

Last June 4, 2015 in a General Meeting attended by the officers, staff and members and guests our Co-op launched a program called AIM For “MORE” Aggressive Investment Mode Member-Owners Redirected Education.

The resource speaker, Prof. Angela Chamos-Tenorio an Associate professor in Economics and Sociology gave a talk on the Challenges and Opportunities facing Co-ops. The chair Atty. Nelson Gayo in his address made reference from the talk of Prof. Chamos-Tenorio that holds far reaching implications for Staff, Members, and Officers of the BBCCC and the Cooperative movement as a whole.

Among these as stated by Atty. Gayo are “ That our field has become as fiercely competitive as far as the financial sector could go; That we have tarried too long on so called “time and tested” methods of competing with the more aggressive financial institutions when the trend is toward innovation and pragmatism; That more than the Cooperative movement has moved toward corporatism, the corporate world has been invading our territory and begun using Cooperative best practices to edge us out in the competition. That we have – slowly but steadily – been losing our most productive members to other Cooperatives that have seen this trend and adapted to it; and, That if we do not ourselves adapt, we will – slowly but also steadily – lose in this competition against the banking sector and against fellow Cooperatives in the region.” It is for these reasons why our Coop called to activate the AIM MORE Program. (Pls. refer to the whole speech of Atty. Gayo in the Chair’s message on page 2—Eds.)

Atty. Gayo underscored that, “the number one source of revenues is interests

BBCCC is “AIMing for More”

By: Gabby K. Pinas, Chairman, RDPC



The member-investors invited to attend the “AIMing for More” last June 4, 2015.

from loans constituting 67.54% of the total revenues in 2013 and 77.40% of it last year and that there is a more important effect of granting loan extensions for members which is empowering our members, increasing their capital and incomes as a consequence, and these – if reinvested again in turn – ends up in a higher net surplus for our Cooperative.”

He further cited that that big loans the Board had been deciding *en banc* were gone citing the lack of flexibility on the part of the Co-op, the closing of loan windows and cutting the Co-op’s services with complicated accounting sys-

tems which in the end sacrificing the members’ welfare just to make work easier. He called on reprogramming our CASAL to suit to our needs instead of serving CASAL.

He further called on redirecting our BBCCC Cares program as Caring of BBCCC and its members, “by BBCCC and its members, for BBCCC and its members making our Cooperative more relevant to the lives of our members.” The attention of the Board was called upon to reconsider many proposals presented to them as mentioned by an ad

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Chairman's Corner



AIMING for MORE

By: Atty. Nelson V. Gayo
Chairman, BOD

Below is the transcript of the speech delivered by Atty. Gayo during the launching of "AIMing for More" last June 4, 2015.
—Eds.

The talk of Ms. Angela Chamos-Tenorio holds far reaching implications for us – staff, members, and officers – of the BBCCC and the Cooperative movement as a whole. Among these are:

That our field has become as fiercely competitive as far as the financial sector could go;

That we have tarried too long on so called "time and tested" methods of competing with the more aggressive financial institutions when the trend is toward innovation and pragmatism;

That more than the Cooperative movement has moved toward corporatism, the corporate world has been invading our territory and begun using Cooperative best practices to edge us out in the competition.

That we have – slowly but steadily – been losing our most productive members to other Cooperatives that have seen this trend and adapted to it; and,

That if we do not ourselves adapt, we will – slowly but also steadily – lose in this competition against the banking sector and against fellow Cooperatives in the region.

It is in this light that I am calling on everybody in this hall to do what each of us can in order to fully activate the AIM program, the real meaning of which I believe still escapes most of us until now. Most of us still believe that aggressive investments mainly involve looking for investment areas in stocks, bank offerings, and other placements for the millions lying idle in our vault.

To that, I say, yes, it does, but only partly. Consider that income from investments, however large it may be, constitutes only 12.74% of our revenues in 2014 even as it rose to as high as 24.50% of total revenues two years ago.

Our experience in the last two years taught us the lesson that dependence on this source has two consequences: first, it makes us dependent on the ups and downs of the investment sector that is highly volatile to say the least; and second, it makes us forget that our primary business is the extension of loans to our members.

The interest income from these loans is still the number one source of our revenues, constituting 67.54% of our total revenues in 2013 and 77.40% of it last year. But there is a more important effect of these loan extensions. Through them, we em-

Manager's Message

TEAMWORK

By: Maribel S. Pasngadan
Manager



When I attended a seminar entitled, "Effective Management through POLC Framework", I came to know the new version of teamwork by listening to our smart speaker as he narrated the story of "The Turtle and the Rabbit".

The turtle and the rabbit were best friends. One day, they had an argument. They decided to settle the argument thru a race. The turtle won the race because the rabbit sat under a tree and had fallen into a deep sleep. Lesson learned: work slowly but consistently.

The New Version of the Story

The rabbit thought of easily winning the first race so he challenged the turtle to have a race again. This time the rabbit ran very fast and won the race. Lesson learned: work fast and efficiently.

