiibang sigla.

Una, sa inyong tulong at kooperasyon ay lubos na kinakailangan sa pagpapanatili ng malinis, maayos at maaliwalas na kapaligiran sa labas at loob ng ating pinagtatrabahuan. Ito po ay hindi bagong konsepto. Mula sa ating sariling pamamahay hindi ho ba't obligasyon ang maglinis ng sariling tahanan. Ang pagpapanatili ng kalinisan ng ating mga sarili at ng ating kooperatiba ay, para sa akin, madaling gawin sapagkat araw araw natin itong ginagawa. Kung nagagawa natin ito sa ating mga sariling tahanan, marapat din na gawin natin ito sa ating pan-

Manager's Message

BBCCC Officers and Staff Diary

By: Maribel S. Pasngadan
Manager



The elected officers of our cooperative immediately assumed office just after the General Assembly (GA) while their oath of office was administered last April 20, 2013. The elected officers together with the management met and drafted plans and activities for BBCCC. It was decided that said activities will be broken into several phases.

The first phase involves the conduct of a General Meeting and Development Training for all officers (elected and appointed) and the employees. The concept of this program is to enlighten further the officers and staff on their duties and responsibilities. Related to this first phase, two seminars were conducted namely: 5S Seminar and a seminar about Psychological Contracting.

The second phase is about the setting of a model and standard and the full implementation of the 5S and the application of the learning from the Psychological Contracting seminar. The officers then started to change the conduct of meetings as suggested by the management to be fast, efficient, less expenses but productive.

This requires a BOD focused on direction setting, strategic planning and policy making. Included in this second phase was the repositioning of the Accounting Department and the re-organization of the Billing and Collection Department to become the Credit and Collection Department. The Loan Officer is the head of the said new department. The purpose of this reorganization is for members to have easier access in processing their transactions.

An express lane was also provided for our members who are senior citizens, those who have physical disabilities, pregnant women and nursing mothers. BBCCC is just implementing benefits as provided by the law. Labels and signages were likewise provided to direct/instruct them in the procedures in processing their documents.

Some of the tangible results of the 5S were the painting and cleaning of the frontage and the *Sugpunan* Hall. Another was the maintenance of the comfort rooms and the posting areas were also identified.

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Editorial

Avoiding Mission Drift

By: **Roberto I. Belda, Chairman, RDPC**

Our very own BBCCC has withstood the test of time since its inception 55 years ago today. BBCCC faced many challenges and trials before it reached its present status as a billionaire cooperative. Its strength and stability can be attributed to the foresight of our founding cooperators as well as the dedication and hard work of past and present core of officers and staff. Lest we forget, the growth of our cooperative is also attributed to the all-important support, trust and loyalty extended by the general membership.

These contributing factors allowed BBCCC to grow its membership base from a mere 15 member-cooperators back in 1958 to reach 19,592 strong members as of February 2013 and increase its total asset to reach Php1.2 billion as of December 2012.

And we know that this growth trend does not stop there. Everyday, more people visit our office inquiring how to become a member and every month our cooperative accepts hundreds of these applications. Because more members patronize our services as well as the excellent placements of our investments, we can expect that our net surplus will likewise increase year-on-year. As they say, so far so good.

Despite these good news not a few concerned members still observed the obvious. Our cooperative seems to be deviating from its original mandate. Tracing back its original goals and objectives, BBCCC committed itself to the three pillars which comprises its vision namely: 1) Lasting improvements in the quality of life of its members; 2) A membership enlightened about cooperative values and their social responsibilities; and an 3) Active involvement in community development.

It is a known fact that BBCCC complied with vision number one but with vision numbers two and three, it still left a lot to be desired. With the recent launch of the BBCCC CARES program, such shortcomings are targeted to be addressed. The current BOD leadership under our Chairman and President, Atty. Nelson V. Gayo initiated this program urging us to revisit our foundations otherwise we commit the sin of "mission drift". By going back to the basics, we remind ourselves that BBCCC does not only exist to provide economic benefits to the members but more importantly BBCCC is here to make sure that each member fully understands what cooperative values, social responsibility and active community development truly means. That is what caring also means inside and outside of BBCCC. Nothing more, nothing less. 🌱

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BBCCC Participates in PFCCO General Assembly and Educational Forum

By: Aurora M. Ambanloc, Housing Officer and BBCCC Director



BBCCC Director, Oscar R. Adversalo is the current PFCCO National Chairman (inset). The BBCCC delegates who attended the PFCCO General Assembly held at Tagbilaran, Bohol from May 30 to June 1, 2013 include (from left): Mar Valdez, Amelia Aguilar, Ana Lei Amansec, Joseph Austria, Norma Lacopia, Jennifer Valdez, Belle Ronquillo, Alex Pascua, Conrad Chan, Au Ambanloc, Art Asuncion, Jopo Andaya and Judge Emeterio Manantan.

