



<https://www.ncmic.com/prc/blog/office-staff/how-to-create-a-policy-procedures-manual.aspx>

## **New Policy Manual Approved by the BOD**

**By: Milo N. Distor, BOD Secretariat**

**A** new policy manual was adopted and approved in a third and final reading last January 2016 by the Board of Directors (BOD).

This Policy Manual establishes standards that shall serve as guides for the Baguio Benguet Community Credit Cooperative (BBCCC). It is designed to be the primary reference document for communicating and interpreting the BBCCC's policies, programs, and procedures to its officers and staff.

The BOD has developed and enacted these policies by virtue of the by-laws of the BBCCC. The day-to-day functional implementation of these policies and procedures shall be the responsibility of the officers, management and staff of the BBCCC.

Thus, the purpose of these policies and procedures is to serve as a reference tool in making decisions involving the management and operation of the cooperative. The manual establishes guidelines to be followed by the management in determining em-

ployment practices and to acquaint officers and staff with their general employment rights, benefits and responsibilities.

It also provides information on BBCCC's policies regarding membership, credit and collection, administration, accounting, audit, finance and investments. Policies on specific concerns including the grocery and the housing project are also contained in this Manual.


This manual supersedes all inconsistent communications as well as prior policies and procedures. Separate documents/manuals with respect to the specific operation or administration of the cooperative's different functional areas shall be developed in accordance with this Policy Manual and may be used to augment the provisions of this Manual. All departmental documents must be consistent with this manual.

Amendments to the policies contained in this Manual may be introduced through the BOD. It is the practice of the BBCCC to process substantive

changes in its policies through the governance process.

However, the Board of Directors reserves the right to interpret, alter, reduce, or eliminate any practice, policy or benefit, in whole or in part, where changes in law or other circumstances render changes in the policy necessary for the welfare of the BBCCC.

As changes are made in policies, the appropriate pages in the manual shall be brought up to date. A detailed log of these changes shall be maintained with the Manual. These policies shall also be reviewed on a periodic basis, spearheaded by the Board of Directors, to determine if any changes are necessary. The Policy Manual is maintained by the Board Secretary/Secretariat of the BBCCC.

*(Pls. read related article on page 6 of this issue.—Eds.)* 



# LIST OF CANDIDATES

## MARCH 20, 2016 BBCCC ELECTIONS



### FOR BOARD OF DIRECTORS (ELECT THREE (3))



**ADVERSALO, OSCAR R.**  
"OCA"

"Nasa gawa, hindi lang sa salita"



**GAYO, NELSON V.**  
"NELSON"



**TADEO, EMMANUEL A.**  
"BONG"

"True (Transparent, Responsible, Unified, Effective) service towards progress"

### FOR AUDIT COMMITTEE (ELECT TWO (2))



**CORPUZ, DIANNE ACOSTA**  
"YAN"

"In the pursuit of competence, transparency and accountability"



**FLAVIER, NIDA F.**  
"NIDZ"

"To serve with intergrity, honesty and commitment"



**PASNGADAN, MARIBEL S.**  
"MABEL"

"Do what is right"



**SILVA, ALLAN FRANK B.**  
"ALLAN"

"Out to protect cooperative resources and members' interest"

### FOR ELECTION COMMITTEE (ELECT ONE (1))



**BUSBUS, STEPHENIE O.**  
"STEPHIE"



**GANDEZA, RONEY JONE P.**  
"RONEY"

"I will fight for you"



**TACDERAS, MILAGROS E.**  
"MILA"

OSCAR R. ADVERSALO  
CHAIRPERSON

STEPHENIE O. BUSBUS  
SECRETARY

GERRY B. SORIANO  
MEMBER

# Editorial

## Get Involved and Make a Difference


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

It is election time once again not only with regard to the national election happening in May but also to the coming election of Co-op officers and annual General Assembly of our very own Baguio-Benguet Community Credit Cooperative (BBCCC) this coming March 20. In both instances, these are opportunities to select the leaders that will push both the Philippines and BBCCC into greater prosperity and a brighter future. Both the Filipino people and the BBCCC members have a responsibility in our hands to carefully assess the track records of the candidates as well as to look deeply into their campaign promises before we place that very important black dot beside their names or in the case of our Co-op write their names in the ballot.

