

BBCCC Under Policy Review

By: Gabby K. Pinas, Chairman, RDPC



Members of the Board of Directors with the representatives of the committees during the Policy Formulation 1st Reading at the Ating Tahanan, South Drive, Baguio City.

Our Cooperative is presently under a policy review. This review stemmed from the launching of the Aggressive Investment Mode-Member Owners Redirected Education or the AIM for More Program.

It can be recalled that this program was launched with the goal of responding to the challenges and issues, and concerns affecting the general membership.

Furthermore AIM or Aggressive Investment Mode shall be accompanied with an educational program directed to the our Co-op, the members, officers and staff. (MORE or Member Owners Redirected Education)

After the launching of the said program our Co-op had organized a core group headed by the Chair of the Education Committee (EDCOM) Dir. Art Asuncion.

The members are the Co-op Secretariat, Mr. Jopo Andaya and Mr. Milo Distor, together with the members of

the EDCOM, Mrs. Ofelia Pasion and Mrs. Mila Tacderas, Dr. Dexie Alteredo, Chair of the Ethics Committee and Mr. Gabby Pinas, Chair of the Research Development and Publications Committee (RDPC).

Different committees were formed covering various operations of the cooperative. These committees include, Loans, Human Resources, Representation and Travel Allowance (RATA), Membership, Administration, Accounting, Finance, Audit, Grocery, Billing and Collection and Management Information Systems (MIS).

These committees acted as advisory body to the Board. The said committees worked separately to review policies and for them to come up with recommendations for amendments. A plenary session was held last July 8, 2015 where various committees presented their findings and recommendations. The said reports were then submitted to the members of the Board for their consideration.

Last August 3, 4, and 5, 2015, members of the Board were in a special session, held at *Ating Tahanan* South Drive Baguio City for the new formulation of policies. During the three days special session, the members of the Board took the time to scrutinize the proposed policy amendments.

Representatives of the different committees were there to act as resource persons. The three-day session ended with the formulation of new policies for our Co-op. The highlights of the policy proposals include among others:

1. Provision of more loan windows for members to choose from. These were echoed by some members during the launching of the AIM for MORE program.
2. Ease requirements for loans, and applications for membership.
3. Rationalization of policies that will enable our Co-op to be of service to the general membership.

Continued to page 6, BBCCC Under...

Chairman's Corner



Moving Forward

By: Atty. Nelson V. Gayo
Chairman, BOD

Past events for some people may not be that too memorable and therefore are forcefully relegated to the back burner for a long period of time. These memories may remind them of a past mistake, distress or embarrassment perhaps. This is just a normal reaction especially from a person who wanted to move on with life. After all, life is too short for this sort of hurtful recollections.

However, at our own Co-op, such recollections and looking back at the past as well as thanking people and events is a normal activity and very much encouraged. This is not to say that BBCCC did not experience any missteps or mistakes in its long history. We're still living in an imperfect world and dealing with the daily realities of life.

At BBCCC, what I'm most proud of is the fact that looking back at the past allows us, as an organization, to clearly see our future. The past defines us as to how we will face the future of cooperativism here in Baguio or even cooperativism in the international context.

We have no shortage of people and events here at BBCCC that have made our Co-op what it is today. To reiterate, these are good memories and worthwhile to remember and even celebrate. These are too many to mention but I'll start with the fact that our Co-op is already 57 years old this month. October is our founding month anniversary (October 11, 1958 to be exact) and we thank the 15 original co-operators for sacrificing and making the first step in organizing BBCCC.

After that eventful date, our Co-op took a life of its own and carved a history full of accomplishments and achievements. Included in this glorious history are people who made these happen. Specifically, I would like to mention the contributions of Atty. Renato C. Fernandez, retired Judge Emmett Manantan and Mrs. Isabelina Ronquillo who were given their due recognition for their active service to the Co-op last June 2015.

They may no longer be actively involved in the operation of our Co-op but their wisdom and insights will still be needed as they will be serving us on an advisory capacity and still helping chart the course of BBCCC in the years to come. Without the firm foundations that they have provided in the past, our Co-op may now be walking on a limp and not with a proud and assured step.

