

The BBCCC PSERVER

website: www.bbcccconline.com

Cooperative Community News and Features

Inside.
List of official candidates. Page 2



BBCCC's 55th G.A. and Election on March 16, 2014

By: Norma M. Lacopia, Chairperson; Liza S. Laconsay, Secretary
Gerry B. Soriano, Member—EleCom

The BBCCC Election Committee (ELECOM) will again conduct the regular annual election of the Board of Directors (BOD) and Committee Officers on March 16, 2014 simultaneously with the 55th General Assembly meeting to be held at the Baguio City National High School Gym, Gov. Pack Road, Baguio City.

The ELECOM is mandated by the General Assembly (GA) to conduct elections in the co-op, receive certificates of candidacies, evaluate the qualifications of all candidates, appoints election deputies, counts, canvasses, certify in writing the election returns/results, and proclaim the winning candidates, adjudicates election disputes and controversies, if any.

This year, there are six (6) candidates vying for the three (3) vacancies in the Board of Directors, three (3) candidates for the two (2) vacant positions in the Audit and Inventory Committee, and three (3) candidates for one (1) vacant position in the Election Committee.

For the convenience of voting members and for easy access to the list of candidates, we have posted in three conspicuous places in the principal office of the cooperative and in certain areas during the election day at the venue of election and General Assembly the said list of candidates.



Scenes from previous BBCCC Annual General Assembly and Election of Officers.

To lessen and/minimize political activities, if not to completely eliminate this during the election period specially during the campaign period and election day, and in the spirit of cooperativism, we have lessened the campaign period and set-up campaign policy during the election day wherein no more campaigning during the General Assembly and no more distribution of campaign materials and barkers.

Also, we have discussed these rules and guidelines with the candidates vying for the vacant positions.

To our beloved co-owners/members of the BBCCC, we encourage each and every one of you to actively participate in this forthcoming election, most especially in casting your votes. Your choice must be respected. Vote responsibly and wisely. 🗳️

List of Candidates

March 16, 2014 BBCCC Election

LIST OF CANDIDATES
March 16, 2014 BBCCC ELECTIONS
For BOARD OF DIRECTORS (Elect THREE 3)



AMBANLOC, Aurora M.
"Auring"



CARDONA, Veronica A.
"Ronnie"



GAYO, Nelson V.
"Nelson"



REBUDAL, Rufino L.
"Ruffy"



RIMAS, Amparo T.
"Ampy"



TADEO, Emmanuel A.
"Bong"

For AUDIT & INVENTORY COMMITTEE (Elect TWO 2)



BUNGAG, Mary Ann B.
"Ma An"



CARDONA, Milagros M.
"Mila"



FLAVIER, Nida F.
"Nidz"

For ELECTION COMMITTEE (Elect ONE 1)



ASUNCION, Arturo G.
"Art"



BALANGGOY, Henderson K.
"Moreluck"



LACONSAY, Basiliza S.
"Liza"

BBCCC ELECTION COMMITTEE:

BASILIZA S. LACONSAY

NORMA M. LACOPIA

GERRY B. SORIANO

Editorial

The Need for Action and Accountability

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

Our co-op is in a transition. We are preparing ourselves to take greater responsibilities and attain greater heights in light of our recent re-direction and re-strategizing. Last year we revisited our Vision and Mission statements and made commitments to uphold and follow these foundations and advocacies. These year, during our annual general assembly, we will be approving the proposed BBCCC Mid-Term Development Plan 2014-2020 (MTDP) in the hope that this will bring us ever closer to the attainment of our Vision and Mission statements.

To some members, this MTDP is unattainable and pretentious. But for the many who believe in the spirit of cooperativism, action, accountability and the value of working together in order to achieve our goals and objectives nothing is impossible. We will only be limited by our incapacity to imagine the future and in our inability to launch into real action. This coming 55th Annual General Assembly and Election of Officers scheduled on March 16, 2014 to be held at the BCNHS grounds we will once again be given the chance to participate in determining the direction of our co-op. Our voice as members will once again be heard as we select our representatives in the Board of Directors as well as in the Audit Committee and the Election Committee. Not only that, our inputs, suggestions and recommendations will also be important in the proceedings as we tackle issues related to the operations of our co-op and with the future directions we must take.

All these are part of our responsibility as active members of BBCCC in particular and as members of the cooperative movement in general. During the assembly we may discuss problems and concerns because after all we will not know where we are going unless we know where we are. Reality dictates that we should first be aware of our strengths and weaknesses as an organization. However, this should not end there. What is most important in the assembly is to provide recommendations and solutions and not just complain about the problems. More than the talk, we will need more of your active participation in determining opportunities and threats for our organization. Your commitment to the cause of our co-op is needed more than ever as we march to the future with a clear vision of where we want to go and a reliable plan in hand.

