

BBCCC COOPSERVER

website: www.bbcccconline.com

"Progress Through Unity and Service"

Report on the ACCU Forum in Indonesia

We are pleased to submit this Report on our participation in the Asian Credit Union Forum 2014 which was held at the Sanur Paradise Plaza Hotel in Bali, Indonesia on September 18-20, 2014.

PARTICIPANTS: The conference was attended by 570 participants representing 24 countries. Out of 570 participants, 130 participants came from the Philippines alone. Closely following the Philippines is Indonesia, the host country, with 117 participants.

CO-OP VISIT: On the first day of the conference, the participants were bused to nine Balinese co-ops.

Either by design or by accident, possibly by accident, we were bused to the same credit co-op: *Koperasi Kredit Kubu Bingin*, a credit co-op located at Wantilan Jaba Pura Taman Pule JI Raya Mas-Ubud-Gianyar, a 40-minute bus drive from Sanur, Bali.

No disrespect intended, and in all modesty. *Kubu Bingin* is arguably a small co-op compared to our Co-op. We say so because as of June 30, 2014, *Kubu Bingin* has about 1,934 members only and total assets of US \$1,419,749.

PLENARY ONE: *Blueprint for a Cooperative Decade.*

SYNOPSIS: Mr. Charles Gould, Di-



BBCCC Participants of the ACCU Forum held in Indonesia last Sept. 18-20, 2014.



rector General of the Canadian-based International Cooperative Alliance (ICA), emphasized in his talk that the "20-20 vision" of the Asian cooperative movement is for the co-op form of business become "the acknowledged leader in economic, social, and environmental sustainability, the model preferred by people (of all walks of life), and the fastest growing form of enterprise."

PLENARY TWO: *Opportunities and challenges in the Asian economic community in 2015.*

SYNOPSIS: Mr. Paul Lee, Program Specialist of UNDCF, stressed the view that the creation of the Asian Economic Community (AEC) has broadened the economic integration of Asian countries by the creation of a single Asian market.

PLENARY THREE: *Protecting the cooperative identity.*

SYNOPSIS: Possibly the most eloquent speaker of the conference, Mr.

Andrew So, Founding President of ACCU, vigorously pointed out the need for the cooperative movement to project to the outside world a "cooperative identity" through education, marketing, logos, and other forms of engagement with non-members.

PLENARY FOUR: *Forum recommendations*

SYNOPSIS: In this concluding plenary session, the moderators were called onstage to summarize the topics discussed during the breakout sessions, including the recommendations of the participants in the breakout sessions.

BREAKOUT SESSIONS

SECOND DAY OF THE CONFERENCE, SEPTEMBER 19

BREAKOUT 1: The National Federation's Structure in a Unified Credit Union Network.

(Continued on page 10, Report...)

Chairman's Corner



The Need for New Blood

By: Atty. Nelson V. Gayo
Chairman, BOD

Performance-wise our cooperative is doing well. As of September 2014 we have welcomed 674 new member-cooperators into our Co-op. These new members are an addition to our already existing 14,165 regular members and 4,944 associate members.

This bodes well for our Co-op as well as for the whole cooperative movement in general as we hope to reach more individuals to join the ranks of people involved in cooperativism. We are thus encouraging more people especially those that are not yet members of any cooperative to join us in this global cooperative movement. It is only through the collaborative effort of everybody in the movement that we can ensure the continued success of BBCCC and the other co-ops here in CAR and around the world.

The month of October is devoted to celebrating the Cooperative Month. This is the time of the year where we are once again reminded of the contributions of cooperatives in community and social development. October is also the time to celebrate our Co-op's 56th founding day. We are aiming to celebrate our 100 years of fruitful service in the future and we all hope to be there physically or in spirit when it finally arrives.

In the meantime, our hands are full accomplishing the details of our Medium Term Development Plan (MTDP) 2014-2020 as well as the BBCCC Cares Program. If implemented properly, the MTDP will allow us to gradually reach our lofty 100 years of service objective. However, the plan cannot be done by the officers and staff alone. We need every members' effort and help in order to see to it that the MTDP is fully implemented and its objectives accomplished. Meanwhile, the BBCCC Cares Program is also being re-aligned and re-evaluated for the members' full benefit.

