

The BBCCC PSERVER

website: www.bbcccconline.com 

Cooperative Community News and Features

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53rd Annual General Assembly Set on March 25

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

The Annual General Assembly of the Baguio-Benguet Community Credit Cooperative (BBCCC) will be held on March 25, 2012 (Sunday) at the Gonzaga Gymnasium, College of Education Building, Saint Louis University, Gen. Luna Road, Baguio City.


Based on the Election Committee's Resolution No. 12-Elecom-001 the election of Board of Directors and the other Committee Officers will likewise be held on the said event. There are three (3) vacant positions for the Board of Directors, two (2) vacant positions for Audit Committee and one (1) va-

cant position for the Election Committee.

Also as per the above resolution, the following schedules were approved: Feb. 10 to March 30 (Election Period); Feb. 10 to Feb. 18 (Filing of Certificate of Candidacies for all Positions); Feb. 27 to Mar. 25 (Posting of List of Candidates); Feb. 27 to Mar. 3 (Filing of Petition for Disqualification); Mar. 12 to Mar. 25 (Campaign Period); Mar. 25 (Election Day); and Mar. 26 to Mar.

30 (Filing of Election Protest).

The following schedule for the GA will be observed: 7:00-11:00AM, registration (including distribution of meal allowances and ballots. Regrets to late comers); 9:00AM, Eucharistic celebration; 10:00AM, Opening program.

Every member is encouraged to participate in this annual activity. Let us show our solidarity to the cooperative movement. 

Amended Policy on Dormant Accounts

☞ The accounts of new members who have not completed their share capital of Five Thousand Pesos (P 5,000) within eighteen (18) months from the approval of their application for membership or those who have not had any personal transaction in any BBCCC service for more than six (6) months shall be classified as Dormant/Inactive Accounts.

These members with dormant accounts shall be given first notice through registered mail of the status of their accounts and of the consequences thereof.




A member may be allowed to reactivate his/her account by depositing P3,000 as additional share capital and by undergoing anew the PMES (he/she has to pay the seminar fee of P300).

However, should there be no response from the member within 60 days reckoned from the registered mail's return card, he/she shall be notified for the second time by virtue of a notice posted on the BBCCC bulletin board for a period of one

month.

Should there still be no response from the member after this period, his/her membership shall be forthwith terminated with his/her funds in the dormant accounts returned to him/her.

Pending claims, such funds shall be classified as 'Dormant Accounts' subject to administrative charges or costs.

These procedures on dormant/inactive accounts shall take effect thirty (30) days after its publication in the *Coopserver*. 

(Eds. This policy was approved during the Policy Amendments Meeting held last Dec. 8, 2011)

List of Candidates

March 25, 2012 BBCCC Election

For BOARD OF DIRECTORS [Elect THREE (3)]



ABRATIQUE
Zosimo M.
"ARMEL"



AMBANLOC
Aurora M.
"AURING"



ASUNCION
Arturo G.
"ART"



CARDONA
Veronica A.
"RONNIE"



GAYO
Nelson V.
"NELSON"



RONQUILLO
Isabelina G.
"BELLE"

For AUDIT COMMITTEE [Elect TWO (2)]



BUNGAG
Mary Ann B.
"MA-AN"



RAMOS
George K.
"GEORGE"

For ELECTION COMMITTEE [Elect ONE (1)]



VELASCO
Armando C.
"ARMAND"

The BBCCC Election Committee:

Atty. Armando C. Velasco
Chairperson

Norma M. Lacopia
Secretary

Gerry B. Soriano
Member

Editorial

2012 BBCCC ELECTIONS

By: Emmanuel A. Tadeo, BBCCC Director and Chairman, RDPC

On March 25, 2012 we will be having our 53rd Annual General Assembly and as provided in the By-Laws, the election of the members of the Board of Directors (BOD) as well as for other officers will be conducted on the same day.

On this day, the regular members who are entitled to vote will decide who will be the next officers authorized to run the affairs of BBCCC for the next two years. At stake during this year's election are the hotly contested seats of the BOD with three (3) vacancies, two (2) members for the Audit Committee and one (1) member for the Election Committee.