There were 14 officers, employees, and members of the BBCCC who attended the 2nd General Assembly and Educational Forum of the Philippine Federation of Credit Cooperatives (PFCCO-National) which was held at Tagbilaran, Bohol last May 30 to June 1, 2013.

During the Educational Forum, presentations were made on coop-related topics like, "Credit Union Agri-Finance Methodology: Building Financial Independence" by Ranjith Hettiarachi and Elenita San Roque of the Association of Asian Confederation of Credit Unions (ACCU); "Social Performance

Audit For Cooperatives: Building A Nation" by CDA Administrator Mercedes Castillo; "Conciliation and Mediation Program For Cooperatives: Building Relationships" by Rainero Escultor; and "Gender and Development" by Salome Ganibe.

Definitely, the educational forum helped cooperators coming from all over the country to better understand the realities and challenges the cooperative sector is presently facing.

The General Assembly conducted on the third day was participated in by representatives coming from the Federation's eight member leagues,

namely: Northwestern Luzon League of Cooperatives (NORWESLU) of which BBCCC is a member; Northeastern Luzon Credit Cooperative League (NELCCO); National Capital Region League (NCRL); Central Luzon League (CLRL); Southern Luzon League (SLRL); Bicol League of Cooperatives (BICUL); Visayas League of Cooperatives (VISCUL); and Mindanao League of Cooperatives (ML).

The GA tackled reports and discussions on the previous year's performance of the Federation. Unfortunately, the election of officers was deferred due to issues that must first be resolved.

BBCCC Implements 5S

By: Stephenie Lee Ong-Busbus, Member, RDPC

Good housekeeping has been one of Japan's ingredients in success. It started with the premise that if the work environment is pleasant, the working condition will also be pleasant.

It is a domino effect where if the work place is free of unnecessary items, punctually cleaned, and maintained with the highest standards of cleanliness and orderliness, then all employees shall also train themselves to maintain cleanliness and orderliness. As a result, patrons or co-op members will feel better upon entering their second home – BBCCC because the office is welcoming and homey.

The Baguio Benguet Community Credit Cooperative (BBCCC) launched its 5S program last April 17, 2013 during the staff and offi-

cers' development training. In place of the traditional induction of officers, BBCCC President, Atty. Nelson Gayo, took the initiative of doing away with the usual program and speakers on 5S and psychological contracting were invited to talk instead. The 5S program started with the general cleaning of BBCCC façade even before its launching. Minor renovations and changes in the physical arrangement of the office followed. All aimed at making the environment conducive to working and pleasant place to stay.

Not only did BBCCC focus on the 5S but added one which is timely in this decade of environmental awareness and concern. The cooperative added *save energy* which is the sixth S. This is also in line with BBCCC mission to protect the environment. 🌱

My Bohol Trip

By: Ana Lei Amansec
BBCCC Member

I always read the signs on the bulletin board and anything or any information that is posted around the office. Last month, as I entered the office just where the guard is, there I saw up on the wall saying "Trip to Bohol Second Annual General Assembly and Educational Forum all expense paid".

I immediately asked where to register. I was so glad that I was the first one to register but the Human Resources Officer told me that they will have to draw lots to pick two members, I immediately prayed "Lord make me be the one to be drawn among the members".

I asked the HR Officer if the trip to Bohol is free and she assured me "Yes, except for your pocket money".

