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BBccc*



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Cooperative Community News and Features

Natagsak a Pascua ken natungbo a bato a tawen!

Family Day 2011

By: Rizza V. Gacao
Section Head, MIS

BBCCC held its annual family day last October 23, 2011 at the SLU Covered Court, Bonifacio Street, Baguio City.

The activity was highlighted by the Induction of the BBCCC Senior Citizens Organization and the inducting Officer was no less than the Chairman of the Board, Atty. Renato C. Fernandez.

There were several activities in the said event. Children of BBCCC members, parents and other family members were all treated to fun-filled parlor games. It was a day of fun games, activities and performances for the coop members. Prizes were awarded to the

participants and winners of the games.

BBCCC would like to thank the sponsors of the prizes during the event: Aliaga Rice Mill, A-Pine Marketing, Purchase & Grow – Med. Khong Guan Biscuits, Baguio Ventures, Herco-Agro, KM 6 Merchandise, Northstar II Distributors Inc., Newest Food Marketing, U-Profit Corporation, SN Oriental, Great Bev. Inc., Granville Chain Sup-

ply Management, and Derilles Ent.

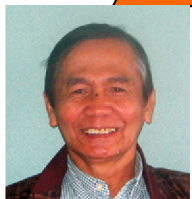
The staff and officers facilitated most of the games while McDonalds took care of some games for the children as well as snacks for that day.

BBCCC values its members very much and this family day is a treat for them. May the BBCCC Family continue to grow and more blessings continue to shower all of us in the years to come.



Children enjoying a fun game during the 2011 BBCCC Family Day celebration.

Chairman's Corner



rites of Passage: ON BBCCC IDENTITY VIS-A- VIS MEMBERS' WANTS

By Atty. Renato C. Fernandez
Chairman, BOD

Personal *coopversations* on BBCCC identity, do correct me if this observer reads things blurred: First, the main objective of co-operatives today, BBCCC included, as in the past, is to promote the interests of members. Second, that member's triple role - as owner-provider of funds, participant in decision-making and end-user - is gradually being eroded, as this coop grows in size and complexity. Third, that there is a growing distance, physical and spiritual, between the member-owners and their cooperative.

X X X

In addition to regular day-to-day coop commitments, the officers, committees, and the staff had their hands full with series of activities towards year-end, preparatory to a new year jumpstart:

Revisit and debates on risk management: action programs to expand and revitalize membership (BBCCC is planning to put up branches, any say?)

Confrontation and deliberations: recurrent and emerging issues (mission drift, delinquency, social responsibility)

Sessions on policy and guidelines review: consultations, exposures to and open forums on best practices of others in the industry, followed by focus group discussions, policy reformulation, proposed charter amendments, and board deliberations.

Presentation and integration of 2011 performance reports by major individual/team/committee actors (Audit, Elecom, Edcom, ConMed, Governance & Ethics, RDPC, WEYcom, Legal, Housing, Treasurer Management & Top-Level Staff, Investment, BFI/Foundation, and integrator BOD & Corporate Secretary) with in-house peer critiquing of 2012 component/work group proposals, road maps and action plans, alignment and integration to coops strategic plans.

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From former cabinet secretary, multi-awarded past chair of a coop federation of federations, and a big name in the country's coop movement: Something big is missing in the Philippine cooperative movement. Compared to coops in many countries, we've been continuously pushing so hard for Philippine cooperatives for many decades, but how come we haven't made a dent on the country's economy? [I'll relay your answers.]

X X X

What? No money to spend at Christmas? Where's your coop savings? No bottomless money dispensers? Dream: Nth month pays and fat bonuses. Shop until you drop?! Look at those millions of colorful *beautiful* x'mas lights downstreet at downtown commercials, inviting, a-twinkling a-blazing, and don't dare look at the dark alleys of the slums. Picture sumptuous food feasts at *noche buena* overflowing longtables, ignore hungry malnourished street folks. Attach memories and your own meanings to the traditional symbols of *belen* and the *misa de gallo*, those giant Christmas trees and Christmas stars, no, not the rough mumblings of commonfolk carolers with ukay-ukay jackets, or by barefoot street children, despite their laughter. Savor crisp "Silent Night" and loud supersharp music videos from the tablet and wide screens, instead of the chaotic *tiangge* of the backstreet night market hawkers, like seafloor food chain losers. Yes irony of ironies, where's justice? Go through the rites of passage. Be like the Wisemen, mind you, NOT like the Three Kings, bringing gifts to the King of Kings who was born in a manger, amid simple shepherds, so quietly, so true, so peaceful, so free. Merry Christmas. Peace on earth!