We may not always agree to certain issues and argue about it. This is just fine because our co-op supports this kind of dynamic and evolving environment but what is most essential in our democratic set-up lies not on our many freedoms protected by law but rather our democracy leans more toward accountability and really committing to the ideals of the cooperative movement. In our forthcoming annual general assembly we are once again called by our obligation to participate and exercise our right to be actively involved in the affairs of our beloved BBCCC. Let us use this power responsibly.

The BBCCC COOPSERVER is the Official Newsletter of the BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC) and is published four times a year.

No. 56 Cooperative St., Assumption Road,
2600 Baguio City, Philippines.
Website: bbccconline.com
Email: bbccc_edcomm@yahoo.com
bbccc_rdp@yahoo.com

Tel Nos.: (074) 442-1727; (074) 442-5872; TeleFax:
(074) 444-4993

Consultants: BOD Chair/President,
Atty. Nelson V. Gayo and Manager
Maribel S. Pasngadan

File Photos: Management Information
Systems, RDPC

Editorial Board



Roberto I. Belda
Editor-In-Chief



Stephenie Lee Ong-Busbus



Arturo G. Asuncion



Entered as second class mails at the Baguio City Central Post Office, Baguio City, Philippines with permit No. CAR 01-12.

Chairman's Corner



Let Us *A.I.M.* for 2014

By: Atty. Nelson V. Gayo
BOD Chairman

The previous year was an important milestone for our cooperative. The year 2013 allowed us to revisit our very own BBCCC Vision and Mission statements for the sole purpose of anchoring and providing solid foundation for all our present and future activities. To support this effort, we required each officer and staff to learn by heart the BBCCC Vision and Mission statements and understand what it really stands for in the overall context of our co-op existence. The members were also given the opportunity to be reminded of our vision and mission by way of articles in the previous issues of *The BBCCC Co-opServer*. The same reminder was allocated as a permanent fixture in our website.

We also implemented last year the BBCCC Cares Program meant to redirect each and every one of us and re-strengthen the advocacy of BBCCC to our members, our officers and staff, our community and to the place we all call home – Mother Earth. And most importantly, last year also saw us draft our proposed BBCCC Mid-Term Development Plan 2014-2020 (MTDP) as a strategy to reach our collective dreams and aspirations.

Here is a rundown of some of our accomplishments for 2013: we have managed to increase our net surplus from 6.01 percent to 6.15 percent compared to the previous year; our delinquency rate was reduced from 15.88 percent in 2012 to just 13.55 percent in 2013; compared to the 2012 expense results, last year's expenses were just 95 percent of the targeted budget; and lastly, we have expanded our services in terms of petty cash and groceries availment, from a petty cash loan of P1,500 we increased it to P2,000 and from a grocery loan benefit of P2,000 it is now P2,500.

It is now 2014 and a chance for us to build on what was previously started not only last year but also on the earlier accomplishments of our co-op. These achievements were realized by the past general memberships, previous BOD's and former officers and staff ever since our co-op was founded 55 years ago. We owe our very existence to them and extend our deep gratitude for all their sacrifices and efforts.

Let us now *A.I.M.* for 2014 to further build on those accomplishments. *A.I.M.* stands for Aggressive In-

(Continued on page 11, *Let Us...*)

Manager's Message

Focus on Performance

By: Maribel S. Pasngadan
Manager



Typically BBCCC was known as a credit institution "*pag-utangan*" for members. When we hear the word BBCCC we easily imagine that we can avail of loans payable in 30 days with a 10-days grace period. That is how simple we could describe our cooperative.

For 55 years in existence with credit as its main source of surplus, this co-op helped many members establish their businesses, build their own homes and sent their children to schools. The increase in membership and continued support from the members have contributed to the success of BBCCC and now, it is already a billionaire co-op in Northern Luzon in terms of assets.

Year-on-year the performance of our co-op has shown its own uniqueness. The different kinds of leadership that our officers are introducing, the reorganization in the management level and the support from the general membership are the product of teamwork among BBCCC stakeholders. With the update in technology, amendment of policies, rationalization within the workforce and the continued education and trainings of officers, and staff brought changes in our day to day operation.

The drafting of the BBCCC Core Values which serves as a guide for staff, officers and members in dealing with one another, the 5S program, the BBCCC Cares Program and the realignment of the BBCCC culture are the innovative changes that took place in 2013.

With the 2013 performance, members felt the difference of ambiance inside and outside the premises. Accommodating staff and faster transactions are being observed although it needs more time and effort before we could achieve excellent performance. Our delinquency rate decreased by 2.30%, loan releases increased by 4.61% and these factors significantly contributed in the increase of our net surplus despite increased in expenses. These indicate that slowly we were able to manage our delinquency problem.