Relative to the co-op month celebration, we have lined-up several meaningful activities here at BBCCC for the whole month of October. These various activities are meant to foster camaraderie and enhance the cooperative spirit between and among the members and the community where we operate (*Please refer to the Manager's column for the details of these activities.--Eds*).

(Continued on page 11, *The Need for New...*)

Manager's Message

Our Co-op's 56th Year Celebration

By: Maribel S. Pasngadan
Manager



The Baguio-Benguet Community Credit Cooperative (BBCCC) will be turning 56 years come October 11, 2014. Traditionally, we celebrate our Foundation Day together with the Cooperative Month by distributing candies and giving door prizes to lucky winners of our choice.

The highlights of our current celebration are the following:

- Mass on October 11, 2014 (*please see schedule on the bulletin board*).

- Recognition of the top 150 Members in Good Standing who continuously patronize the services of our Co-op.

- Extending our care to our members by visiting them in their respective homes. and

- Lastly we will be giving away instant door prizes in the Co-op from October 1-31, 2014.

The above activities will surely make our Foundation Day and Cooperative Month Celebration more memorable and exciting.

To our valued members, as we said in the General Assembly report we will focus on the Cooperative Social Responsibility (CSR) for this year. The above activities are part of our CSR which we placed under the BBCCC Cares Program. For the previous activities the management was able to visit members and dependent of members who were hospitalized, we offered prayers and gave some donations out of our own individual pockets and through the generosity of some members who gave financial assistance for the implementation of our program, we say thank you to all of you.

On the other hand, the BBCCC Foundation being the social arm of the BBCCC has activities too covering the community, including our elderly which are funded by the Community Development Fund (CDF).

We enjoin our members to participate in our Cooperative Month Celebration and our Foundation Day. Please be advised to read notices on the bulletin board, and watch advisory on our TV found inside our Co-op while waiting for your transactions. For our Regional Cooperative month celebration it will be hosted by Abra Diocesan Teachers Employees Cooperative (ADTEMPCO) in Bangued Abra on October 28-29, 2014.

HAPPY ANNIVERSARY TO OUR BBCCC ON HER 56 FRUITFUL YEARS OF SERVICE AND COUNTING. 

Editorial

Gender Equality at BBCCC

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

Last September 2 to 5, I and some other BBCCC members were privileged to have attended the “Training of Trainers on Gender for Cooperatives” organized by the Asian Women in Cooperative Development Forum. Part of the objective of the training was meant to allow us to recognize that there are gender issues and gender concerns that need to be addressed in our community and in our co-ops. The training likewise reiterated that unequal power relations between women and men can prevent productive and equitable relationship to prosper and in some cases prevent the full participation of women and men in social development.

Let it be clear that the topic of gender equality goes way beyond women empowerment. Thus, it is wrong to assume that when we espouse gender equality it does not necessarily mean favoring women over the men. Gender equality can also pertain to empowering men to have a greater or more active participation in specific community functions.

And one of these community roles is participating in the co-op movement. Here at our very own BBCCC and using the latest data (c/o MIS and RDPC), it revealed that from the total active and regular membership base, there are only 28% male members as compared to 72% female members. We can safely assume, at least for our own Co-op, many people still believe that joining co-ops is solely the domain of women. Unfortunately, we have no other data as regards the other co-ops operating here in Baguio City and Benguet in terms of their membership base breakdown to verify our claim.

On the other hand, this situation at BBCCC where women outnumber the men can also be an indication that we have achieved what the United Nations (UN) declared during the International Year of Cooperatives last 2012 that, *“Cooperatives, and other collective forms of economic and social enterprise, have shown themselves as distinctly beneficial to improving women’s social and economic capacities.”*

However, gender equality cannot be achieved if there is unequal representation from both sexes. We now urge the males to actively join the co-op movement here in Baguio City and Benguet. If you know somebody who is not yet a member of any cooperative urge them to join us in this global co-op movement or better yet encourage them to join our very own Co-op. BBCCC fully supports gender equality in the co-ops. Gender integration is a necessary ingredient for sustainable cooperative development. If approved, gender equality programs will be included in next year’s tactical plans. 🌱

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

Why Ethics is Important to the Success of Cooperatives

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

In the preparations for the upcoming Ethics Summit which is spearheaded by our very own BBCCC Ethics Committee, I was tasked to inform and remind our BBCCC President and Chairperson Atty. Nelson V. Gayo about his part in the opening ceremonies of the said summit.