The turtle, being wise, challenged the rabbit to another race but this time on land and on water. The rabbit accepted the challenge. He ran very fast but when he reached the water, he could not swim. The turtle continued the race, swimming in the water until he reached the finish line, and won the race. Lesson learned: exercise awareness in your work and be ready to accept responsibility.

Then the rabbit and the turtle sat down and talked together to work as a team. The rabbit and the turtle agreed to have a race both on land and water. While the rabbit was running on land, the turtle sat on the back of the rabbit; and when the turtle swam in the river, the rabbit sat on the back of the turtle. This time, as a team, the rabbit and the turtle both won the race. To cut the story short, the rabbit and the turtle became best of friends again. Lesson learned: teamwork will lead to success.

The story proves that "No Man Is an Island". We need one another to make our Cooperative successful and maintain our standing as the well-known billionaire Cooperative in Northern Luzon that satisfies the needs of its members.

To achieve this goal, we should be open to share our ideas, introduce innovations on how to diversify resources and services for the benefit of the members, and very importantly, commit to patronize the services of the Cooperative like the grocery, loans, lodging, commercial space, function halls and Cooperative activities.

There are plans, but if we fail to work as a team, it is impossible for us to achieve our goal on time. Remember the bible

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Editorial

A Clear Path to the Future

By: Roberto I. Belda, Editor-in-Chief

The recent activities of our Co-op have *again* placed a significant focus on the revival of going back to the basics. This means that aside from embracing the best practices of the corporate world, we as an organization must really be aware and putting into practice our Cooperative roots. Past efforts and interventions were implemented to bring us back to the reality that we belong in the Cooperative movement. And far from monitoring net surpluses we should be more focused on community development and uplifting members' social and economic status. This is not to say that what we did in the past is off on a tangent. In fact, those practices are what made us who we are today—a billionaire Cooperative in North Luzon. However, as with any organization, processes or systems there is no fool-proof guarantee that what we did in the past may also be effective in the present or in the future.

In this issue of the *CoopServer*, we try to explain the steps needed to adjust in a swiftly changing environment and at the same time touch base with our true identity as a Cooperative. First, among the many projects initiated by the BOD is the “*AIMing for More*” program. Our Chairman, Atty. Nelson Gayo expounded on this in his column on page two. Second, a policy review is currently being undertaken by the several stakeholders of our Co-op meant to align our existing policies to what we as a Co-op should really be doing *i.e.* improved and better services to the members, efficient management and monitoring system as well as enhanced and more pro-active role in community development. Lastly, the re-assignment of several staff will also hopefully address the provision of better services extended to the members (the article appears on page eight). Our Co-op management as represented by our Manager, Mabel Pasngadan likewise shares insights on teamwork. According to her, failure to work as a team will also mean failure for the whole Co-op (Manager's Message on page two).

Also, in this issue we honor long time officers and members of the Board of Directors, Atty. Renato Fernandez and Isabelina Ronquillo as well as committee officer, Judge Emeterio Manantan. Although they are now retired from active service to the Co-op but their presence will still be felt as consultants and advisers. The three of them were given their due recognition during the launching of the “*AIMing for More*” program and induction of officers last June 4. On page four, we have re-printed the retirement speech of Dir. Ronquillo.

As members of BBCCC, we can safely say that our Co-op is in good hands knowing fully well that the direction and the path we are going to take for the future are clearly defined and accountabilities are well-established. 🌱

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Roberto I. Belda
Editor-In-Chief



Dr. Mario S. Valdez



Gabriel Paul K. Pinas

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Retirement Speech of Dir. Isabelina G. Ronquillo

Dir. Isabelina G. Ronquillo or lovingly called "Ma'm Belle" started serving the Co-op as Election Committee member in 1977. In 1979 she was the BOD Secretary. Her other roles include: Elecom member (1982-1985), Credit Committee member (1989, 1993, 1994, 1996 and 2000-2007) and BOD member (1998-1999, 2009-2010 and 2013-2014).



I can't tell you how difficult it is to describe how sad I am to be retiring.

Retirement is that bitter sweet end of a professional life which is incomplete without a fitting goodbye.

When I got involved with BBCCC so many years ago, I would never have realized how connected I would be to such a warm community of people. In retrospect, I would never have imagined how, in the few years before my retirement, BBCCC would become a second family to me.

Many times I have been humbled by the kindness of your hearts.

When I look at the gifts, photos, mementos and other souvenir items that I had accumulated and saved in all my 30 plus years of service and involvement with our co-op, I will

always remember the remarkable people and meaningful events of my BBCCC life even more.

I am now retired.

The following day of my retirement, I woke up in my new life, full of yet-to-be realized opportunities, but empty of your company. I will be in a strange limbo for the days to come.

You've helped me through some difficult times, and shared the joyous times in yours. Some people judged their lives on what they did and others on where they went. I want BBCCC life judged on the friends I kept, the ideals I fought for, and how enriched I became from just knowing you.

