

The BBCCC PSEVER

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Cooperative Community News and Features

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BBCCC Supports the Reduction of Plastic Bag Usage

By: Stephenie O. Busbus, Member, RDPC



A BBCCC member holding an eco-bag (left). Concern for the environment is one of BBCCC's core advocacy.



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nity.

On this note, BBCCC joins the cooperative movement and the world in this global issue. BBCCC exercises its social responsibility and concern to its community in many ways it can. One of which is observed in the BBCCC grocery.

An eco bag was designed for the coop members patronizing the grocery. This was implemented this year so that the cooperative will help in the reduction of the waste level especially the plastic bags.

The program also helps the members be educated on the usage of plastic bags. Coop members are asked to pay for the plastic bag that they use in case they forgot to bring their eco bags. In this

way, they are taught to be more responsible in reusing and recycling the synthetic materials they bought.

After the introduction of the eco bag and after the promotion of the project, the BBCCC eco bag now costs Php40 which used to be Php10 during the introduction of this move.

This concern for the environment is not an easy task not only for the cooperative but for all. Acceptance of not using plastic bags when alternative environment-friendly materials are available maybe the first step.

Active participation of coop members is then solicited by bringing one's own containers and eco bags whenever one visit the grocery and other groceries. After all, we only have one earth and

Cooperatives around the world generally operate according to the same core principles and values, adopted by the International Cooperative Alliance in 1995. Cooperatives trace the roots of these principles to the first modern cooperative founded in Rochdale, England in 1844.

The cooperative principles include voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training and information, cooperation among cooperatives and concern for the commu-

Chairman's Corner



BBCCC Opens Branch In The Suburbs

By: **Dr. Amparo T. Rimas**
Chairman, BOD

July 18, 2012 was a jubilant day for BBCCC members of La Trinidad and areas up north with the first ever opening of a satellite office outside the assumption compound. With this development the services of the Cooperative has been brought within the members' doorsteps.

The satellite office was inaugurated with a prayer led by San Jose Parish Priest, Reverend Father Benedict Castañeda, who then gave his insights on Cooperatives in assisting the marginalized population.

Present to witness this historic event were Mayor Gregorio Abalos of La Trinidad and several BBCCC officers and staff led by its current BOD Chairman, Dr. Amparo T. Rimas and Manager Maribel Pasngadan. Also on hand to lend support were representatives from the management staff, guests from the private sector as well as active members of the cooperative.

Mayor Abalos, Dr. Rimas and Ms. Pasngadan led in the ribbon cutting followed by the blessing officiated by Rev. Fr. Benny Castaneda, the parish priest of San Jose, La Trinidad. Mayor Abalos, Dr. Rimas and Councilor Shontogan delivered then their respective messages touching on the theme that with this small act, bigger things will eventually sprout that can benefit not only the BBCCC members but also the nearby community it serves.

Mayor Abalos excitedly exclaimed that with BBCCC, getting into town, he looks forward to a partnership that will make La Trinidad the center of cooperativism in the region that will spare the economic and social development of the community. On his part, Fr. Castañeda expressed optimism that the mandate for cooperatives to alleviate poverty and push social justice, the cooperative will be responding to the challenge for everyone to contribute his share and spending the goods for fellowmen.

BBCCC Director Arturo Asuncion gave the closing remarks. The other BBCCC Directors who attended the launching were Emmanuel Tadeo, Atty. Renato Fernandez and Aurora Ambanloc.

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Manager's Message

Compliance

By: **Maribel S. Pasngadan**
Manager



BBCCC ranked no. 1 in the Awards for Primary Cooperatives under the Large Category as per evaluation of the Regional Screening Committee of the 2012 *CDA GAWAD PARANGAL* in the Cordillera Administrative Region. This recognition is in full compliance with the requirements of the Cooperative Development Authority (CDA) under the following criteria: 1) Organization, Leadership and Management 2) Financial Management and Business Operation 3) Social Relevance, and 4) Awards and Recognition.

BBCCC is the nominee for Large Scale Category in the Cordillera Region and as endorsed by the CDA-CAR for the National Level. Cooperatives are being categorized into small, medium and large. Atty. Renato C. Fernandez one of our Board of Directors ranked no. 1 for the Coop Leader Awards both for the regional and national levels. He was formerly Board Chairman/President of our Cooperative. Last year our incumbent Chairman/President Dr. Amparo T. Rimas was awarded and recognized as a *Co-operative Leader in the City of Baguio* during the Baguio Day Celebration 2011.

BBCCC is a member of the Association of Asian Confederation of Credit Unions (ACCU) in compliance with cooperative linkages, such as Regional, National and International. We support the international movement of **Cooperativism** in the world in order to contribute to the awareness that cooperatives are the BEST ALTERNATIVE for people to have decent social and economic lives.

BBCCC likewise is one of the partners of the government in implementing mandates of the law. Among these laws are the Republic Act 9520, Go Green Program, Fire Protection Program and Solid Waste Management by the Department of Environment and Natural Resources (DENR).

Recently one of our employees attended the training for Pollution Officer. Government agencies are monitoring all private and public sector to comply with the law. Within the vicinity of the cooperative, we can see trash cans with proper labels. We thus enjoin all our employees, officers, members and the public to dispose properly

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Editorial

Social Audit and Social Responsibility

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

Republic Act 9520, or the Cooperative Code of 2008, required social audit to all the respective Cooperatives, well in this case to all duly registered Cooperatives under the code. Article 5, section 12 of the Code states that, "Social audit is a procedure wherein the cooperative assesses its social impact and ethical performance vis-a-vis its stated mission, vision, goals, and code of social responsibility for cooperatives, to be established by the Cooperative Development Authority, in consultation with the cooperative sector. It enables the cooperative to develop a process whereby it can account for its social performance and evaluate its impact in the community and be accountable for its decision and actions to its regular members".