Manager's Message

A Merry Christmas

By: Maribel S. Pasngadan
Manager



People start thinking of Christmas when we turn on our calendar to welcome the month of September. Cool breeze touches our lips and faces early in the morning and Christmas songs are heard everywhere.

When these happen, we know that Christmas is fast approaching. We start planning our reunions, decorations, food to cook, gifts to give, and new clothes to buy. These are the traditional ways of celebrating Christmas.

Why we celebrate Christmas? Christmas is the birth of our Saviour Jesus Christ who redeemed us from our sins. Everyday God is knocking in our hearts for us to realize His love. The first Sunday of Advent signifies the preparation of the coming of Jesus Christ, Mark chapter 13 verse 33 states that "Be on guard! Be alert! You do not know when that time will come".

God said these for us to be at peace with one another and ask for forgiveness and remove all the hatred in our hearts so that we celebrate Christmas truly with peace and love.

Christmas symbolizes gift giving which God shown by offering His only begotten Son to die on the cross and redeem the whole world. In my younger days I saw a lot of children receiving gifts from their "Ninongs" and "Ninangs" these means that Christmas is all about sharing, love, peace and forgiveness. Santa Claus is coming so do hang your big socks for him to put all the gifts you want these Christmas. Have your wish and pray to God because He said, "ask and it will be given".

Christmas is the time for us to count all our blessings and reflect ourselves what we have accomplished of the responsibilities that God has given us. We pray to God for forgiveness, removing all the guilt in our hearts, be at peace to our brothers, sisters and the most hardest part of it to our enemies before we can joyfully celebrate Christmas in our life. God is like an Auditor whom we will report our transactions in life when He comes back for judgment.

May we end the year 2011 with a thankful heart and welcome the year 2012 with hope for another bountiful blessings, good health and peace for all the people in the whole world?

HAVE A BLESSED CHRISTMAS AND A PROSPEROUS
NEW YEAR TO ALL!!!



Editorial

Year of the Rabbit... Year of the Dragon

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

The year of the rabbit is drawing to a close and the cool breeze of the yuletide season is slowly sealing the atmosphere. People start trooping to the malls to buy Christmas presents for their love ones and acquaintances. Probably the rich or those who “haves” will again celebrate Christmas by having spendthrift revelries together with relatives and friends whereas the less fortunate or those who “have-nots” will again watch with bitterness, hoping that someday they too could experience such extravagant merrymaking.

Maybe employees in the civil service or those who are occupying high level positions in the private sector will be smiling from ear to ear because of whopping bonuses. It may be absurd but the employees that work vigorously are going somewhat unrewarded, and in order to content their hunger for a modest banquet and clothing during the festive season, they again make loans to the banks or even to the loan-sharks. A move that will just put them into an infuriating financial obligation. Good for those who are members of credit and savings cooperatives because loan interest rates are much lower than other lending institutions.

And with all the gratifying and heartbreaking Christmas happenings, the year of the dragon now comes pounding burying this year’s hullabaloo in sports, in showbiz, in real life dramas and in politics. Despite of all these unwarranted brouhahas in the society, our cooperative remained unperturbed owing to the good services being offered, the hardworking staff, the judicious administration of our investments and finances by the officers complemented by the vigilance and cooperation of the members. Let us therefore be optimistic that the year of the dragon which is the ultimate auspicious symbol signifying success and happiness will be a good year for all of us. But we must not forget that the yuletide season means the birth of Jesus, our Savior, irrespective on how we celebrate it. Life is more meaningful if we have plenty of CASH - Christ, Assurance of Salvation and Happiness - spread the good news the Christmas season brings and share the cooperative movement gives. 🍀

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Contributors in this issue: Mila Tacderas, Aurora Ambanloc, Clariza Bueza, Rizza Gacao, Victor Barlin, Jopo Andaya, Mickey Balagot, Atty. Zosimo Abratique, Kyla Dominique Gayo and Alma Torres.