To quote Shakespeare, who is a better wordsmith than I am:

"And whether we shall meet again I

know not.

Therefore our everlasting farewells take:


Forever and forever farewell, Cassius!

If we do meet again, why, we shall smile.

If not, why then this parting was well made."

To have met and worked with you all these years is a memory I will treasure for a very long time.

Thank you!

So until the next time we gather, my very dear friends, farewell for now. 

MEMBER'S TESTIMONIAL—MY DAVAO EXPERIENCE (1)

By: Edith Olsim, BBCCC Member

I indeed, blessings come in unexpected moments! It was late afternoon of May 4 when I visited the BBCCC Satellite Office in La Trinidad, Benguet to pay my monthly dues. My attention was caught by an announcement on the bulletin board calling for all interested members of the Cooperative to join the PFCCO-NATCCO Joint Educational Forum in Davao.

In a joking manner, I asked those in the office if I could join and they happily informed me that they would submit my name to the main office for the drawing of lots.

A few days later, I received a call from the office informing me that I was one of those two lucky members who would be joining the assembly in Davao. I was really surprised and I got mixed emotions. Being a hands-on mother, I was first hesitant to join. But giving it a second thought, I believed it would be an opportunity for me to unwind, a perfect get away from my daily routines.

I reported to Dir. Arturo G. Asuncion, Vice- Chairman of BBCCC, for the time of our departure and other important details regarding the trip. He informed me not to worry of the expenses because everything would be provided. The more I felt relieved when he mentioned that the other lucky member was Mrs. Erlinda Quinuan.

We left Baguio at around 1:00 am of May 22. Ma'am Quinuan and I were so glad to see each other. We were taken aback when Mrs. Maribel Pasngadan, our Manager, handed us our allowance for the trip. We were so thankful because it was re-

ally a full package.

At first, we were intimidated because our companions in the trip were officers and employees of the Cooperative but thanks to Dir. Asuncion who kept on entertaining us with his jokes and making sure that we were comfortable with the group. Gradually, we got acquainted with the group and we were already mingling with them, laughing, taking pictures and getting to know one another better.

Upon arrival at Davao International Airport, disregarding the hot weather, I was overwhelmed by the cleanliness of the place and the heart-warming smiles and gestures of the people. Then, we went straight to Apo View Hotel where we stayed for the duration of the forum.

We fixed our things and went to the hall for the opening ceremony where delegates of the different Cooperatives in the Philippines were acknowledged and welcomed.

After the program, we had a leisurely walk along the nearby streets. We challenged ourselves to eat one of their famous fruits--*durian*. We have finally proven to ourselves that tasting the durian is after all something to cherish. Then, we hurriedly went back to the hotel to watch the finale of *Forevermore*. To our surprise the gentlemen of our group were also in their respective rooms perhaps watching the show.


We woke up early the following day to prepare ourselves to attend the last day of the joint educational forum at SMX, Lanag, Davao City. As usual, we were always among the early birds. We had several speakers from the different national-

ities who spoke about the integration of Cooperative networks which was the main theme of the assembly. They reiterated the importance of unity among Cooperatives-shared vision for a common good. From the sharing of the speakers and my mingling with the other participants, I came to realize that supporting one another in our various ventures in life is what is essential in any organization or relationship.

The next morning, we ate our breakfast and groomed ourselves for the city tour. With the itinerary prepared by Mr. Joseph Porfirio "Jopo" L. Andaya, BBCCC Secretary and Atty. Roney Jone P. Gandeza, of the Conciliation and Mediation Committee, we were able to visit some places where Davao City is known for.

Despite the limited time, we were able to visit the Philippine Eagle Center which serves as a sanctuary for this endangered bird species; Sul Orchids where we were fascinated by the beautiful and different varieties of orchids; and the Japanese Tunnel which was discovered accidentally during a road construction. The trip would not be complete without us buying some *pasalubong*.

Mrs. Quinuan and I extend our sincerest gratitude to BBCCC for this program. It is a way where members can be involved in some activities of the Cooperative. We hope for more opportunities like this where other members can also experience what we had.

More power and God Bless to all of us in the Cooperative movement! 

MEMBER'S TESTIMONIAL —MY DAVAO EXPERIENCE (2)

By: Erlinda C. Quinuan, BBCCC Member

It was second week of April, 2015 when I went to BBCCC satellite Office at La Trinidad to pay my monthly dues for my regular loan when I saw a notice about a free seminar for members at Albay, Bicol posted inside the office.

Struck with the word free, I immediately inquired about the details of the seminar from the office personnel. They told me about the details and asked me if I'm interested to apply. I instantly answered positively and preliminaries were done for me to be considered for the group. They called the personnel in-charge at BBCCC main office to include my name as an applicant for the free seminar.

On April 27, 2015, I went to BBCCC main for follow-up at the same time to apply for a new loan. I was told that that they have already drawn the lucky member to join the seminar but it wasn't me. However, there is another scheduled seminar/educational forum for Davao of which I could give myself another try.