Generally, social auditing is a process which enables organizations to assess and demonstrate their social, community and environmental benefits and limitations. It is also a way to measure the extent to which an organization lives up to the shared values, principles and objectives it has committed to promote.

But before a social audit can take place, maybe it is worth noting to consider these important aspects: the need to have a well-defined internal and external objectives of the organization. They should know how they could carry out their plan of actions. And how they could quantify and record the extent of indicators to which they we are doing.

It is widely considered that Cooperatives are owned, operated and controlled by their stakeholders who are likewise involved and participated in the decision making for its betterment. These Cooperatives must see to it that their stakeholders ensure their sustainable development as well as their needs for Cooperatives are uniquely dissimilar from other organizations or enterprises mainly because they believe on the importance of social responsibility aside of course from their structure.

As long as the Cooperative maintains its social obligations to its members, and as long as it adheres to the Cooperative's principles and values, it will surely remain strong and sustainable. Of course, unity among the members is essential as well as among the Cooperatives themselves.

Indeed, social responsibility is the obligation of cooperatives to somehow contribute for sustainable economic development for the Cooperative's stakeholders, their staff, their officers, their respective families as well as to their constituents in their community to help improve their quality of life. In order therefore to have a sustainable development it is therefore important to optimize the economic, social and environmental benefits.

Erratum: In the previous issue of the CoopServer (April-June 2012), page 2, Chairman's Corner, first paragraph, fourth line, For 2009 read 2010. Our apologies.—Eds.

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Consultants: BOD Chair, Dr. Amparo T. Rimas and Manager Maribel S. Pasngadan
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Roberto I. Belda



Stephenie Lee Ong-Busbus

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Above (L-R) BBCCC Manager Mabel Pasngadan, BOD Chairman, Dr. Amparo Rimas and La Trinidad Mayor Greg Abalos cut the ceremonial ribbon of BBCCC's first ever satellite office located at La Trinidad, Benguet.



(Continued from page 2, **BBCCC...**)

Members residing in La Trinidad and nearby areas can now transact at this newest branch office of BBCCC. Services that can be accommodated in the satellite office include: loans payment, savings deposit and withdrawal, share capital deposit, processing and release of loans within fixed deposit, release of approved loans with collateral, however, if the loans applied are outside of the member's fixed capital, the loan is processed in the main office but released at the branch and interview of prospective new members.

It is heartening to the note that in the short span of time, the branch has collected the amount of P5,127,778.98 representing savings deposit, membership equity and loan payments. The loans disbursed converted to more

than P2M. Membership recruitment resulted in 159 new members including Mayor Abalos, Councilor Shontongan and Rev. Fr. Castañeda.

The opening of the branch is a response to the ardent clamor of members in La Trinidad and environs for an accessible office that would spare them the hassle of the traffic going to Baguio and same on minimal expenses.

Individuals who wanted to become members of Baguio and Benguet's largest and the only billionaire coop-

erative are encourage to visit its La Trinidad office located at Narda's Commercial Bldg., Rm. 216, Km. 5, La Trinidad, Benguet. The office is open Mondays to Saturdays from 8:00AM to 5:00PM. 📍



Coop Leaders Took Part in Research Seminar

By: Stephenie Lee Ong-Busbus, Member, RDPC

The Research Development and Publications Committee (RPDC) chaired by Dir. Bong Tadeo in coordination with the Education Committee (EDCOM) chaired by Dir. Art Asuncion sponsored a seminar on "Basic Research Designs: Concrete Applications in Cooperative Context" last August 25, 2012 at the BBCCC Seminar Hall, Baguio City.

It was attended by BBCCC members and officers of the different cooperatives not only coming from the Baguio and Benguet areas but also as far as the Mt. Provinces.

Mr. Roberto Belda, RDPC member, gave an introduction to research and he presented several views and reasons for researching. Prof. Joseph Porfirio Andaya, the second speaker discussed about quantitative research while Prof. Milo Severino Distor was tasked to talk about qualitative research.

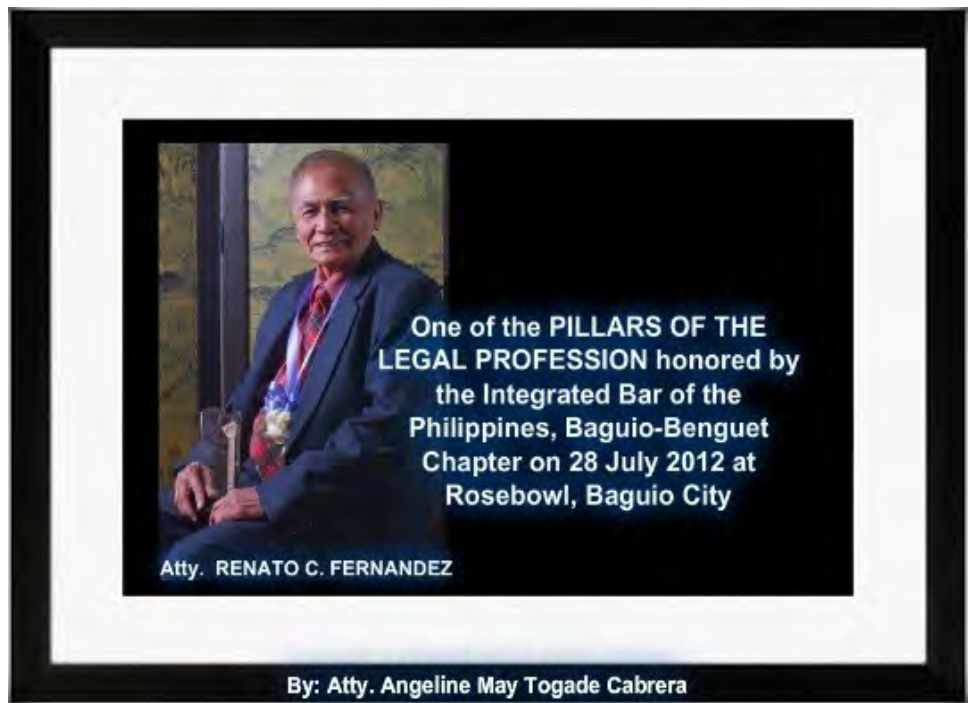
The terms in research maybe lofty but the speakers were able to simplify them and contextualized them in the cooperative perspective.

