

The
BBCCC



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Cooperative Community News and Features

BBCCC Celebrates 55 Years of Service

By: Roberto I. Belda, Chairman, RDPC



Baguio-Benguet Community Credit Cooperative (BBCCC) was organized on October 11, 1958. It was originally called as the Baguio Teachers Credit Union, Inc.

Fifteen teachers of the then St. Louis College (now SLU) comprised its original members. This credit union held office in the house of Atty. and Mrs. Alex H. Brillantes. Atty. Brillantes was the Charter President and Board Chairman.

This year, to celebrate the 55th year of its colorful and meaningful existence, BBCCC has lined up several activities for the whole month of October.

To open the week, a medical and dental mission is scheduled on October 4-5 and this will be held at the Dr. Greg Rimas Hall, 4th flr. of the BBCCC building. Members of the cooperative as well as the residents of Brgy. Kaba-

yanihan where BBCCC is located were invited to avail of the free medical and dental services.

The Foundation and Family Day Celebration is scheduled on October 13 and this will be held at the SLU Covered Court. Prizes are up for grabs in the different games for the kiddies, teenagers, young adults, senior citizens and for persons with disabilities (PWD). Games include: chess, drawing contest, quiz bee, poster making, ballroom dancing, singing and painting.

On the third week, members seeking legal advice will have the chance to talk to BBCCC lawyers thru the legal clinic. This will be on October 19 and the venue is at the BBCCC building.

On October 25, an outreach/feeding program is scheduled for the residents of Brgy. Kias, Baguio City. And on October 26, a tree planting activity is

scheduled for the Lubas Housing Project at La Trinidad, Benguet.

The other activities for the month of October to celebrate BBCCC's founding anniversary include:

a) Skills Training Exhibit where graduates of the skills training program will be given the chance to display and sell their products.

b) Picture montage display showing the history and growth of BBCCC for the past 55 years.

c) Collection campaign where BBCCC will accept donations like school supplies, used clothing, groceries among others. These items will be given to the less fortunate members of our community.

It is hoped that every member of BBCCC will participate in this

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Chairman's Corner



Focusing on the Training of Personnel

By: Atty. Nelson V. Gayo
Chairman/President

The need to focus and even invest in the training of our personnel is one of the tri-focal re-direction of our cooperative as officially declared and adopted during the inaugural of the new set of officers last April 2013.

It is believed that BBCCC must invest in employee training programs to make our staff more competitive and attuned to new technology and to be adaptable to the diverse changes happening in the cooperative business. Training as a strategy is not only good for the cooperative business but also, as a way of developing the individual capabilities of our employees. Training is necessary to attain a stable and competent workforce. It is a way of bridging the gap between an employee's education and workforce requirements.

From these premises, we pursued this year the crafting of training programs that are customized to the specific needs of our employees and the cooperative. We want to ensure that in all the training programs that we offer, we will be able to deliver the results that the cooperative expects from us which is effective and efficient service.

This year 2013, the following competency training and seminar were given to our employees such as:

- Upgrading Competency on Credit Extension and Collection
- First Aid and Calamity Response Training
- Tactical and Operational Planning Seminar
- Quality and Courteous Service Seminar

For any business and people organization to be truly successful, training is necessary, and a good organizational strategy. This is after all just going back to the basics.

Manager's Message

Why Do People Resist Organizational Change?

By: Maribel S. Pasngadan
Manager

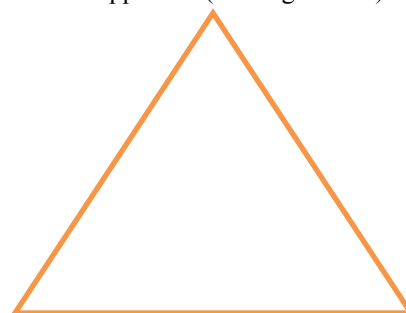


People will always react to change whether it be positive or negative. It doesn't matter if the change is major or if it is a minor to a process. Making changes means making or becoming different, either introducing something new, or altering something that already exists.

Many factors that influence change such as policies/procedures, organizational culture /individual behavior and communication process are in one form or another here to stay and has a greater potential to cause failures, or falling quality service. Nothing is important to the survival of an organization than change. The secret to successfully managing change is a clear definition and understanding.