(Continued on page 9, **My Bohol...**)

Member's Testimonial

I became a member of BBCCC in May, 2001. For the past 12 years up to the present, I enjoyed and continue to enjoy the benefits, services, rights and privileges provided by the Cooperative. It has transformed me and my family to be responsible in handling our financial obligations. For these, I am very grateful. Just this May, 2013, BBCCC gave me an opportunity to join the delegates to attend the PFCCO – National 2nd General Assembly and Educational Forum at Tagbilaran, Bohol with the theme: "Nation Building through Cooperative Social Responsibility". It was a learning experience to know the different aspects of Cooperatives. According to one of the presenters, a measurement of a successful Cooperative is based not only on profit earned per year, but on how Cooperatives change and boost up the financial stability of their members. I am blessed to have traveled with delegates who were very accommodating. I was treated as though I am a part of the family. The opportunity to deal with other people in this trip helped me become more socially oriented. Lastly, it was a dream come true for me to experience and see for myself the beauty of Bohol and its sceneries such as the Chocolate Hills, Man made forest, some Historical places, and animal creatures like the tarsier. As a whole, it was a very memorable trip for me. I am indebted to the BBCCC for this wonderful travel and learning experience.


Alexander J. Pascua
BBCCC Member

BBCCC CARES Logo-Making Contest Winners Announced

By: Roberto I. Belda, Chairman, RDPC



First prize



Second prize



Third prize

The final logo design of the BBCCC CARES logo-making design contest (extreme left) and the winning entries.

The recent launch of the BBCCC CARES program meant to re-align our cooperative in complying with the mandates of our original vision and mission also saw the results of the BBCCC logo-making contest.

The contest was conceived to allow every stakeholder of our cooperative to participate in designing the logo of the BBCCC CARES program. Thus, all members were encouraged to join and submit their entries.

Notices about the contest were posted on the BBCCC bulletin boards as well as placed in our website at www.bbcccconline.com.

The logo design, once selected is intended to be used on-line, in print, pins, posters, t-shirts or similar materials meant to promote the program.

The logo is the identifying element for the BBCCC CARES program and is intended to create immediate recognition from the members. Several members, employees and officers submitted their entries and beat the deadline set at June 13, 2013.

Based on the announcement, the first prize will receive Php1,000 worth of groceries, the second prize will receive Php700 worth of groceries and the third prize will receive Php500 worth of groceries which can be claimed at the BBCCC Grocery Department.


From among the various entries, the committee tasked to plan and implement the program, finally selected the top three winners.

The criteria used include: ability to showcase caring, creativity and uniqueness.

The declared winners are: Victor Barlin (first prize), Myla Belda (second prize) and Jennifer Ronquillo (third prize).

Due to the merits of each individual submission, the committee decided that the dominant designs of the three winning entries will be used to come up with the final logo design.

The final logo design fits perfectly to the ideals of the program. Arms formed in the shape of a heart caressingly cradles the existing BBCCC logo as if a mother taking care of her child. While outside of the heart shaped arms are the words "BBCCC CARES" in green and gold.

The final logo design signifies that under one caring arm, we the members will be taken cared of with respect and love. This is after all, part of going back to the basics. 

(Continued from page 2, **Dos...**)

galawang tahanan ang opisina ng BBCCC. Sapangkat mula Lunes hanggang Sabado, mahigit walong oras kada araw tayo nandirito. Kung inyong napan-sin ay may kaunting pagbabagosa harapan at ibang sulok ng ating gusali. Sa unang araw ko bilang Tagapangulo, aking hiniling kay Manager Mabel sampu ng mga department heads ang paglilinis sa harapan ng ating gusali. Ang mga nakadikit na papel at tarpaulin ay inilagay sa dapat kalalagyan.

Ngayon, puwde nating maipagmalaki na ang coop building ay kasing linis o di kaya'y mas malinis sa mga katabi nitong gusali na pagmamay-ari ng mga korporasyon. Ano po ang ating layunin sa malinis, maayos at maaliwalas na opisina? Ang malinis na sarili at malinis na kapaligiran ay sumasalamain sa ayos at linis ng ating intensyon ng tunay na paglilingkod sa mga miyembro. Ito ay magbubunga sa maayos na paggawa at siya nyong tutumbukin ang mas mainam na serbisyo para sa ating mga miyembro.

Alinsunod dito, ngayong araw ay ating matutunghayan ang pagpapahalaga sa tinatawag na 5S. Narinig na natin ito sa salitang Hapon – seiri, seiton, seiso, seitkitsu at shitsuke. Sa Ingles – sorting, set in order, systematic cleaning, standardizing, and sustaining.

Sa Tagalog ay mayroon ding sariling kahulugan – suriin, sinupin, simutin, siguraduhin ang kalinisan at sariling disiplina.