Welcoming the 29 participants was Dir. Tadeo who emphasized on the need for continuous learning as embodied in the "7 Cooperative Principles". Dir. Asuncion delivered the closing remarks while RDPC member Stef Busbus emceed the whole event.

BBCCC is blessed to have seasoned researchers in its roster of officers. The speakers emphasized on the importance of research in answering questions and problems of the affairs of the cooperatives. Research can likewise help in proper decision and policy-making. Overall, their lectures were enlightening, informative and encouraging. 📍



Mr. Belda (left) discusses a point during the research seminar held last Aug.25. The seminar was jointly organized by the Ed-Com and RDPC of BBCCC.



Congratulations to our very own Atty. Renato C. Fernandez for being recognized by the IBP Baguio-Benguet Chapter as one of the "Pillars of the Legal Profession 2012".

(Continued from page 2, **Compliance...**)

their trash and use our eco-bags to save our Mother Earth and contribute to the decrease of greenhouse gas.

Modesty aside BBCCC has grown big in terms of assets and membership and these are the reasons why our members put their trust on us. Members and employees are required to comply with our requirements in order to maintain our good

reputation at all times. Furthermore, we encourage our members to cooperate and support the management.

Some of these requirements that must be upheld are: Special Power of Attorney (SPA), No Passbook No Transactions, ID Picture, presentation of BBCCC ID, Count Your Change before Leaving the Counter and Borrow Wisely Pay Promptly.

These are some of the basic requirements/reminders we must do to facilitate transactions and avoid misunderstanding. Compliance is one of the good values we need to exercise daily in our life to be able to achieve quality service and harmonious relationship to one another. 📍

Housing Updates

By: Aurora M. Ambanloc, BBCCC Director and Housing Officer

The BBCCC BOD during its special meeting held last September 19, 2012 approved the contract to finish the remaining projects of the BBCCC Lubas Co-Houser site development.

Included in the approved projects were the construction of the ff: 1) water pump house perimeter fence/concrete slab with an area of 100 sq.m. 2) water tank cistern beside the deepwell 3) electrical and piping system from the water tank to the main tank of the subdivision.

4) Erosion protection/grouted riprap 5) water pump house, and 6) water cistern cover.

As per the contract, the duration will be 90 days and hopefully on or before the end of this year, all site development will be completed. Yet, the Housing and Land Use Regulatory Board (HLURB) is giving BBCCC until April 18, 2013 to finish all site development. By then, all awardees who have fully paid their lots and have the title may now start transferring the lots in their names.

Selling the Remaining Lots

The BBCCC Housing Service is now concentrating in marketing and selling the 86 un-awarded lots in the said subdivision.

The Cooperative Housing Investment Planned Savings (CHIPS) will allow a BBCCC member after two (2) years to qualify for the housing services. A member must finish three (3) bearers' courses as well as must comply with



Engr. Richard Pascua and Dir. Ambanloc show updates of the Housing services to the CHIPS participants (left). The same participants listen attentively to the discussion (below).



the other requirements as provided in the housing policy.

Aside from these, the member must contribute Php 5,000 as his share capital. This is a separate share capital from the regular share capital a member is required to give upon joining BBCCC.

Last June 17, 2012 there were 15 members who attended the CHIPS seminar. And on Sept. 23, 2012 18 members attended the said seminar. Each group were then accompanied to the site for the tripping using the coop's vehicles.

The CHIPS Bearer's Course 3 was held last Sept. 30, 2012 which was attended by 13 qualified members. This group will be the fourth batch to

be given the chance to own a lot at the subdivision thru an award.

The tentative schedule for the award will be on Nov. 18, 2012 at the site. Thus, the following members are advised to complete the requirements before the awarding schedule: Melvin B. Batong, Rhoden T. Bosento, Amante B. Burbano, Agatolis S. Caranta.

Maileen M. Dualo, Noel T. Estantino, Alma Vida G. Gallardo, Eulanda P. Hurtado, Yolanda T. Lang-akan, Chita F. Lapaz, Evelyn V. Mendoza, Jenilyn G. Tictics and Rita R. Soliven.

Members who are interested to attend the CHIPS Bearer's Course 1 and 2 may register at the BBCCC Housing office so that the seminar can be scheduled at the end of the fourth quarter. 📺

BBCCC Institute Updates

By: Robert I. Belda, Training Coordinator, BBCCC Institute



These are some of the groups who performed during the Concert for a Cause held at the BBCCC seminar hall last August 25-26, 2012.

The BBCCC Foundation Institute for Cooperative Skills and Development (The Institute) recently initiated two (2) activities for the month of August 2012.