The Change Reaction Model shows the three categories of responses to organizational change. Communicating the change is explaining the process, how did the need for the change come about? Who was involved in the planning? How were decisions arrived at and finally what the plan is all about. What new procedures there will be? What training will staff receive? What time frames will apply to the change and how the implementation will affect everyone's daily work routine and so on? Change reaction may be used to present the important aspects of change theory.

Figure 1: Change Reaction Model
Supportive (moving toward)



Neutral (moving away)

Resistant (moving against)

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Editorial

Member Satisfaction and Net Surplus: It Takes Two to Tango

Ray Kroc, the man who transformed McDonald's into a billion dollar fast-food chain once said, "For us, our most important stakeholder is not our stockholders, it is our customers. We're in business to serve the needs and desires of our core customer base." This can be the main reason among the many why even up to this day, McDonald's remains profitable and one of the most recognizable brand in the world today.

Our very own BBCCC is unlike McDonald's not only because we do not serve burgers or fries but because our organization does not exist solely for profit. But one aspect that can be considered common between McDonald's and BBCCC is the belief in the need to be customer or member-focused. Mr. Kroc is right, if they did not take care of their customers by providing what they wanted, his famed fast-food chain might be gone by now.

In the same way, BBCCC in its 55 years of existence, if it did not take care of its members, our cooperative might also be gone by now. But despite the many challenges we faced and continue to face, we still remain strong and financially liquid. And this can be attributed to the continued support and trust extended by the general membership. And we thank all the members for that and rest assured that we will continue to provide excellent service to you.

But prudence also dictates that in reality we cannot satisfy all members to the point of providing them their exact needs and wants. They may have complained to the manager, raised their voices at the staff or worst withdrew their membership over matters that did not sit well with what they have expected to receive and the actual service that was provided. We take these unfortunate events very seriously and attempt to find solutions so that these may not happen again.

The most recent program that was launched called, "BBCCC Cares" was exactly the solution we have in mind. The program was the result of constant dialogue between the members, management and officers in finding ways on how to further improve the services of our cooperative. But this program cannot be sustained unless the full support of the three stakeholders of BBCCC are working together and providing inputs for its improvement.

It is also in this aspect that we continue to train our staff and officers on proper customer service as well as constantly

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BBCCC Staff Sent to Operations and Tactical Planning Training

By: Stephenie Lee Ong-Busbus, Member, RDPC



Operations and Tactical Planning Seminar/Workshop Sept. 28-29, 2013 Caba, La Union.

BBCCC recently sent all its employees to attend the Operations and Tactical Planning Seminar/Workshop last September 28-29, 2013 held at Paiko Beach Resort, Caba, La Union. The objective of the training was to provide inputs to the employees on how to craft a meaningful vision and mission for their respective departments.

Invited to facilitate the seminar/workshop were BBCCC officers Atty. Angie Cabrera of the Legal Committee and Mr. Robert Belda of the Research, Development and Publications Committee (RDPC). In the welcome talk of Atty. Nelson Gayo, BOD Chairman/President, he mentioned of the need for employee trainings suited to the needs of the cooperative. And one such training is on Operations and Tactical Planning.

The employees who are at the forefront of providing the needed services to the BBCCC members must first

learn the purpose of their positions and the tasks that they do relative to the overall operation of the cooperative. However, they can only be truly effective and efficient if they have their own departmental vision and mission which are clear in their minds. Not only that, this departmental vision and mission must be anchored on the BBCCC vision and mission.

The first session by Atty. Cabrera was about the concept and importance of drafting a clear mission, goals, objectives, strategy, execution, and tactics and how these can help attain the organizational objectives. Some examples were also given to contextualize the concepts.

This was then followed by the talk of Mr. Belda who dwelt on the overall difference of a vision and a mission, BBCCC's own vision and mission as well as the rationale behind the implementation of the BBCCC Cares Program. The first session ended with

the employees grouping themselves per department and crafting their own departmental vision and mission. The employees were also tasked to memorize the BBCCC vision and mission statement to be recited the next day.

The second session was basically devoted to the presentation of the employees' output. A representative per department was given the chance to talk in front of the group to explain their vision and mission and the process that went in its formulation. The facilitators helped in processing the activity.

Mr. Oscar Adversalo as the BOD Vice-Chairman/Vice President and the Chairman of the Education Committee (EdCom) said in his closing remarks that this training allowed everybody the chance to assess their present situation and its relation to the overall objectives of BBCCC. At least now, everyone has a clear understanding of where we all want to go and how to get there.