With the good memories of our past clearly entrenched in

New Manager of BBCCC Named

By: Roberto I. Belda, Member RDPC



Last July 2015, the BBCCC Board of Directors (BOD) announced the appointment of a new manager in the person of Mary Ann Black Bungag.

Mrs. Bungag is not new to the co-op movement in general and to BBCCC in particular. She occupied various elected and appointed positions in different primary co-operatives and with BBCCC prior to her appointment.

Mrs. Bungag's husband, Michael works as a hotel inventory manager in a cruise ship. Her four kids who are all grown up now already earn for themselves with three of them working as nurses and one as an IT specialist working at Baguio EPZA.

The new BBCCC manager is a true-blue Baguio girl having studied elementary at the Mabini Elementary School and took her secondary studies at Baguio City National High School. During college, she was a working student at the Saint Louis University's printing press. Through hard work and perseverance she in no time completed her course, BS Commerce major in Accounting. Mrs. Bungag likewise has units leading to an MBA degree at the University of the Cordilleras.

"Ma-an" as she is fondly called, has been a Co-op member for 28 years. Aside from being an active member, she was also once a Board of Directors member, a member of the Audit Committee among other responsibilities at the Co-op.

Continued to page 10, New Manager...

Continued to page 11, Moving ...

Editorial

OCTOBER: CO-OP MONTH, BBCCC at 57

By: Gabby K. Pinas, Chairman, RDPC

Since 1930, co-ops across the United States have convened every October to celebrate the cooperative movement's history and economic impact on communities nationwide. In our country, October is Celebrated as Cooperative Month, as mandated by Presidential Proclamation No. 493 issued on October 21, 2003. During the city-wide co-op month celebration last Oct. 13-14, 2015, our Co-op was the recipient of five awards (Eds. Please refer to page 11 for the related article and page 8 and 12 for the pictures).

For our dear BBCCC the month of October this year marks the 57th Anniversary of our Co-operative. Our Co-operative through the years has steadily grown to be the first billionaire cooperative in the region. Faced by the challenges that beset our Co-operative we launched our program, Aggressive Investment Mode, Member-Owners' Redirected Education (AIM for MORE). We are taking the path to the very reason why our cooperative was founded. In this issue we acknowledge our past leaders who were instrumental to where we are now, together with them are the men and women who pioneered our Cooperative. We take our hats off to Atty. Renato Fernandez, Judge Emeterio Cesario G. Manantan and Mrs. Isabelina Ronguillo for their dedicated service to our Co-operative. In this issue of our *CoopServer* we are welcoming our new Manager Mrs. Mary Ann Bungag.

As we chart our direction for the future thru the series of policy formulation by our Board of Directors, Officers and Staff let us once again be reminded of the message of our Chairman of the Board Atty. Nelson Gayo in his address in the launching of the AIM for MORE program, "As members, it means that the Coop is more than a lending institution; for the staff, it means that the Coop is not merely a workplace or the employer that pays you your salary; for us officers, it means more than a part-time job where we volunteer in exchange for a bit of honoraria and RATA. To say we are the Coop means that we are the CORPUS (the body), MENS (the mind), and ANIMUS (the spirit) of Cooperativism in the BBCCC. To say "We are the Coop!" means that we care not only for ourselves and our dividends at the end of the year (i.e. the bottom line) but for cooperativism itself and the basic principles it stands for. Let us recite them again: voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; cooperation among cooperatives; and concern for community."

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Editorial Board



Roberto I. Belda
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Dr. Mario S. Valdez



Gabriel Paul K. Pinas

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BBCCC's Builders By: Roberto I. Belda, Member, RDPC

A popular Filipino adage invokes people to look back to where they came from otherwise the road to their destination may not be clear at all or worst the person may not arrive there safely.

This has been proven true in many instances where a person due to the riches and fame that he has attained becomes too engrossed in the success that he forgot to thank the people and circumstances that got him there in the first place. Such myopic view of life has caused many downfalls and shame to not a few people.

At BBCCC, forgetting people and events especially those who were responsible to where our Co-op today is incomprehensible to say the least. BBCCC is proud of her rich history and prouder still of the people who helped made BBCCC as the leading cooperative in Northern Luzon especially in the Cordillera Administrative Region (CAR).

Last June 2015, three senior members/officers were given recognition for their valuable contribution to the growth of our Co-op. Two of them are featured here.