In a privileged occasion where I was able to talk to him, Atty. Gayo asked me rather a difficult and compelling question, "If you were to speak on the role of ethics in cooperatives aside from what is already enshrined in the law, what will you say?" Such tall query compelled me to write this musing.

Cooperatives are distinct kind of business. Essentially and technically, cooperatives are not corporate institutions. Though they might operate like "banks", they should not lose sight of their foundation and advantage as a value-based and member-focused organization. Cooperatives apparently are business enterprise with a "human face".

Cooperative advantage lies in the fact that cooperatives are service driven without necessarily trapped with the demands of the market for shares. They are fundamentally distinct kind of businesses that rely upon its members who work collectively and cooperatively towards attainment of collective goals.

In as much as cooperative success rests on collective empowerment of all its stakeholders (members, management and officers), ethical behavior and conduct in all aspects of cooperative life is imperative.

In other words, ethical culture in the



<http://www.acfe.com/ethics-and-compliance.aspx>

workplace, in management and leadership provides the very foundation of trust essential in cooperation. Trust lies at the heart cooperation and provides the foundation of rational and responsible communication necessary in working together for mutual benefits for all. Ethical behavior builds trust which in turn sets a foundation for communication, commitment, loyalty and cooperation. Succinctly, **ethics begets trusts and trust begets cooperation.**

However, ethical behavior and culture does not happen overnight. It requires habituation, leadership by witnessing and it has to be planned.

Arguably, the ethical identity and culture of a cooperative, its system of values, and its cooperative-corporate culture all begin with the moral standing of its leaders. The policy making and executive bodies who decide on the issues about the cooperative's operations and directions brings a heavy weight into the character of the cooperative.

How the leaders manage their cooperative tells something about themselves. In effect, the cooperative becomes a mirror of their personalities.

As ethical persons, the leaders are expected to have a strong sense of justice that defines the boundaries of freedom exerted in achieving the cooperative-corporate goals, be it economic, social, or political in nature.

A good cooperative leader must be ethically equipped to influence the behavior of the people in the company at large. Leadership by witnessing is an imperative.

Likewise, the creation of such ethical climate in the workplace may be sealed through the code of ethics and governance to which everyone is enjoined. Habituation of doing the right thing becomes a virtue and such virtue of character leads to what generally the Greeks call "*eudaimonia*" which means Flourishing. In other words, **ethics leads cooperatives to flourish economically, politically and culturally.** From Ethics comes corporate social responsibility and the culture of caring. **Ethics is our hope!**

In the occasion of the forthcoming first ever Ethics Summit in Baguio and Benguet, I call and challenge everyone to rally for the establishment of ethics culture in our cooperative life.



BBCCC Participated in Parliamentary Procedure Seminar


By: Gabby Pinas, Member, RDPC

The BBCCC sent representatives from officers, staff, and members to a seminar on Parliamentary Rules last August 22 and 23 at the Roosevelt Room, Scout Hill, Camp John Hay, Baguio City. The seminar was organized by NORWESLU.

The participants learned the basics of parliamentary procedure as applied during meetings.

The speaker Mr. Milo Severino Distor, a professor of Political Science at Saint Louis University (SLU) and a member of the BBCCC Secretariat, emphasized the use of Parliamentary Procedure in meetings in order to come up with productive meetings and as a tool for democra-

cy not just to get the sentiment of the majority but also to bring out what is the common good for the cooperative. Mr. Distor said this is where group consensus becomes vital in the attainment of organizational objectives.

The two day seminar is part of the continuing education of BBCCC not just for the officers and staff of but for the members as well. 

BFI Organizes Dinner-for-a-Cause

By: Gabby Pinas, Member, RDPC

The KSP Band performing a song number during the BFI Dinner-for-a-Cause last August 21 held at Kalei's Grill, La Trinidad.



The BBCCC Foundation, Inc. (BFI) held a benefit Dinner Concert at Kalei's Grill La Trinidad, Benguet last August 21, 2014.

The fund raising activity is intended to finance community projects and programs for cooperative education.


