

BBCCC COOPSERVER

website: www.bbcccconline.com

"Progress Through Unity and Service"



Chairman's Corner



AIMing High Again

By: Atty. Nelson V. Gayo
Chairman, BOD

The Aggressive Investment Mode or AIM for short is a continuing strategic initiative that seeks to maximize our resources given the opportunities and limitations of the current market.

As your chairman, it is my responsibility to ensure the financial and social health of our Co-op in such a way that net surplus are growing year-on-year. A sound BBCCC is not only beneficial to the members (in terms of better products and services as well as better dividends) but also a blessing to the community where we operate (cooperative spirit).

It is in this regard that we continue to support the initiatives of BBCCC specifically in the aspect of making each one of us as Member-Borrower-Investor. Active participation in our every Co-op activity and regularly patronizing our Co-op's services will ensure that this goal is achieved.

Another way to become a Member-Borrower-Investor is to seek out more productive loans rather than applying for providential loans. This means that before availing of a loan, we must first think of ways on how to maximize the use of the funds such that it should yield results, benefits or profits. If this is done properly, the whole community or even the whole country will benefit. Your Co-op is at the forefront of providing you more avenues for financial growth and more innovative ways of doing things that are at par even with our ASEAN neighbors' business models.

The AIM was borne out of the Medium Term Development Plan (MTDP 2014-2020). The year 2015 is no different from the previous year or from the years to come as set forth in the MTDP. Your Co-op staff and officers are continuously working hard to provide you the best products and services that you deserve.

To reiterate, we are pursuing these financial goals without abandoning our cooperative identity. BBCCC's cooperative spirit is very much alive and flourishing as evidenced by the various activities of our social arm, the BBCCC Foundation. Let us all welcome 2015 with optimism. 🍀

Manager's Message

General Assembly

By: Maribel S. Pasngadan
Manager



We welcome our dear members to our General Assembly (GA). We are again at a time when most of us here at BBCCC are busy with our reports and busy preparing for the most important event here in our Co-op which is the GA. The GA is the highest governing body of our Co-op.

This is the time for all of us not only to see everyone, especially people whom we have not seen for a long time but more importantly, for us to elect our new leaders, for us to be updated with our Co-op and for us to be more aware of developments that are taking place in our beloved BBCCC.

The most awaited part is of course for us to know and determine our share of the earnings of our Co-op. More importantly, as members of BBCCC, it is also a time to listen and for us to voice our sentiments, share our ideas especially on matters affecting the operations of our Co-op, and to make important decisions which is the very essence in the GA. Let me share to you some of the highlights of our Co-op that happened last year. For our operations, the following Policies and Guidelines were implemented in 2014: 1.) Increase in Petty Cash Loan (PCL); for old members from P1,500 to P2,000 while for new members from P 1,000 to P1,500.

2.) Increase in the Grocery Assistance Loan (GAL) from P2,000 to P2,500 for old members, while for new members from P1,500 to P2,000. 3.) Loan payment is now on a monthly basis; so that the date of loan is the date of payment with a ten (10) days grace period. 4.) As to the number of loans a member can only avail of 3 loans within fixed deposit instead of 5 loans.

As to the Financial highlights of our Co-op we are happy to note that for the year 2014 there was a significant drop in our delinquency rate from 13.64 percent in 2013 to 9.83 percent for the year 2014, the lowest so far in the last five years. Another good news is that there is a big increase in interest income on loans compared from the previous years. We had the highest increase this year from the last five years. However it was unavoidable that our total expenses for this year increased. Our investment income this time decreased as compared in 2013.

Continued to page 10, General Assembly...

Editorial

Leaving a Legacy


By: Roberto I. Belda, Chairman, RDPC

It is worth repeating for the sake of clarity and common understanding BBCCC's Medium Term Development Plan (MTDP 2014-2020) as our roadmap in achieving our Co-op's goals and objectives. These goals and objectives are enshrined in our Co-op's Vision and Mission.

Year 2015 in our MTDP has the theme, "*Members as Partners in Continuing Co-op Education and Lifelong Learning.*" and this is derived from our Mission number two which is, "*A membership enlightened about cooperative values and their social responsibilities.*"

In this issue of the *CoopServer*, we try to articulate a bit on this year's MTDP theme. Dr. Dexie Alterado in his article appearing on page four, dwelt on character building in the workplace. This is very much related in our objective of enlightening our members about cooperative values as it applies in our personal and professional lives. By instilling in our consciousness what these values are (caring, solidarity, etc.), it is hoped that these can be transformed into actual practice by each and every member of this Cooperative.