Atty. Renato C. Fernandez

Sir Atong as called by colleagues and friends is a wizened and veteran Co-op leader known for his impassioned espousal of the Co-op movement. With his salt and pepper colored hair, he is a familiar sight at BBCCC.

He is a native of Tagudin, Ilocos Sur and came to Baguio City for his BS in Education and Law degrees. Still active in his law practice to this date, Sir Atong was also once a long-time Saint Louis University professor.

Sir Atong is married to Consuelo and has six children: Donn Mario (bank manager), Donna Marie (pharmacist), Dion Michael (college

*Atty. Renato "Atong"
C. Fernandez*



instructor), Deyon Maye (nurse, trainor), Dr. Dana Maureen (veterinarian) and Dyan Marcelle (teacher).

His accomplishments and contributions in the field of cooperativism here in Baguio, the Philippines and even in the international arena are too many to mention.

However, notable among these are when he served as Chairman of the Board of BBCCC as well as member of the Management Committee (1995-1998), member/chairman of the Mediation and Conciliation Committee, member/chairman of the Legal Committee among the many he occupied both elected and appointed positions here at BBCCC.

He was also the Chairman of the Board of the Metro South Cooperative Bank (MSCB) from 2003 to 2007 and President/Chairman of the Philippine Federation of Credit Cooperatives (PFCCO). He was also the Chairman and member of the Board of the SLU-SVP Housing Cooperative as well as a past Consultant on Co-op Affairs of BENE-CO.

Atty. Fernandez is a Co-op organizer, presenter, resource person, facilitator, lecturer and/or guest speaker during Co-op seminars, general assemblies and other Co-op educational fora. Among the varied subjects he discusses include: Co-op laws, Co-op housing, management, values, leadership, and Co-op good governance.

He has also presented and espoused key positions of the Co-op movement with regard to the legislative issues in the Philippine Senate and at the House of Representatives. He also wrote a weekly column for the *Cordillera Today* focusing on matters of the Co-op sector.

Among the most recent awards Atty. Fernandez received include: "Most Outstanding Cooperative Leader in CAR" given by the Cooperative Development Authority (CDA) at Cagayan de Oro last Oct. 2012, a citation from the IBP Baguio-Benguet for his performance and contribution to the legal profession awarded July 2012.

He has likewise travelled around the

Continued to the next page...



*Judge (ret) Emeterio
Cesario G. Manantan*

world sharing and attending Co-op related activities. He has visited countries in Asia, North America and Europe in his long engagement with the cooperative movement.

Such long and distinguished career in the Co-op sector is a testament to his unwavering belief in the movement. According to Sir Atong, communities can only rely so much in the government for help and assistance but in the cooperative movement such government reliance is placed to a minimum and community self-help is given more importance in social development and progress.

Judge Emeterio Cesario G. Manantan

With his booming voice echoing down the hall, you know that Judge Emeterio Manantan is just nearby. Interacting animatedly with staff or members or laughing heartedly over some jokes with fellow officers, Sir Emmett is such a happy picture of an accomplished person.

A native of Sudipen, La Union, Sir Emmett is married to Fely and has two children, one a lawyer (Emmett Rodion) who works for *Banko Sen-*

tral ng Pilipinas Anti-Money Laundering Council and the other a practicing medical doctor (Kerima Divita) who is currently the Chairperson of the Department of Pathology, Baguio General Hospital (BGH).

With a long and distinguished career in the private sector and the public service, Sir Emmett has carved a reputation for fair and honest service. Starting as an Associate Partner for Cabato Law Office back in 1979, he soon became the Legal Counsel of the Vicariate of Baguio, Mt. Province Broadcasting Corp, Northern Luzon Association of the Blind, *Tahanang Walang Hagdan*, SLU-EISSIF among others.

He also served Saint Louis University in various capacities: Acting University President (1993), University OIC (1990 and 1996), VP for Administration (1985–1998), Asst. to the Pres. for Hospital Affairs Saint Louis University Hospital of the Sacred Heart (SLU-HSH) (1987–1990), Legal and Admin Officer SLU-HSH (1978–1986), Director of Libraries (1966–1980), Professor (1966–1994) and chairman of various university committees.