BBCCC Distributes Christmas Tokens to Members

By: Roberto I. Belda
Member, RDPC

Last December 1, BBCCC started distributing the Christmas tokens to members which consist of a towel with an embroidered BBCCC lettering and a customized BBCCC calendar.


This is one way of giving back to the members the countless blessings BBCCC received during the past year.

For those members who have not yet claimed their Christmas tokens you are kindly requested to claim it as soon as you can.

BBCCC Website's New Look

The official website of BBCCC recently underwent a major overhaul in terms of look and features.

The change in design and upgrade of features coincided with the website's reaching the 50,000 hit mark. This is a milestone of sorts considering that the cooperative is slowly leveraging technology to reach more members especially those residing outside of the country in terms of providing updated coop information.

You can visit our website at bbccconline.com. 

Quotations

"Cooperatives are a reminder to the international community that it is possible to pursue both economic viability and social responsibility."

Ban Ki-moon,
UN Secretary-General

Effects of Climate Change Discussed in Palawan Seminar

By: Stephenie Lee Ong
Member, RDPC




The officers of the National Cooperative Development Council with CAR Regional Chairman, Dr. Amparo Rimas (extreme right).

The National Cooperative Development Council (NCDC) in partnership with the Provincial Cooperative Development Council (PCDC), the local government of the Province of Palawan and in coordination with the Cooperative Development Authority (CDA) jointly hosted the 3rd Philippine Cooperative TEAMshop on November 11-13, 2011 at the Skylight Convention Center, Puerto Princesa City, Palawan.

"Philippine Cooperatives: Building Strategies in Response to Globalization" was the theme of the event. It sought to address the fast changing demands of our competitive world and the growing concerns of the effects of climate change. The cooperative sector became more aware of such issues and consolidated its resources to be able to respond to such challenges.

In the TEAMshop, the state of the cooperative movement in the Philippines, the legislative framework on cooperative developments, and the launching of the "UN Declaration of the International Year of Cooperatives 2012" were discussed and given attention on the first day.

The following day, the demands and challenges of the International year of the cooperatives were given emphasis. Further, global trends and model innovation/product branding and strategic response to global climate change were highlighted.

Finally, the three point agenda, the strategic road map and the challenges of "cooperativizing" the electric power industry were underscored. 

BBCCC Foundation Launches Its Own Training Institute

By: Roberto I. Belda, Member, RDPC



The BBCCC Foundation is the social arm of the BBCCC. Based on its articles of incorporation it serves as the channel of BBCCC assistance to members, in terms of goods and services.

It also creates opportunities for the improvement of the lives of the less fortunate members. The Foundation is likewise tasked to network with individuals and institutes to obtain assistance in whatever form or kind for the poverty alleviation programs and activities of the Cooperative.

Aside from the current activities that the Foundation engages in like the management and operation of the BBCCC Foundation Pre-School and the provision of scholarship grants to some high school students, it is also active in several community outreach programs.

And by early next year, the Foundation will launch its newest service to be called, "The BBCCC Foundation Institute of Cooperative Skills and Development".

The Institute as it is called will be tasked to provide training and education to cooperative members not only based in Baguio City but also coop members coming from anywhere in the Philippines.

This is one way of offering BBCCC's best practices so that other individuals and cooperatives may benefit from BBCCC's good experience.

The courses/trainings to be offered by the Institute shall cover modules related to: Cooperative Formation, Institutional Development, Cooperative Linkages and Operations (i.e. accounting, finance, marketing, production/manufacturing, overall cooperative management, how to manage coop committees, among others).

The "big brother" concept will be utilized as the Institute seeks to help and assists struggling and even established cooperatives become more sustainable and progressive.

Speakers and facilitators will be sourced internally (BBCCC officers and staff) as well as from outside talents like established coop leaders and coop practitioners.