Basic Life Support Training Given by CDRRMC

By: Jane P. Suyatan, Accounting Department



Participants of the Basic Life Support Training held last Aug. 31, 2013.



Baguio Benguet Community Credit Cooperative in coordination with the City Disaster Risk Reduction and Management Council (CDRRMC) conducted a seminar/training on “Basic Life Support” held last August 31, 2013 at the BBCCC Skills Training Hall. There were 14 participants in the training coming from the staff, officers and members. The training was conducted by Mr. Louie Glenn Lardizabal, the Admin and Training Officer of City Disaster Coordinating Center (CDCC).

The training is another gateway for the cooperative to involve itself in the area of community service and to protect its staff, officers and members in times of odd moments of accidents and disaster-one of the objectives of the BBCCC Cares Program.

The thought of giving life support to people who needs immediate or emergency action somewhat gave a jolt to me since accidents and disaster are concerns that I wanted to be spared of. But the seminar proved to be essential even to ordinary citizens like me as it encompasses eight (8) modules or topic related to First Aid, The Human Body (topographic anatomy), Guidelines in Giving Emergency Care, Patient/Casualty Handling, First Aid to Shocks, Soft tissue Injuries, First Aid to Poisoning, and lastly giving first aid to Bone, Joint and Muscle Injuries.

And to my surprise the Council set the characteristics of a good first aider as a person who is gentle, resourceful, observant, tactful, empathetic and respectable contrary to what I thought to be only strong in character and physique.

This training enlightened the partici-

pants’ view of first aid and its relevance to day to day activity not just during difficult moments of accidents and disaster. Ways on how to avoid accidents was also given emphasis. We were trained on how to give proper Cardio-Pulmonary Resuscitation, how to do different bandaging technique, identified how diseases are transmitted and how to avoid it. Mr. Louie Glenn Lardizabal competently taught us also the basic contents of a First Aid kit, basic precautions and practices and a lot more.

The participants of this training will be tapped in every BBCCC activity to man the First Aid booth as well as respond to emergency cases if ever it occurs.

Kudos to BBCCC for successfully moving up into another kind of training confined not only to cooperative advocacy. Truly BBCCC Cares!

Coop Housing Updates

By: Aurora M. Ambanloc
BOD and Housing Officer

The BBCCC Housing Service for the 3rd quarter of 2013 held its monthly Cooperative Housing Investment Planned Savings (CHIPS) seminar and there were 36 members who are the prospective lot owners of the Lubas Housing Project. There are about 89 vacant lots to be awarded. The awarding is scheduled on December 15, 2013.

The selling price per square meter is four thousand pesos (Php4,000.00). BBCCC members are invited to attend the Site Tripping on October 26, 2013 and CHIPS Seminar at BBCCC Seminar Hall, B2 from 8:30 AM to 12:00 PM on October 27, 2013. For the month of November, Site Tripping will be on the 16th day and CHIPS seminar will be on the 23rd day of the said month.

The initial deposit of Fifty Thousand pesos (Php50,000.00) excluding the Five Thousand pesos (Php5,000.00) CHIPS Savings De-

posit was reduced to Fifteen Thousand pesos (Php15,000.00) excluding the Five Thousand pesos (Php5,000.00) as CHIPS Savings Deposit was approved by the BOD during its Special Meeting on September 6, 2013.

The BOD on its Regular Monthly Meeting on September 28, 2013 also approved the deletion of the computations as criteria for the award. The two important qualifications for the award are: (1) must be a BBCCC Member in GOOD STANDING and (2) Capacity to pay. The Special Lot Loan window and Special House Construction window are still payable for a maximum term of ten (10) years with a twelve percent (12%) interest per annum diminishing balance.

Please feel free to visit or call the Housing and Technical Office for more information and guidance using this number 442-5872.

EDCOM Updates

By Clariza E. Bueza
Member, Educational and Membership Committee

Approved members for the third quarter of 2013:

	Regular	Young Savers
July	99	68
Aug.	77	46
Sept.	60	46
TOTAL	236	160

Livelihood Skills Training Attendance

		No. of Participants
July 20, 2013	Squash and Malungay Ice Cream and Custard Cake	24
Aug. 17, 2013	Egg Pie and Apple Pie Making	11
Sept. 21, 2013	Malungay Pandesal and Cheese Cake Bar	23

For future schedules of other livelihood skills training, please visit the EdCom office anytime between 9am to 5pm daily.