The public sector also benefitted from his expertise. He was once the

Reviewing Labor Arbiter and Executive Labor Arbiter for Adjudication 2nd Div., NLRC, at Q.C. (1998–2010) and a Consultant and Commission Counsel, NLRC-DOLE (2010 to present).

In the cooperative sector, Sir Emmett is serving SLU-SVP Housing Cooperative as its President and Chairman and member of the BOD (1979–present). He was also the Chairman of the Legal Committee (1982–1997) and member of the Ethics Committee (2008–2014) of BBCCC.

Due to his meritorious service, Sir Emmett received the following awards: “Outstanding Govt. Employee” (2009), “Best Performing Labor Arbiter of the Year” (1999, 2000, 2001, 2008 and 2009), “Sudipen La Union Achiever Awardee” (2006), “Knights of Columbus In Service to One, In Service to All Awardee” (2012), “*Gintong Tala* Luminary Award for 2014” given by the City of Baguio and the “Tepee Award of 2012” by the Apache Baguio.

As an active BBCCC member, Sir Emmett is most proud of his contributions in the drafting of the “Code of Discipline for BOD, Officers, Staff and Members” and the “Ethical Standards and Governance Handbook of BBCCC”.

His wish for BBCCC is “...that it will work for the welfare and betterment of the members by coming up with policies favourable to the general membership.” He also reiterated that “...the Co-op should stick to the basic principles and ideals of cooperativism in advancing the interest of the members.”

Atty. Atong and Sir Emmett have indeed given and sacrificed so much that our Co-op is forever grateful for their contributions in the growth of BBCCC. May the younger generations of Co-op leaders continue what they have started. 🌱

The Essence of *Damayan*

By: Shane R. Tadeo, Loan Processor, Credit and Collection

Damayan system



- sympathy for people who lost their love ones. In case of death of a certain member of the community, the whole community sympathizes with the bereaved family. Neighbors, friends, and relatives of the deceased usually give certain amount of money as their way of showing sympathy.

http://www.slideshare.net/Kate_JRG/filipino-values-22162229



Eccelesiastes 3:1-8 teaches about the seasons in life and the reflection that there is a beginning and an end, "Everything that happens in this world happens at the time God chooses. He sets the time for birth and the time for death, the time for planting and the time for pulling up."

People avoid talking about death but no one can escape death, it is inevitable and accepting that reality humbles a person. Let's pray for each other that we may be spared from sudden and unprepared death. It is important to be ready.

At our Credit and Collection department, there is a common question coming from members and this pertains to death. This is about the *Damayan* and *Saranay* Fund. "*Damayan manen? Anya met! Apay mamin ano kayo agcollect?*"

As loan processors it is our duty to answer that query intelligently and with grace under pressure. Members have different reactions about it, pleasant or unpleasant, but for those who have knowledge about the benefit they say "...it is better to give than to receive".

In connection with cooperativism, the *Damayan* and *Saranay* funds are benefits received when members pool

resources to aid in moments of great need and crisis. Our yearly *Damayan* contribution of P500 and *Saranay* contribution of P100 are pooled into a fund ready to be disbursed to help a member when a member or a member's immediate family member dies.

Death aid financial assistance of P35,000 and *Saranay* financial assistance of P15,000 are given to legal heirs of the deceased member. The *Saranay* benefit applies exclusively to a BBCCC member. BBCCC's death aid does not only apply to the member himself but extends to the immediate family of the Co-op member.

The following is an illustration of the benefit as defined by the policy: Death of parents: if member is married; death aid is P5,000 for each parent. If member is unmarried, death aid is P10,000 for each parent. Death of legal spouse: death aid is P10,000. Death of children: death aid is P6,000.

After membership approval and you abide by BBCCC's policies, you are automatically covered by the *Damayan* and *Saranay* benefits. You will be secured that your loved ones will not be left unaided. Update your membership profile and pay the yearly *Damayan* and *Saranay* contributions.

Don't be afraid of death, it is just a gateway to eternity—a revelation to be reunite

Continued from page 1, BBCCC Under...

Last October 9 and 10 the members of the Board went on a special session Second Reading of the amended Policy. The Board once more tried to come up with clear policies on certain policy gaps that were not addressed during the First Reading.