If we have really learned our lessons well, we should not be swayed by empty promises and rhetoric. Instead, we should be more discerning of their real intentions. In the case of Philippine politics, we have already voted officials who have done damage than good for our country. In contrast, our Co-op has seen capable leaders that have served and continue to serve BBCCC to the best of their abilities and which made our Co-op what it is today — a billionaire Co-op.

BBCCC as an organization is filled with a rich history and culture which makes our co-op unique from other organizations. We need Co-op leaders who will continue on that legacy and enhance what earlier Co-op leaders have done. What would make it different though is our active participation in our various activities. As members, we should not just focus on the distribution of patronage refund and how much dividend we have earned. Instead, we should also actively participate in the business proceedings portion. Afterall, this is our Co-op and we should take care of what we have.

In this issue of the *CoopServer* we again focus on the annual GA. On page five, Shane Tadeo compares the GA to a body which must work together in order to succeed. We have also included updates on the new policy manual adopted and approved by the BOD as reported by Milo Distor (page one). Also included in this issue are the new loan windows available for all members especially those that are considered to be members in good standing (page six).

This year's Medium Term Development Plan (MTDP) theme, *"Members as Instruments of Social Change and Development"* allows our co-op to look beyond our material and financial success and instead forces us to be actively involved in community development. Again, our co-op is not existing in a vacuum and we need everyone's support from the members, the officers and staff and the community at large to make things happen. Indeed, we're not just made of a single part but of many parts working harmoniously with each other. 

**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.

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Consultants: BOD Chair/President,  
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Ann B. Bungag

File Photos: Management Information  
Systems, RDPC

## Editorial Board



**Roberto I. Belda**  
Editor-In-Chief



**Dr. Mario S. Valdez**



**Gabriel Paul K. Pinas**

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## Chairman's Corner



### Fiduciary Responsibilities

By: **Atty. Nelson V. Gayo, Chairman, BOD BBCCC**

Being a member of the Board of Directors (BOD) of BBCCC comes with a certain level of responsibility to say the least. However, we're not shrinking away from our avowed duties and responsibilities despite the enormous tasks bestowed upon us. In fact, in the cooperative way, we welcome very much the opportunity to serve our fellow BBCCC members as well as the community where we operate.

In keeping with the demand of the times, the BOD recently approved and adopted a new policy manual meant to further our advocacy for a transparent governance and the provision of better services for all the members of our co-op. A highlight of that new policy is the introduction of new loan windows that members in good standing can all avail of. One such loan is the so called Special Loans with a specific focus on Community Outreach Loan. In partnership with the BBCCC Foundation, Inc. (BFI), our Co-op shall offer special business loans to groups of farmers or small business entrepreneurs who have been organized by the BFI using the Microfinance Group Credit Lending Model. The objective of this loan type is to organize individuals into a group or association through which various microfinance and other activities are initiated and which may include savings promotion, education and awareness building and cooperative training. This is also in keeping with our Medium Term Development Plan (MTDP) theme for 2016, *"Members as Instruments of Social Change and Development"*.

Together with the other officers and staff of BBCCC we are more than aware of our fiduciary responsibilities to you, our dear members. This means we have the legal responsibility in managing the financial resources of our cooperative so that it may earn substantial returns and benefit you further. Rest assured that we are all doing our best to provide you with this service. You all have placed us in a position of trust and we have no plans of letting you down. Through proper execution of prudent investment processes we expect admirable returns on our portfolio.