On the other hand, our Pre-school Principal, Dr. Rose Segundo happily reports the accomplishments of the BBCCC Foundation Pre-school (story appearing on page 5 and pictures on pages 6-7). Again, relating this to our MTDP, this is an avenue for continuing co-op education and lifelong learning albeit touching on the lives of the young ones. As our current cover depicts, our children are our future. Instilling in them the cooperative values that they can understand and we as adults whom they look up to, showing good examples that they can emulate is already ensuring the survival of BBCCC in the next 50 to 100 years from now. On page eight, our Loans Processor, Ms. Shane Tadeo shares her personal experience as she was invited to talk on her son's Career Day. By exposing the young on what BBCCC as an organization is doing, she hopes to enlighten the children on the value of saving and spending their money wisely.

The Annual General Assembly (GA) and Election of Officers is upon us once again. We urge our fellow members to always be reminded of our MTDP as we again elect our leaders. Choosing our leaders is no easy task. Let our GA be a reminder to all of us that a professionally managed cooperative which is grounded on the right values is the only legacy we can leave to the future members of BBCCC—our children. 

BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC)
Affiliations: NORWESLU, CARCU, PFCCO, CUP, PCC, ACCU

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: bbcccconline.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



Dr. Mario S. Valdez



Gabriel Paul K. Pinas

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

CHARACTER BUILDING IN COOPERATIVE WORKPLACE

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

In its 2015 tactical plan of action, the Ethics Committee in cooperation with Human Resource Office launched a program for character building in cooperative workplace.

This program primarily aims to bolster on-going efforts priming-up the culture of care at BBCCC. By way of evocative agencies, e.g. value of the month posters, pep-talk on values, we “envelop the coop workplace with values.” By constantly reminding ourselves so as not to lose sight of our cooperative principles and values, we, the members, staff and officers strive intensely to put them into practice. What is instilled in consciousness will soon become actions which also in turn become our defining character. As such, it holds the promise of the living the culture of care in the BBCCC way.

Given the toughness of this individual and collective task, let us learn from what the great Greek philosopher Aristotle has to say about achieving virtue of character which is crucial in attaining “*eudaimonia*” or human flourishing or simply, happiness. Happiness is acquired by man’s acting and doing. It results from learning and habituation. Virtue, for Aristotle issues as a result of practicing the right act and it is a product of habit.

Aristotle compares the acquisition of virtue with the way one acquires a certain craft. One learns a craft by producing the same good product again and again, just like one becomes a builder by building, the harpist by playing the harp. In the same manner, one becomes just by doing just actions, one becomes temperate by doing temperate actions, brave by doing brave actions. One learns a good act



Image taken from: <http://healthykidstoday.org/2012/09/building-good-character/>


and achieves its excellence by its constant practice. In this way the good act becomes so natural and spontaneous in the person; it is like his second nature. This is what Aristotle mean by virtue being acquired by habituation.

Virtues are the ways that makes each day livable and happy. It is not so much of the big things one does, e.g. receiving a medal for a sport event or a n award for a philanthropic activity, because these achievements, though noble and good, are rare and far in between. Virtue is doing one’s job with dedication, paying attention to every detail of it and doing one’s function as good as possible. Yes, these are virtuous act!

In the same light, our persistent and collective effort to make this a reality in our midst by way of the character building program is a leap to reach that ideal – the making of virtues in cooperative ever alive!

The chosen values for the first quarter of the year are *integrity*, *caring* and *solidarity*. *Integrity* is the quality of possessing and steadfastly adhering to

high moral principles or professional standards. It is like coming to terms with oneself saying, “My actions reflect what I value most – I am the same inside and out!” *Caring* is being compassionate and showing sincere concern for others. A caring person may say, “I care for the honor and wellbeing of all beings. In everything, I show compassion and care especially to the least fortunate sisters and brothers.” *Solidarity* stands for unity that is based on community interests and objectives towards transformative wellbeing of the group. One may declare, “I strive to be in solidarity with groups working for genuine social justice and transformation.”

No doubt, making these to happen is a tall task and a far fetch reality. However, if we collectively believe that it could happen, it could happen. When we constantly strive individually and collectively, at least to approximate these values in the best way we could in our cooperative, then it could happen. Let this be our solemn undertaking. 