It can be recalled that the BFI start-

ed reaching out to communities when a Co-op Workshop was organized in Balluay, Sablan, Benguet with the BFI scholars.

Invited performers in the said Dinner Concert was the KSP Band which featured Mr. Jason Peter Moldero, a UK-based co-op organizer together with Mr. Joseph Porfirio Andaya and Mr. Milo Severino Distor.

Meanwhile membership for the BFI is open for those who are interested to join the cause of the foundation.

BFI is calling all BBCCC members and non-members alike to volunteer their time and resources for the various projects of the Foundation.

For further details on how to become a member of BFI please get in touch with Mr. Angelo Sawi at tel. no. (074) 424-61-96. 

October is Co-op and BBCCC Foundation Month

By: Dr. Mario S. Valdez, BBCCC Director and RDPC Member



The month of October is occupied with activities. It has been declared as: “Retirees and Senior Citizens’ Month” in the City of Baguio, “Scouting month, and for us in the cooperative sector, October is known as the “Cooperative Month.”

These are just a few of the expected activities. Let me just concentrate in the Cooperative movement.

According to the Cooperative Development Authority-Cordillera Administrative region (CDA-CAR), the official theme of this year’s Coop month celebration is: “*Kooperatiba: Maa-sahan sa Pagsulong Ng Kabuhayan at Kapayapaan ng Bayan*”.

As part of its anniversary and to serve as kick-off of the co-op month celebration, the Cooperative Union of Baguio City (CUBC) scheduled “Cervical Forum and Prostate Cancer Awareness” at the rice section of the Baguio City market last October 1, 2014.

The Baguio City Cooperative Development Council (BCCDC) in partnership with the Baguio-Benguet Community Credit Cooperative (BBCCC) will be conducting the first Ethics Summit in Baguio City entitled

<http://www.dilg.gov.ph/events/National-Cooperative-Month/516>

“Conference Seminar on the Role of Ethics Committees in Cooperatives” to be held at the Dr. Gregorio S. Rimas Hall, BBCCC Building Cooperative St., Baguio City, on October 11, 2014.

The Northwestern Luzon League of Cooperatives (NORWESLU) will likewise be conducting a seminar on “Gender Sensitivity for Cooperatives” at the College Assurance Plan (CAP) building near the Young Men’s Christian Association (YMCA) Building, Session Road, Baguio City on October 11, 2014.

The 12th National Cooperative Summit, with the theme “Co-ops 2020: Raising the Bar” will be at the Waterfront Hotel, Lahug, Cebu City, from October 16 to 18 2014.

The Baguio City Cooperative Development Council (BCCDC) has also scheduled a one day celebration for the different primaries of Baguio City at the Pres. Fidel Valdez Ramos (PFVR) Building, Upper Session Road, (near the Division Office of the DepEd) on October 24, 2014.

It is deemed fitting that during the co-op month, the activity will be culminated with the Regional Cooperative month celebration to be held at Bangued, Abra on October 28-29, 2014 as announced by the Cooperative Development Authority (CDA), in partnership with Cordillera Administrative Regional Cooperative Development Council (CARCDC).

Representatives from the officers, staff and members of our Co-op had been selected to join the above mentioned activities.

At BBCCC, there will be a month long planned activities composed of: 1) Recognition of the top 150 members in good standing. 2) Pre-membership Educational Seminar 3) Community Outreach 4) Sportsfest 5) Skills Training on Oct. 11 and 25. 6) Foundation Day on October 11 7) Raffle Draws and 8) Surprise door prizes for lucky members who patronize our cooperative during the month. Hence, we encourage all concerned to participate and enjoy during this Cooperative Month!

EDCOM Updates

By: Riza E. Bueza and Ofelia L. Pasion, Members, EdCom



Participants of EdCom's Livelihood Training Seminar, "How to Make Buchi and Pichi-pichi" held last Aug. 30, 2014.

From July to September 2014, the Education, Membership, and Training Committee (EDCOM), together with the Human Resource Department (HRD), continues to plan and coordinate educational trainings, activities and programs for the benefit of members, officers and staff.

On these months, there have been seven seminars and trainings participated in by our officers, staff and members. These are:

CLIMBS Seminar on "**Crafting Your Investment Policy**" held at the NSCC Plaza, Caoayan, Ilocos Sur on July 16-18, 2014

NORWESLU Seminar on "**Financial Management**" held at JHUNECO, Camp John Hay on July 17-19, 2014. This was facilitated by Dr. George Ramos.