It is once again time for our Annual General Assembly (GA) and Election of Officers and we encourage everyone to actively participate in this activity. This is another avenue in our Co-op where our voices and opinions matter the most. Invite your family and friends who are members of BBCCC to come and join our 57th GA which will be held at the Saint Louis School Center, Assumption Road on March 20, 2016. See you all in our GA, my fellow co-operators!

## Testimonial

*(We are re-printing a letter of one of the former BBCCC Foundation Inc. (BFI) scholars which our Co-op received last December 2015. This former scholar of the BFI, from 1998 to 2002, is practising the value of gratitude which is one of the many values imparted to them while with the BFI. She is now based and working in New Zealand. — Eds.)*

Dear Sir/Madam:

Warm greetings!

It had been a long time since I last saw BBCCC—the cooperative that supported me during my high school days. Way back in school year 1998—1999, I was one of the first set of scholars of BBCCC and I can say that I was so lucky enough to be a part of this respected cooperative during my entire high school years (1998-2002).

After more than a decade, I realized that I missed a lot of great opportunities to express my sincere gratitude to BBCCC for the great help and support that it poured on me during those days. I strongly believe that this significant cooperative played a tremendous role for me to be able to stand wherever I am at the moment. With that, hat's off to all the BBCCC

*Continued to page 10, Testimonial ...*

# General Assembly: One Body with Many Parts

By: Shane R. Tadeo, Teller/Cashier, Finance Dept.



Scenes of a regular BBCCC Annual General Assembly and Election of Officers.

*“For the body itself is not made up of only one part, but of many parts. If the foot were to say, ‘Because I am not a hand, I don’t belong to the body,’ that would not keep it from being a part of the body. And if the ear were to say, ‘Because I am not an eye, I don’t belong to the body,’ that would not keep it from being part of the body.”*

*If the whole body were just an eye, how could it hear? And if it were only an ear, how could it smell? As it is, however, God put every different part in the body just as he wanted it to be. “There would not be a body if it were only one part! As it is, there are many parts but one body. So then, the eye cannot say to the hand, ‘I don’t need you!’” Nor can the head say to the feet, “Well, I don’t need you.” (I Corinthians 12: 14-21)*

The General Assembly can be compared to a body with different parts namely: the members, the Board of Directors and Committee Officers and the management staff. For the

body to function well, all the parts should be in harmony with each other. BBCCC’s 57<sup>th</sup> General Assembly (GA) is fast approaching, there will be a showcase of involvement, connection and participation among the different parts. A variety of expectations and insights from different points of view come up when General Assembly approaches.


For the management staff, it is the time for all the departments (Accounting, Audit, Credit & Collection, Finance, Grocery, HR) to accomplish different data/reports needed for the calculation of dividends and for the preparation of the General Assembly reports. Team work is needed to cater to the 14,304 active members of BBCCC. Everyone has something to contribute to accomplish the task.

For the Board of Directors and Committee Officers, G.A. is the time to present the progress of their respective programs and activities. It is the time to evaluate old policies and formulate new ones depending on the current situation and recommenda-

tions of the members.

In the perspective of a member, the GA is the time to receive their dividends. But the GA is not only about dividends or patronage refunds, it is also about coming together to discuss plans for the cooperative for the next few years. All members are encouraged to contribute their ideas for the improvement of the Cooperative. It is through their support and active involvement that the Cooperative will continue to grow for the benefit of the next generation of cooperators.

We are one body with many parts. *“And so there is no division in the body, but all its different parts have the same concern for one another. If one part of the body suffers, all the other parts suffer with it. If one part is praised, all the other parts share its happiness.”* (I Corinthians 12: 25-26)

Let’s keep the pep and vitality of the body (General Assembly) by nurturing it well. Your presence and your voice matter. Be involved. Come one come all! 