The first activity was a team building workshop for the 20 officers and staff of the Tuguegarao Department of Agriculture Multi-Purpose Cooperative held at the BBCCC Greg Rimas Hall last August 17.

The activity which started by 1PM and ended by 8PM was called, "The Hour Glass Team Building Workshop". This was primarily designed in a cooperative setting and the aim of which is to foster cohesiveness and unity among the participants.

Atty. Renato Fernandez, BBCCC Foundation CEO first gave a talk about the uniqueness of cooperatives as compared with other organizations. And how these can be leveraged for sustained development.

The next were activities led by Jopo Andaya, Institute Director, where he

emphasized the importance of team building thru the fun and entertaining "The Great Egg Package" and "The Toxic Wastes".

Milo Distor, Institute Training Coordinator, then processed the activities using as examples the actual reactions and behaviours of the participants and how these related to team building.

The final facilitator was Roberto Belda who connected the earlier talks and activities as it relates to cooperatives in general as well as with the so-called "7 Cooperative Principles".

Concert for a Cause

The next major activity organized by the Institute was meant to raise funds for the BBCCC Foundation.

These are two (2) nights (Aug. 25-26) of sharing cooperative music and awakening social responsibilities thru socially-relevant songs.

Invited to perform are several students of Saint Louis University

EdCom Updates

By: Clariza E. Bueza
Member, Educational and Membership Committee (EdCom)

A total of 173 new members were approved by the BBCCC Board of Directors (BOD) for the months of August (81 new members) and September (92 new members) 2012.


Included in the list of approved new members were applicants who have their Pre-Membership and Education Seminar (PMES) in our newly opened satellite office located at Km. 5, La Trinidad, Benguet.

Other interested applicants who either reside or who are employed or have their own businesses in La Trinidad may now submit the requirements to the said satellite office from 8:30AM-5:30PM Mondays to Saturdays.

PMES are being held at the satellite office once a month.

Skills Training and Livelihood Seminar

The EdCom recently conducted a skills training on Rice Cake Making held last August 25, 2012 at the BBCCC Basement Hall. The event was actively participated by 22 members and which was facilitated by *Kuya Orly Basilio*.

For schedules of the other seminars organized by EdCom, you may visit our office from 8:30AM to 5:30PM, Mondays to Saturdays. 

(SLU) and other performers coming from the cooperative movement here in Baguio City.

Below are the performers who readily volunteered for the said event by rendering acoustic songs: selected Politi-

(Continued on page 15, Institute...)

Management in the Cooperatives

By: Robert I. Belda, Member, RDPC



<http://indicastry.org/2012/04/global-dimensions-to-productivity-and-operations-management.html>

A cooperative is a type of an organization controlled and owned by a group of people generally formed for their own collective benefit. In order to jumpstart the operation of the cooperative each member contributes a certain amount called a share capital or fixed deposit. The amount collected remains with the cooperative and is used for the operation and other requirements of the cooperative.

On the aspect of controlling the organization and deciding on major issues, each member is held under the one-vote principle no matter the size of the member's share capital.

Cooperatives exist for the purpose of uplifting and improving the economic lives of its members. But the main objective then is to eventually bridge the gap between the poor and the affluent members thereby bringing social justice to work in a community. The economic aspect is just a means to an end of a bigger social responsibility and addressing social concerns.

In many ways, cooperatives are different from ordinary corporations because profit is not the sole metrics to measure its performance. Although, a profitable cooperative venture is a boon to its members but more importantly is its ability to be responsive to

the needs of its members whose needs sometimes far exceeds the economic and physiological aspects.

In an ordinary corporation, members regularly meet to determine the profitability of their operations. If the operation of the corporation failed to meet the agreed upon goals and objectives specifically pertaining to profit and revenues the members can simply cut their losses by venturing into another business or close the business altogether.

In a cooperative, more than watching the operation run smoothly and grow, the members also need to evaluate the impact of the cooperative on the lives of the other members. Answers to simple questions can be an indicator to determine the effectiveness of a cooperative and this can include: "Is the cooperative and its services within the easy reach of its members?", "Do the members feel comfortable dealing with the cooperative staff and officers?", "Are the original cooperative vision and mission being achieved?", or "Are the suggestions and views of the members given serious consideration in decision-making?"

If most of the answers to these questions are in the negative, it is probably time to rethink the purpose of the cooperative.

The cooperative directors and by extension the cooperative managers play a very significant role in this regard. The directors are democratically elected by the general membership to act in their behalf. They set strategies and guidelines to steer the cooperative towards its goals and objectives. On the other hand, the manager is appointed by the directors to manage the day-to-day activities of the cooperative and must be there to answer members' queries and concerns.

The directors and the manager occupy positions of trust and are placed there not solely for the purpose of personal gain, or honor but more so to serve the members and work for them in their behalf. Thus, when members feel alienated or they feel they are not important, the spirit of cooperativism is lost.

The need to establish a personal relationship with the members must not be forgotten even if the cooperative already has thousands of members and has a multitude of services to offer. Not only will this foster true cooperativism but more importantly each member can feel their impact, importance and contribution on the over-all goals and objectives of the cooperative.

Afterall, managing a cooperative is very much different from managing a corporation. Corporations exists for profit while cooperatives are there to provide social justice.

Aside from having managerial competence, cooperative leaders need to have a wider scope of social awareness not limited to the cooperative it serves but also focusing on the bigger environment outside. When cooperative leaders understand these, then cooperatives can truly become an alternative to the excesses of capitalism.

Harnessing Positive Values Towards Community Building

By: Dr. Mar and Jean Valdez, BBCCC Members

A woman who lived alone in her home died. Though the investigators found no organic reason for her death, the cause may be neglect. Loneliness is a slow killer, but it is certain assassin. The old woman had written on her calendar only one phrase; “No one came today”. Her death is a plea from the basic nature of man; none of us is self-sufficient.