Philippine Ideas Advocacy Cooperative: 6th National Conference of Mediation and Other Neutrals: "**A Conversation in Bohol with ADR Experts**"

with the theme "**Mediation Profession, Audit ASEAN Integration**". This was held in Tagbilaran City on August 3-4, 2014.

NORWESLU Seminar on "**Parliamentary Procedures**" at the JHUNECO Canteen, Camp John Hay, Baguio City on August 22-23, 2014. The facilitator was Prof. Milo Distor.

Asian Women in Cooperative Forum (AWCF) Seminar on "**Gender Sensitivity Training (GST) and Training of Trainers on Gender in Cooperatives**". This was held at The Great Eastern Hotel, Quezon Avenue, Quezon City on September 2-5, 2014.

ACCU Forum held in Bali, Indonesia on September 18-20, 2014

NORWESLU Seminar on "**Conflict Management**" held at the Jhuneco Canteen, Camp John Hay on September 19 & 27, 2014

Pre-Membership Education Seminars (PMES) were conducted from

July-September, 2014: July 5 (68 participants), August 2 (67 participants) and September 6 (88 participants).

Skills trainings were also conducted from July to September 2014:

July 26 - How to make **Oatmeal Bars, Carrot Cupcakes with Ice Cream Frosting** (32 participants) which was facilitated by Ms. Floralyn C. Bolaoen

August 30 - How to Make **Buchi and Pichi-Pichi** (24 participants) which was facilitated by Mrs. Teresita Niwane

September 27, 2014 - How to Make **Tocino, Chicken Cordon Bleu and Sushi** (13 participants) which was facilitated by Ms. Neth Muena

We look forward to more educational trainings and programs for the enhancement/enrichment of the knowledge and experiences of our officers, staff, and members.



CHIPS Updates

By: Housing and Technical Committee (HTC)

Hereunder are updates on the BBCCC Housing project at Lubas, La Trinidad, Benguet, to wit:

April 2014: The Technical Consultant of the Housing project, Engr. Richard Pascua received a letter from HLURB dated March 25, 2014 and addressed to the Manager, Ms. Mari-bel Pasngadan.

The letter stated that they (HLURB) cannot issue yet a Certificate of Completion (COC) to the Co-op because their inspection yielded uncompleted works as specified in the approved development plan, i.e. open drainage outfall covers, manhole covers, some roads with no side curbs and gutters and no fire hydrants installed to name a few. Hence, the agency advised the Co-op to instead apply and secure an Extension of Time to Develop (ETD) while such unfinished works is to be completed.

April 2014: A site trip for prospective member-buyers was conducted. Simultaneously, an ocular inspection by the HTC was done to validate the report from HLURB concerning the still unfinished works in the subdivision.

The inspection revealed and confirmed the agency's status report. In the afternoon of the same day, a meeting of the Co-Houser Homeowners Association was attended by the members of the HTC clarifying matters and updated the home-owners as to the status of the project. In the same month, a letter of inquiry on whether construction of residential houses will already be allowed was submitted to Engr. Benedict Pineda, Municipal Engineer, La Trinidad, Benguet.

May 2014: Same letter of inquiry on whether construction of residential

homes will already be permitted was submitted to Engr. Emerson Tabernero, Zoning Officer, MPDC, LTB.

In reply, a joint ocular inspection from the offices of Municipal Engineer, Municipal Planning and Development Council and Municipal Planning and Development of La Trinidad was conducted in response to the above-mentioned inquiries to the concerned offices.

On the same month, the HTC inquired from the LTWD if they could extend their water services to the subdivision. The agency honestly replied that at present, they cannot, considering that they have yet to install main water pipes that will pass to the subdivision aside from the fact that there are no residents yet to serve. Nonetheless, the BBCCC-owned water pump located at sitio Gutley is already serviceable which will pump water to the cistern installed inside the subdivision.

June 2014: A certification from the MPDC signed by Engr. Tabernero and noted by Mr. Romeo Lopez, MPDC head was issued to BBCCC certifying that construction of residential buildings in the subdivision is already permitted subject to the approval of individual application by the member-co-houser and issuance of a building permit by the offices in-charge. It is also in the same month that the application for ETD was approved by HLURB.