## New Loan Windows for BBCCC Members

**LOAN APPLICATION**

**Personal Information**

Name (Last) PUBLIC (First) JON (Middle Initial) J  
 Address (Mailing Address) 12345 MAIN STREET (City) ANTIPOLO (Zip) 999999  
 E-Mail Address JQPJQPJQP@BBCCC.org (Home Telephone) 1111-1111 (Other Telephone) 2222-2222

**Services needed**

UNDER REVIEW

**Current Income**

High School Graduate Or General Education (GED) Test Passed? Yes No  
 Highest grade completed Credits Earned  
 Military (Most recent first) Quarterly or Other (specify)

<http://www.cbtownandcountry.com/tag/loans/>

New loan windows are now available as a result of the new Policy Manual adopted by the Board of Directors (*pls. see related article on page 1—Eds.*).

Article II CREDIT AND COLLECTION of the New Policy Manual provides the following types of loans which a BBCCC member may avail of one or a combination of the following types of loans: Here is a reprint of the New Policy Manual containing the types of loans.

**Section 6. The Regular Loan and Construction Loan Within Share Capital.** A member may avail of any number of regular or construction loans provided the total amount of such loans shall be within his/her share capital.

**Section 7. The Fixed Deposit Term Loan.** A member may avail of the Fixed Deposit Term Loan backed by his/her Fixed Deposit Term under the following guidelines:

A. Only ONE (1) loan of Fixed Deposit Term per Certificate of Time Deposit (CTD) shall be allowed and the maturity of the loan shall not be longer than the term of the deposit.

B. A re-loan may be allowed PROVIDED that the remaining balance of the previous Fixed Deposit Term Loan shall first deducted from the proceeds of the new loan.

C. The member-depositor shall sign a Pledge of Deposit over his/her Fixed Deposit Term Account as security of his/her loan.

**Section 8. The Petty Cash Loan (PCL).** The Petty Cash Loan may be availed of by members under the following guidelines:

A. The Board shall determine different maximum loanable amounts for old and new members.

	New Member	Old Member
Loanable Amount	1,500.00	2,000.00
Charges:		
Interest	15.00	20.00
Collection Fee	15.00	20.00
Members' Benefit Fund	15.00	20.00
Net Proceeds	1,455.00	1,940.00

B. The loan shall be payable for a period of ONE (1) month. Failure to pay on the due date subjects the member a penalty to be determined by the Board.

C. The Board shall determine the charges and/or fees to be deducted from the loan.

D. No member can avail of this loan if he/she still has an outstanding PCL.

**Section 9. The Grocery Assistance Loan (GAL).** Members may avail of the Grocery Loan under the following guidelines:

A. The Board shall determine different maximum loanable amounts for old and new members.

- New members may avail of the maximum GAL amount of ONE THOUSAND FIVE HUNDRED PESOS (P1,500.00 and old members the maximum amount of TWO THOUSAND FIVE HUNDRED PESOS (P2,500.00) worth of grocery goods.

The member can get up to one (1) cavan of rice in addition to his GAL of groceries. Failure to pay the GAL



on the due date shall subject the member to a penalty of two percent (2%) per month.

B. The Board shall also determine the quantity of rice the member can still add to his/her GAL on groceries.

C. The loan shall be payable for a period of ONE (1) month. Failure to pay on the due date shall subject the member to a penalty to be determined by the Board. If the loan shall not be paid within the next month (or the month after the due date) the member shall be considered a MEMBER IN BAD STANDING (MBS).

D. No subsequent Grocery Assistance Loan is given unless the previous one shall have been fully paid, including all fines/penalties as the case may be.

**Section 10. The Special Contingency Loan (SCL).** A member may avail of the Special Contingency Loan under the following guidelines:

A. The maximum loanable amount is P5,000.00 with two (2) co-makers each with a minimum share capital of P5, 000.00 is required for every SCL application.

B. The SCL shall be made available to members in good standing for any contingent or emergency expense or financial liability.

C. The SCL shall be subject to filling fees, MBF, and interests.

D. The Board shall determine the number of co-makers with minimum share capital required for every SCL application. The co-makers shall pledge their own share capital as security for the loan of the principal debtor.