Its launching activity for 2012 will be the "Cooperative Leadership and Social Responsibility Seminar/Forum". This seminar is part of the 2012 Cooperativism as a Life Course Seminar Series.

This will be held on **Feb. 11, 2012** at the BBCCC seminar hall. A registration fee of P200 per participant will be collected to defray the cost of snacks, lunch, seminar kit and a certificate.

All individuals and cooperatives interested to join the seminar are urged to register early as this will be on a first-come, first-served basis.

Please text/call these numbers for reservations or inquiries (0922)8501659 or (0908)7212384.

Coop Month Celebrated

By: Stephenie Lee Ong
Member, RDPC

October is the cooperative month and this 2011, BBCCC participated in several program of activities organized by the Cooperative Development Authority (CDA), city cooperative council and the regional cooperative council.

Baguio City Cooperative Development Council (BCCDC) in partnership with CDA held the coop celebration month at Lourdes Church, Kisad, Baguio City. Its theme is geared at the national theme of the month of cooperative—"Transformative Cooperatives: Advancing People, Planet, Prosperity and Peace" or *Kooperatiba: Samasama sa Pagkandili ng Kalisan*.

Meanwhile, the Regional Cooperative Development Council (RCDC) held its celebration at Benguet State University, La Trinidad, Benguet on the same month.

In the series of celebrations, the CDA pointed out on the Three Point Agenda for cooperatives in 2012. Cooperatives are challenged to support this framework.

The first aim is to mainstream membership in cooperatives (Membership Increase). This will be done through several strategies like advertising, recruitment and member satisfaction.

The rational is that, if there are more members, there will be more capital. If there is more capital, there will be more business undertakings. If there are more business undertakings, there are more opportunities. And, if there are more economic opportunities, there is more vibrant economy.

The second agenda is on Human Resource Development. Empowering

(Continued to page 14, **Coop Month...**)

WEYCOM Updates

By: Mila E. Tacderas
Member, WEYCOM

Christmas is just around the corner and in line with this, the Women, Elderly and Youth Committee, (WEYCOM) once again spearheaded the Inter-Department/Section Christmas Decoration Contest with a theme, "Cooperativism In Times of Natural Calamities".

The contest was judged in three (3) categories: Symbolism (40%), Originality/Creativity (30%), and Economy or Use of indigenous materials (30%).

The contest was participated in by six (6) Departments/Sections namely: Admin. & HR, MIS & Loans, Billing & Collections, Members Accounts, Accounting/Finance/Audit and Grocery Dept.

Meanwhile, the Inter-Color Bowling Tournament just wrapped-up last November 14, 2011 with the following winners:

Champion (Green Team), 1st Runner up (Lavender Team), 2nd Runner up (Yellow Team) and 3rd Runner up (Black Team).

Peach and Magenta team were on the 4th and 5th place respectively. Among the individual winners were:

Highest team single (Green Team), highest single-male (Eric Perlas), highest single-female (Rizza Gacao), highest pinning-male (Edgar Platilla) and highest pinning-female (Ruby Ann Jose).

The induction of officers and alternates of BBCCC Elderly Members Association (BEMAS) was held during the Family Day Celebration



The champion team receiving their cash prize from Atty. Atong Fernandez (BOD Chair), Dir. Belle Ronquillo (WEYCOM Chair) and Dir. Bong Tadeo (RDPC Chair)



Highest pinning female, Ruby Ann Jose



Highest pinning male, Edgar Platilla



Highest scoring single male, Eric Perlas



Highest scoring single female, Rizza Gacao

last October 23, 2011 at SLU covered court.

Inducted were: Fely Piquero, President; Soledad Barongan, Vice President; Nena Rimorin, Asst. VP; Amada Casana, Secretary; Bella Frialde, Asst. Secretary; Josefina Dalaten, Treasurer; Violeta Aquino, Asst. Treasurer; Mario Refugia, Auditor;

and Benjamin Bello as Press Relation Officer.

The inducting officer is our very own BBCCC Chairman/President Atty. Renato C. Fernandez.

Merry Christmas and Happy New Year! 🎄

Housing Service Updates

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



Volunteers from the different cooperatives in Baguio plant seedlings at the BBCCC Lubas Housing site (left). Pictured above is a seedling that is hoped to become a full grown tree in the future.