BBCCC FOUNDATION PRE-SCHOOL UPDATES

By: Dr. Rose Segundo, Principal, BBCCC Foundation Pre-school

"The child is one of the most important assets of nations. Every effort should be exerted to promote his welfare and enhance his opportunities for a useful and happy life."

[Article I, P.D. 603]

The BBCCC Foundation Pre-school for the school year 2014-2015 had a newly appointed school administrator and hired two new teachers.

The new administration set to initiate changes in the pre-school. The new mission-vision adopted focus on offering an affordable high quality child care and to inspire children a life-long love of learning.

The school showed its dedication and commitment to realize the school's mission-vision through the activities and programs implemented through out the school year.

Pictures of activities where the pupils participated includes academic

activities inside the classrooms, Friday activities, Fire and Earthquake safety drills, Observance of monthly Dep-ed Activities such as heroes day, *Linggo ng Wika*, United Nations week, Health week, Drug prevention week, Environmental awareness highlighted with tree planting in Barangay Gibraltar (*Pls see related pictures on pages 6 and 7. Eds.*).

There were also fun activities like the "trick or treat". In this activity, the pupils went around the BBCCC building and sang Halloween songs to all establishments and staffs to be given candies and biscuits. This made the pupils very happy and at the same time showcased the songs and dances they have learned.

The Christmas Party of the Pre-school paved an opportunity of camaraderie and bonding among parents, pupils and school personnel.

The curriculum includes the basic learning areas to enhance and develop the skills of the pupils. The focus

of the learning experiences of the pupils are focused on the development of the three basic skills namely: communication skills, numeric skills and sensory-perceptual skills, which are highly required in the development of a holistic learner.

The BBCCC pre-school as a foundation school level providing a safe, nurturing, and stimulating environment, which is conducive for learning. It is further coupled with the teaching and learning experiences offered to stimulate and enhance the early development of the pupil's physical/motor, social, cognitive, emotional and creative skills.

The BBCCC Foundation Pre-School provides a high quality education to ensure the readiness of the pupil's entry to their next of learning. 🌟

Enrollment is now on going for
S.Y. 2015-2016

BBCCC Foundation Pre-school

Requirements:

Birth Certificates
Baptismal Certificates
Report Card (if any)
2pcs. 2x2 ID picture

Levels Accepted:

Nursery	3-4 years old
Kinder	4-5 years old

For inquiries please contact:

Mr. Angelo Sawi, BFI Admin. Asst.
Tel. No.: (074) 424-61-96, Mon. to Sat.

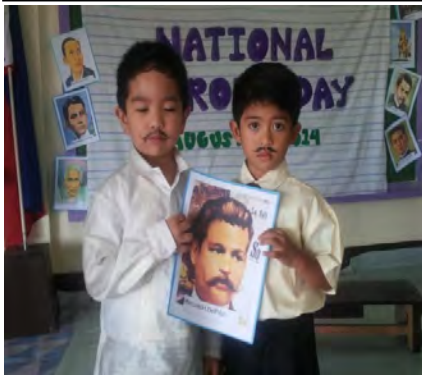
THE BBCCC FOUNDATION PRE-SCHOOL ACTIVITIES (SY 2014-2015)



Earthquake Drill



BBCCC preschooler with their costume during the Celebration of National Nutrition Month.



See the beauty of our own culture and the active participation of the BBCCC Preschooler in their celebration of Buwan ng Wika.



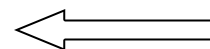
"Let us plant trees!" for the celebration of Clean and Green Month.

The preschoolers roam around the BBCCC building for their Trick or Treat.

THE BBCCC PRE-SCHOOL FOUNDATION ACTIVITIES (SY 2014-2015)



Making a colorful pencil case using a plastic bottle (Recycling as part the celebration of **Clean and Green Month**)

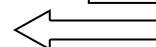


Showing confidence, as the preschoolers represent the different countries during the celebration of **United Nations**.



Art, story Telling and games during **Friday Activity**.

Here are the winners in the poster making contest during the celebration of **Art Month**.



MY CAREER TALK: SHARING BBCCC TO THE YOUNG

By: Shane R. Tadeo, Loans Processor, Credit and Collection Dept.



My son Emmj invited me to have a short talk in their classroom about my work at BBCCC during their Career Week Celebration last January 26, 2015.

In my talk, I had the chance to promote some of BBCCC's services like granting of loans, Thrift Savings Program, Capital Build Up, lodging services, hall rentals, and commercial spaces for rent.

I also explained to the class about my duties and responsibilities as a Loan Processor/Evaluator.