Pangalawa, and inyong suporta ay kinakailangan patungkol sa paglinang ng ating mga kakayahan at talino bilang mga empleyado at opisyal ng BBCCC. Nais ko sana na aralin nating muli, tutukan at tuunan ng pansin at lalong palakasin ang patuloy na pagsasanay at paglinang sa ating mga natatagong kakayahan at galling. Lalong-lalo na sa ating mga empleyado.

Dahil sa totoo lang ang tanging permanenteng taong-yaman ng ating kooperatiba ay kayong mga empleyado. Ang inyong mga direktor at iba pang opisyaes ay narito lamang sa tuwing isa o dalawang taon depende sa resulta ng eleksyon o pagtalaga ng pamunuan. Ngunit kayong mga empleyado at narito umulan man o umaraw, lumindol man o bumagyo. Kayo

ang nagtataguyodng adhikaing kooperatiba sa anumang pakakataon. Kaya nasa inyo ang susi ng tagumpay ng BBCCC.

Sa araw na ito, ay may nakapila po tayong paksa na mamaya ay pag-uusapan ng ating mga resource speakers. Kailangan po natin ng mga ganitong pagsasanay par sa ating patuloy na pagsasanay para sa ating patuloy na pagyabong at pag-unlad bilang isang propesyunal at bilang isang tao.

Ang ibig kong sabihin ay kung ano ang alam nyong kinakailangan para sa development training ng mga empleyado ay dapat manggaling din sa inyo.

Alinsunod pa rin sa paksa ng maximum employee participation in decision making, ang tulong nyo. Ang kinakailangan kelan pa man na ngayon ay ating palaganapin ang paniniwala na dapat ang mga sagot sa tanong at problema ng ating kooperatiba ay dapat manggaling sa ating mga empleyado. Nakaugalian na natin sa tayo ay sumusunod sa mga utos sa atin ng ating mga pinuno.

Normal lang ito, ngunit ang nais ko sana ay kayo mismong mga empleyado ang magsasabi ng inyong strategy o action plan kung paano mapabuti ang patakaran at serbisyo ng BBCCC. From Top-to-Bottom, ngayon gawin nating Bottom-to-Top. Ito ay sang-ayon sa paniniwala na kayo ang nakaumang sa mga serbisyo ng kooperatiba. If you are the front liners, then you know what the problem is. You experience the pain you should therefore be the best planner and implementer of solutions. On this score, employees will be trained on how to conduct action planning. Officers will train you. Nakikita ko po na kayong mga empleyado mismo ang magsasabi sa Lupon ng Tagapangasiwa kung ano ang nararapat na gawin patungkol sa inyong mga sariling tangapan at kung paano natin patakbuhan ang ating kooperatiba sa marapat na paraan. Dahil kung kayo mismo ang magsasabi ng inyong pananaw malamang tutuparin ninyo ito hanggang sa ito ay matapos. Hindi ba mas magiging kapanipaniwala tayo sa ating mga miyembro?

Pangatlo at huli, ngunit isang pinakamahalaga ay ang pagpapalakas sa ating serbisyong pagpapautang sa ating mga miyembro. Kung inyo pong napapansin,

EdCom Updates

By: Riza E. Bueza,
EdComm Member

Approved members for first and second quarters (2013):

	Regular	Young Savers
Jan	83	194
Feb	98	71
Mar	68	63
Apr	93	92
May	91	71
June	98	
	(Approx.)	
TOTAL	531	491

Skills Training – Hopia/Piaya Making: June 15, 2013. 25 participants
Facilitator: Mrs. Teresita Niwane

ang pagpapautang ang siyang pinagmulan ng ating negosyo at kita.

Ngunit bago natin pa-usapan ang pagpapalawig ng ating credit services at pagsasaayos n gating sistema ng koleksyon, atin munang isaalang alang ang mga pagbabago na ika nga sa Ingles ay “institutional changes.”

Sa special meeting noong March 25, 2013, pinagtibay ng Board of Directors ang pagbuo ng Credit and Collection Department—isang malaki at makabuluhang department. May mga rigodon na mangyayari, pagbabago sa work assignments, adjustments at iba pa.

Isa lang po ang aming gustong ipaunawa. Ang pagbabago ay naaayon lamang sa kabutihan ng organisasyon at aming siskapin na ang mga kapakanan ng mga empleyado ay di nasasakripisyo. All these changes are being done in GOOD FAITH. Trust us.