I submitted my name prayerfully at the office of the HRMO. I know there is no assurance that I will be drawn considering many of my co-members in the Cooperative also applied but I said if I'll not be chosen, at least I tried.

Then about 1:00 pm of April 29, I received a phone call from BBCCC confirming my selection and participation to the Davao conference. I told them, I am very willing to go

since this is a rare opportunity. I was given the details and finally, on the first hour of May 22, Mrs. Edith Olsim another blessed co-member of the Cooperative and I joined the identified officers and employees of the Cooperative and we went to Davao.

Joining the educational forum in Davao, is an unforgettable experience because I didn't only had the chance to visit and enjoy the amenities of one of the beautiful cities of our country for free because my participation was sponsored by BBCCC but my knowledge and attitude towards cooperative was also enhanced because we had speakers who are considered backbones of cooperatives not only in the country but in Asia.

Mrs. Edith Olsim and I were also very happy and grateful that we were treated well by the officers and other employees of the Cooperative who joined the forum. We really experienced the care and thoughtfulness of Sir Art Asuncion, the Vice President and Chairman of the Education Committee.

What a wonderful and unforgettable experience, million thanks to BBCCC. It always pays to be a BBCCC member. May more members be given the opportunity to experience what we went through. God Bless and Long Live BBCCC! 

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hoc committee on AIM MORE.

Invited during the General Meeting were 100 preferred member-investors chosen on the basis of their outstanding record in the Co-op. Atty Gayo addressing the member investors said, "We have here with us a group of members whom we have invited to be a part of this program of aggressive investments. We hope you, valued members who are here now, take on this challenge to be members of a core group of investors that we hope to grow and expand in the following years."

Atty. Gayo further explained that, "these aggressive loan policies which we hope to pass in the scheduled policy review summit which was already convened days after the general assembly." As of press time the Co-op is currently undergoing a policy review. Different committees were organized to act as advisory body to the BOD and are now working for possible policy recommendations.

These committees are expected to present their outputs on July 9, 2015. Atty Gayo added that "AIM should be accompanied also by an aggressive educational program directed to all of us: members, staff and officers. What kind of education are we talking about here? On one level, it is a going back to the very first educational program we had when we became members – the PMES. But we never did pay enough attention to the various components of that program, did we? Except for that part on what loans can we take out, how much, and how soon? That part of what a cooperative really means, what it means to be a member of a cooperative, and what cooperatives mean as tools of building self-reliant communities was lost to us in the PMES."

Atty. Franco Bawang of the CDA in his response said that in a survey by Coop NATCO there are more borrowing in the Cordillera region in Co-ops rather than in banks as compared to other regions in the country, this he said are opportunities for co-ops in the region. He further cited that while BBCCC remains to be the top Co-op in the region, other Co-ops are becoming aggressive in their ventures citing the

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BBCCC Associate Member Chosen Youth Achiever Awardee of the Girl Scouts of the Philippines



(l-r) 2nd Nat'l VP Susan Locsin, 1st Nat'l VP & Program Committee Chairperson Dr. Christina Lim-Yuson, awardee Kyla Patrizz Pernes, Nat'l Executive Director Ma. Dolores Santiago and Nat'l President Dr. Salud Bagalzo.

Kyla Patrizz Rimas Pernes was among the 75 Young Achiever Awardees on the occasion of the Diamond Jubilee of the Girl Scouts of the Philippines (GSP) at fitting ceremonies on May 26, 2015 held at the Pilar Hidalgo Lim Hall, GSP National Headquarters in Padre Faura, Manila.

Kyla Patrizz was recognized for her active leadership role in Girl Scouting since her younger years starting from elementary grades to college and post-college years. She was a part of Baguio Girl Scout Council, Chief Girl Scout and also Girl Scout Representative of GSP Northern Luzon.

She served as SOFAD (Scout Officer for a Day), Principal of the Baguio City National High School as well as SOFAD Vice Mayor of the city. She was chairman of the first-ever National Girl Scout Rep-

resentative Assembly held at Ating Tahanan, GSP National Training Center in Baguio.


She is with the GSP PEER Educator Group on Adolescent Reproductive Health which has been going around the six GSP regions in the country giving lectures on STI, HIV/AIDS under a grant of the UN Population Program. She represented the Philippines to the 6th Asian Youth Congress in Bali, Indonesia. She was sent to Edinburgh, Scotland as delegate to the 34th World Congress where she delivered a message on behalf of the Filipino Youth.

As BBCCC associate member, she learned the values of thrift and saving. She was taught how to conserve her allowance and extra money given as gifts and her earnings for doing odd jobs here and there.

She attests that one of BBCCC's motto of saving regularly, have

done wonders to engender in her frugality and wise use of resources. This should not be surprising considering the fact that she comes from a Cooperative Family.


Her grandfather, the late Dr. Gregorio S. Rimas, was one of the early leaders which helped make BBCCC what it is today, a giant billionaire Cooperative. Her grandmother, Dr. Amparo Tenedero Rimas likewise, has been serving BBCCC in various capacities such as Chairman of the Board, Chairman of several Board Committees, and other Co-op responsibilities for almost three decades now.