For 2014 the management will focus on continued implementation of policies, and programs of BBCCC that will

(Continued on page 11, *Focus...*)

BBCCC Joined Records Management Seminar

By: Liza S. Laconsay and Gerry B. Soriano, EleCom



Participants of the Records Management Seminar, Jan. 17-18, 2014 held at the Jhuneco Canteen, Camp John Hay.

BBCCC sent its officers and staff to attend a two-day Records Management Seminar held on January 17-18, 2014 at JHUNECO Canteen, Camp John Hay, Baguio City. Aside from BBCCC other cooperatives from Baguio and Benguet also participated.

The seminar was organized by Northwestern Luzon League of Cooperatives (NORWESLU). The resource speaker and training facilitator was Mr. Joseph Porfirio L. Andaya, an Assistant Professor at Saint Louis University and the current BOD Secretary of BBCCC.

The objective of the seminar was meant to impart to the participants how to set-up a system of administration in the proper handling and organization of cooperative records. This is in connection with its business transactions, functions, policies, decisions, procedures, operations and/or its documentary heritages that provides evidence of negotiations that may need to be proven or reference over the medi-

um or long term.

Records Management refers to a set of "efficient and economical activities and methods", required for systematically controlling the creation, distribution, use, maintenance, and disposition of recorded information maintained as evidence of business activities and transactions. Records management impacts the administrative, fiscal, legal, historical, health and physical aspects of any organization.

During the seminar, the following topics were discussed: Document Analysis, Records and Information Risk Site Survey, Records Management Life Cycle, The Administration and Disposition of Records, Records Retention Scheduling, and Records Security and Protection.

There is no universal guide to record retention period and disposition methods on how long records should be kept. Records management can keep documents anywhere from 1 to 75 years, depending on a variety of factors. Even records that may appear

similar between two departments often have very different usage patterns, and thus require very different retention strategies.

Management or the administration may set things straight to move forward by adopting a clear guidelines constituting a policy for "Retention and Disposition of Records". There must be a retention schedules/strategies and disposal system of records/files.

In records management, a file plan may be considered. The three key design criteria of a file plan are: simplicity, consistency, and flexibility.

In attending such seminar, we gained additional knowledge, that was not taught when we were at school. We learned really learned a lot and apply this in our committee work with BBCCC in order to improve member satisfaction. 🍀

(Pls. see related story on page 6, Records Management)

Records**Management:
A Seminar Worth
Remembering****By: Shane R. Tadeo, BBCCC
Counselor**

Last January 17 & 18, 2014 we attended Records Management Training Seminar Workshop at Jhuneco Camp John Hay sponsored by NORWESLU, and we are so blessed to have Sir Joseph Porfirio L. Andaya as the resource speaker. The two-day seminar is about Records Management.

We familiarized ourselves about the basics of records namely; what is a co-op record, personal record and non-records. We also learned about the significance of records management, its administrative, financial, legal, historical value, its health and physical value.

Why health value? Because, if our records are managed well, it can decrease stress, it means employee effectiveness, faster information retrieval, easier decision making, and it signifies improved office efficiency.

Records Management Policy was introduced wherein it recommends the creation of a "File Plan". It points the need to have knowledge about the life cycle of a record...its active stage, to its use, its storage stage, until it reaches its inactive stage, thus having the awareness what records to keep and not to keep.

In line with this, the identification of vital, important, useful and non-essential records were also emphasized. The maintenance of records keeping is not only the responsibility of the records custodian but it involves all cooperative staff and all cooperative officers. Records security

(Continued on page 7, **Records...**

Housing Service Update**By: Aurora M. Ambanloc, Director, BBCCC**

BBCCC Housing Service completed the unfinished projects: these are water cistern, perimeter fence, water tank, erosion protection, repair of the open space, pump room and installed electric meter. The only project that is on-going is the water supply connection from source to cistern and thereafter to connect the water supply from cistern to the water distribution lines that is expected to be completed on or before March 7, 2014.