October is the Cooperative month with the theme, “Kalinga ng Kooperativa sa Kalikasan” and in cooperation with the Cooperative Development Authority (CDA) and the Baguio City Cooperative Development Council (BCCDC), whose chairman BBCCC Director Oscar Adversalo led in a tree planting activity last October 6, 2011 at the BBCCC Lubas Housing Project.

There were 40 participants that planted 400 seedlings of pine tress, alnos, coffee and kaliandra.

CDA was represented by Fely Cenon, Dennis Lumbag, Precy Bejar, Amy Bayowan and Faye Flores. BBCCC participants were chairman Atty. Atong Fernandez, Directors Ampy Rimas, Art Asuncion, Bong Tadeo, and Auring Ambanloc, the housing officer who took charge of the seedlings that were planted.

BBCCC officers who joined were Norma Lacopia, Mila Tacderas and Jovie Marinas. The BBCCC staff who

joined in the tree planting were Lilian Basilio, Alma Torres, Rizza Gacao, Bong Dizon and guard Johnny Camurungan.

The other primary cooperatives and their corresponding representatives that joined in the said activity were LABERCO (Mr. Alout and Mr. Pascua) Lourdes MPC (Nora Reta and Jean Diaz), BPCC (Damiana Lamew) MCOMPC (Roseanne Abarquez), OLLMP (Hilario Valdez) and representing BPESCCO and BARP is Santiago Polking.

Co-Houser Awardees who joined in the tree planting were Mr. & Mrs. Agustin, Mr. & Ms. Jandez Mating, Marife Mariano, Sharon Mandapat represented by her mother Elsie Segundo, and Erlinda Guerero. The holes where the seedlings were planted were prepared before hand by Hermes Marinas, the BBCCC Housing Administrator assisted by his laborers.

After the site development of the Lubas Housing Project, the Housing

Service of the BBCCC will be concentrating to inform the Co-Houser Awardees about the approved policies on the special loan window for lot and housing construction. Also, they are advised to comply with their monthly amortization and market the available lots to qualified CHIPS members particularly Batch 4.

Batch 1, 2 and 3 organized their Home Owner Association known as “Lubas Co-Houser’s Homeowner Association”. The officers are: President, Mary Rose E. San Agustin; Vice-President, Marlon B. Baso; Secretary, Mercedita A. Tango; Treasurer, Rina Buyong; Auditor, Elsie F. Segundo and Business Manager, Olivia K. Carantes.

A scheduled meeting for all Batches 1, 2 & 3 Co-Houser Awardees is set on December 18, 2011 at the ABC Hall from 9:00 a.m. to 12:00 p.m. Your attendance will be highly appreciated. 🌍

NOTICE

ACQUIRED ASSETS FOR SALE

Title	Area (Sq. M.)	Location
T-62616	500	Tabaan Sur, Tuba, Benguet
T-62615	1,000	Tabaan Sur, Tuba, Benguet
TCT No. 028-2011000836	26,113	Prado, Umingan, Pangasinan
TCT No. 016-2011001906	3,250	Shilan, La Trinidad, Benguet
TCT No. 043-2011006242	280	Aguso, Tarlac, Tarlac
TCT No. 018-2011001924	182	Bakakeng, Baguio City
TCT No. 016-2011002443	200	Alapang, La Trinidad, Benguet

FORECLOSED PROPERTIES WITH REDEMPTION PERIOD OF ONE (1) YEAR

Title	Area (Sq. M.)	Location
TCT No. T-92637	285	Baguio City
ARP No. 99-001-03056 PIN No. 009-03-001-11-183	136	Poblacion , La Trinidad, Benguet
TCT No. T-53172	340	Irisan, Tadiangan, Tuba, Benguet (Alta Verde Subd.)

Interested buyers please contact:



Dir. Arturo "Art" G. Asuncion (sgd.)
CP # (0918) 3154045
Tel. No. (074)442-5872/(074) 444-6419



EDCOM Updates

By: Clariza E. Bueza
Member, EDCOM

A total of 174 applicants were approved for membership for the months of September to November 2011 and broken down into: 56 (Sept.), 52 (Oct.) and 66 (Nov.).