E. A subsequent SCL may not be availed of until the previous loan shall have been fully paid.

**Section 11. The Appliance/Furniture Loan (AFL).** A member may avail of the Appliance/Furniture and Fixture Loan under the following guidelines:

A. As a general rule, the appliances/furniture shall be purchased from an entity with which BBCCC had a tie-up.

B. The borrower shall submit the official price quotation and picture of the item to be purchased and a letter of intent.

C. The ownership paper of the appliance/furniture purchased shall be submitted to the Cooperative and the corresponding Chattel Mortgage shall be executed to secure the loan in favor of the Cooperative. The ownership paper shall be released to the member only after the loan shall have been fully paid.

D. Two (2) co-makers each with a minimum share capital of P5,000.00 is required for every AFL application.

**Section 12. The Regular Loan with Collateral.** A regular mortgage loan may be availed of by a member under the following guidelines:

A. A borrowing member shall automatically pledge his/her present and future share capital to secure his/her loan.

B. An old member may borrow up to THREE times (3x) and new members up to TWO times (2x) his/her Share Capital.

C. Four (4) co-makers is required in availing of this loan shall depend on the amount of the loan.

D. Only members in good standing may avail of this loan.

**Section 13. The Construction Loan with Collateral.** A construction mortgage loan may be availed of by any member under the following guidelines:

A. A member may borrow the equivalent of the actual construction cost to be financed PROVIDED THAT an old member may borrow only up to THREE times (3x) and new members up to TWO times (2x) his/her Share Capital.

B. Only members in good standing may avail of this loan.

C. The borrower shall attach the cost estimate of the construction including the bill of materials and labor.

D. The Board may require the official receipts of the construction to be presented after the construction.

E. Likewise a photo of the construction in progress and when completed shall be submitted when required.

F. Four (4) co-makers is required in availing of this loan shall depend on the amount of the loan.

**Section 14. The Preferred Member Loan (PML).** The PML is a type of loan extended to members who has never been in bad standing for the past three (3) years and has a minimum share capital to be determined by the Board. The PM may avail of the following loan packages based on his/her capacity to pay under conditions to be determined by the Board:

A. Package 1: The One-Year 10% Interest Loan.

B. Package 2. The Five-Year 10% Interest Loan.

**Section 15. Special Loans .** A special loan is a loan over and above the amount of a member's share capital provided that such member has been in good standing for at least three (3) consecutive years and his share capital shall not be less than an amount determined by the Board and provided further that if the loan incurred fines/penalties, his/her succeeding loan shall be limited to three (3) times his/her share capital. These loans shall be as follows:

**A. Credit Limit Loan** – shall refer to a non-collateral loan which the Cooperative may extend to the member based on his/her capacity to pay for a particular line of credit. The loan charges for this type of loan shall be determined by the Board.

*Continued to page 10, New Loan ...*

# New BBCCC Building to be Constructed

By: Gabby K. Pinas, Chairman, RDPC



**A** New BBCCC Building with a total land area of 1,000 square meters located at the back of the present BBCCC building will be constructed this year.

The three story building with basement has an approved budget by the General Assembly of Php 67 Million.

The new building shall house the pre-school of the BBCCC Foundation at the basement, a parking

space at the ground floor, different BBCCC offices at the second floor and a multi-purpose hall at the third floor.

Meanwhile, the present building shall be used for commercial purposes.

A relocation had been negotiated by the management to affected tenants of the present building.