Ang Buhay ni Juan Pedro sa Coop By: Mickey Balagot



Best Practices in Poverty Alleviation

By: Atty. Renato C. Fernandez, BBCCC BOD

ON COOPERATIVE DEVELOPMENT:

We are turbulent, even embarrassing at times. On all fronts: economic, social, political, moral. In the range between both extremes: North and South. We have seen rapid changes in the competitive environment during the past five years. Business gurus watched as even the giants of corporations soared high, then plunged with the big crash, with their state-of-the-art computers, complex machines, trained personnel, luxurious offices, corporate logo, corporate culture, corporate values, corporate governance and all.

Diagnosis comes fast, with inventions and reinventions of prescriptions and prohibitions. Good governance. Social responsibility. Still, by all indications, we are adrift in the midst of an extended economic downturn. But then, since when did economic problems cease to co-exist with man? And there are much, much more losers than winners. The poor, actually deprived, need help.

The byways of history are strewn with case studies of attempts to eliminate poverty. Nonetheless, the poor are still here to stay, "have-nots", "marginalized", "the excluded", the "needy"- of food, clothing, shelter, medicine, tuition- destroying otherwise beautiful views, pulling down otherwise excellent performance reports, pricking the conscience, if not instilling fear among the "haves", giving reasons for governments and politicians to exist. Attempts continue, as intervention terms become clichés, to ease their plight, assuage the suffering, gain respect, make them



Poverty alleviation involves improving the lives of people who are already poor and cooperatives can make a big difference in this aspect.

human, be empowered. The cooperative idea is one such attempt.

The poor need savings. Their needs objectively are not many nor that complex. Yet, their income is barely enough to meet basic survival needs. Much less to work for credit and obtain a little share of meaning, of power. They need helping hands, at the starting line.

Cooperatives must be in this respect correctly perceived and treated as organizational mechanisms for effecting savings on the costs of credit, goods, and services. I have long been immersed with this tasking for effects in this sector.

A review of the evolution of the Cooperative Idea shows that cooperatives constitute a class of organizations established not for profit nor for charity but for service to their members by providing them

with low cost credit, goods, and services through economies of scale. They help their members effect savings, thus, increasing their individual productivity, incomes, and purchasing power. ***

Cooperative deal only with their members. This sets them apart from the business enterprises (corporations, partnerships, single proprietorships, etc.) all of which deal with the general public for purposes of income, profit, or gain for their owners.

Generally its like this. A group of private individuals organized themselves into a cooperative to obtain low-cost credit, goods, and services. The cooperative serves only the members. They contribute to a common fund (capital, share capital, or shares, for lack of appropriate word, fix deposits in some co-ops) which will be used to

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DARE TO DREAM **BIG!!!**

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



Not so long ago, there were 15 pioneering spirits who dared to make a difference. They dreamt of a life a lot better and a lot freer for them. And nay, they did not only limit the dream for their selfish ends. They willed that the bounty should spread far and wide. The more beneficiaries, the better it was for them all.

They were ahead of their times too as they understood synergy in action. Each member endeavoured to be more and give more than the seeming limits of their individual capacity, which allowed the dream a continued and continuing state of efflorescence, blooming and flourishing as it should and beyond. Now, more than 23,000 souls, and counting, are reaping the fruits of that unselfish dare.

A big part of that first dream has been realized, no longer something envisioned with abstractness but a reality

concretely embedded and undeniably present in each and every life it has touched. Does this signal an end then? Its purpose having been achieved, does it mean it should cease to exist? Yes and No. The initial purposes have come to pass but there are more dreams to be dreamt, more visions to be envisioned, more what-we-can-be to be thought of.

For those who hold the rein in directing the path of the new dream, the challenge is now mightier as the standards have been set by the realization of the dream of old. Thus, the envisioned future should be at par, at the very least, with what has been. But whose job is it really to dream some more? Is it limited only to those who are perceived powers-that-be?

No one has the monopoly of the dreaming arena. Individually, anyone can have a vision for the better-

ment and improvement of any event, circumstance, activity, benefit, challenge, situation or any environment that impacts his/her life. The key is have the willingness to have that vision, to allow the mental and physical faculties one has to be able to see what can come to pass.