Kyla Patrizz is a licensed Medical Technologist. Her family, consisting of father, Commodore Ingemar Pernes and mother, Ma. Angelica Gerardette Rimas-Pernes and elder sister, Michelle Coleen, are all BBCCC members. 

BBCCC Staff Reorganized By: Rizza Gacao, HR Officer

Effective June 1, 2015, the management of BBCCC reshuffled several of its staff to occupy their new positions in the co-op.

This move was meant to further improve the services we provide to the members as well as make our employees better trained to

understand our operations. Also, BBCCC honored its loyal staff and officers in a ceremony held last June 4, 2015 at Dr. Rimas Hall during the "AIMing for More" program. 

RESHUFFLING OF BBCCC EMPLOYEES		
Effective June 1, 2015		
NAMES OF EMPLOYEES	Old Position	New Position
1 BALAGOT, MICHAEL TIM B.	HOUSING CLERK/MANAGEMENT SECRETARY	LTB SATELLITE DEPT. HEAD
2 CINCO, ELIZABETH C.	HUMAN RESOURCE OFFICER	ACCOUNTING CLERK
3 DOMINGO, NORA MARGARITA C.	ADMINISTRATIVE DEPT. HEAD	ACCOUNTING CLERK
4 GACAO, RIZZA V.	ACCOUNTING CLERK	HUMAN RESOURCE OFFICER
5 BASILIO, LILIAN V.	ACCOUNTING CLERK	FINANCE OFFICER
6 AUSTRIA, JOSEPH L.	FINANCE OFFICER	ACCOUNTING CLERK
7 SUYATAN, JANE P.	ACCOUNTING CLERK	ADMINISTRATIVE DEPT. HEAD
8 NASTOR, JUANITO JR. N.	BILLING AND COLLECTION CLERK	HOUSING CLERK/LIAISON OFFICER
9 PEREZ, GENEVIE C.	LTB SATELLITE DEPT. HEAD	BILLING AND COLLECTION CLERK
10 PANAPAN, FRED B.	INTERIM LOANS OFFICER	APPRAISER/CREDIT INSPECTOR
11 VALDEZ, JENNIFER P.	BILLING AND LEGAL CLERK	LOANS OFFICER
12 PASCUA, ROSE ANN T.	LOANS OFFICER	ACCOUNTANT

SERVICE LOYALTY AWARDEE (January- July 2015)			
	NAME OF THE EMPLOYEE	DATE OF ENTRY	YEARS IN SERVICE
1	SOLAJO, Leny T.	March 7, 1990	25
2	BALANCIO, Pacita A.	March 21, 1995	20
3	AUSTRIA, Joseph L.	May 2, 2000	15
4	TORRES, Jaime S.	June 1, 2000	15
5	TABDI, Evaemilyn N.	February 16, 2005	10
6	BAUTISTA, Ailyn E.	March 7, 2005	10
7	NASTOR, Juanito Jr. N.	March 7, 2005	10
8	RUELOS, Neriza A.	March 7, 2005	10
9	CINCO, Elizabeth C.	May 3, 2005	10
10	PLATILLA, Edgar T.	May 3, 2005	10
11	PINKIHAN, Mary P.	May 6, 2005	10
12	MARTINEZ, Femla A.	May 15, 2005	10
13	BALAGOT, Michael Tim B.	May 17, 2005	10
14	PILINGPILIGAN, Blance M.	June 16, 2005	10
15	PEREZ, Genevieve C.	June 20, 2005	10
OFFICER AWARDEE FOR THE YEAR 2015-2016			
	NAME	YEARS IN SERVICE	
1	BELDA, Roberto I.	5	
2	CHAN, Conrado Jr. B.	5	
3	MANANTAN, Emeterio Cesario G.	5	

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cases of a Co-op in Tabuk, the ABRA Diocesan Teachers Coop and the Benguet State University Coop.

Atty. Bawang noted the rapid rise of these co-ops in recent years. He further stated that it is the CDA's Vision by 2020, the co-op being the most preferred business model. Meanwhile the Manager Ms. Maribel Pasngadan, lauded the AIM for MORE program calling for the cooperation and action from all stakeholders of BBCCC. Members of the preferred member investors aired their pleas for a more


liberal loan policies.