On December 15, 2013, the Housing and Technical Committee awarded 40 lots to qualified BBCCC members and they were:

1. Balanon, Brenson Phillip B.
2. Sapdoy, Melisa Therese M.
3. Cabato, Nena G.
4. Miguel, Claire B.
5. Manzano, Romualdo Jr. Q.
6. Amaclas, Ellaine W.
7. Rosario, Florida S.
8. Camodag, Emilia P.
9. Pecsoy, Daniel M.
10. Malecdan, Marilyn L.
11. Baldo, Ciano B.
12. Rafael, Angelina G.
13. Palo, Josephine Dolores C.
14. Pascua, Maria Dolores V.
15. Tawagon, Hilaria L.
16. De Velez, Cynthia D.
17. De Guzman, Loreta E.
18. Lamsis, Arlene D.
19. Sinong, Sarcila A.
20. Apilis, Rosita Y.
21. Cabrito, Edison M.
22. Dumpayan, Isagani Charlie O.
23. Arellano, Lingkod M.
24. Duque, Hansel Angelito M.
25. Victa, Leny B.
26. Sernadilla, Flordelina N.
27. Masedman, Rosemarie W.
28. Cortel, Welmina T.
29. Sublino, Jacqueline F.
30. Alarcio, Rosalina A.
31. Dayap, Lilymay M.

32. Anieta, Perlita O.
33. Javar, Nelia C.
34. Maraneg, Luz A.
35. Ballesteros, Mary Grace E.
36. Coloma, Faviola Concepcion C.
37. Estantino, Cyrilla Christine C.
38. Francisco, Lily May T.
39. Hidalgo, Jason Cupid M.
40. Gutierrez, Rosario B.

As of January 31, 2014 the total payment of Co-Houser's was Php 21,957,726.23 which is 29.02% of the cost of development of Php 75,661,370.58.

The Homeowners Association held their meeting last 21 December 2013 and the Co-Housers opted for the retention of the old officers of the association. According to the officers, they are busy finishing the Constitution and By-Laws of their Association. The BOD will review the document before it can be implemented.

Mr. Mickey Balagot is the Housing & Technical Assistant; Co-Housers are advised to see him for housing concerns. Last October 26, 2013 being the Coop Month, Co-Housers visited their awarded lots and planted fruit trees, coffee and other ornamental plants.

Housing Updates: (Regular Board Meeting dated 27 September 2013)

- a. Regarding the initial down payment, the amount of P50,000.00 is reduced to P15,000.00;
- b. The requirement of Certificate of Non-Ownership of Property in Baguio and LTB is deleted;
- c. Awardees can already introduce improvements in their property even if they have not yet fully paid their lots subject to the compliance with the rules and regulations of government agencies;
- d. All criteria for awarding are deleted except for the requirement that the awardee is a BBCCC member in Good Standing, Capacity to Pay and that the BBCCC shall have the right of first refusal if the awardee sold his/her lot to a third party.

Moral Discourse and Cooperative-Corporate Social Responsibility

By: Danilo S. Alterado, Ph.D., Member, Ethics Committee

One of the nagging questions in the theory and practice of business management is how to heighten moral consciousness and practice in the corporate world. The question of ethics/morality is undeniably diametrically opposed to the utilitarian and profit-driven orientation of corporate organizations. Thus, it is a tall and continuing challenge to all stakeholders to make ethics a culture in the whole corporate life.

A bold leap in the practice of ethics management is corporate social responsibility (CSR). CSR is addressed in current business, accounting and ethics literature. The current revitalized focus includes social, environmental and ethical reporting by corporations. The activity of corporate social ethical disclosure arises from the social ethics theory which advances the principle that business companies have a moral duty to society and environment.

While companies need to make profit, it should ethical treat all its stakeholders including the community, society and the environment. Ethics and ethical behavior is essential in a healthy corporate management. As a form of social audit, **corporate social responsibility** in this sense is a **form of moral discourse and practice in the corporate world**.

World Business Council for Sustainable Development generally defines CSR as the continuing commitment of business corporations to behave ethically and contribute to economic development while improving the quality of life of their

workforce and their families as well as of the local community and society at large.

Experts in the field say that the social responsibility of business encompasses the economic, legal, ethical and philanthropic expectations that society has of organizations at a given point in time. In other words, the triple bottom line of CSR is combining economic, social and environmental reporting of corporations.

The practice of CSR has been internationally recognized and institutionalized. Some models of CSR reporting are Eco-Management and Audit Scheme (EMAS) and International Organization for Standardization (ISO).


For example the European Commission set down its basic principles underlying the EMAS scheme in Council Regulation 1836/93. The provision on the improvement of environmental performance was initially directed only at manufacturing firms, but later on, this has become a requirement to any public or private entity wishing to participate in the EU or the European Economic Area. EMAS requires (1) environmental statement from the entity; (2) auditing and validation; (3) documentation of continual improvement through implementation of policies, programs and management systems.

In the same light, International Organization for Standardization (ISO) quality control standard follows the environmental management system (EMAS). ISO requires (1) management commitment to an environmental policy; (2) documenta-

tion for organizational responsibility and personnel; (3) program implementation; (4) control procedures; (5) emergency preparedness; (6) verification and review; (7) documentation and communications; (8) public documents. For consistency and transparency both EMAS and ISO allows external bodies to make judgment and assessment trends.