Sa mga kasamahan kong opisyaes, observe your volunteer hours to the coop. we need your help. Employees will consult you. There will be no more committee without work. Extend your help and expertise.

Muli, ang aking hiling ay inyong tulong para sa pagkamit ng adhikaing ngayon nailatag ngunit noong nakaraang araw pa nasimulan.

Housing Service Updates

By: Aurora M. Ambanloc, Housing Officer and BBCCC Director



The CHIPS awardees proudly showing their titles.

Dir. Aurora Ambanloc and Dir. Oscar Adversalo witnessing the turn-over ceremony (inset).



The BBCCC Housing Service held another memorable event for our cooperative last June 16, 2013 at Lubas Co-Houser Project.

This was the awarding of titles (TCTs) to qualified Co-Housers as well as the awarding of lots to the Cooperative Housing Investment Planned Savings (CHIPS Savers).

There were 12 Coop members who received their lot titles. The awarded titles are ready for transfer in the names of the awardees upon compliance of the requirements.

As of May 31, 2013 our cooperative received Php 6,530,622.54 as payment from 12 Coop members of the second batch namely: Ms. Jessamine

N. Asuncion for Block. 10, Lot 7 and Block 10, Lot 9; Ms. Corazon B. Bagto for Block 6, Lot 23; Mr. Marlon B. Baso for Block 10, Lot 14; Ms. Cherry Y. Dulagan for Block 9, Lot 13; Ms. Sonia Marie O. Duguawe for Block 6, Lot 25; Ms. Erlinda A. Guerrero for Block 9, Lot 6; Ms. Lilibeth A. Lesino for Block 10, Lot 16; Mr. Mark M. Lisnang for Block 8, Lot 3; Ms. Sharon R. Mandapat for Block 9, Lot 3; Mr. Rogelio T. Padawel for Block 11, Lot 1; Mr. Michael B. Ramirez for Block 2, Lot 3 and Ms. Elsie F. Segundo for Block 12, Lot 6.

On that same day was also the awarding of lots to the CHIPS Savers done through draw lots where there were three categories to select from based on their capacity to pay for the monthly amortization payable in 10

years or 120 months. The price per square meter is Php 4,000.00.

There are 10 CHIPS Savers who were lot awardees, namely: Mr. Dominic D. Camacho, Ms. Rowena Marie C. Austria represented by Ms. Wilmina Cortel (mother), Mr. Joselito D. Camacho, Mr. Percival G. Bugnosen, Ms. Leanie S. Laplana, Ms. Teresita T. Balinggan, Ms. Nora Fe C. Sagun, Mr. Elpidio A. Mariñas Jr., Ms. Magdalena Cognoden and Mr. Pedro Anacio Jr., Ms. Flor P. Benemerito represented by Ms. Brenda P. Benemerito (sister).

Their initial down payment totalled to Php 823,186.40 which will be transferred to BBCCC from the CHIPS Savers deposits.



The Philosophy of (BBCCC's) Caring

By: Atty. Angeline May Togade-Cabrera
Member, Legal Committee



The word “care” has two connotations. It can refer to the “burden or worries” or it can refer to the “painstaking or watchful attention given to remove the burden or worries or at the very least, lighten the same”.

Are the two so far apart and detached in meaning and implication? It would seem not. When someone cares for another, the former would try as much as he/she can to take away the cares of the latter. In a manner of speaking, with just one and the same word, the burden is unburdened, the wound is healed by its own balm, one’s “cares of the world” is “taken cared” of, more so, if the cares of one is dutifully alleviated by the many.


In such light, the BBCCC’s program of care (dubbed as “BBCCC Cares”) can be viewed in one way, although, of course, there are diverse ways of interpreting and understanding the said program.

However, the underlying principle will point to a common denominator – CARING. From the micro-environment to the macro-environment within which the coop-

erative and its stakeholders interact, the program seeks to instill or gradually introduce and persistently perpetuate a culture of caring and caring enough to continually look into the needs of all stakeholders and proactively attempt to meet those needs.

Does this imply that the cooperative did not care before? Of course not. Looking at its rich history, the cooperative began to shape people’s lives because there were fifteen people who cared enough to try to make a difference, to answer the call and take on the challenge to contribute to the betterment of their lives and the people around them.