For the month of December, 71 candidates are due for approval by the Board of Directors (BOD). One of the basic requirements for approval is if they fully complied with the submission of documents.

Prospective applicants are always reminded to submit the required documents to the BBCCC office before attending the Pre-Membership Education Seminar (PMES). The PMES are held every first Sunday of the month and that walk-in applications during the PMES are not entertained.

Applicants are also advised to listen attentively during the PMES lecture so that whatever queries they may have regarding the BBCCC and its corresponding rules and regulations may be properly addressed during the open forum part.

Livelihood Skills Training

Nov. 5, 2011—Baking cakes and pastries attended by 31 BBCCC Foundation scholars and facilitated by Mr. Orly Basilio.

For further details regarding future livelihood skills training, members are encouraged to contact the BBCCC Administrative department or the Education Committee (Edcom) everyday Monday to Saturday, 9AM to 5PM. 

Learning to Become an Effective Coop Educator

By: Victor C. Barlin
Staff, Members Account Section



Participants who attended the Educators/Trainers seminar together with the facilitator Mr. Villanueva (6th from right) and the author (3rd from right)

I recently attended a seminar meant for the department heads and officers of the BBCCC last Nov. 7-8 at the BBCCC seminar hall. The seminar is called “Educators/Trainers Training 1: The Social Context of Education and Training”. This was facilitated by Mr. Rodolfo Villanueva, a noted coop leader and lecturer from NATCCO Network Visayas.

The seminar is about teaching future coop educators/trainers on how to present lectures properly and what are the skills needed in order to be an effective and efficient coop educator/trainer.

My department head waived her right to attend the seminar and instead asked me to sit in her stead.

On the first day of the seminar, I have no idea on what to expect on the content as well as with the facilitator whom I noticed to be very casual in the manner of dressing and demeanor.

The speaker/facilitator, Mr. Villanueva to my surprise is very knowledgeable about the topic he discussed. That is the reason why I listened attentively to his lecture from day one which I find very entertaining (due to his lively powerpoint presentations) and very informative.

As a future coop trainor/educator I have learned that it is no easy task to prepare for a topic. It is my responsibility to leverage and use recent technology in order to make my participants alive and not feel sleepy.

The use of animations and music to enhance my powerpoint presentation for example is needed if I want my lecture/talk to be really interesting and lively.

The other important lesson I have learned in this seminar is that we have to master our topic. Mastery of the subject matter means that you have understood your material well and therefore can explain it in a manner that your participants can easily understand.

The other realization for me is that as educators and trainers we have to make the necessary connection to our audience.

One way is to look the audience in the eye. Also, we must always use the available spaces by walking around. We should also remember that we should not hold the microphone very close to our mouth as we speak. The microphone should be at least an inch away from our mouth.

Overall, as I assessed this seminar, the saying “Don’t judge a book by its cover” applies in this instance especially as regards Mr. Villanueva.

He maybe very casual and unassuming but deep within, his knowledge of the subject matter and vast experience in the cooperative movement helped me understand my role at BBCCC and the whole cooperative movement better. 🌟

Openly Confidential: Jopo L. Andaya, BOD Secretary**Parbangon nga Apagsipasip**

Umadani manen ti Paskua. Lumamiis ti pul-oy ti angin. Mangeg manen iti aglawlaw ti aweng dagiti kankansiyon nga mai-panawen. Umadalem ti sipnget ti rabii. Ngem rumaniag met ti sirpat dagiti bituen. Ken iti parbangon, arn-gi da ti simmalog a mangakkub kadagiti ruuot iti makaay-ayo nga belo ti linnaaw.

Paskua manen, kakabsat iti kooperatiba! Panawen ti ragragsak. Panawen ti pannubbot. Ti kuna ti pamma-ti tayo, imbaon ti Apo ti kaikaisuna nga anak na tapno subbotenna tayo manipud iti basol. Anya ti mensahe nga maamiris tayo iti daytoy nga pasamak? Ah, maymaysa ti maripirip tayo ditoy, kakabsat – ti mensahe ti sakripisyo ken ti pannakapabaro ti lubong.