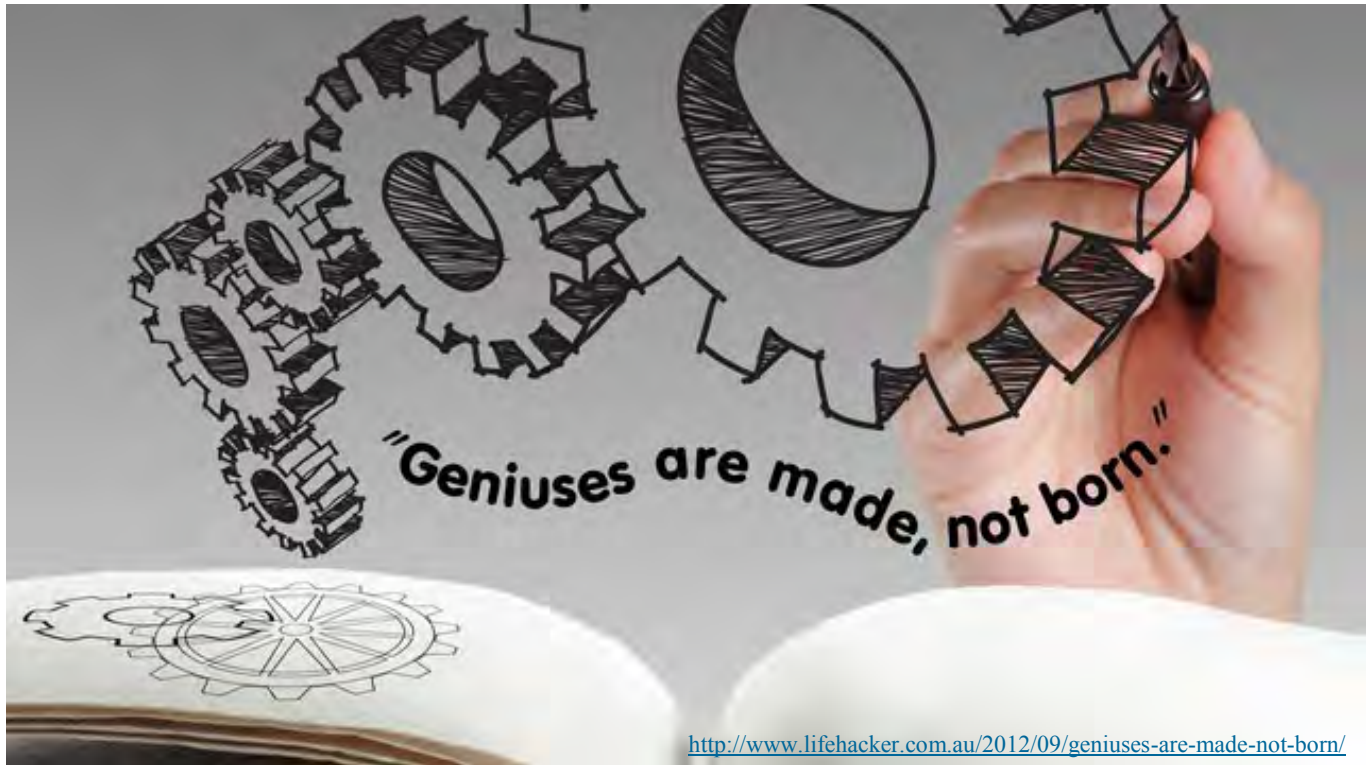
Dreaming is FREE so there is no stopping the dreamer from optimizing the dream. Go for the best and dream the dream at its apex, at its highest height, at its deepest depth and at its widest breadth. Likewise, for dreams not to go to waste and for maximum effect, there should also be the willingness coupled with gregariousness to make use of those mental and physical faculties to merge or augment or work symbiotically with the resources in the environment to make that vision come to pass. In the same manner that one dreams big, the efforts directed to achieving the vision should also be at maximum throttle.

In a bigger community, sometimes, it is not easy stepping up to the challenge to be a part of a bigger dream especially if it means letting go of individual dreams. But probably, a way of going around it is to try to weave the individual dream to the bigger dream.

There is no hard and fast rule and ensuring realities match dreams. However, if we look at success stories around, while it is difficult, it is not impossible not even improbable. As we go through this journey called life, may we all be challenged to go more that counting the days that come along.