In an interview with Director Art Asuncion, he said "The policy formulation is a big challenge for the members of the Board as there is a need to pay special attention in all provisions for it to be aligned with the Constitution and by laws as well as the mission and vision of our Co-operative, though it is a tough job at the end of the day it was worthwhile to note the positive attitude of those who are part of the policy formulation." He mentioned that since the start of the policy formulation, the members of the different committees, the members of the Board, officers and the management and staff have been very supportive. 🙏

ed with our Creator and with our loved ones who have gone before us.

While we are not yet called to our heavenly inheritance, let's enjoy life. Let's live each day with no regrets and make the most of every chance we get...to hug more, to laugh more, to forgive more, to share more, to inspire more, to live more, and to love more. Continue to be a blessing. God bless BBCCC! 🙏

My OJT Experience at BBCCC

By: Delyn Palipa, Student Intern, RDPC

Rendering 300 hours of on-the-job training is not enough to fully understand the situation in a real workplace but at Baguio-Benguet Community Credit Cooperative (BBCCC) I was able to gain more than enough essential experience. It was challenging yet I had so much fun learning while doing my tasks.

It was on the 9th of June, 2015 when I first entered the only billionaire credit cooperative in the Cordillera Administrative Region.

I was nervous when I submitted my endorsement letter from the University of Baguio where I am taking my BS in Business Administration degree majoring in Accounting and Finance, but Ms. Rizza Gacao, the HR Officer, was very accommodating that I felt welcome in the cooperative. Then, I was endorsed to Mr. Gabby Pinas, chairman of the Research, Development and Publications Committee (RDPC) where I was trained for three months.

Under his supervision and the guidance of fellow RDPC members, Dr. Mario Valdez and Mr. Robert Belda, I've learned a lot of things and developed my character in the workplace. I was trained to strictly follow instructions to ensure processes are done in proper sequence.

It is necessary to ask questions to clarify concerns and prevent me from incurring errors, mistakes and unnecessary delays. I have practiced working effectively and competently by having diligence in providing appropriate attention in carrying assignments.

As a trainee, I was able to realize what must be the objective of an employee which is to help the company achieve its objectives and promote its vision and mission. Employees must exercise diligence and utmost care in recruiting, negotiating and especially retaining customers.

Customers are the life and blood of every business. Without customers and in the



case of BBCCC, without members, who will patronize the products and services of the company, the business will not grow and prosper.

In my 300 hours of on-the-job training and working with well-trained and experienced professionals inside the Co-op, I was able to realize the significance of my profession. I can say my knowledge was enhanced and I am now prepared to start my own career.

Thank you BBCCC for giving me this opportunity to be in your cooperative!



Retirement Speech of Mrs. Evelyn Borja, BBCCC Employee, 20 Years of Service

I would like to take a moment this evening to share with you all, my sincere gratitude for my time spent working here at BBCCC.

I have been with you for 20 years by God's grace. Some of you are newer than some of us, other "old timers" are still going strong, but we have all managed over the years to get along and grow as a unit, dividing up our areas of expertise yet coming together when it was required.

I am so thankful of having been given the opportunity when I was only 39 years old, to join this dedicated, forward thinking and highly respected organization.

Being taken on board here to grow and excel in my field was the career move I had been hoping to find. I remember that at the time, I was finding



Mrs. Evelyn Borja, proud BBCCC employee.

it very hard to find a company I believed in, one I could see myself evolve and prosper over the years, but also finding a company who saw me as someone they needed to have as part of their team and to grow with them was just as hard to find.

My talents and work ethics were no-

ticed and appreciated from the very beginning, something that I have never forgotten or ceased to appreciate. I want to thank from the bottom of my heart the Board of Directors, manag-

Continued to page 11, Retirement Speech...

BBCCC is No. 1 in Baguio City!



I Cannot Save Alone

By: Kyla Dominique L. Gayo, Associate Member

My future is something I think of every night. I wonder... I ponder.... What will I be? Will I be someone successful? What do I really need for a bright future? Do I play an important role in the development of the community?


The people are the most important thing. We run the world and we dictate how things circulate. Achieving a certain goal may be hard at some

point. Different people, different ideas, different opinions and different goals but what do we do to make this place a better environment for us?

In this community, I play an important role. Being a young saver, I acquire tons of lessons that will surely be of great help when it comes to my future. I learn the values of being self-reliant and socially responsible. I realize the importance of investing to make money grow, not only to benefit

myself but to help in the progress of our economy.