Adu kadatayo nga kameng ti kooperatiba ti immay nakisapasap gapu ta babassit tayo a tattao. Nakita tayo ti kooperatiba a kas maysa nga pag-sanggiran. Nakita tayo ti kooperatiba a kas maysa nga salaknib manipud kadagiti dadakkel nga negosyante nga mangbekkel ti pinansiyal nga biagtayo. Nakita tayo ti kooperatiba a kas maysa nga ehemplo ti panagkaykaysa nga isu't dalan nga ag-turong ti pannakawayawaya manipud ti kinakurapay ken kinaawan-namnama.

Ket ita ngarud, masirip tayon dagiti bunga ti regregget ken sakripisyo dagiti am-ama ken in-ina ti kooperatiba tayo. Makita tayon ti bunga ti bukod tayo nga kontribusyon, ti panagtin-tinnag tayo iti share capital. Bassit-bassit laeng a kantidad, ngem iti agbayag ket naurnong ket imma-du! Ti pasdek tayo ita ti simbolo ti kinadakkel ken kinatibker ti BBCCC. Bilyonen ti balor ti sanikua, kumurang sangagasut a milyon ti

surplus, ken agarup sangapulo ket pito a ribu ti kameng tayo. Limapulo ket uppat a tawenen ti Koop. Iti kadagitoy nga nagteng tayon, panawenen kadi ti panaginana?

Ah, ti panagkunak gagayyem ket adda tayo pay laeng iti apagsipasip nga parbangon tayo. Mangrugi pay laeng ti agsapa. Sumirsirip pay la ti init ti Koop; sumangbay pay laeng ti aldaw. Agarup 8% laeng ti populasyon ti nai-kameng kadagiti naduma-duma nga Koop iti uneg ti Cordillera. Kayat na a sawen, adu pay ti makasapul ti tulong-tayo. Adun kadagiti kameng tayo ti saanen nga maka-ay iti opisina tayo. Ket iti kaadu ti miyembros, nagbalinen nga *impersonal* ken pormal ti panaglalaman tayo. Awanen daytay kunada nga *personal touch*. Dandani tayon nga agbalin a kas maysa a korporasyon nga *profit-motive* laeng ti gandat na. Maipagiden ti kangrunaan nga gapu ti pannakaisayangkat ti Koop – iti SERVI-SIO.

Makatulong ngata daytay kunkuna-tayo nga *branching-out* tapno maiyasideg tayo manen kadagitoy naisinsina a kamkameng ken tapno makaramut tayo pay iti sabali nga komunidad nga makasapul kadagiti serbisyo nga it-ted ti Koop? Dakkel nga addang daytoy a plano ken masapul ti naan-anay nga panagpanunot ken panangamiris iti pagbanaganna. Ti panagkunak, nakarkaro koma nga nayunan tayo ti regget ken gaget tayo nga agurnong; nga agited imbes nga agdawat; nga agpanunot no kasano nga mausar ti CDF nga pangtulong kadagiti dadduma pay nga nakurapay imbes nga bilangan tayo tay dibidendo. Agtitinnulong tayo koma imbes nga agiinnapal. Agriing tayon garud, kakabsat ti BBCCC, agdiram-os tayo ken agsugigi, ta rugian tayo nga sabaten ti panagrangrang ti init. 🌱

Legal Committee Updates

**By: Mickey Bosoy Balagot
Staff, Legal Committee**

The Legal Committee (LC) is going strong in its objective to cause or facilitate extra judicially or judicially the collection of delinquent accounts of members as well as serve as legal advisers and/or legal consultants of the cooperative.

This year 2011, the LC already transferred five (5) foreclosed properties located in different parts of Luzon in the name of BBCCC and has filed thirty four (34) small claims cases plus other legal actions. These achievements show that the LC is serious in its work.

LC as stated above serves as legal advisers and/or consultants of the cooperative, it assist members to have an idea on how to pay long past due accounts/obligations, like the filtering/counseling services done every Saturday for members that are willing to settle their past due accounts with the BBCCC.