July 2014: The Cooperative Homeowners Housing Association elected their new set of officers. Site visit for prospective members and inspection on the progress of the development of the unfinished works were done simultaneously to somehow minimize expenses.

August 2014: The Board of Directors

approved the marketing strategy proposal of the HTC that a member can now purchase two (2) lots from the previous one-member-one lot policy. This is also one way to fast track the recovery of the money of the members used in buying the lot as well as in the development of the subdivision.

September 2014: Notification through emails and text messages were sent to the concerned homeowners to submit on or before September 27, 2014 their respective duly signed and notarized Contract to Buy and Sell (CTBAS). Non-compliance on the part of the concerned member-awardees shall be construed as lack of interest to purchase the lot. Thus said lots which was previously awarded and reserved to them will be offered to other prospective member-buyers.

This is one way of addressing the query raised on the slow recovery of the expenses. Please note that monthly amortization is yet to be collected from the members without duly notarized CTBAS. An ocular inspection with the presence of the Audit Committee was also conducted early this month to inspect the works contracted to Engr. Jupiter Dominguez vis-à-vis unfinished development as per HLURB's inspection report.

With this, HTC's next move is to request HLURB to re-inspect the housing subdivision soonest and to secure the Certificate of Completion of said housing subdivision project. The documents for the re-titling of the 15 lots that were altered due to the adjustment of roads were processed at the Registry of Deeds, La Trinidad, Benguet and already in the possession of BBCCC.

(Continued on page 10, **CHIPS...**)

Con-Med *Hataw!*

By: Isabelina G. Ronquillo and Basiliza S. Laconsay
ConMed



<http://www.indiamart.com/company/9161459/conciliation.html>

Republic Act No. 9285, otherwise known as the Alternative Dispute Resolution (ADR) Act of 2004 is an effective tool and alternative procedure for the resolution of appropriate cases/disputes without litigation.

Mediation, as a mode of alternative dispute resolution, is defined as “a process where trained neutral party facilitates the negotiation between parties and by using learned techniques, helps reach a voluntary, mutually satisfying agreement”.

While mediation is not a cure-all for the ills of the legal system, it is a superior tool when introduced at the onset of a conflict because it promises a fast, inexpensive, restorative, and harmonizing outcome. It is also a time-saving, private and confidential, speedy, restores relationships, and is proven to be successful more than 90% of the time.

Conciliation and Mediation (ConMed) Committee mediates all delinquent accounts of our Co-op. This Committee has the sole authority to determine whether the complaint is “mediateable” or not. Any member or non-member may file a complaint before the Coordinator. A non-member’s complaint may be entertained if the ConMed is convinced that the dispute, if remained unresolved, will directly affect the operations of the cooperative. The written complaint shall contain the name, civil status, position in the co-op and address of the parties, including a brief statement of the issues to be mediated.

If a delinquent account is successfully mediated, a delinquent co-op member will realize the benefit of retaining his

co-op membership.

This Committee wishes to inform the membership that our Co-op have already two in-house accredited mediators, namely, Atty. Roney Jone Gandeza and Ms. Maribel Pasngadan, who were trained by PhilIdeas, the sole authorized trainer accredited by the Cooperative Development Authority (CDA).

A Conciliation and Mediation Seminar Workshop was held last June 23, 2014, and attended by nine participants: seven staff and two ConMed Committee members, namely: Michael Tim Balagot, Rose Ann Pascua, Jennifer Valdez, Clayton Longgato, Jun Nastor, Pacita Balancio, Arthur Barrias, Isabelina Ronquillo, and Basiliza Laconsay. Four of the staff who attended the said seminar/workshop were appointed by the Board of Directors as staff-account holders in representation of our Co-op during mediation proceedings.

The ConMed, in cooperation with said BBCCC’s accredited Mediators, scheduled and conducted Conciliation and Mediation proceedings that were held April 24, 2014 (first round), August 23, and September 13, 2014 (next rounds). Said proceedings have been successful and helpful in the collection of delinquent accounts of our Co-op. Total collection from the said mediations amounted to P615,770.24 (P167,849.73 from loan payment and

P447,920.51 from fines) as of September 25, 2014, without litigation and unnecessary expenses from both parties. Operational/administrative expenses incurred by our Co-op is only P4,535.42.