Isolation is the friend of misery; communion is essential to a happy life. This truth is revealed in Genesis 2:18: “It is not good for man to be alone”. The text affirms that human beings are not created to live in solitary existence. We are created and fashioned for a community and formed for a family or a group.

None of us can grow, live and develop and can fulfill God’s plan by ourselves. We are created to find happiness together with others and not in seclusion. From birth to death we need others. We are relational and social beings. We are beings influenced by others (through self-donation of our parents), with and for others (fellow persons and non-human beings). These realities spell out the **COMMUNITARIAN** dimension of existence which is a gift of God’s creation and love-giving and life-giving power.

God designed communion, not isolation. Humankind is given the great responsibility and freedom to build a community where everyone attains fullness of life. He wills a community where one finds support, acceptance, growth and love. The lyrics of the song “*Pananagutan*” delivers the message: “*Walang sino man ang nabubuhay para sa sarili*

lamang. Walang sino man ang namamatay para sa sarili lamang. Tayong lahat ay may pananagutan sa isa’t isa. Tayong lahat ay tinipon ng Diyos na kapiling Nya.....” (You may continue the song).

In the pursuit of a harmonious and robust community, St. James 3:18 can lead us. He wrote; “You can develop healthy and robust community that lives right with God (and others).... only if you do the hard work of getting along with other treating each other with dignity and honor!”

One can say that **RIGHT RELATIONSHIPS** in all areas of dealings require honesty, integrity, truth and love. Confucius said: “Do unto others what you want others do unto you”. Jesus perfected these two wisdoms when He said: “Whatsoever you do to the least of my brothers (sisters and non-human) you did it to Me”. Moreover the Early Christian Community (ECC) exemplifies a caring and loving community (cf. Acts 2, 45-47).

Similarly, the communities today, specifically the community of Bakakeng and neighboring communities attain their cohesiveness through love-laden and life-laden values like: unselfish and genuine care and concern, honest sharing, mutual understanding, practical serving, sacrificial giving, compassionate forgiving and genuine fellowships. Spiritual activities (e.g. praying together etc.), corporal works of mercy (e.g. clothe the naked etc), spiritual works of mercy (e.g. visiting the sick etc.), and the works that build the community are vital.


Noteworthy to mention are the social, political, moral and environmental

virtues/values that contribute to community building, humility, generosity, openness, courtesy, kindness, cooperativism, simplicity, selfishness, friendliness, volunteerism, justice, peace and many more.

Giving up self-centeredness, indifference and isolation towards **INTERDEPENDENCE** is the **CALL** of the **TIME (NOW NA!)**. In this light, it is beautiful to appreciate and affirm others’ goodness and giftedness. May indifference melt and love brightly shines, radiating its rays to everyone.

Onward community of Bakakeng! Raise high the banner of God’s life-giving and redemptive activity by dynamically harnessing our innate, positive values. Values that are *maka-Diyos, maka-Tao, maka-Kalikasan* at *maka-Bayan* are the cornerstones of a community.

Together we pray: Almighty Father/Mother we greatly praise and thank you for the gift of our **Big Church in Bakakeng Community**, which you designed for us to live together, grow together, work together, share burden with one another, pray and celebrate together the salvific love of God through His Son, Jesus, in unity with Mother Mary, St. Joseph, all the Saints and Blessed people.

May the Holy Spirit empower us with His gifts so as to continue journeying together. Strengthened by the Spirit of “*bayanihan*” and “*pagmamahalan*”, we are certain that our community will keep on marching towards the Kingdom of God, here, now and in the future. So be it. Amen! 

Towards the Organization and Establishment of Cooperative Societies

By: Dr. Jerome Polonio, BBCCC Member

As a Christian, I believe that God is the beginning and end of man's existence. Man is the most significant creation of God having been created in the image and likeness of Him. We believe that man has dignity, intelligence, feelings and needs which he must be able to develop fully.

However, God did not create man a solitary being. From the beginning, "male and female He created them". Man was not meant to live in isolation but in communion with other persons, for by his innermost nature he is a social being. By himself, he cannot develop fully or live as a person.

Such inter-relationship imply a certain order of things which unfortunately have been broken by man because of greed, lust for power, exploitation, and all the other forces of evils which exist in society.

It is the responsibility of the individual (social actionist and partner/beneficiary) to attempt to return society to its intended means. Any situation where the human person as an individual or collectively is unable to live must be corrected. WE MUST undertake the task to find solutions if we are not to remain part of the problem.

The world is becoming worse as the gap between the "haves and the have-nots" widens. The wealth of the world intended for all men are being controlled by a few while many go in wants. This is not living according to the image of God.

Christian living has to be linked with daily activities. We are called a Chris-

tian nation, but how many Christians fulfill their Sunday obligations diligently?

As mentioned earlier, man has dignity. The primacy of the individual is very important. This stresses the value of the individual capacities. This does not imply that man must be encouraged to develop as an individual for himself. What is being indicated here, is that the human person must be respected as a person.

The second principle I have, deals with the concept of Universal Brotherhood. We must appreciate that all men are brothers and sisters, children of one universal Father. Universal brotherhood opposes class warfare, exploitation, power abuse, the characteristics of pure capitalism and communism. The profit motive of a capitalistic society leads to a situation of competition in which man is the enemy of man. Abuse and exploitation too denies man that freedom to share universal brotherhood.