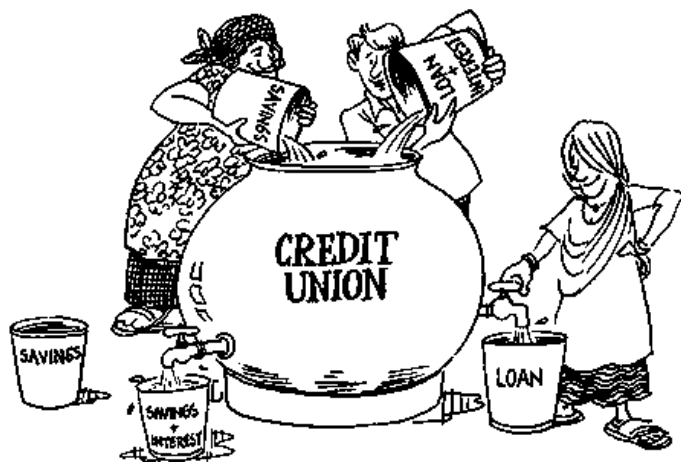
As one member wrote, "If the cooperative is earning more on loans then it would be better to check the requirements asked from the members. Sometimes, it is easier to loan from banks than in the cooperative. Credit card companies do not even ask for any requirements from members in good credit standing, maybe you want to consider that. You might want to be more aggressive in this area."

Meanwhile, newly elected officers together with the appointed officers were inducted. The inducted officers were headed by the new-

ly elected members of the board namely, Director Arturo Asuncion, Dir. Norma Lacopia, Dir. Mario Valdez and Dir. George Ramos. Other elected officers include a member of the Audit Committee, Ms. Milagros Cardona --- and members of the Election Committee, Mr. Oscar Adversalo, Mr. Gerry Soriano and Dr. Stephenie Busbus.

The appointed officers were the members of the different committees namely, the Secretariat Mr. Joseph Porfirio Andaya and Milo Severino Distor, Education Committee (EDCOM) Ms. Ofelia Pasion and Ms. Mila Tacderas Conciliation and Mediation Committee Atty. Roney Jone Gandeza and Basiliza Laconsay, Ethics Committee Dr. Danilo Alterado and Atty. Angeline Mae Cabrera and Research Development and Publications Committee, Mr. Roberto Belda and Mr. Gabriel Paul Pinas, The treasurer is Mr. Jacinto Guinto, and the legal officer is Atty. Eric Santos.

Following the Induction of officers was the service awards for the employees and officers. Awarded were those who had been in the service for 5, 10, 15, 20 and 25 years. Special awards were given to three officers namely, Atty. Renato Fernandez a former Chair of the Board of Directors, Ms. Isabelina Ronquillo, a former member of the Board of Directors and Atty. Emeterio Manantan a former member of the ethics committee. These three retiring officers became an institution through their valuable services that they have rendered in our co-op through the years. 



ELECTION RESULTS

By: Dr. Stephenie O. Busbus, Member, Elections Committee

The Baguio Benguet Community Credit Cooperative declared seven vacancies during the election period – Board of Director (4), Audit Committee (1) and Election Committee (2).

This year, the number of ballots cast was 7,066 which is equivalent to 64% of the voters' turnout percentage.

Out of the six candidates for the Board of Directors (BOD), Mr. Arturo G. Asuncion ranked first garnering 5,207

votes. Also elected in the BOD are Ms. Norma M. Lacopia, Dr. Mario S. Valdez and Dr. George K. Ramos. They joined the three incumbent members of the BOD.

Ms. Milagros M. Cardona was unopposed for the Audit Committee.

For the Election Committee, Mr. Oscar R. Adversalo topped the list with 4,511 votes. Mr. Gerry B. Soriano got the second spot for the election committee.

Though there were two vacancies an-

nounced, the Election Committee made a resolution that the third in rank shall serve in the Election Committee for one year replacing Mr. Asuncion who resigned to run for the BOD position.



BBCCC Participates at PFCCO-NATCCO Event in Davao

By: Maribel S. Pasngadan, Manager



BBCCC participated in the recently held 2nd PFCCO-NATCCO Joint Educational Forum last May 23-24, 2015 at Davao City.

Co-op members, Erlinda C. Quinuan and Edith O. Olsim, Co-op officers Art Asuncion, Bong Tadeo, Oscar Adversalo, Mario Valdez, Norma Lacopia, Jopo Andaya, Mary-Ann Bungag, Ofel Pasion and Atty. Roney Gandeza and staff Evelyn Borja,

Mabel Pasngadan, Merto Orden and Clayton Langgato represented BBCCC to the event.

The theme, "Way Forward: Integration of Cooperative Networks" is in line with the thrust of the Association of Asian Confederation of Credit Unions (ACCU) to promote the integration of the Cooperative networks across Asia.

Ms. Elenita V. San Roque, Chief Execu-

tive Officer of ACCU said that integration is a framework of agreements to which all must adhere to ensure that the systems and processes result to the creation of good performance which is a strong Co-operative network.

This also means that Cooperatives elevate to the Federation, the role of developing and implementing standards, performance measurements, supervision, shared resources, and governance framework.