Vote for candidates you believe will best represent your ideas and concerns. Hence, make your choices carefully and maybe the choice of who to vote for must be taken out of a conscientious evaluation of the integrity, character, competence, and possibly accomplishments of the candidates since all of them are either incumbent or former officers. The candidates who will be placed in whatever position must have the best skills to direct and the character to be responsive to the needs of the members and be responsible for wherever the Cooperative will go.

Thus, instead of just putting blame on anybody or disliking policies or even the system itself, we should attend the General Assembly, exercise our right to vote and express our opinions by participating during the deliberations. Every member's commitment and active participation will help the Cooperative attain its vision and mission. Democracy will be most effective when we as members will vote intelligently.

VOTE WISELY, CAST YOUR VOTE AND MAKE IT COUNT. ATTEND THE GENERAL ASSEMBLY'S BUSINESS PART. EXERCISE YOUR RIGHT AND DO YOUR RESPONSIBILITY AS A MEMBER. 



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

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Consultants: BOD Chair, Atty. Renato Fernandez and Manager Maribel Pasngadan

File Photos: Management Information Systems

Editorial Board



Emmanuel A. Tadeo
Editor-In-Chief



Roberto I. Belda



Stephenie Lee Ong-Busbus

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The United Nations General Assembly has declared 2012 as the International Year of Cooperatives, highlighting the contribution of cooperatives to socio-economic development, particularly their impact on poverty reduction, employment generation and social integration.


With the theme of "**Cooperative Enterprises Build a Better World**", The International Year of Cooperatives has three main objectives:



BBCCC officers and staff joined the 2012 International Year of Cooperatives (IYC) celebration at the Quezon Memorial Circle, Quezon City last Feb. 18. BBCCC actively supports IYC's advocacy of "Cooperative Enterprises Build a Better World" More photos of the said event on page 5.

1. **Increase awareness:** increase public awareness about cooperatives and their contributions to socio-economic development and the achievement of the Millennium Development Goals
2. **Promote growth:** Promote the formation and growth of co-operatives among individuals and institutions to address common economic needs and for socio-economic empowerment
3. **Establish appropriate policies:**

Encourage Governments and regulatory bodies to establish policies, laws and regulation conducive to co-operative formation and growth.

By raising awareness about cooperatives, the Year will help to encourage support and development of cooperative enterprises by individuals and their communities. 

Reprinted from <http://www.un.org>

Manager's Message



General Assembly 2012

**By: Mabel Pasngadan
Manager**

Our General Assembly (GA) will be on the 25th of March, 2012. As members, we eagerly think how much dividends we will receive, candidates to vote, meal allowances to get and the like.

This is the happiest moment for members to receive their long awaited return of investment. Distribution of dividends follow just after the meeting. Surely comparisons cannot be avoided but this is part of how we manage our finances and patronize the services of our cooperative.

Officers and management will give updates on policies and programs of the cooperative during this meeting. On the other hand, members give inputs and ideas for us to improve our services, policies and procedures. Members should also be aware of the financial condition and financial position of the cooperative.

These are the things that we, as one family should actively participate. Deliberation of reports, question and answer portion and discussions are open for us members to have inputs. The whole day affair will be great and successful if we also observe our professional ethics.

In every organization, it is relevant to have organizational structure wherein we can see the flow of authority. In a co-operative, the General Assembly is the highest authority. Election of Officers of the different committees and Board of Directors are relevant because they are the authorized representatives of the General Assembly in decision making. Aside from this, they formulate policies in running the affairs of the cooperative.

The vacant positions in this year's GA are: three (3) Board of Directors, two (2) Audit Committee members and one (1) Election Committee member. These are the elective positions the General Assembly will have to consider this coming March 25. List of candidates were posted in conspicuous places within the vicinity of our Cooperative. Please

(Continued to page 9, **General...**)

Dir. Adversalo Elected As PFCCO Chair

By: Roberto I. Belda
Member, RDPC

BBCCC Director Oscar R. Adversalo was elected last January 21, 2012 as the Chairman of the Board of the Philippine Federation of Credit Cooperatives (PFCCO) held at the San Juan de Dios Hospital, Pasay City.