There has to be a middle way where men can develop himself by which the masses will be able to determine their own directions. Such development must be built on the basis of love and cooperation, which implies brotherly sharing, mutual respect, unity, faith, hope, and love of God. People must be allowed to develop to their full potentialities, spiritual, political, economic, cultural and social as well as physical. This must be our goal.

I believe in a society or community where educational facilities, medical services, legal help, transportation facilities, market facilities, social benefits of all kinds and even church services and others are not the privi-

lege of the fortunate few but equally available to all members of the community, and especially the under-privilege and dispossessed who stand most in need.

Effective change can only come through EDUCATION. Social progress must come through the action of the citizens; it can only come if there is an improvement in the quality of the people themselves.

This improvement in the people can come only through education. Education must not merely be schooling or confining ourselves in the four walls of the academe. However, people must acquire the skills to solve their problems and to take action to put right what is wrong.

We must also recognize that ECONOMIC IS THE PIVOT that controls power in society. A hungry man will have no desire or motivation to aspire to higher needs unless he has food. This means therefore that the means of production must be controlled not by few but by the community as a whole.

I do not advocate however, state control at the suppression of the individual ownership or even corporate. Each aspect is necessary but there must be limitations. What is being insisted on though, is that, if the poor man has some control over the economic, he can develop his full potentials. A concrete way to extend social ownership for the small man is through the establishment of social and economic institutions and cooperative societies.

Another very important consideration

(Continued on page 15, Towards...)

Contributions of Co-ops In Regional Growth and Development

By: Virginia Anceno, BBCCC Member

The regional economy flinched in 2011, with the gross regional domestic product or GRDP (a measure of growth and economy), growing by a mere 2.1% as compared with the 6.3% growth in 2010. The plunge was brought about by lower than anticipated global output growth of 4.3% in 2011 indicating lower demand for our exports generated from the Baguio City Export Processing Zone due to US and European economic crises. It likewise attributed to government under-spending evident by the decreased growth rate in public administration services from 5.9% to negative 3% supported by the decline in private construction (under industry sector) from 4.1% to negative 6%.

In 2010, cooperatives' contribution reached Php 3.7B, 3.1% of the total GRDP (Php 119.9B). While its 2011 contribution to 2011 GRDP is not yet

available, investments in cooperatives as measured by capital structures of newly registered cooperatives (Table 1) and total assets (Table 2) are available to gauge its performance during the year under review. Seventy new cooperatives pumped in Php 89M bringing total assets to Php 7.4M.

As to regional development, its contribution can be measured in terms of poverty incidence, employment, inequality and deprivation. Addressing these development issues will raise the standard of living of people and their quality of life.

Available data reveal its take on reducing poverty and increasing employment. In 2011, there were 70 new cooperative registrants benefitting a total of 2,913 new members (Table 3). New members may get out of poverty as income increases through dividends and patronage refunds. It also shows when they avail of cooperatives services. Members incur less cost thus

increasing income or savings. This translates to an additional amount of Php 3,574.45 per month per member (cda.gov.ph).

On employment, CAR cooperatives generated a total of 4,812 employments (Table 4). Of this number, 58.74 % are directly employed by cooperatives and 41.25% are indirectly employed through availing services for productive purposes.

Based on the indicators, cooperatives have positively impacted on regional economy and development in 2011. This is however low and insufficient to carry out a multiplier effect in improving the lives of people in the region. Several benefits cooperatives offer (e.g. access to capital and education and training), yet few are still members and many miss the opportunities. For in development, "*nobody should be left behind*" - an adage to operationalize the pursuit of inclusive

Table 1: Capital Structure of Newly Registered Cooperatives, By Capitalization Cordillera Administrative Region, 2011

Capitalization	Amount (in Pesos)
Authorized	89,279,600.00
Subscribed	23,475,800.00
Paid Up	6,675,000.00

Table 3: Membership of Newly Registered Cooperatives CAR, 2011

Type of Analysis	Number
Total Membership of Newly Registered Cooperatives	2,913
Total Number of Newly Registered Cooperatives	70
Average Number of Members Per Cooperative	42

Table 2: Total Assets of Cooperatives, By Category, CAR, 2011

Category	No. of Co-ops	Amount (in Pesos)
Micro Cooperatives	516	361,045,477.66
Small Cooperatives	132	793,119,932.74
Medium Cooperatives	49	2,386,753,427.99
Large Cooperatives	14	3,873,773, 417.63
Total	711	7,414,692,256.02

Table 4: Employment Generated By Cooperatives, CAR, 2010

Type of Employment	CAR	% Share of Distribution
Direct Employment	2,827	58.74 %
Indirect Employment	1,985	41.25 %
Total	4,812	100 %



COOPERATIVE ENTERPRISES BUILD A BETTER WORLD

"The Association of Asian Confederation of Credit Unions (ACCUCOOP) is a regional member based organization of credit unions and cooperatives in Asia. As we usher in the third millennium and era of cultural and economic globalization, we envisage ACCUCOOP playing a vital role in regional credit union development. ACCUCOOP has been continuously offering platform for learning to Asian credit unions. In the last 23 years since 1990, the Asian Credit Union Forum has served as venue for credit union leaders and professionals to discuss issues and solutions common to Asian credit unions." The 2012 ACCUCOOP Forum was held last Sept. 6-8, 2012 at the Crowne Plaza Hotel, Pasig City, Philippines which was attended by more than 600 delegates coming from 27 countries.

www.aaccu.asia

Impressions on the 2012 ACCUCOOP Forum

By: Mercedes Javier Dulawan, BBCCC Member

What a rare privilege to have attended the ACCUCOOP Forum 2012. My participation in the forum proves the sincerity and commitment of BBCCC to upgrade everyone including the members through its continuing education program.