It is nice to hear feedback mostly from the debtors-members who have undergone the said mediations that it lessened their fear, anxiety and humiliation upon having it successfully without termination of their membership from our Co-op because they felt that they were given additional time within which to pay their obligations and heard their side for their failure to comply with their previous undertakings.

The Committee has also chosen Law Offices to notarize mediated agreement by draw lots: September 13, 2014 – Asuncion Law Office, November 22, 2014 – Claver Law Office, and December 6, 2014 – Santos Law Office. Law offices for the second round will be chosen by December 2014.

Save Regularly, Borrow Wisely, and Pay Promptly. This is just a friendly, brotherly and sisterly reminder.

Conciliation and Mediation Committee.... ACTION!



Member's Testimonial

Being chosen as a BBCCC co-op member-delegate to the 3rd Annual General Assembly and Educational Forum PFCCO National held at Cauayan, Isabela from June 27 to 29, 2014 is really a great honor and rare opportunity.

It was really a wonderful experience and allowed me to understand

fully the importance and advantages of being a member of a Credit Cooperative. I also came to appreciate how each member is able to meet and achieve their desires in life through the spirit of cooperativism.

With the opportunity given to me, I was able to meet different people from different places and able to explore places I have never


gone before.

I am very grateful for our Cooperative for the opportunity to discover more about cooperatives, our partner in meeting our needs for the growth and service to all its officers and members. Thank You!

**-- Mrs. Elsie F. Segundo,
BBCCC Member**

(Continued from page 8, CHIPS...)

As of this writing, the transferring of the titles (under BBCCC) to the individual members' names who have paid their respective lots in full are on process and negotiation with the concerned agencies. It is expected that homes being built at the subdivision and a decent housing community we once envisioned for the members will be realized. The Home-owners association is also expected to finalize their constitution and by-laws for the perusal of the Board of the Directors.

For further inquiries concerning the housing subdivision, please feel free to visit our office and look for Mr. Michael Balagot, Engr. Pascua or Dir. Bong Tadeo. 

For comments/suggestions/article contributions please contact us thru the ff.:

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



(Continued from page 1, Report...)

SYNOPSIS: Mr. Sylvain Barrette, Project Manager of Development International Desjardins (DID) defended the idea of a unified credit union network on the premise that a unified credit union network performs better in terms of market penetration, stability, financial efficiency, service extension and target clientele outreach.

BREAKOUT 2: The "Fit and Proper" Person for a Director's Strategic Role.

SYNOPSIS: Mr. Mark Worthington, Chief Executive of Select Credit Union, opined that poor governance hinders the growth and sustainability of Asian credit unions. To this end, he articulated the "Fit and Proper" requirement for Directors and Senior Management Staff to ensure the viability of credit unions.

BREAKOUT 3: Defining the Products and Services Leading to Economies of Scale.

In this breakout session, Mr. Brian Bennet, Chief Executive Officer of Encompass Credit Union, pointedly discussed the prevailing view that the proper design of financial products and the delivery methodologies of

such products are fundamental to a credit union's effective and sustainable delivery of financial services.

THIRD DAY OF THE CONFERENCE, SEPTEMBER 20

BREAKOUT 1: Credit Union's Need for a National Unified IT System

SYNOPSIS: Mr. Joe Azzi, Consultant for Credit Unions, Mutual and Non-Mutual Banks, expressed the opinion that the first level of integration to achieve a credit union network is for credit unions to exchange data for member services (inter-credit union transactions).

BREAKOUT 2: Distinguishing Qualities of Management for Strategic Implementation

SYNOPSIS: Mr. Paul Dawson, General Manager of First Choice Credit Union, discussed his perspectives on the qualities, skills, and tool-sets needed for "high-end, modern-day management leaders."

BREAKOUT 3: Financial Cooperatives' Differentiation in Today's Marketplace.

(Continued on page 11, Report...)

Tribute Held for a Retiring Employee

By: Beth Cinco, HR Officer



Mrs. Amelia "Amy" Aguilar (left photo) of the Credit and Collection Dept. bids farewell to her colleagues at BBCCC.