More than fifty years of caring has grown gigantically that it now affects more than seventeen thousand people and still counting. However, there is no reason to stop caring some more.

There are more lives to be affected and “cares” to be “cared for”. As we go and forge on, therefore, to keep on caring, we call on all fellow co-operators – officers, staff, members – to join hands and keep the caring pouring in till it becomes a way of life. 


(Continued from page 1, **BBCCC CARES**)

Canon; Robinsons Bank Manager, Annie Ventura; East-West Bank Manager, Jacinto Guinto, Jr.; former BBCCC Director, Emmy Fuerte; security agency head, Ignacio Peckley, Jr.; publisher Rosario Gutierrez; and selected BBCCC members.

The event was considered a success because a high percentage of BBCCC officers and staff attended the launching.

Even before the formal launching of the program, several activities were already initiated which include: the implementation of the 5S or the thorough cleaning of the inside and outside premises of BBCCC, series of seminars for the staff on Customer Care and the creation of a new department (Credit and Collection Dept.) which were all part of the program.


As pointed-out by BOD Vice-Chairman, Oscar R. Adversalo in his opening remarks, “It’s a fact that this program will have its share of skeptics and non-believers. But if we will not do it now, when? And if it is not us, who?”.

All BBCCC members are enjoined to support this program because these are all being done for our mutual benefit and collective advantage. 

(Continued from page 5, **My Bohol...**)

Days have gone by and then I received a call, after the usual verification, “Ma’am, congratulations, inform *ko po kayo na isa kayo sa nabunot na pupunta sa Bohol!*”

As I heard the news, I was so overwhelmed that imagine from so many members of the coop, I was blessed as one of the members going to Bohol. “I thank God for my answered prayers”.

To the directors, staff and members who made me feel so welcome and made me so comfortable being around them, may you accept my heartfelt thank you and to the BBCCC for an experience that I will never forget. God bless you all! 

BBCCC CARES: A Reflection on Feminist Care Ethics

By: Dr. Danilo S. Alterado, Member, Ethics Committee

With the launching of the BBCCC CARES Program last Friday, June 21, I cannot help but be led to a philosophical musing on feminist care ethics.

This might just sound academic but I believe of the need for some philosophical grounding of the idea of care. I know very well that the subject on feminism and/or feminist care ethics could be best shared by a woman herself because she will be talking from her own subjectivity.

Nonetheless, I thought that though my knowledge on feminism maybe just academic this is also an opportune chance to speak of my knowledge of care and love which I experienced and learned from the women of my life - my mother and my wife.

At the outset, it is necessary to establish the affinity of philosophy to the woman. The relationship of philosophy and the woman or feminism can be traced back from the ancient understanding of philosophy, that is, "love of wisdom."

It is like a lover seeking for the beloved which has a woman's a name, *Sophia* - the Greek for wisdom. Philosophy is the passion for *Sophia*. That is why it has been said that "philosophy is woman!" Such musing is not at all capricious.

A famous postmodern philosopher said, "Philosophy has always insisted upon this: thinking it other." The "other" which philosophy longs and seeks to hold to be whole speaks of a woman's character trait. There is idiosyncratic in the woman that philosophy needs to be whole.

If philosophy as "love of wisdom"

which expresses philosophy's ancient beginnings is concerned with the care for the well-being of the soul, then its practice cannot but heightens the learning from the woman's way of caring.

Philosophy makes a lot of sense if it fulfills its function of attending to the care of the soul. It therapeutically works for the tranquility of the soul. Certainly, bringing this ancient interpretation anew to our present situation reawakens our consciousness to a new culture of caring, and a much needed new educational philosophy in today's world characterized by power, domination and market-driven values. This, we cannot emphasize enough.

From the foregoing we can now address the query: Why there is a need to speak of feminist ethics? Advocates of feminist ethics contend that traditional discourse on ethics devalues women's moral experience.

Traditional ethics implies that women are not morally mature as men. It overrates culturally masculine traits like independence, autonomy, intellect, will, hierarchy, domination, etc., while underrates culturally feminine traits like interdependence, commu-

nity, connection, sharing emotion, body, nature, process, peace, life, etc. It likewise favors male ways of moral reasoning over female ways of reasoning. In other words, traditional ethics is male-biased. With these reasons, there is an imperative to rethink or even to reformulate ethical discourses.