These international CSR trends and practices are not far fetch for the cooperative movement. In fact, the very foundation of cooperativism lies on the principle of alleviating the economic, social and cultural well-being of its members. In other words, in principle cooperatives are essentially CSRs or **Cooperative Social Responsibility**.

In Baguio Benguet Community Credit Cooperative (BBCCC), we have our own CSR practices. In its effort to appropriate the principles of CSR, it has launched the BBCCC Cares Program which basically recovers and relives the original ideals it was founded in the consciousness and cooperative life of its officers, personnel and general membership. Our upcoming conduct of General Assembly is another avenue in which we practice CSR. Aside from its day to day economic and social exercise, the General Assembly is a summit expression of our cooperative life.

Dear Co-cooperators, let us collectively heighten moral discourse and cooperative social responsibility in our BBCCC by responsibly and actively participating in our General Assembly and in the different aspects of our BBCCC life. 

(Continued from page 6, Records...


protection was also introduced where in the development of a Records & Information Disaster Plan came about.

The seminar enlightened us about the consequences of losing vital records and having the capacity to safeguard our people, equipment and records. Thus the Records and Information Disaster Plan is a tool that will ensure the ability to resume operations and reconstruct vital records.

Along with the Disaster Plan, the Disaster Recovery Kit was also discussed. The contents of this kit includes Insurance Policies, Fixed Assets Inventory, Contracts, Software Disks, Hardware Serial Numbers, Map of the area and other basic needs for survival.

It is also important to know who will be in-charge of the Disaster Recovery Kit. To ensure the success of all the plans in-

troduced, the plan must be simple, consistent and flexible, moreover we must engage management support, staff support, and its approach should be methodical, a collaborative process must also be established and the allocation of necessary resources must be considered.

It is also essential that the plans will be tested and evaluated. An example for testing the plan is to have a dry run like an earthquake or fire drill. The seminar about Records Management is indeed an eye opener, when disasters strike is BBCCC ready? Truly an ounce of prevention is better than a pound of cure. 

Looking Deeper into the General Assembly: The Members' Perception

By: Anne Nicole Panopio, Student Intern (BOD Secretariat)



"For united we stand, divided we fall..."

The quote may sound too cliché but it does hold true in the meaning of a Cooperative – for the term is used to define *"an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise"* (Pagdanganan, 1999).

Simply put, a cooperative is a co-operation between a number of persons voluntarily joining together and combining their efforts to improve their quality of life. The term "persons" does not only restrict its meaning to the co-op's Board of Directors (BOD), Officers and Employees but also includes the Members as well. Thus, every person "joining the Cooperative" is an essential part in the creation and sustainability of the co-op.

It is true that the BOD conducts and manages the affairs of the co-op (Art. 38), but in concept, the Members are not "the smaller people", they actually comprise the General Assembly (GA)-- the *highest policy-making body of a cooperative* (Art. 34) – making them all the more essential to the co-op's well-being. This relationship between the BOD and the Members can be described as a Principal-Agent

Relation – the Members being the Principal and the BOD being the Agent.

Every year BBCCC conducts an Annual GA in which the BOD and Officers would have to report on status of the co-op subject to the review of the GA, denoting that the Members still has a power over the co-op matters since a general assembly of co-op members is the meeting of the full membership for the purpose of exercising the rights and discharging the obligations of the co-op as provided by the Code, its articles of cooperation and by-laws (Art. 5, par. 2). The concept of having an Annual GA implies that the co-op gives high regard to the Members.

Is it really what it is as per concept? Or do Members view and values it differently from the Code definition? In this regard a random survey was conducted a month before the main event. Its purpose is to determine the members' awareness of the purpose of a GA; concerns regarding the 2013 GA; level of satisfaction from 2013 GA; voluntary participation in the 2014 GA; and suggestions for 2014 GA.

The result of the above mentioned survey was generally good. It only proved that the members are genuinely concerned about the co-op's well-being.

Awareness of the Purpose of a General

Assembly Meeting:

Before we can say that a GA is successful, it is very important to know what it is first. Thus, the Members should be well-aware of what a GA is, so that its purpose would not be in vain. The members were asked about the purpose of the GA in their perception and their responses can be summarized below:

Distribution of dividends; means to discuss and agree on important issues for the betterment of the co-op, such as but not limited to, the rules and regulations, policy change, amendments of by-laws and future activities;

Opportunity to voice-out concerns and comments regarding the past year's performance and share member ideas to improve the co-op; election of a new set of co-op officers; educate and update members about the status of the co-op through various reports of the BOD, Committees, and officers, and to be informed about the plans for the present and next years; and socialize with other co-op members.