I was a little overwhelmed seeing about 600 people of different nationalities and colors at the venue. Nevertheless, I realized that really, we need a big number of strong leaders to respond to the needs of the equally fast-growing membership of cooperatives globally. In fact, ACCUCOOPnews reports, "The Co-operative Movement brings together over 1 billion people around the world. The United Nations estimated in 1994 that the livelihood of nearly 3 billion people, or half of the world's population, was made secure by co-operative enterprise.- ICA".

As soon as the speakers started giving their lectures, I felt calmer and reassured hearing that no matter what skin color the speakers have, and sometimes their Englishes were nearly unintelligible, they were all down to earth and talked of things that deeply

connected to my known sentiments about cooperatives.

"Cooperative enterprises build a better world," the theme says, and throughout the forum, the powerful phrase about what a cooperative is all about—*helping people help themselves*—was repeatedly mentioned.

Reflecting on the messages gleaned from the forum, I honestly felt that BBCCC is aligned with the spirit of the whole cooperative movement. Having gained a leadership position in the association of cooperatives in the nation, its strengths and direction easily mirror the path envisioned by cooperative enterprises in its sister Asian countries.

Although one particular cooperative has reportedly gone as far as supporting a whole population of high school students as their social responsibility and some are strongly working for members' equity, I know that our own BBCCC has been steadily growing and developing itself to be a world-class enterprise as well as remaining faithful in *helping its members in Ba-*

guio and Benguet help themselves.

On the program itself, the opening activities set a dignified tone to the occasion and the Philippine night added a distinct local flavor to the gathering.

My CONGRATULATIONS, ACCUCOOP, and of course, BBCCC! *MARAMING SALAMAT PO!* 🙏

Thoughts on ACCUCOOP

"After attending the ACCUCOOP Forum, I was touched and inspired on how cooperativism plays a big role in the upliftment and improvement of the peoples' lives." — Shane R. Tadeo, BBCCC Employee

-oOo-

"Cooperativism is helping those who have less and not just focusing on profit. This is what the ACCUCOOP conference taught me." — Jennifer Valdez, BBCCC Employee

The Indian Coop Encounter

By: Atty. Leo L. Lawana, Member, Mediation and Conciliation Committee

One of the various tasks of an officer here at BBCCC is to attend international conferences pertaining to cooperatives hopefully to see and experience best practices of other cooperatives from other countries.

The purpose of which is to absorb ideas and practices that may be applicable to our own cooperative. During the Asian Credit Union Forum sponsored by ACCU in Manila held last September, I was privileged to attend the presentation of Dr. Sukesh Zamwar who is the manager of Buldana Urban Credit Cooperative Society based in India.

The cooperative has more than USD 1 billion in assets and more than 450,000 members. His presentation partly delved on the activities and kinds of loans that are provided by their Coop to its members, which are in consonance with their customs and beliefs but may sound and look strange in our Cooperative, to wit:

Collection of Toll Gate Fees

The Buldana Cooperative derives part of its income from collection of Toll Fees. The Coop builds and operates highways which are not maintained by the government. A part of the fees derived thereon is set aside for maintenance of these highways but majority of it, of course, goes to the income of the cooperative. The BBCCC is located at the only Cooperative Street in the country, what if we also add and operate cooperative streets and collect toll fees?

Gold Loans

Dr. Zamwar stated that India produces



The author 3rd from left, together with the other BBCCC delegates to the ACCU forum..

gold and almost all households in India have gold bars or gold jewelries. The Gold Loan was established as an emergency loan as it is the easiest loan to process. The gold itself is used as collateral and the loanable amount depends on the appraisal of the gold. In short, the Cooperative doubles as a pawnshop. Our Baguio-Benguet Cooperative can adopt this as there are still high carat gold deposits in Benguet but Baguio also produces fake gold bars!

Religious Loans

One amazing service offered by Buldana is the provision for religious loan by loaning out two cows to its members. With Hinduism as the predominant religion in India, the cow is revered and therefore known as Sacred Cows. Members can avail of this loan to procure cows for their religious purposes and eating cow meat is taboo. That's the reason why there is no Indian translation for *bulalo*. The BBCCC may not adopt this because the members might avail of it, pool their resources together and might import elephant tusk from Africa, or worst, they might come up with their own religion and call it *BBCCCISM*. Holy cow!

Marriage Loans

With the presence of the dowry system and the expenses that goes with the wedding celebrations, Buldana came up with this form of loan. The amount of loan depends on the member's capacity to pay, the age of the member and the security offered. This loan speaks of the cooperative's commitment to support the family. It maybe good to adopt this in our Coop but I see two reasons why it will not be approved by the BOD, firstly, marriage is not a profitable business because even so-called matches made in heaven sometimes fail. It is just fine if there is no return of investments but it is hard to return the wife to her mother! Secondly, if BBCCC will adopt the marriage loan, some enterprising members, and especially the officers, might avail of it more than once!

Through all these Indian experience, one can readily see the assistance of the cooperative in the economic, social and spiritual life of its members. In Filipino, "*Hindi ini-Indian ng kooperatiba ang kanyang mga miyembro* (no pun intended).

Indeed, cooperativism is a way of life.

The ACCU Experience – It's a small world after all!

By: Atty. Angeline May Togade Cabrera, Member Legal Committee



The author (7th from right) together with the BBCCC contingent who participated in the ACCU Forum 2012 (left picture). BBCCC Director and PFCCO Chairman Oscar Adversalo welcoming the international delegates (right). PFCCO is one of the organizers of the ACCU Forum 2012.