Being a member of a Cooperative, I am molded in becoming a holistic person. I become a leader, a follower, a responsible person or simply a person who knows her role in the society. As a community, we relate with each other and cooperate to reach something. We value COOPERATISM.

My future. My plan. Today, I choose to train myself to be a person essential to the community and BBCCC helps me reach my goals and I am thankful for this. 

Co-op Housing Investment Planned Savings

By: Emmanuel A. Tadeo, Director, BBCCC

For the past several months, the Housing and Technical Committee leveled-up its marketing strategy in response to the Co-op's Aggressive Investment Mode (AIM) program.

The committee introduced some policies like a member can already purchase up to two lots and that the interest will be waived if full payment is made within the first three months of payment period. These new policies were approved by the Board.

The foregoing are some of the significant updates from the committee, to wit:

1) Release from the Registry of Deeds of the Transfer Certificate of Title (TCT) in the name of the two lot-owners, Mrs. Marlina Downs and Mr. Oliver Gundran sometime in the latter part of April. Considering it as very momentous, the TCTs were awarded to the respective owners on the 8th day of May at the Lubas housing site.

The awarding was witnessed by the family of the owners, prospective buyers and officers. With this development, other lot owners who have already paid their lot/s in full followed with the application of the transfer of the TCT in their name.

2) Issuance of the Certificate of Completion of the development of the housing project from the Housing and Land Use Regulatory Board, Cordillera Administrative Region signed by Dir. Teresita V. Galacgac, the Regional Director of the agency.

3) In August, some officers of both BBCCC and the Co-operative Co-Housers met with the barangay officials and some residents and conducted a meeting to address some concerns to make the relationship more harmonious.

Subsequently, the committee together with the management and officers of the homeowners association visited the Saint Louis College Development Co-operative housing project. This is in line with the committee's plan to learn more about housing cooperatives.

4) As per report of the treasurer during the regular board meeting for the month of September, we have already collected or recovered 51% of the project expenses as of August.

This is somehow laudable development because as of December 2014, collection was at 34%. The committee actually projected that by the end of this year in December, 50% should have been recovered.

5) Of the 137 lots saleable and around 26 unsold as of December 2014, only 6 vacant lots are available for sale. Though some buyers are yet to submit a notarized Contract to Buy and Sell (CTBAS).

The committee will be sending letters to the concerned buyers reminding them that the submission of a notarized CTBAS is essential in order for them to be assured of owning their respective reserved lot hence, payment of the monthly amortization is to be made.

Failure on the part of the member to comply with the requirements will be a ground for the offering of the lot to other buyers.

6) As of this writing, though we are yet to see house constructions, some have already started to initiate steps towards the building of their homes. Mr. Jerson Baso already submitted his application for building permit. The By-laws of the home-owners is just waiting for its approval by the members of the Board of BBCCC before it will be submitted at HLURB by the Co-operative Co-Houser Association.

With the inclusion of Mr. Jun Guinto in the committee as a marketing consultant, it is hoped that the remaining vacant lots will be sold and the expenses incurred in the project be recovered the earliest possible time.

Proposed policies on the special loan housing windows are still being deliberated in policy reviews for consideration and approval by the Board of Directors.

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

Continued from page 11, City Wide...

Mayor Mauricio G. Domogan and Congressman Nicasio M. Aliping, Jr. In his closing remarks on the second day of the activity, BCCDC Chairman Mr. Adversalo invited those present to attend the Regional Cooperative Month celebration to be held at Luna, Apayao on Oct. 27-28, 2015.

The theme of the Philippine Cooperative Centennial Year 1915—2015 is: "Kooperatiba: Ika-100 Taong Pagpupugay, Tulay sa Maunlad na Buhay"



BBCCC Participated in Co-op Tourism Congress

By: Gabby K. Pinas, Chairman, RDPC



It's more fun in the Philippines



<http://gelsantosrelos.typepad.com/my-blog/2012/01/its-more-fun-in-the-philippines.html>

The tourism industry is considered as one of the top income generating activity of the country. In the 1st Tourism Cluster Congress held in Vigan City last July 30 – August 1, 2015, top Co-op leaders all over the country convened to

assess the potentials of tourism in the co-operative sector and to encourage co-ops to engage in the tourism industry.