EDCOM UPDATES

Trainings/Seminars Attended by Officers, Staff, and Members

Date	Title	No. of Participants
April 25-26, 2015	Human Resource Management & Gender Sensitivity	7
May 5, 2015	Labor Summit – CARCDC-CDA	6
May 13, 2015	Labor Summit – CARCDC-CDA	1
May 22, 2015	PMAP (People Management Assoc. of the Phil.)	2
May 22-24, 2015	PFCCO-NATCCO Joint Educational Forum	15
May 30, 2015	Loan Delinquency – Con/Mediation	3

PMES – April to June 2015

Date	Number of Participants
April 11, 2015	66
May 3, 2015	69
June 6, 2015	89



Continued from page 2, Teamwork...

passage: “Every kingdom divided against itself is brought to desolation, and every city or house divided against itself will not stand.” (Matthew 12:25). 🌱

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open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; cooperation among cooperatives; and concern for community. Soon, we will be meeting with the EDCOM to chart out the general direction of this redirected educational program.

The slogan “BBCCC Cares,” therefore, is more than a brand – and I think that was where we made a mistake in the first place, to think that the phrase was a mar-

keting brand. A major part of the redirected educational program consists of this re-orientation. BBCCC Cares must be more than an advertising concept; it must be made part of our very identity as members, staff, and officers of the BBCCC.

It must suffuse our purposes such that it becomes the very reason why we extend services and loans. Why should we liberalize and relax our lending policies? Because BBCCC Cares! Why should we conduct investment and business orientation seminars to member-borrower-investors? Because BBCCC Cares! Why should we reach and branch out to our members in La Union, in Abatan, in Ito-gon, in Sayangan, and even Bontoc and not wait for them to come here to us to avail of services? Because BBCCC Cares! Perhaps one key result area we should look for in the future is to see our members with a happy face when they see us, officers and staff because when they see us, they know that BBCCC

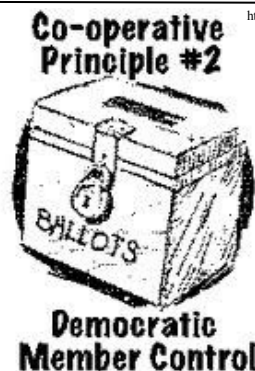
Cares.

I finish this address, therefore, with a set of marching orders: for the staff to embark on a self-reflection to determine where they could do more for the Co-op to which they are not only workers but members; for the officers to reach further within themselves and break out of technicalities toward a more flexible and pragmatic approach to the Co-op of which they are leaders; for the members who are here now to look at your Co-op with a renewed faith; and above all for my fellow Directors to start and sustain the AIM-MORE process with clear-cut policies that reflect the wisdom, the leadership, and the courage that our members saw when they elected us to this Board.

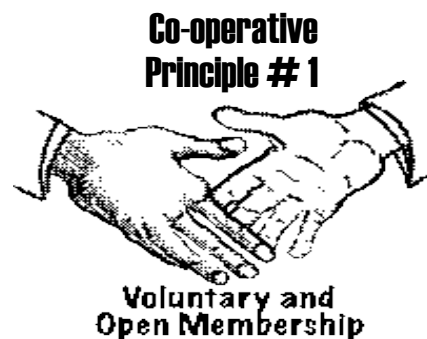
Thank you very much. 🌱



<http://www.fao.org/docrep/005/y4094e/y4094e04.htm>



<http://www.sea.coop/principles.php>



Continued from page 2, AIMING...

power our members, increasing their capital and incomes as a consequence, and these – if reinvested again in turn – ends up in a higher net surplus for our Co-op.

Informal feedback from our members contains harsh criticisms that are painful to hear but difficult to rebut. Indeed, we can do nothing in most cases but accept them as bitter medicine. Borrowing from the Co-op has become more of a penance and a punishment rather than a benefit. Our members are, thus, discouraged rather than encouraged to borrow and make the most out of their membership. Not a few (particularly those with significant amounts of share capital) have, therefore, left us and have gone to other institutions where they could get financial capital easier and faster.

For the past two years, the big loans that the Board had been deciding en banc are gone. These had been the biggest earners for our Co-op in the past. And what has discouraged them? The lack of flexibility on our part: we tend to focus more on an amortization payment that is late for one or two days and less on the fact that the borrower had paid fully upon maturity; we require documents that expose our borrowers to undue government regulation; we put more attention on a small fine paid and deny a borrower's loan than on his collateral that makes him a good risk; we closed loan windows and cut down on our services because they make for complicated accounting, never realizing that we are sacrificing the members' welfare just to make our work easier.

We blame the system for not accommodating more loan windows and more relaxed lending procedures and fail to realize that the CASAL, for example, is meant to serve our purposes and not we to serve CASAL. The lesson is that if CASAL fails to achieve our goals, then the solution is not us adapting to CASAL but re-programming CASAL to suit our needs.

It is beginning to seem like we are – under the pretext of streamlining operations and making them more efficient – embarked on a trend of excluding more

and more of our members in the Co-op mission even to the extent that our very own BBCCC Cares program now appears more like a program of officers and staff rather than the program of the entire BBCCC including its members: a Caring of BBCCC and its members, by BBCCC and its members, for BBCCC and its members.