I appreciate how the class reacted and responded in the open forum. They were curious and interested about how a loan is processed, what are the requirements to secure a loan, how much loan can be granted, and how to open a savings account.

I can never forget a noteworthy question that still lingers on my mind. It is worth mentioning, the question was "*Nakapagod po ba magtrabaho?*"

My response was if you love and enjoy what you do, you wouldn't feel exhausted at all. It is also important to take care of the body, eat nutritious and healthy food, take daily dosage of vitamins, drink water and have a restful sleep.

There are a lot of pressures at work that may be stressful, but with a positive attitude and a compelling drive every day, surely you wouldn't want to miss a thing in rendering your time and effort in the office.

Knowing your purpose in life makes every day worth living (Ephesians 6:6-8, Colossians 3:23). Finding happiness, fulfilment and contentment in loving to serve and serving with love and by being a blessing to others is meaningful.

I also shared to the class about my struggles in my work, in such times when I cannot please a customer/member, instances when a customer/member is difficult to deal with. It is a challenge to be patient and humble all the time and how a heart-warming smile can make it all right.

I love the children's career outfits that day, it reflected on their dreams, ambitions and aspirations.

Teachers and parents play a big role in the realization of their dreams. It is our duty to inspire, encourage, motivate, and to guide them every step of the way.

Whatever they would become in the future, the youth are tomorrow's people and BBCCC's future members. Let us continue to give all our love and support to them.

Thank you very much Grade VI-Benevolence & Grade VI-Altruism. Continue to have a dream, and believe you can achieve it, and most importantly be strong to survive the challenges that come your way.

Our life is God's greatest gift to us and whatever we do with our life is our greatest gift to God, so is our work. Don't forget Proverbs 3:6 "In everything you do, put God first and he will direct and crown your efforts with success." To God be the glory!

BBCCC RESEARCH GROUP SPONSORS SEMINAR

By: Gabby Pinas, Member, RDPC

In line with the BBCCC Research Development and Publications Committee's (RDPC) attempt to establish linkages with other cooperatives in the area of research, the committee sponsored a Seminar on Research on Cooperatives.

This was held at the BFI Training Hall Annex 2 last February 27, 2015. Cooperatives in the city of Baguio were invited to attend the said seminar.

Mr. Joseph Andaya the secretary of the BBCCC Board of Directors, a re-

searcher and a faculty member of Saint Louis University (SLU) was the resource speaker in the said seminar.

Mr. Andaya stressed the importance of a research based decision especially on policy making of cooperatives so as to address concerns and issues in the cooperative using logical steps.

He further challenged the participants to come up with researches that are vital in the operations of the cooperatives. The seminar gave concrete ways on how to do research in the co-

operative setting.

The said seminar was attended by the three members of the BBCCC RDPC, two office staff of the BBCCC and with representatives from three other cooperatives in City.

The RDPC according to BBCCC Director Mar Valdez in his opening remarks hopes to come up with more workshops in order to identify research agenda and to collaborate with other cooperatives in the areas of research.

TOWARDS IMPROVEMENT

By: Memory Palasi, Student Intern, RDPC

“The only source of knowledge is experience” says the most notable name in science, Albert Einstein. From where else should we learn but from our own experience?

It helps us to be more mature and most of all, to be wiser. Some experiences are pleasurable, some are bitter that are better forgotten and some are repeated until finally got right. Learning is also not just about acquisition of experience but knowing how to apply the lessons learned from it.

Spending a tremendous time reading books isn't enough to prepare a person to what is out in the real world. We have to acquire trainings and experiences as preparation for our course in life. Throughout history, successful resistance to military invasions and victorious battles are won with proper preparations.

Looking back, various thoughts,

doubts and expectations immediately clouded my mind as I entered the BBCCC building for my first day of training.

I admit that that first time experience is a bit scary. “It's as if we are shoved to see the real world before us” says my fellow interns. A day passed, a week passed and now a month passed. I started to contemplate and gather every experience I had during those times.

Personally, my stay at BBCCC helped me to grow because whether I like it or not, I have to be more mature. My experiences with the Co-op pressured me to be confident and give my best even on small tasks. Every correction is not already sign of failure but a tool towards improvement. Trainings are supposed to build us.

A gem's luster will be revealed with continuous polishing. Like gems, we

are strained to give our best and admitting mistakes and turning to correct them is a sign of love for wisdom.