In this congress, two representatives from BBCCC attended the event, Mr. Art Barinas and Mr. Gabby Pinas. One of the highlights of the convention was the success stories of four cooperatives engaged in the tourism services.

These four cooperatives narrated their humble beginnings and shared their experiences on how they managed to rise through adversities. Their stories are proof of how tourism services should be owned and operated by co-operatives so that local communities can also benefit from tourism.

In the said congress, a plan of action was deliberated upon which resulted in the

formulation of a framework for a cooperative tourism. This framework centers on the importance of the people (locals), local culture, the preservation of nature and the environment. The said plan of action shall be submitted to the national government for appropriate actions.

the midst of preparing plans and programs meant to encourage BBCCC members to patronize more the grocery service.

She would also like to remind the members that BBCCC will celebrate our anniversary as a cooperative this month of October. The Co-op is preparing games and other activities for the members and their families. Ma-an also mentioned about re-assignment of some employees' positions. This is meant for their career enhancement.

Lastly, she reminded that, "BBCCC is a great organization and together, we can make it achieve more not only for the benefit of the members but also for the benefit of the community where we operate."

Continued from page 2, New Manager ...

With her appointment, the BOD and the rest of the BBCCC community hopes to continue the good tradition of excellent cooperative governance and unblemished member benefit provision BBCCC managers are known for. Let us all welcome Ma-an and help her achieve BBCCC's Vision and Mission.

-oOo-

The *BBCCC CoopServer* editorial board sat with Ma-an and asked about her plans for the Co-op. She said, "I would like to see an increase in the number of satellite offices of the BBCCC. Aside from the ones we have at La Trinidad, we are looking to add three more offices in the next few months." Ma-an noted that based on initial discussion with the BOD, the places in Baguio that are being considered for the satellite offices include: along Naguillian Road, Marcos Highway and within the vicinity of Teacher's Camp.

"The additional satellite offices will ensure that our members are properly served even if their places of residence or work are far from the current

main office which is located at Assumption Road. Thus, traffic and distance is no longer an excuse why a member cannot pay his loans or avail of the Co-op services regularly." Ma-an added.

Another aspect of the Co-op operation she hopes to revitalize is with regard to the grocery store. She is in



Mrs. Bungag (4th from left) together with some of the BBCCC staff.

Continued from page 2, Moving...

our psyche, we are more than prepared to face our future. More than being optimistic, I'm more inclined to describe our direction as practical and grounded on the realities of our environment.

The AIM More program as well as the Medium Term Development Plan (MTDP) that we have launched are products of laborious effort within our Co-op. Different stakeholders have crafted this strategic direction with a clear goal in mind – bring us to the next 50 years of our Co-op existence while continuing and exceeding the progress that we have started.

This is a tall order especially for a Co-op just on the verge of expanding our operations to cover not only Baguio City but nearby provinces as well.

But with God's graces and the members' support nothing is impossible for us to achieve and even surpass our previous accomplishments.

Life is indeed short and our destination may still be far away, but traveling this road with you can definitely make this trip worthwhile and a chance of a lifetime. 🌱

Continued from page 7, Retirement...

ers and department heads for believing in me all those 20 years.

So, now is a new beginning for me, a new journey, and the time everyone calls "retirement"...the time that is for all those hobbies and activities we don't have time to do when we have a career. It will be a difficult transition for sure, as my career has been a passion for me all these years and now I will need to get my interests elsewhere!

I have been giving it a lot of thought, appreciating this new lease on life which is now available to me. My children are extremely happy for me, eager to introduce me to all sorts of new leisure activities to tire me out some more.

I hope that those of you who have become close to me over the years will be able to keep in touch and that you will find the time to come visit me or join me in one of my new activities!...Who knows, it might just make you a little bit envious and give you a taste of what you have to look forward to one day.

So, thank you all once again, for this dinner celebration, for all your support and well wishes. You all mean a lot to me. God bless! 🌱

5. Highest membership generation in the residential category.

Atty. Nelson V. Gayo, Chairman BBCCC Board of Directors and Dr. Mario Valdez, also one of the BBCCC Directors received the awards in behalf of BBCCC.