On March 20, 2016 on the 57<sup>th</sup> General Assembly members will witness the unveiling of the pro-

posed building. The said building is expected to be finished in two years time. 🏡





## BBCCC EleCom Shares Best Practices



**B**BCCC ELECOM SHARES BEST PRACTICES TO PRIMARY COOPS OF BAGUIO AND BENGUET.

In photo are two members of the BBCCC ELECOM, Mr. Oscar Adversalo, Chair ELECOM and Mr. Gerry Soriano, Member ELECOM facilitating the seminar attended by representatives of Co-ops in Baguio and Benguet, held at our BBCCC Preschool last February 20, 2016. 📷

### Seven Cooperative Principles

1. Voluntary and Open Membership
2. Democratic Member Control
3. Members' Economic Participation
4. Autonomy and Independence
5. Education, Training, and Information
6. Cooperation among Cooperatives
7. Concern for Community

**TheCooperativeWay**



*Continued from page 7, New Loan ...*

**B. Business Assistance Loan** – shall refer to a loan of financial assistance for a particular business based on the member's capacity to pay and a feasibility study of the business. The loan charges for this type of loan shall be determined by the Board.

**C. Community Outreach Loan (COL)** – The COL shall be a special business loan available to beneficiary-communities of BBCCC's outreach activities under the auspices of the BBCCC Foundation, Inc. (BFI).

The BBCCC shall offer special business loans to groups of farmers or small business entrepreneurs who have

been organized by the BFI using the Microfinance Group Credit Lending Model that aims to organize individuals into a group or association through which various microfinance and other activities are initiated include savings promotion, education and awareness building and cooperative training. Special loan arrangements for this purpose include:

(1) The members of the association shall be admitted as BBCCC members with their share capital deducted from the loan amount given to the group,

(2) A business loan, based on a feasibility study, shall be made available as a group loan,

(3) A special schedule for amortization payments of loans such as after harvest time shall be fixed for the loan. The BFI shall act as an intermediary for the loan and shall play the critical role of generating credit awareness and education among the borrowers geared towards raising the credit worthiness of the borrowers.



*Continued from page 4, Testimonial ...*

Board of Directors, management, staff and members! I hope that it continuously helps underprivileged but deserving students who are willing to study and achieve better lives.

Merry Christmas and may the spirit of genuine sharing continuously blaze in our hearts.

Thank you very much.

Respectfully,

Ness Calag—Baldo (sgd)  
nesscaldo@\_\_\_\_\_



*Find out what are the 7 Cooperative Principles on page 9!*



<http://www.fao.org/docrep/003/w5069e/w5069e06.htm>

# Centennial Year of Philippine Cooperatives

By: Florangel Rosario Braid

(This article is taken from <http://www.mb.com.ph/centennial-year-of-philippine-cooperatives/> first published Feb. 10, 2015. This is also part of our continuing co-op education series — Eds.)

**T**he cooperative movement in the country which commemorated its centennial last week has always played a key role in the life of the country. Over the past ten decades, it had chalked up quite an impressive record as a third sector — an instrument of social justice as envisioned by the Constitution. It has fulfilled this goal by addressing the needs of the less privileged and marginalized sectors of our society through the provision of credit and marketing mechanisms, capacity-building, and other social and economic innovations that promote self-reliant growth.

In his message celebrating a cooperative century, Dr. Eulogio T. Castillo, officer-in-charge of the Cooperative Development Authority, recognized the advances that the movement has made despite enormous challenges along the way. Today, its success has been the result of the faith and tenacity of its members and advocates who enabled the cooperative to adapt, survive, and to live up to the vision of its founders — that it would serve as an instrument in strengthening democratic participation, build trust and solidarity among its members, and promote equity and economic development.

On February 5, 1915, Act No. 2508, “An Act Regulating the Creation and Operation of Rural Agricultural Cooperatives Associations and for Other Purpose” or the Rural Credit Act was enacted into law, paving the way for the creation and organiza-

tion of the cooperatives in the Philippines. Here are among the milestones:

(1) Dr. Jose Rizal organized local farmers in Dapitan to build an irrigation system. Shortly afterwards, Emilio Jacinto organized the *Samahang ng Bayan sa Pangangalakal* in Sta. Cruz, Laguna.