We, interns, can't deny the fact that the Co-op contributed something to us. Most interns admitted they noticed improvement on their skills and some remarked that they gained new knowledge too.

One intern beamed and shared that he was able to apply those academic principles we have learned at school while another intern shared of the improvement in his communicating skills.

Aside from technical skills, we also acquired values we can use in the near future. Again, one intern said that we should be firm on our tasks, taking one responsibility at a time.

In a manufacturing setting, the effi-

Continued to page 11, Towards...

EDCOM UPDATES**PMES Conducted from January 2014 to March 2015**

<u>Date</u>	<u>No. of participants</u>
January 11, 2014	53
February 1, 2014	71
March 8, 2014	63
April 5, 2014	78
May 3, 2014	87
June 7, 2014	78
July 5, 2014	68
August 2, 2014	68
September 6, 2014	88
October 4, 2014	77
November 8, 2014	63
December 6, 2014	59
January 10, 2015	49
February 7, 2015	85
March 7, 2015	-



<u>Date</u>	<u>Title</u>	<u>No. of participants</u>
January 11, 2014	Wheat Pandesal, Pan Pizza	26
February 15, 2014	Tarts	26
March 8, 2014	Muffins, Chiffon Cake Rolls	24
April 26, 2014	Ice Cream, Crepes	21
May 31, 2014	Embutido, Siomai, Skinless Longanissa	27
June 28, 2014	Black Forest Cupcake w/ Whipped Cream Frosting	24
July 26, 2014	Oatmeal Bars, Carrot Cupcakes w/ Cream Cheese	29
August 30, 2014	Pichi-pichi, Butchi	24
September 27, 2014	Tocino, Cordon Bleu, Sushi	13
October 25, 2014	Fruitcake	22
December 6, 2014	Christmas Yule Log Cake, Sugar Cookies	20
January 24, 2015	Muffins (blueberry, strawberry, mango toppings)	19
March 14, 2015	Loaf Cakes (carrot and butter)	-

As part of our Community and Social Responsibility also last October 2014, we reached out to 200 members from different barangays where we distributed kilos of rice. Still, during the Co-op month celebration (October 1-31, 2014), the BBCCC Foundation Inc. (BFI) conducted medical and dental mission funded by the Community Development Fund (CDF). Furthermore, the BFI conducted a summer work camp in an adopted barangay of ours which is Brgy. Balluay in Sablan, Benguet.

It is also our pride that the city government of Baguio awarded our Co-op as the First Place (Large Category) in their search for outstanding Cooperatives in the City of Baguio for 2013. This award was given last December 16, 2014. Further, we got two certificates of compliance from the Department of Labor and Employment (DOLE). A Certificate on Compliance of General Labor Standards and a Certificate of Compliance on Labor Occupational Safety and Health Standards. To our valued members, I would like to express my sincere appreciation for your continued support and commitment in patronizing the services of our Co-op. GOD BLESS to all! 🙏

Continued from page 2, General...

Our grocery needs special attention because sales and revenue have been decreasing in the past three years. We hope that there will be more members who will patronize our grocery. During our Foundation Day last Octo-

ber 11, 2014, recognition was given to 150 Members in Good Standing (MIGS) for three (3) consecutive years (2011-2013). Members received grocery tokens and certificates. In addition, 400 members received goods and key chains during that day.

Continued from page 9, Towards...

ciency of producing products isn't measured merely by the quantity of products produced but also by the quality of products. Relating this to the workplace, tasks assigned must be done diligently within a reasonable time.

We, interns, also realize the meaning of patience when every time we are confronted by complaining members and having to meet people who transact with the Co-op. This is because, while inside the organization, we must act like employees of the Co-op. We don't just represent ourselves but also BBCCC.

To finish our internship without learning anything is like a wasted investment. We must value the time and effort we exert that's why we should not take for granted every opportunity for learning we can get.

We also have to be more cooperative and disciplined. As student interns in BBCCC, we are compliant to people who are much older than us. We are to be mindful and accommodating because we may not share the same outlooks in things.


They are our mentors and we are to be scrutinized in terms of skills and attitude that's why we have to set aside the lax attitude we show in school and start taking responsibilities.

Being attentive to instructions is also important. During exams, failing to follow instructions would mean deductions in grades or worse, a disregarded paper. In BBCCC or any organization, instructions must be taken in accurately for a correct output otherwise; effort and time will be wasted.