PFCCO acts as a tertiary apex organization for secondary cooperatives and to unify the credit cooperatives and other cooperatives with savings and credit services movement in the Philippines.

To date, PFCCO has eight (8) leagues under its responsibility which include: North-Western Luzon League of Cooperatives (NORWESLU) of Region 1, North-East Luzon Credit Cooperative League (NELCCO) of Region 2.

Central Luzon Region League (CLRL) of Region 3, Southern Luzon Region League (SLRL) of Region 4, Bicol Credit Union League (BICUL) of Region 5, Visayas Credit Union League (VISCUL) of Region 7, Mindanao League of Mindanao and the National Capital Region League (NCR League).

With more than 900,000 individual members and more than 50 years of existence, PFCCO has proven to be a reliable organization that can enable its member-cooperatives to develop into practicable and responsive enterprise that can cater to the basic needs of the people.

This is another feather in the cap for the BBCCC family as Dir. Adversalo will represent the BBCCC spirit of excellence in this very important national leadership role. 🇵🇭

BBCCC Officers Comply with CDA Rule

By: Stephenie Lee Ong-Busbus, Member, RDPC

In compliance with the Cooperative Development Authority (CDA) Memorandum Circular Number 2001-14 Series of 2011 which is concerned on the standard training curricula for cooperative officers, BBCCC officers and staff joined series of seminars to gain certificates in the required training courses for cooperative officers.

The Basic Cooperative Course is required to be taken by any cooperator wanting to be an officer of any cooperative. This is a 16-hour training course which is divided into three learning objectives namely: *The Fundamentals of Cooperative*

Thought and Practice, The Important Legal Underpinnings of the Cooperatives and The Plans, Programs and Policies of the Cooperatives.

Last February 18, 2012, three BBCCC officers graduated from the course: Dir. Isabelina Roquillo, Dir Emmanuel Tadeo and Ms. Norma Lacopia. This means that they are qualified to run for any elective position in the cooperative or be appointed by the board to be an officer because they completed the basic requirement. 🇵🇭



Newest Training Institute in Baguio Launched

By: Roberto I. Belda, Member, RDPC



Pictured above, Stephenie Ong-Busbus of RDPC (with mic) introduces the BBCCC Foundation Board of Trustees (L-R) Veronica Cardona, Oscar Adversalo, Judge Ruben Corpuz, Dr. Amparo Rimas and Atty. Renato Fernandez. Left pictures show, participants to the seminar/forum as they listen attentively to the lecture and later joins in the fun.

The BBCCC Foundation is the social arm of the BBCCC. Based on its articles of incorporation it serves as the channel of BBCCC assistance to members, in terms of goods and services.

Last February 11, 2012, the Foundation launched its newest service called, "The BBCCC Foundation Institute of Cooperative Skills and Development" held at BBCCC's Gregorio Rimas Hall. This is Baguio and Benguet's newest cooperative training provider.

In this connection, a seminar/forum was held on the same day dwelling on the theme "Cooperative Leadership and Social Responsibility". The following speakers shared their knowledge and experience with the participants: Atty. Renato Fernandez who talked about "The BBCCC Best Practices", Judge Ruben Corpuz "What Makes A Coop Like BBCCC", Mr. Oscar Adversalo "The Day to Day

Management of a Cooperative: The BBCCC Experience" and Dr. Amparo Rimas on "Ethics in Cooperatives".

Representatives from Benguet Electric Cooperative (BENECO), Phil. Women's University, Philex Mines Community Consumer's Coop, University of the Cordilleras, Walitan Cooperative, Samoyao Cooperative, Kataguan Cooperative, Paco Credit Cooperative, Baguio Association of Retired Personnel and BBCCC actively participated in the seminar/forum.

The Institute as it is called, is tasked to provide training and education to cooperative members not only based in Baguio City but also coop members coming from anywhere in the Philippines.

This is one way of offering BBCCC's best practices so that other individuals and cooperatives may benefit from

BBCCC's good and fruitful experience.