Concerns regarding the 2013 General Assembly Meeting:

Different feedbacks from the previous GA were raised by the members, implying that the members are very concerned and participative, and that there are issues that are still pending needed to be addressed by the BOD.

The common responses concerns the following: non-participation of some members, time management problems, not everyone can voice out their concerns, sharing of some officers are too long, lengthy duration of GA got some members restless, dividends-related problems, long lines, slow procedures of releasing dividends, issues that were raised were not clearly addressed by the BOD (whether or not it was reconsidered), Some items in the reports were not well-clarified to the members, Other members had no remarks regarding the previous GA since they were fairly satisfied with it, although this might be the case, they are still hoping that there would be more improvements for the next one.

Level of satisfaction from 2013 General Assembly Meeting:

A GA would not be successful if members

(Continued on page 11, Looking...)

Widening Our Horizons By: Ivy Kieve D. Laban, Student Intern (RDPC)



*Standing (L-R): Author, Nikkie Glenn O. Palsi, Vangie G. Barlolong, Ma. Karla A. Marquez
Seated (L-R): Mariel Joy Alarcio, Jenessa Bianca Macadaeg*

I am used to hearing people say that school and the workplace would be worlds apart but I think otherwise. School is a preparation for the workplace, not only intellectually but also socially but just in a different context.

It is like a simulation of real-world situations like following rules when we are given instructions, when we are reprimanded for committing errors and when we are taught lessons to be used in the future. School is when you learn to start relationships with other people outside your comfort zone, the home, preparing for us to meet more people of diversity in culture and the like. I think that's what they mean when they say that we widen our horizon.

Looking back, becoming a student intern at BBCCC feels that way again like pushing the boundaries. The day of the orientation seemed like the first day at school, of first impressions, of new faces and confusion all over again only a bit more intense. The diversity is what's quite more difficult since the

people around are already older and more experienced than we are, unlike at school where we deal with people our age and of relatively the same knowledge and experience as we do. Coping up was on a daily basis as we get more acquainted with employees, the other interns and the tasks being given to us. The things that were once foreign become more familiar, less intimidating and more enjoyable.

We are now nearing the end of our internship experience and I believe that much have been gained not only in knowledge but also for personal experiences. Some of the other interns have contributed their thoughts about their experiences in the workplace.

Most said that they learned a lot about the work environment during the time spent as On-the Job Trainees (OJT) and the processes in which co-ops operate since most of the topics discussed in school are about other types of profit generating firms like corporations and partnerships. Many also said that everything was a new and a fun experience for them to be able to be out of

the academe and meet new people especially the employees and the members which we had close encounters with during events like the distribution of the Christmas tokens.

Some traits were even developed during the period of our stay like being patient and understanding when members come to us and ask questions or to even lobby complaints. It also taught us the importance of hard work and dedication in all the tasks assigned to us. It was also mentioned that there were difficulties experienced and mistakes were committed but everything was treated as part of it and to just learn from them as tools for the future.

We shall be leaving the cooperative soon and continue with our other responsibilities as students but we shall carry all this experiences to the future with gratitude to all those who have been part of this wonderful time.

"You cannot create experience. You must undergo it." - Albert Camus 🌟

Facts of a General Assembly, “Be Informed, Make a Difference”

By: Mariel Joy Abella Alarcio, Student Intern (Secretariat)



Through the years, BBCCC conducts their Annual General Assembly (GA) and on March 16, 2014 marks the 55th BBCCC Annual GA which will be held at the Baguio City National High School Gym.

This has been an annual tradition of the co-op. But what is the GA? How important is the role of the GA to the co-op? This article then serves as an eye-opener to the members of what GA's can do – of what every member are capable of. This is a way to impart the fundamental knowledge that a co-op member should know because every member joining the co-op is important for members are considered as the building blocks of this organization.

A GA is defined in the Cooperative Code of the Philippines, means the full membership of the cooperative duly assembled for the purpose of exercising all the rights and performing all the obligations pertaining to cooperatives. The GA is composed of such members who are entitled to vote under the Articles of Coopera-

tion and By-laws of the Cooperative and shall be considered as the highest policy-making body of the Cooperative.