The parade of colors commenced...and the flags and flaglets were waived....Australia, Bangladesh, Cambodia, Canada, China, Germany, Hong Kong, India, Indonesia, Iran, Korea, Lao PDR, Malaysia, Mauritius, Mongolia, Myanmar, Nepal, Papua New Guinea, Russia, Singapore, Sri Lanka, Taiwan ROC, Timor Leste, Thailand, Vietnam, Philippines, and United Kingdom

Six hundred plus delegates from 27 countries gather round to celebrate the International Year of Cooperativism as they strengthen and empower each other the cooperative way.

In a nutshell, that is a glimpse of the experience the author had during the two-day attendance in the Asian Credit Cooperative Forum held on September 7 & 8, 2012 at the Crowne Plaza Galeria in Ortigas, Pasig City.

The said event adopted a theme aligned with the International Year of Cooperatives (IYC): Cooperative Enterprises Build a Better World. The

topics tackled during the breakout sessions were focused on the achievements and responses of the Association of Asian Confederation of Credit Unions (ACCU) to the three objectives of the IYC: Cooperatives' Public Awareness, Cooperatives' Growth, and Cooperatives' Policy.

It was indeed a heart-warming occasion to see the cooperative movement growing in number and in spirit and to see that spirit in action not only locally but alongside with the international dimension as well. Being around different folks but all moving in the same path for the betterment of the world makes one feel that there is indeed power in numbers and guided by the universal principles of cooperativism, there is much that can be achieved.

It is also a wonder that while the delegates come from different countries, we do not differ much in looks and if we do, we do not differ much in perceptions about what the cooperative movement hopes to achieve.



There is much inspiration gathered both from the initial struggles of "newbies" as well as the advancement made in some countries who participated. Germany, for one, already has its central bank for cooperatives!

Whichever part of the cooperative movement spectrum the delegates come from, there is one thing that is as evident as the breakout of the first rays of the sun every morn- ☺



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

is that of the popular participation in the DECISION-MAKING process. For too long, decision have been imposed on people rather than allowing them to participate fully. In order to have real human development and permanent changes in society, decisions must come from the grassroots.

Through education and group organization, people will discover the real reasons why they are oppressed and exploited. They will discover that these are related to the institution as they exist. I believe that in order for meaningful change to take place, there must be changes in social and economic structure. I do not adhere to violent sudden changes even though, I acknowledge that this may become necessary at times. The change I advocate, however, may be slow but much more permanent.

Finally, I believe that there must be a FULL AND ABUNDANT LIFE FOR ALL. Human development requires the development of the whole man; spiritually, politically, economically, culturally, and socially (SPECS).

The wealth of the world was intended for all. There is certainly enough in the world for every man's need but certainly not enough for every man's greed.

In summary, I enjoined you to recognize man as the social creator of history, subjects not objects. It postulates complete human fulfilment, conceiving freedom and justice as inseparable values and rejecting every kind of exploitation, abuse and oppression. Thus, it promotes solidarity and human liberation. Tolerance and moral values are essential for the creation of a just society. A society, which every one of us are committed and dedicated to help create.

In closing, let me share to all a vision which had inspired me to keep on

moving on, that I have adopted from the book of Msng. Moses Coady of Nova Scotia, Canada entitled 'Masters of their Own Destiny'.

It says: "We want our men and women to look into the sun and into the depths of the sea.

We want them to explore the hearts of their fellowmen. We want them to live, to love, to play, and to pray with all their being. We want them to be men and women, whole men and eager to explore all the avenues of life and to attain perfection in all their faculties.

We want for them the capacity to enjoy all that a generous God and creative man have placed at their disposal. We desire above all that they will discover and develop their own capacities for creation. It is good to appreciate; it is God-like to create. Life for them shall not be in terms of all that is good and beautiful; be it social, political, economic, cultural and spiritual. They are heirs of all the ages and of all the riches yet made secret.

All the findings of science and philosophy are theirs. All the creations of art and literature are for them. If they are wise, they will create the instruments to obtain them. They will usher in the new day by attending to the

Thoughts on ACCU

"This forum is one of the things I greatly appreciated because it gave me a greater perspective on cooperativism, the concept of being inter-connected and convergence. Cooperatives open a new frontier to balance the excesses of capitalism." — Ronald Linglingan, BBCCC Employee

-oOo-

"It's more than mingling with the delegates and knowing their cultures and traditions. What is also

(Continued from page 7, **Institute...**)

cal Science and Sociology students of SLU; Miki Balagot, employee of BBCCC; KSP or the *Kultura, Sosyalohica at Pulitika*, a group comprising of present and former teachers of SLU (among them are Jopo Andaya, Milo Distor, Jayson Molero and Jessamen Bonagua). The 2-day event was emceed by Stef Busbus.

The audience shared an amount as their contribution in the advocacies of the Foundation.

The amount collected will be used for the various projects of the Foundation and the Institute which include: provision of scholarships to high school students enrolled in Baguio City, medical services to nearby barangays and towns targeting street children, and the training of cooperative members and leaders thru its various workshops and seminars, among others.

With the success of the first Concert for a Cause, the BBCCC Foundation thru the Institute is planning to stage similar activities in the future not only to raise the needed funds to support the various activities of the BBCCC Foundation but also to increase awareness among the youth that by helping each other thru cooperativism anything is indeed possible.

BBCCC members are thus encouraged to support the future activities of the Foundation and the Institute in order for us to extend help to more people in need not only in Baguio City but also in Benguet. This is also one way of embodying cooperativ-

important are the messages of the speakers who shared their knowledge and experiences on how to run a successful cooperative." — Jimmy Torres and Bong Dizon, BBCCC Employees



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