This trend has to be reversed if we are to make our Cooperative more relevant to the lives of our members. Our economy has been on the rise for some time now: As per the Social Weather Station, Filipino optimism on the economy is at an all-time high with some 42% expecting their lives to improve in the next 12 months. The economy grew by 6.1% in 2014 and is expected to grow by another 6.4% this year and by 6.3% in 2016. Private consumption generated more than 60% of the growth in gross domestic product (GDP) last year. Consumer spending grew by 5.4%, benefitting from a 2.8% rise in employment, modest inflation (i.e. 2.8%), and higher remittances from overseas Filipinos, which has already reached \$27.0 billion after climbing in 2014 by 6.3%, or by 10.9% in Philippine peso terms. We must take advantage of these economically upbeat times and help our members become investors-business people themselves.

Thus, it is with a fierce and renewed hope that we listened a while ago to the proposals of the *ad hoc* committee on AIM-MORE. Many of these proposals have been introduced to the Board of Directors some years back but have been relegated to a folder labeled “For further study.” I now call upon the Board to seriously re-examine these proposals that are not exactly new and waste no valuable time in refining them and making them into a reality through well-formulated and rationalized policies.

We have here with us a group of members whom we have invited to be a part of this program of aggressive investments. We hope you, valued members who are here now, take on this challenge to be members of a core group of investors that we hope to grow and expand in the following years. May we acknowledge you now... please stand to be recognized!

These aggressive loan policies which we hope to pass in the scheduled policy review summit to be called sometime this month if not the next, however, should be accompanied also by an aggressive educational program directed to all of us: members, staff and officers. What kind of education are we talking about here? On one level, it is a going back to the very first educational program we had when we became members – the PMES. But we never did pay enough attention to the various components of that program, did we? Except for that part on what loans can we take out, how much, and how soon? That part of what a Cooperative really means, what it means to be a member of a co-op, and what co-ops mean as tools of building self-reliant communities was lost to us in the PMES.

This is what we mean when we aim now for a “member-owners’ redirected education” program. It means an education about what it means to be members and at the same time owners of our Cooperative. This I believe is important because it is what distinguishes us from banks. In banks, we own only our deposits; in the Co-op, we own not only our share capital but the Co-op itself – its assets, its earnings, and more so, its history, its present, and its future. In a more philosophical statement, we ARE the Cooperative. I ask you now this question: Do we know what this statement means?

As members, it means that the Co-op is more than a lending institution; for the staff, it means that the Co-op is not merely a workplace or the employer that pays you your salary; for us officers, it means more than a part-time job where we volunteer in exchange for a bit of honoraria and RATA. To say we are the Co-op means that we are the *CORPUS* (the body), *MENS* (the mind), and *ANIMUS* (the spirit) of Cooperativism in the BBCCC.

To say “We are the Co-op!” means that we care not only for ourselves and our dividends at the end of the year (i.e. the bottom line) but for cooperativism itself and the basic principles it stands for. Let us recite them again: Voluntary and

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BBCCC Lodging and Hall Facilities Available to All Co-op Members



Function Halls

Can accommodate 200 participants. Ideal for seminars, conventions, conferences and meetings.



Lodging Rooms



Dormitory-type rooms



Private rooms

RATES CONFERENCE HALLS

Description	Capacity	Whole Day (8 hours)	Half Day (4 hours)
Main Hall	Conference Type 200 pax	3,350.00	2,250.00
Hall A-C	Conference Type 150 pax	2,800.00	1,700.00
Hall "A" or "C"	Conference Type 50 pax	1,400.00	800.00
Basement 2 Hall	Conference Type 80 pax	2,250.00	1,500.00
Skills Training Hall	Conference Type 30 pax	1,400.00	800.00
Pre- School Hall	Conference Type 40 pax	1,400.00	800.00
Hall Annex 2A	Conference Type 50 pax	1,700.00	1,150.00
Microphone	Conference Type	200.00	200.00

Note: For all halls – P15.00 additional per participants in excess of the ideal capacity.

Schedule of hall use:

8:00am to 5:00pm	1:00 to 5:00pm
8:00am to 12:00nn	1:00 to 9:00pm

LODGING ROOMS

Room Number	Description	Capacity	Rates
Room 1	7 single beds	7 pax	420.00 / pax/day
Room 2	4 matrimonial beds	4 pax	475.00 / pax/day
Room 3	4 matrimonial beds	4 pax	475.00 / pax/day
Room 4	2 matrimonial beds	2 pax	475.00 / pax/day
Room 5	5 single beds	5 pax	420.00 / pax/day
Room 6	5 single beds	5 pax	420.00 / pax/day
Room 7	15 single beds	15 pax	370.00 / pax/day
Room 8	15 single beds	15 pax	370.00 / pax/day
Private Room (old building)	1 matrimonial beds	1-2 pax	790.00 day

Note: Php 370.00 additional per person in excess of the ideal capacity

Check-in Time:	1:00pm
Check-out Time:	12:00nn

Amenities:

24 Hour Security
Hot and Cold Shower
Towel, Pillow, and Blanket are also provided

Children below 7 years old may stay with parents for FREE

Rates are subject to change without prior notice

For Inquiries, please call up:

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