The future courses/trainings to be offered by the Institute shall cover modules related to: Cooperative Formation, Institutional Development, Cooperative Linkages and Operations (i.e. accounting, finance, marketing, production/manufacturing, overall cooperative management, how to manage coop committees, among others).

The "big brother" concept will be utilized as the Institute seeks to help and assists struggling and even established cooperatives become more sustainable and progressive.

For coop members or cooperatives interested to know more about Baguio and Benguet's newest training provider and the line-up of seminars for 2012, please text/call these numbers for inquiries: (0922)8501659 or (0908)7212384. 📞

The BBCCC Foundation Preschool Updates

By: Dr. Amparo T. Rimas, Director



BBCCC Foundation staff provide assistance in the distribution of tokens to preschoolers.

The 32 pupils of the BBCCC Foundation Preschool brought cheers to 45 children of the Buyagan Elementary Day Care Center last December 21, 2011. They distributed pieces of clothing, food stuff and toys.

Both groups of pupils sang Christmas Carols to each other to the delight of the parents and teachers. Present at the said activity.

The outreach activity is a Christmas treat of the Preschool and Day Care Centers in Baguio City and in La Trinidad. Instead of keeping gifts for themselves, the preschoolers distributed gifts they have received, not to mention buying additional gifts to the pupil recipients.

In this way, they will hopefully learn the value of giving and sharing.

Also, the following schedules for the preschool will be observed:

March 23, 2012 – Moving up Day, 9:00 A.M.;

March 15, 2012 - Start of reservation until April 15, 2012;

April 15, 2012 - Start of enrollment until class begins.

Class size is limited to not more than 20 pupils per section. Reservation fee is P 500.00 with P 300.00 refundable if reservation is cancelled before April 30, 2012.

Please contact the following personnel for further details:

Office: 424-6196 or 424-0316
Cellphone #: Gerlie (09466743918); Verna (09493048686); Rukcy (09071630372) or the Administrator (09194945415). ☺



Voting: Valuable Opportunity Towards Empowerment

By: Dr. Amparo T. Rimas, Director

Voting is a valuable and a most significant exercise. To the voter it is a rare chance to put to office those they believe are deserving; to the winners it is a validation of all their avowals of **willingness, readiness and ability to serve.**

In short, voting for the electorate is CHOICE; to the elected, EMPOWERMENT. It is incumbent upon all BBCCC members to exercise wisely their privilege of choice. A privilege is to appreciated, not abused.

Appreciation of the voting privilege means voting responsibly by carefully analyzing the merits and demerits of the candidates' integrity and competence.

Abusing the privilege means voting for reasons other than the candidates' integrity and competence to serve.

Once elected, the winners have now been empowered to serve and to perform.

They have now the chance to prove that they mean what they have been promising during their campaign. A common denominator in all their promises is to **work sincerely for the best interests of the BBCCC, not for their personal individual interests.**

The bottom line in the whole matter of empowerment after the mandate duly given by virtue of choice. This empowerment should now spell to serve with integrity and to deliver or perform with competence.

The BBCCC membership expect no less from their newly elected officers! Congratulations and we look forward with confident hope for better things and better times here in BBCCC. ☺

Housing Service Updates By: Aurora M. Ambanloc, Housing Officer and Director



Pictured above is the completed entrance gate and welcome arch of the Lubas Housing Project. Left pictures show the completed electrical distribution system. A total of 28 electrical posts have been erected and one (1) transformer energized. And the deep well system for water supply purposes.

The BBCCC Lubas Housing service for the first quarter of 2011 was able to transfer eight (8) individual subdivision lot titles to Members-Co-Houser Awardees who had paid their respective lot in full.

The other 28 member-awardees are still paying their monthly amortization as of this time.

The Co-Houser Awardees are advised to comply with their monthly amortizations on the lot to avoid penalties and fines.

The approved Special Lot Loan policy allows the member-awardee with balance to borrow and settle his/her lot balance and the loan is payable in five (5) years.

The loan will be charged one percent (1%) per month or 12% per annum diminishing balance, one percent (1%) LRF and graduated service fee for the loan.

A Co-Houser Awardee could avail of the Special House Construction Loan if the lot is fully paid. All concerned members are encouraged to visit the office for the guidelines and other details.