How to Become a Genius: 5 Steps to Become an Einstein or Da Vinci

By: Roberto I. Belda, Chairman, RDPC



<http://www.lifehacker.com.au/2012/09/geniuses-are-made-not-born/>

Geniuses are made, not born.”, is an oft repeated phrase that has a ring of truth in it. Did anybody notice in history that when Einstein was a baby he can already compute complex mathematical problems or Da Vinci when he was also a baby he can already compose a painting rich in contextual meanings?

Most likely not, although the above examples are taking the argument to its absolute absurdity it nonetheless highlights that nobody is born that really good at the start. Not even Einstein or Da Vinci for that matter.

Hard Work is the Key

So how does a person become a genius? The answer...through hard work! Yes, we also need to sweat it out just like losing those unwanted body fats or reviewing for a very important exam. Although, from time to time there exists in our midst so-called child

prodigies but their peak performance or peak excellence can only be achieved through continuous practice and lots more of practice.

Take for example the former chess whiz kid, GM Magnus Carlsen who at one time drew his game with none other than GM Gary Kasparov when Magnus was just 14 years old back in 2004.

At that time that was already an accomplishment considering Kasparov was the strongest chess player that ever lived. And Magnus, well he was just a kid at that time who is slowly gaining ground as an established chess player.

Today, Magnus surpassed Kasparov and is considered as the highest ever rated chess player, with a peak ELO rating of 2878.9 achieved in March 2013 (“Live Chess Ratings”, 2013). And of course he did this feat through lots of practice and playing chess for

hours everyday.

Improving on the Way We Do is a Form of Genius

The same work ethic is expected from each one of us if ever we aspire to be the best at what we do. Whether we are a musician, a college student, an office worker, or a teacher we need to devote time and effort in order to improve on the way we do things. We need not feel discouraged because we are not born geniuses. There is no problem with that as most of us are not born geniuses either.

The least that we need to do is to rest on our laurels and rely on our past accomplishments. This may temporarily work to give us pride and confidence but it does little to help us achieve more or do more. Remember, we are only good as our last performance is.

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provide their requirements, agreeing to pay a certain pre-calculated price, to take care of the overhead expenses of their Cooperation in delivering the services. At the end of the operating year, the excess payments made by the members for the services of the cooperative are determined. This excess payments are their savings, returned to the members after deducting statutory reserves and development funds. This is the economic benefit of their cooperation. This is left with them, another plate of rice, another notebook for their child, added capital for a micro-enterprise.

It is timely to ask the question; "Where do cooperatives fit in an ancient task in this new and challenging environment? I wish to share some points about two cooperatives: our credit cooperative, the Baguio-Benguet Community Credit Cooperative and our housing cooperative, the Saint Louis University- Saint Vincent Parish Housing Cooperative.

x x x (***) *From experience, ex tempore, ad lib*

First, cooperatives can play a big role in our uncertain and volatile world economy. The free market and the excess of capitalism have resulted in uncertainty of employment of the "untrained" and "wrongly trained", hence, great disparity of income. *** As cooperatives, we can provide an alternative channel for ordinary people to improve their quality of life. We can help them to get the goods and services needed for their daily living at lower prices and better quality. We can help them to get a better and more secure return on their savings, and access to loans at more affordable interest rates.

Our mission is to improve the

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checking if we are still aligned to the original BBCCC vision and mission statements (*Please see related story on page 4*).

The worst thing that could happen to us now is the loss of faith in the system being implemented earnestly at BBCCC. We know it is not perfect and we need your help and inputs in making it so. We all believe in constant improvement and constant learning.

And again, our cooperative will not have survived for 55 years without the synergy displayed between the three stakeholders. Let us all work together to bring this synergy to work for us once again. If we fail, we have nothing to blame but ourselves but if we succeed, we have every reason to praise ourselves for a job well done for its continued relevant existence. After all, a satisfied membership base is directly related to a positive net surplus.

welfare of our members. Unlike commercial enterprises, we are not driven to make excessive profits at the expense of our customers. The owner-members "capitalize, own, operate, and patronize" their enterprise, leaving as "savings" what should have gone as "profit" to the richer owners private commercial enterprises.

The cooperative philosophy and principles do provide the advantage. In the competition for business and loyalty of user-beneficiaries, cooperatives have the edge. They are the captive owner-users. We can communicate the message to our members the aim of cooperatives is to serve members, and not to make

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The good thing is "change is constant". And saying people cannot change is the same as saying people cannot learn. We are all expected to be able to grow, and at times, able to eliminate unwanted habits and behaviors. Change however doesn't take place magically like it does in fairy tales. It takes time and requires a lot of motivation.



profits at their expense. We distribute most of our surplus back to members in the form of continuing education, support to internal foundation activities, interest on capital and patronage refunds.