EDCOM UPDATES

Training Seminars Conducted from January 2014 to February 2015

<u>Date</u>	<u>Title</u>	<u>Facilitator</u>	<u>No. of participants</u>
January 17-18, 2014	Records Management	Mr. Joseph Porfirio Andaya	10
February 15, 2014	CDA Mandatory Compliance Updates	Atty. Franco Bawang	8
February 19, 2014	PMAP Seminar	-	2
February 20-21, 2014	Loan Officers Competency Course	Eman Palabyeb	1
March 25-26, 2014	National Summit on Gender and Development in Co-ops	-	10
March 29, 2014	Investment and Banking Procedures	Dr. George Ramos	5
April 21- 25, 2014	Certificate Course on Basic Mediation	-	2
April 24-26, 2014	Basic Accounting for non- Accountants	Leah Faye Depalog	6
May 10, 2014	Successive Planning	Dr. Eleanor Cruz	5
May 17-18, 2014	Gender Equality	Mr. Oscar Adversalo	10
June 13-14, 2014	Essentials of Human Resource Mgmt	Rene Gener	3
June 20-21, 2014	Audit Management Seminar	Ms. Fe Mejia	7
June 27-29, 2014	Annual General Assembly and Educational Forum 2014	-	15
June 27-28, 2014	Philippine Cooperative Center GA	-	2
July 16-18, 2014	Crafting your Investment Policy	-	2
July 17-19, 2014	Financial Management	Mr. George Ramos	7
August 3-4, 2014	A Conversation in Bohol with ADR Experts	-	2
August 22-23, 2014	Parliamentary Procedure	Mr. Milo Distor	7
September 2- 5, 2014	Gender Sensitivity Training	-	4
September 18-20, 2014	Asian Credit Union Forum 2014	-	4
September 19;27, 2014	Conflict Management Seminar	Atty. Eric Santos	10
October 14, 2014	Gender Sensitivity for Cooperative	Mr. Oscar Adversalo	10
October 16-18, 2014	12 th National Cooperative Summit	-	10
October 11, 2014	Conference Seminar on the Role Of Ethics Committee in Cooperative	Mrs. A. Rimas Atty. E. Manasitan Mr. Osmundo Elep Mr. Romeo Denis	1
October 28-29, 2014	Regional Cooperative Month Celebration	-	15
November 22, 2014	Labor and other Related Laws	Atty. Eric Santos	6
December 3, 2014	Multi-sectoral Convergence for PWD's Welfare	-	2
January 12-16, 2015	Seminar on Mediation and Conciliation	-	4

One more month and a few days and we will soon end our internship. We will continue to move forward and experience more. In time, we will apply all the lessons we acquired in the Co-op and we will be grateful to the people who took part in it. 



LIST OF CANDIDATES MARCH 22, 2015 BBCCC ELECTIONS

FOR BOARD OF DIRECTORS / ELECT FOUR (4)



ASUNCION, ARTURO G.
"ART"
"Action Man"



CHAN, CONRADO JR. B.
"CONRAD"
"New Vision, New Direction, New Leadership"



FIANZA, ARKINSON C.
"ARKY"
"Growing Together with BBCCC vision 'Walang Iwanan'"



LACIOIA, NORMA M.
"NORMA"
"Service with Loyalty, Honesty & Integrity"



RAMOS, GEORGE K.
"GEORGE"
"A service that is: Responsive, Assertive, Motivated, Output-Oriented, Sincere"



VALDEZ, MARIO S.
"MAR"
"Isatik natin sa pagka-Direktor, Maasahan, Maka-Giyas na Maka-Tao pa"

FOR AUDIT COMMITTEE / ELECT ONE (1)



CARDONA, MILAGROS M.
"MILES"

FOR ELECTION COMMITTEE / ELECT TWO (2)



ADVERSALO, OSCAR R.
"OCA"
"Nasa Gawa, Hindi Lang sa salita"



BUSBUS, STEPHENIE O.
"STEPHIE"



DE LOS REYES, MARIO M.
"MARIO"



LADIA, LAWRENCE DEXTER D.
"DEX"



PASCUA, ALEXANDER J.
"ALEX"



REGACHO, JUDY A.
"CARLOS"



SORIANO, GERRY B.
"GERRY"
"Dedicated Cooperative Advocate and Supporter"



TACDERAS, MILAGROS E.
"MILA"
"Honesty is the Best Policy"

BBCCC ELECTION COMMITTEE:

NORMA M. LACIOIA
CHAIRMAN

ARTURO G. ASUNCION
VICE-CHAIRMAN

GERRY B. SORIANO
SECRETARY