The expected time frame for the completion of the site development of the housing project was not met so BBCCC applied for another year of extension. The delay was due to the inadequacy of water supply within the subdivision.

The contractor attempted twice to drill for a water but this failed so the BOD

decided to purchase a 100 sq.m. lot outside the subdivision where water supply is available. At present, the site is under development.

Another reason for the delay was due to the alteration of lot boundaries caused by the concreting of the main road and secondary roads.

The lots were re-surveyed and re-applied for amendments with the Housing Land Use Regulatory Board (HLURB), the Department of Environment and Natural Resources (DENR) and with the Register of Deeds for the re-titling of the affected lots.

EDCOM Updates

By Clariza E. Bueza
Member, Educational and Membership
Committee

As was contained in the invitation, "Do not be the last to know that Baguio-Benguet Community Credit Cooperative (BBCCC) is the first billionaire cooperative in Northern Luzon", the EDCOM is cordially inviting those who are qualified to become members of BBCCC.

Based on our records, the following are the approved new members of BBCCC: December 2011 - 64 individuals, January 2012 - 69 individuals, and February 2012 - 77 individuals.

These applications were carefully screened after the Pre-Membership Education Seminar (PMES) and before they were recommended to the Board of Directors for approval.

To those individuals intending to become members of BBCCC, please be advised to submit first the required documents to the EDCOM before you will be allowed to attend the PMES as the "No Walk-In" Policy is strictly being implemented as regards the PMES.

BBCCC Website: bbcccconline.com

All BBCCC members are encouraged to visit our website and register to view updated and important information regarding our coop.

You can likewise share articles, opinions, views and other important coop activities/updates which other coop members may find useful.

This is one way of extending our services even for those members outside of Baguio City.

(Continued from page 4, General...)

do exercise your right to choose the leaders of our cooperative.

Members are advised to come on time and attend the whole day affair of the cooperative. Please bring proper identification card, passbook or SPA to facilitate registration and claiming of dividends.

May I also take this opportunity to invite our valued members to buy their **tickets** for the **General Assembly Raffle**. **Have a Blessed and Peaceful General Assembly** ahead of us.

Erratum:

This is with reference to the last issue of the *CoopServer* (Oct-Dec. 2011) under the Housing Service Updates, page 7.

Sharon Mandapat is not the daughter of Elsie Segundo. Ms. Mandapat was represented during the tree planting by her mother Gloria Mandapat.



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We are also giving away FREE accident insurance coverage of up to P100,000 and other items to lucky BBCCC members.

text/call: Myla M. Belda at 0922-826-45-95
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WEYCOM Updates

By: Dir. Isabelina "Belle" Ronquillo
Chairman, Women, Elderly and Youth Committee



Mr. & Miss Valentine's – Albert del Rosario and Carina Castillo.



Distribution of Valentine tokens to BBCCC staff.



King & Queen of Hearts – Fred Panapan and Ailyn Estoque, flanked by Dir. Belle Ronquillo (L) and Mila Tacderas (R).



A lucky BBCCC member receives a Valentine token from the members of WEYCOM.

WEYCOM, spearheaded this year's Valentine's Day celebration. This activity is meant to foster camaraderie and wholesome fun between the BBCCC staff and members.

The highlights of the said activity were the giving of valentine tokens and the search for reigning title "pairs", namely:

Mr. & Miss Wonderful Pair which was won by Joseph Austria and Ruby Ann Jose. Mr. & Miss Lovely Pair

won by Johnny Paga and Eva Emaelyn Tabdi.

Mr. & Miss Lucky Pair was awarded to Victor Barlin and Marie Paz Pascua, and Mr. & Miss "Laging Pair" won by Henvi Salon and Alma Torres.

Added to the fun awards as given above, were other equally fun Valentine surprises:

The 14th member to pay his/her loan – (Rowena Cabacungan and Jose Sabado); 14th member to apply for his/

her loan – (Elaine Benayong and Juliet Moina).

Raffle and spot area prizes consisting of assorted grocery items were given to members who were present during the day.