The general assembly holds at least one meeting a year; the date of the meeting is fixed in the by-laws, or within 90 days after the close of each fiscal year. Provided, that notice of regular meetings shall be sent in writing, by posting or publication, or through other electronic means to all members of record. Whenever necessary, a special meeting of the GA may be called at any time by a majority of the Board of Directors (BOD) or as provided for in the by-laws. The GA shall have the following exclusive powers which cannot be delegated:

To determine and approve amendments to the Articles of Cooperation and By-laws; to elect or appoint members of the BOD, and to remove them for cause, and; to approve developmental plans of the Cooperative. As far as practicable, the order of business of a regular general assembly shall be: a. Call to order; b. Dec-

laration/Consideration of presence of quorum; c. Reading, consideration and approval of the minutes of the previous meeting; d. Presentation and approval of the reports of the board of directors, officers, and the committees, including audited financial statements of the Cooperative;

e. Unfinished business; f. New business (i. Election of directors and committee members ii. Approval of Development and/or annual Plan and Budget iii. Hiring of External Auditor iv. Other related business matters); g. Announcements; and h. Adjournment

We cannot hide the fact that because of the thousands of members that BBCCC has, not everyone has the chance to voice out their idea and also, every member has different stands and opinions, arguments and debates may occur. But it should be put in mind that the whole GA has one general goal – improvement of the co-op, and thus should set aside insignificant issues and first look more closely on what should be done in the co-op with regards to its Vision-Mission.

(Continued on page 11, Facts...

(Continued from page 4, **Focus...**)

lead to members' satisfaction. Information dissemination to members of the activities and programs of the co-op will be given priority. Competency and customer relations training of staff will be given attention in order for us to be efficient in carrying our duties and responsibilities to the members. The upgrading of our system and departmental procedures will lower the risk of errors thus it gives an accurate data and information to members. The Corporate Social Responsibility (CSR) as one service to our members will be given emphasis to comply with the requirement of the social audit.

With all the above innovations and plan I would simply want BBCCC to be known as a cooperative that CARES, provide QUALITY SERVICE, promote TEAMWORK, is VALUE ORIENTED and enables its members to be FINANCIALLY INDEPENDENT and not just a place to secure loans. 📍

(Continued from page 10, **Facts...**)

So, everyone is encouraged to join and actively participate not only this year's GA but also in the upcoming GAs of BBCCC. It should be noted that every member is equally responsible on the direction and future of the co-op as a group and therefore, each member is expected to effectively and efficiently participate and involve themselves in the operation and management of their BBCCC.

It is not enough for a member to just know what the co-op can offer to the member. It is also important to know what a member can do for the co-op. Consider this as a give-and-take relationship - the co-op and the members should each give something in order to be rewarded later. Without the conscious knowledge of every member of what their joint effort can create, this synergy is impractical. 📍

(Continued from page 8, **Looking...**)

who had attended it were disappointed. The results indicate that members were satisfied with the procedures of the General Assembly but still expects some improvement in the 2014 GA. Only few responded that they were disappointed.

Voluntary participation in the 2014 General Assembly Meeting:

Participation of Members is highly regarded in the GA since this is a time for the Members to take part in the operations of the co-op. In this regard, the members were asked if they would be interested to attend the 2014 GA. Almost all responded that they would be happy to attend the meeting and those who replied they cannot, had important issues that they had to attend to on the said date but would be willing to attend nonetheless if opportunity permits them to.

Most if not all, still does not know the exact date and the venue of the 2014 GA. The dissemination of the needed information should be promptly addressed by the BOD.

Suggestions for 2014 General Assembly Meeting:

Members also give priority to the next GA. This can be seen from the suggestions and expectations of the members who were respondents to the survey. Suggestions include the following:

Conducting small groups of assembly so that everyone can be heard; suggestion

boxes should be strategically placed in locations where everyone can see it and that the suggestions should be properly addressed;

Address first the members or warn members before implementing new policies/policy changes; loan-related problems should be addressed (extension of loan repayment period and grace period, service fees reduced);

Points raised in the previous GA should be discussed as one of the agenda and clarify if they were considered or not; program of next GA would be more organized and more fun than the previous;

Less lines in the distribution of dividends; manual should be distributed earlier so that members can review the contents; more members participating in the discussions; new personalities; and only share/ report on the salient points in the GA.

The members are hoping that the above-mentioned suggestions and expectations for 2014 GA are considered by the BOD.