Last July 5, 2014 the employees and officers of BBCCC paid a tribute to retiring employee, Mrs. Amelia E. Aguilar.

The said affair which was held at the Rimas Hall was attended by BBCCC officers, employees and family members of Mrs. Aguilar.

An opening message was given by

Mrs. Mabel Pasngadan, Co-op Manager followed by a video presentation prepared by the MIS Department. The video presentation prepared with the help of Mrs. Aguilar's fellow employees expressed their love, gratitude and respect to a deserving colleague.

Also, a dance number and a token of love were presented by some of the employees and officers.

Mrs. Aguilar served 18 years of dedicated service to BBCCC, she started as a Cashier in 1996 and retired as Grocery Clearance Clerk under the Credit and Collection Department.

It was a pleasure to have worked with Mrs. Aguilar. While we are saddened to see her go, we are confident that she will find the same success and happiness in retirement.

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

Mr. George Ombado, CEO of the African Confederation of Cooperative Savings and Credit Associations, discussed the role of co-ops in the financial market, as well as the common issues affecting the co-op sector, such as (but not limited to) stiff competition from banks, stagnating membership, enactment of restrictive laws, increase in the number of "non-performing loans," and poorly designed financial products.

BREAKOUT 1: Territory Management Issues

Mr. Serge Gosellin, Director of Market Development, Development International Desjardins (DID),

brought to bear the issue regarding overlapping of operational areas of credit unions in many Asian countries.

BREAKOUT 2: Strategic HRM for National Credit Union Network

Mr. Ken Doleman and Mr. Bruno Dragani, Chief Executive Officers of Northern Savings Credit Union and Coastal Community Credit Union, respectively, alternately discussed the possibility of a credit union federation setting the standards for compensation, hiring performance, management organizational development, safety, wellness benefits, employee motivation, and training of employees in collaboration with credit unions. Both speakers strongly suggest this approach as another step in credit

(Continued from page 2, **The Need for New...**)

I again reiterate the need for us to entice new and younger members to join BBCCC and continue our advocacies. This "new blood" will ensure the vitality and health of our Co-op.

To the existing members, I urge you to actively participate in all our activities so that you too will have a share in shaping the future of our beloved BBCCC.

union integration.

Reported by: Ofelia Pasion, Jane Suyatan, Nora Domingo and Roney Gandeza



BBCCC and BBCCC Foundation, Inc. (BFI)



Medical and Dental Mission

October 25, 2014 (Sat)

Starts at 8AM, BBCCC Halls

Medical doctors and dentists will be available to provide free check-ups and prescribe free vitamins and medicines.

Interested BBCCC members and non-members who like to avail of the services must REGISTER early.

Please visit the BFI office or call (074) 424-61-96, look for Angelo Sawi

Co-op Musings...

LIFE IS LIKE HOT CHOCOLATE

A group of graduates, well established in their careers, were talking at a reunion and decided to go visit their old university professor, now retired. During their visit, the conversation turned to complaints about stress in their work and lives.

Offering his guests hot chocolate, the professor went into the kitchen and returned with a large pot of hot chocolate and an assortment of cups - porcelain, glass, crystal, some plain looking, some expensive, some exquisite - telling them to help themselves to the hot chocolate.

When they all had a cup of hot chocolate in hand, the professor said: "Notice that all the nice looking, expensive cups were taken, leaving behind the plain and cheap ones. While it is normal for you to want only the best for yourselves, that is the source of your problems and stress. The cup that you're drinking from adds nothing to the quality of the hot chocolate. In most cases it is just more expensive and in some cases even hides what we drink.

What all of you really wanted was hot chocolate, not the cup; but you consciously went for the best cups... And then you began eyeing each other's cups. Now consider this: Life is the hot chocolate; your job, money and position in society are the cups. They are just tools to hold and contain life. The cup you have does not define, nor change the quality of life you have. Sometimes, by concentrating only on the cup, we fail to enjoy the hot chocolate God has provided us. God makes the hot chocolate, man chooses the cups. The happiest people don't have the best of everything. They just make the best of everything that they have. Live simply. Love generously. Care deeply. Speak kindly. And enjoy your hot chocolate. -- Adapted from the internet (Thanks also to Mam Ampy Rimas for sharing this.—Eds.)