Women ethicists believe that discourses in ethics fail to recognize and register the different voice. It is deaf to women moral voices. This distinctive moral voice speaks a language of care that emphasizes interdependent relationships and responsibilities.

Authentic caring cannot happen in a condition of a world of male domination. Only in a world where women are fully equal to men that a real female-male complementarity can occur. Thus, other feminist advocates believe on the need to attack the structures that perpetuate power and domination.

A feminist approach to ethics does not speak or impose a single normative ethical standard. Rather, they offer multiple ways to understand the ways in which issues on women, gender,



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Good Leadership

By: Rizza V. Gacao, Finance Dept.

The feeling of belongingness, the atmosphere of ownership, the beautiful mood of the people in the office creates the impression of what BBCCC is. The willingness to serve and satisfy the needs of every member that comes in is the main objective of the cooperative.

Members should feel they belong and welcome as co-owners of the business. It is about delivering excellent service to the members, satisfying their needs as co-owners. At the very start, it is understandable that when a member enters the door of the coop, he or she will make a loan or will pay his or her loan. Some member might need to buy grocery items and/or purchase cavan/s of rice.


The excellent delivery of service is in the hands of the people inside the cooperative who are members too. To give good service to the member, one should know what his needs are. When a member enters the cooperative, the first question when he makes a loan is "how much can I loan?" In making a loan, the Loan Evaluator should know how much the amount available for loan.

The Loan Evaluator has to know and asks from the member how much he will loan, how long he has to pay in monthly or semi-monthly basis and so on. Knowing the members' loan account history is one step in the assessment. When the Loan Evaluator misses one detail for example how long will the member desire to

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The third phase of the activity was the conduct of training/seminars on re-orientation on values formation, customer relations, the adaptation of BBCCC Cares Program and Setting the Direction. After the evaluation of these seminars it was noted that the cooperative should institute the value of care.

Consultations and meeting were conducted to formally launch the BBCCC CARES program. Last June 21, 2013 the Second General Meeting and Development Training of Officers and Staff was held. This was also the formal launching of the BBCCC CARES program. Personnel from our partner agencies; the Cooperative Development Authority (CDA), banks and some of our members were invited to witness the said event.

These were the activities done 97 days after the election of officers. These were the results of teamwork by the Board of Directors, Officers and employees of BBCCC. 

pay his loan, this could create dissatisfaction on the part of the member. Asking every detail is the holistic approach that applies not only to the loan application but to everything.


Good leadership is self-awareness, self check, asking oneself, "Am I doing what is right and what is just?, Am I practicing what I preach? Am I neglecting the opinions and contributions of my people or I am being self-centred?"


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race, class, etc. affect moral discourses and decisions.

Highlighting women's ethical experience does not necessarily mean to supplant existing ethical discourses but doing a remedial work to a male-biased ethical tradition. No doubt there is truth in the thought that what our world needs now is genuine care and love.

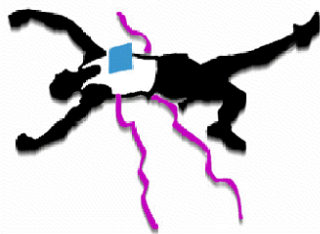
If philosophy as "love of wisdom" is the care for the soul then it is essential to recover the "woman" in the philosophical. Let us remember that it is only in an authentic search for wisdom that we may be led to a more fundamental realization, as a Jewish Philosopher thought, that is, "the wisdom of care"; "the wisdom of love!"

Finally, let me end with a quote from an ancient philosopher, Epicurus, "Let no young woman or man delay the study of philosophy and let no one be weary of it for it is never too early or too late to take care for the well-being of the soul." Let us all then learn to CARE, the BBCCC way! 

LEADERSHIP is the ability to guide and influence opinions, attitudes and behaviours of others. It is the process of persuasion and example by which an individual induces a group to take action that is in accord with the leader's purpose or the shared purposes of all. Leadership is ability to get work done with and through others, while simultaneously winning their respect, confidence, loyalty and willing cooperation. To lead is to guide, not to dictate. Lead to go the best way so the followers go the right trail. The success in the organization is often credited to good leadership. 

For comments/suggestions/article contributions please contact us thru the ff.:

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Watch-out for the BBCCC Foundation Fun Run this Oct. 2013!

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