But cooperatives have to be efficient to serve our members better. We have to make use of technology and drive unto members the felt insight of what we are up to, then for better management to reduce our operating cost and improve quality of members.

Finally, there is a place for genuine and efficient cooperatives in our uncertain and volatile economy. Ordinary people need cooperatives to look after welfare and future.

Medical and Dental Mission 2013



The 2013 BBCCC Medical and Dental Mission was held last Oct. 4-5 at the Solidarity Hall, 3rd Flr. of the BBCCC Building. Doctors volunteered their skills and time in serving the BBCCC community.



Continued from page 9, **How to Become...**

Tomorrow is another day of new challenges and new circumstances. And what better way to prepare for it is to keep improving our skills and developing the skills where we are weak at.

To become a genius is not the be all and end all of things. Everybody has that potential. More importantly, we need to recognize our strengths and weaknesses and pair these with the opportunities and threats in our environment. We need to work our way up into becoming the best at what we do.

So How Do We Become a Genius?

1. Know Where You Are. Determine your personal strengths and weaknesses and cross-check these with the opportunities and threats in your lives. This may take a while but this will help you going in knowing yourself and your true potentials.

2. Plan. Make a plan and a strategy

based on your findings. Learning where you are now and determining where you want to go is a step in the right direction. For example, you are an accomplished accountant but has difficulty composing a business letter.

Your inability to write correspondences may affect your profession so a short course on letter writing or writing in general may do you good in the long term. Taking on-line courses for this training may also do the trick.

3. Continuous Learning. Continue developing the areas where you are good at. For example, if you think you can still improve as an actor, then take acting classes on the side and imbibe those extra tips and lessons.

4. Be Positive. Don't take criticisms personally. There may come a time when people judge you or comment on the way you work but don't let this ruin your day. Instead, take note of what they are saying and probably there's a small truth in those criti-

cisms. Learn from your mistakes, correct them and move on.

5. Keep Yourself Healthy. A genius can do many things at the same time and you can only do these if you are healthy and in tip-top shape. You need to eat the right foods, avoid stress, take enough sleep everyday and exercise regularly.

Reference:

Live Chess Ratings (2013), *2700chess.com*, Retrieved September 24, 2013 from: <http://>

Continued from page 1, **BBCCC Celebrates...**

annual activity. By participating, we are showing solidarity to the ideals and aspirations of our cooperative as we continue to move forward for another 55 years.

This year's Founding Month celebration committee is composed Dir. Art Asuncion, Prof. Milo Distor and Ms. Leny Solajo.



Re: 55th Year BBCCC Anniversary, Calendar of Activities

(Strictly for Regular and Young Savers members only)

Fr: BBCCC Officers and Staff

SCHEDULE OF ACTIVITIES

1st WEEK

Medical/Dental Mission

Date: October 4-5, 2013

Venue: BBCCC Building
(First 300 registrants)

2nd WEEK

**Foundation and Family Day
Celebration**

Date: October 13, 2013

Venue: SLU Covered Court

- **Kiddies** - Young Savers Games
(7 to 12 years old)
Chess
Drawing Contest
- **Teeners** - Young Savers
(13 to 19 years old)
Quiz Bee
Chess
- **Young Adults**
Poster Making
Chess
- **Senior Citizens**
Ballroom Dancing
Boogie
Tango
- **PWD**
Talent Contest
Singing
Painting

3rd WEEK

Legal Clinic

Date: October 19, 2013

Venue: BBCCC Building

4th WEEK

Outreach/Feeding Program

Date: October 25, 2013

Brgy. Kias, Baguio City

Regreening/Tree Planting

Date: October 26, 2013

Venue: Lubas Housing Project

Awardees: CHIPS Members

OTHER ACTIVITIES

BBCCC Skills Training Exhibit

Date: October 5, 12, 13, 19, 26

Venue: Front of BBCCC Building
(first come - first served)

BBCCC Exhibit

Date: October 1-31, 2013

Venue: BBCCC Building

Collection Campaign

School Supplies

Used/new clothes

Groceries etc.

Prizes at stake!!!