Baguio City Cooperative Development Council (BCCDC) Chairman Oscar R. Adversalo, former BBCCC General Manager Maribel S. Pasngadan and some BBCCC members who are either officers of the Cooperative Development Authority—Cordillera Administrative Region (CDA-CAR) Extension Office and officers of other co-ops witnessed the awarding ceremonies.

October has been declared as the Cooperative Month for the entire country in 2003 by then Pres. Gloria Macapagal-Arroyo under Presidential Proclamation 493. But as early as 1982, then Pres. Ferdinand E. Marcos proclaimed October 15 to November 15 as Cooperative Month.

Because of the Presidential Proclamations, this year, which is also the Philippine Cooperative Centennial Year 1915—2015, various activities were planned (and implemented) by the different primary co-ops. For BBCCC, (as of this writing,) we just celebrated our Foundation Day and at the same time our Family Day last October 11, 2015 at the BBCCC grounds.

City-Wide Co-op Month Celebration: Five Awards for BBCCC

By: Dr. Mario S. Valdez, Director, BBCCC

During the Baguio City Cooperative Month celebration last Oct. 13 to 14, 2015 held at the Baguio City Multi-purpose Hall, our Co-op, Baguio-Benguet Community Credit Cooperative (BBCCC), romped off with the most awards among the Best Performing Cooperatives in the City of Baguio.

(Eds: pictures appear on page 12)

These awards based on records cov-

ering 2014 data were:

1. As one of the Century Primary Cooperatives (at least P100 million in co-op assets).
2. Number 1 in terms of Co-op assets: Large category in primary cooperatives.
3. Number 1 in terms of Cooperative net worth: Large category in primary cooperatives.
4. Number 1 in terms of paid-up capital: Large category in primary cooperatives.

In the city-wide celebration, the BCCDC, CDA and the local government of Baguio City conducted the celebration on October 13—14, 2015 through co-op updates, educational fora and awarding of the best performing cooperatives.

During the opening program, inspirational messages were given by Atty. Franco G. Bawang, Jr., Regional Director, CDA-CAR; Vice Mayor and Atty. Edison R. Bilog; Councilor and Engr. Isabelo B. Cosalan, Jr.; and representatives of

Continued to page 9, City Wide...



EDCOM Updates

BBCCC officers and staff lend a helping hand in the Feeding program held at the New Lucban Brgy. Hall last Oct. 24, 2015. Pupils of the New Lucban Day Care Center and children of the barangay ages 1 to 12 yrs. old were the recipients of this BBCCC program.



BBCCC is No. 1 in Baguio City! 5 Awards Received



Receiving the awards are Dr. Mario Valdez, (3rd from left), Atty. Nelson Gayo (4th from left) and Mr. Oscar Adversalo (5th from left) of BBCCC from the officers of BCCDC, CDA-CAR and local govt. officials.

Pre-Membership Education Seminars

Date	No. of Participants
July 5, 2015	67
August 1, 2015	54
September 6, 2015	105

Skills Trainings

Date	No. of Participants	
July 11, 2015	15	How to make Crusted Macaroons & Oatmeal Cookies
August 15, 2015	20	How to make Sylvanias & Sans Rival
September 19, 2015		How to make Cream Puff & Black Forest Cake

Seminars/Trainings Attended by Officers, Staff, and Members

July 1-3, 2015	Financial Management Training Ben Palispis Hall, Provincial Capitol, LTb
July 4-5, 2015	Mediators' Colloquium NSCC Caoayan, Metro Vigan
July 11-12, 2015	Corporate Governance and Management DOLE, Intramuros, Manila
July 16, 2015	2 nd National Cooperative Housing Summit University of Makati, Makati City
July 25, 2015	Communication Skills NORWESLU – BBCCC Bldg., Annex 2
July 28, 2015	Pollution Control Crown Legacy, Baguio City
July 29, 2015	Business Guide on Pledges and Mortgages EDSA Shangrila Hotel, Mandaluyong City
August 27-28, 2015	Mediators' Colloquium (Phil-Ideas)
August 27-29, 2015	Basic Mediation Course St. Giles Hotel, Makati City
September 9-11, 2015	7 th National Tripartite Conference for Cooperative Development Oriental Hotel, Taysan Hills, Sto. Niño Village, Legazpi City, Albay