WEYCOM, thru its chair, Isabelina "BELLE" Ronquillo, and its committee members, Jovie Mariñas and Mila E. Tacderas cordially invites every member to participate in the other programs of the committee. 📍

A Gem of a Girl

By: Dr. Amparo Rimas, Director

(Eds. Our beloved BBCCC Treasurer, Ma'm Jo Ocampo succumbed to an illness last Feb. 18, 2012. She was 46 years old. We are re-publishing this article written by Dr. Rimas during the Feature Writing Seminar/Workshop held last year. This is our tribute to Ma'm Jo for her invaluable service rendered to BBCCC. May her soul rest in peace.)

Josephine Antonio Ocampo, or Jo as her friends fondly call her, is a Baguio Girl through and through from birth and as she says "until time's up!"

She was born on All Saints Day, November, 1965, eldest of five siblings, three girls and two boys, of Bayani and Cresencia (deceased) Ocampo. Her father is an insurance agent, her late mother was a businesswoman.

She speaks excitedly of a happy childhood because she was practically the "Mother" to her younger siblings. Her mother needed to go to their fish store at the market early leaving her to tend to many and varied things like dressing them and preparing their "baon" for school, seeing so their meals and assignments and providing support and assistance for them in possible way.

She can likewise be called a Louisian through and through having studied in St. Louis University from elementary to college. She graduated with the degree of Bachelor of Science in Accountancy, *cum laude*. However, for her post graduate degree, she took her M.A. in Business Administration at the University of the Cordilleras, graduating with honors.

Her employments, past and present, have been in various fields of accounting. She started working with St. Louis University in 1990, first as a faculty member and at present as Head of the Department of Account-



tancy where she is in her second term in the position. The forty-three (43) teachers in her department describe her as amiable, quick to smile and very supportive especially to new faculty members who need every encouragement they can get.

She considers the year 1986 as a milestone in her life. Four wonderful events in her life took place in that year. She married her boyfriend of thirteen (13) years, Chito; she graduated *cum laude* from her undergraduate degree proving to her parents and siblings that she could well inspite of a long relationship with her boyfriend; she took and passed the CPA examination; and had her first born girl, Joanna.

Jo loves volleyball, playing the guitar, singing and dancing. She dotes novella, generally of the suspense type. She quickly adds: "Of course I love eating as well." Who would really begrudge eating especially during cold rainy days?



Successes and achievements she has many; problems and bad moments she has her share but of them she resignedly says "Everything that happens is God's will."

Other than the academic, she is very much involved in Cooperatives particularly in financial management. She has seen to it that BBCCC is ever solid and secure at anytime, all the time. She also intends to start helping out in the community, Barangay work in addition to her teaching and coop work.

Jo says: "If there are problems, there are more solutions than problems!"

In Memoriam

Teofilo S. Austria
(June 19, 1939—Jan. 21, 2012)

Anacleto M. Alterado
(May 12, 1934-Feb. 11, 2012)

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- 5TH PRIZE 1 LAGERMANIA 2 BURNER

MINOR PRIZES

- 6TH - 7TH BLENDER
- 8TH - 10TH RICE COOKER
- 11TH - 14TH FLAT IRON W/ IRONING BOARD
- 15TH - 16TH 3 IN 1 BREAKFAST MAKER
- 17TH - 19TH HOT DOG MAKER
- 20TH STAND FAN
- 21ST - 30TH BIG TOWEL

Draw Date: March, 17, 2012 3:00 PM
Venue BBCCC, Assumption Rd., Baguio City

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using ANEW GENICS

YOUTHGEN™

saw a difference in skin

appearance after 8 weeks

100% of women

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ADVANCED TRY ME OFFERS

Breakthrough anti-aging miracle
YOUTHGEN™
TECHNOLOGY
look up to 10 years younger
in eight weeks*

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Evaluate Yourself now.

Matagal ka na bang AVON User? It's about time to JOIN & EARN!

Pwede ka AGAD maging AVON Manager!

I am HAPPY to ORIENT you...

Cecille Obispo-Santiago (BBCCC member since 1990)

Contact me at 09209505187

Submit the ff. 3 1X1 ID PICTURE/ Photocopy of VALID ID/ PROOF OF BILLING