The Members, the BOD, Officers or Employees alike are all getting ready for the 55th General Assembly happening on the 16th day of March at the Baguio City National High School Gym, hoping that it would be the best it can be for the purpose of the co-op's sustainability in the next years to come. 📍

(Continued from page 4, **Let Us...**)

vestment Mode because we want to take the opportunity to place our assets in investment vehicles where it can potentially take off and earn more so that at the end of the year, we will have more net surplus to share among ourselves. Thinking about net surplus will not hurt what our co-op stands for but instead allow us to enhance our existing services we provide to you and to the other stakeholders of our co-op. With our proposed MTDP and the earlier programs we started, we are now aspiring for a better performance in the next years to come so that we can truly be of service to you, our fellow cooperators. 📍

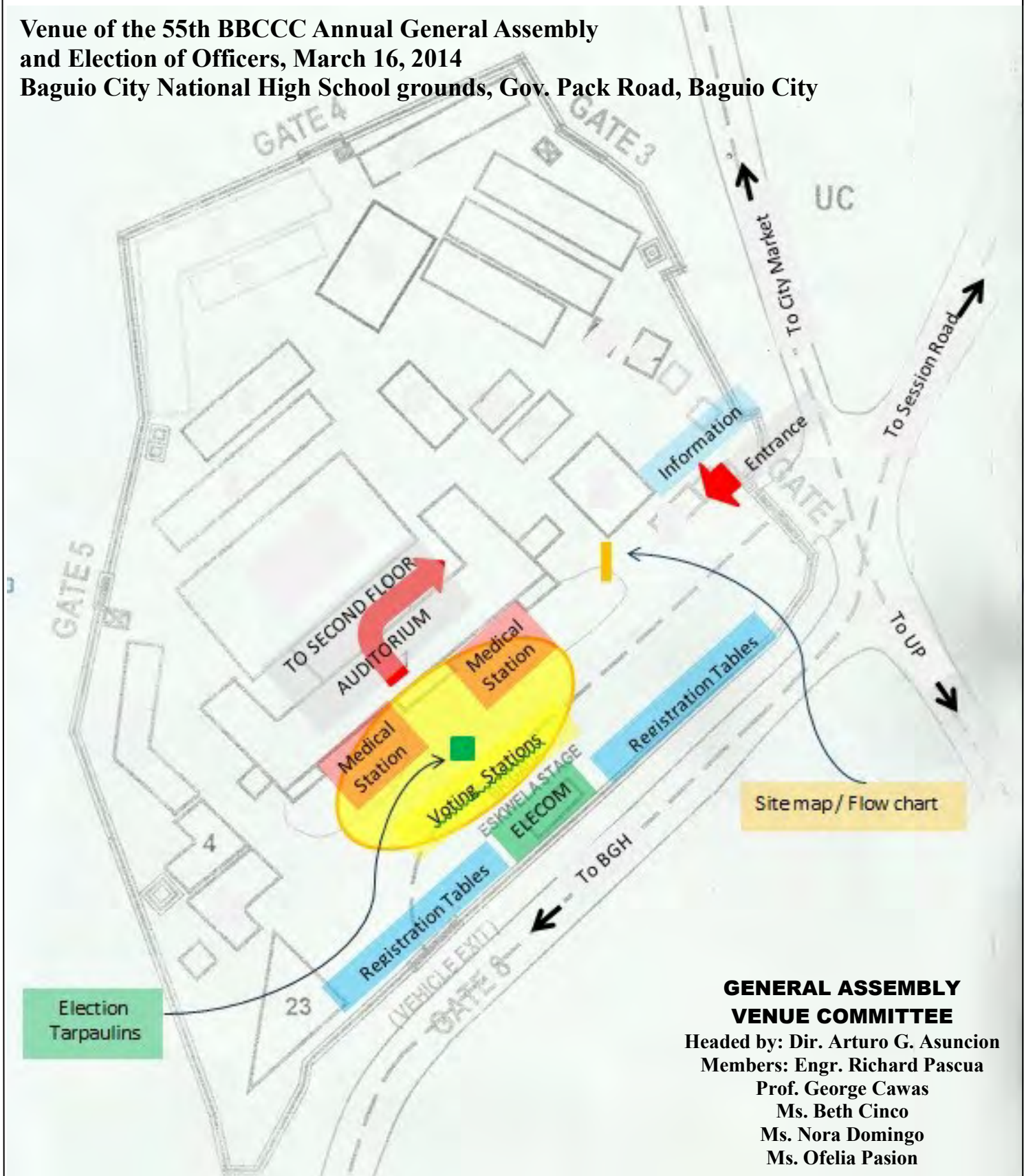
Ang Buhay ni Juan Pedro sa Coop

BBCCC
General Assembly
March 16, 2014
@ BCNHS

Tayo na! Makiisa! at Magsalita!
para sa
Ikagaganda
at
Ikauunlad
ng ating
Kooperatiba



By: Mickey Bosoy Balagot



Baguio-Benguet Community Credit Cooperative
c/o The Research, Development and Publications Committee (RDPC)
No. 56 Cooperative St., Assumption Rd., Baguio City, Philippines 2600
Tel Nos.: (074) 442-1727; (074) 442-5872; TeleFax: (074) 444-4993
Website: bbccconline.com and Email: bbccc_rdp@yahoo.com