(2) The Corporation Law of 1916 setting the legal framework for cooperatives was passed. Some of the laws and organizations created were: Rural credit cooperatives to provide farmers with credit; the Cooperative Marketing Law; the National Trading Corporation which granted tax holidays to cooperatives; the National Cooperative Administration (NCA) which replaced the NTC.

(3) During the Japanese occupation, 5,000 consumers and producer cooperatives were organized in Manila.

(4) In 1946, 1,500 cooperative societies were organized for Philippine Relief and Rehabilitation Administration, transformation of the NCA into National Cooperative and Small Business Corporation; creation of the Cooperative Administration Office and the Small Farmers Cooperative Loan Fund, and the creation of the Agricultural Credit Corporation Financing Administration which organized Farmers Cooperative Marketing Associations or Facomas which provided collateral loans to farmers. This was followed by pass-

ing of the Philippine Non-Agricultural Cooperative Act creating credit unions; the Agricultural Credit Administration, the Land Reform Code, and the National Electrification Administration.

(5) Presidential decrees issued in 1973 instituting the *Samahang Nasyon and Kilusang Bayan*, the Land Bank, the sugar producers marketing cooperatives, and the transport cooperatives.

(6) After the EDSA revolution, the 1987 Constitution mandated Congress to create an agency to promote cooperatives and to enact the Cooperative Code which created the Cooperative Development Authority. We are honored to have had a role as author of the constitutional provision and we acknowledge the support of our political and cooperative leaders, among them, former Senators Aquilino Pimentel and Butz Aquino who authored the two landmark laws. Because of their vision and sacrifice, cooperatives have expanded quantitatively and diversified as well to serve farmers, fisherfolk, consumers, housing, transport, and various service sectors.

Today, cooperatives have a total membership of 10,762,000, with total assets of P242 billion, a total paid-up capital of P72 billion, a total volume of business of P313 billion, and 290,662 employees. Indeed, the cooperative has become a significant force, a model of democratic governance and human development. 🌱



# **BBCCC TO HOLD 57<sup>TH</sup> GENERAL ASSEMBLY (GA) ON MARCH 20, 2016**



The 57<sup>th</sup> General Assembly (GA) will be held at Saint Louis School Center Assumption Road Baguio City on March 20, 2016 with the theme "Members as Instruments of Social Change and Development".

Registration starts at 7AM and to end at 11AM. Our Co-op had been consistent with the policy that 11AM is the cut off for registration where in late comers are no longer entitled to the meal allowance however they are still entitled to participate in the General Assembly and to receive their dividends on that day.

The following are the program of activities for the GA:

## **PROGRAM:**

### **PART 1 REGISTRATION**

7:00- 11:00AM, Registration

8:00-8:15 Video Presenta-

tion on screen

8:15 – 9:00 Entertainment  
with invited performers

9:00 – 9:15 Candidates' pledge  
to BBCCC MTD

9:15-9:25 Opening Program  
- Invocation  
- Pambansang Awit  
- BBCCC Hymn

9:25- 9:35 Welcome Message

9:35 – 9:50 Unveiling Ceremony  
for the New BBCCC Building  
to be Constructed

### **PART II BUSINESS PORTION**

9:51 Proof of due notice  
Roll Call and determination of quorum

9:53- 10:30 Consideration and  
approval of minutes (FY 2015)  
Presentation, Con-

sideration and approval of annual  
report

10:30-11:00 Chairman's Report  
11:00-11:30 Manager and  
Treasurer's reports  
11:30-12:00nn Committee Reports  
11:45-1:30PM Lunch break  
1:30-2:15 Open Forum  
2:15-2:25 Presentation of  
Annual Budget (Treasurer)  
2:25- 3:00 Open Forum  
Consideration and  
Approval of the annual budget  
3:00PM Ending

### **Part III DISTRIBUTION OF PATRONAGE REFUND AND / OR INTERESTS ON CAPITAL**

### **Part IV. PROCLAMATION OF WINNERS /ELECTED CANDI- DATES (BY ELECOM)**