When accounts are being referred to the LC, members should not be afraid. It is not a villain or a monster that will eat you alive. Members will be surprised to find out that the LC is like an angel that is always there to serve and guide members.

LC is trying to reach the “impossible dream” that is, “A BILLIONAIRE COOPERATIVE WITH ZERO DELINQUENCY RATE”, it sounds impossible but remembering the song... “together we stand, divided we fall, together we climb to the top of the world, we can do what we want, for the world to see cause we are the children of yesterday’s dreams...” (note: its better to sing this song when it

(Continued on page 14, Legal...)

I Sign Therefore, I Am

By: Atty. Zosimo M. Abratique
Member, Legal Committee

If you have one of the six remaining documents containing the original signature of William Shakespeare then you need not bet at the lotto outlets because that would be worth \$5M or in pesos approximately Php215,000,000.00.

Quite a lot of money for a signature. The signature of Abraham Lincoln in the document where he defended the Emancipation Proclamation is valued at \$748,000.00.

Though lawyers are not William Shakespeare nor Abraham Lincoln nor John Lennon, still we pay so much for his signature to be affixed in a document.

In 2004 the Supreme Court promulgated AM No. 02-8-13-SC or the 2004 rules on Notarial Practice which has for its purposes, the protection of public interest, simplification and modernization of rules governing notaries public and foster ethical conduct among notaries public.

The document signed and sealed by the notary public would certify that the signature appearing therein belongs to a person who appeared before him; acknowledged the signature and the document is a voluntary deed and act or otherwise to the truthfulness of the contents.

The person appearing is personally known to the notary or otherwise identified by him by competent identification usually a government issued ID with picture and specimen of the signature.

Thereafter the document is no longer a mere piece of paper with inscrip-

tions but one with legal consequences. Unless proven otherwise, the document is considered duly executed.

There are documents which do not necessitate the intervention of a Notary Public. However, they are no less important. This should be the attitude of one who signs any document or paper.

When a member signs a loan application as co-maker, it should not be treated as a mere scribble of a name but one with serious consequences. So that when the principal borrower is unable to pay, the co-maker becomes liable. He could not complain that he signed to accommodate a friend or that he did not receive any money.

This should not however discourage one from being a co-maker. Rather it should carry a responsibility and obligation to assist the coop reduce delinquency.

Prudence in signing any document is the call of the day. It does not stop with the signature. For his sake as co-maker and for the sake of the coop, he should monitor and remind the principal borrower of the obligations to pay. Your signature is valuable.

Even for a celebrity like Manny Pacquiao, whose signature is given out most easily, value is attached by the autograph solicitor to the signature. He receives a part of the celebrity.

I sign therefore I am! 

BBCCC Renamed Its Halls in Honor of Past Coop Leaders

By: Bong A. Tadeo, Director

December 17, 2011 was a momentous day for BBCCC as current BODs, officers and staff rededicated the halls and rooms of its building to honor past leaders of this Cooperative and renamed these in their honor.


This is one way of honoring the great men and women who made this cooperative into what it is today. Without their sacrifices and labor BBCCC would have not attained its present stature as the only billionaire cooperative in northern Luzon.

The basement 2 where seminar rooms are located as well as several commercial units is now called Prof. Caridad E. Trinidad Hall. The place where the grocery is located is now called *Sugpunan* Hall.

The ground floor where members transact and where most employee stations are located is now called *Taripnong* Hall. The second floor where most commercial units are located from now on will be called Atty. Alexander H. Brillantes Sr., Hall.

The third floor where the lodging services are located is now called Solidarity Centrum. And the fifth floor where another seminar halls are located is now called Dr. Gregorio S. Rimas Hall.

A simple blessing ceremony led by a *mambunong* or native priest in the person of Dr. Joe Alangwawi was done in the native Cordilleran tradition. He was assisted by Mr. Jeremias Marinias and Mr. Jovie Marinas. Native pig and chicken blood were used to mark selected walls and foundations followed by native chants and dance.

A Catholic priest was likewise invited to bless each rooms and halls in the Christian tradition. Fr. Benny Castaneda led in the blessing ceremony. 

Cooperativism in the Philippines, Today and Beyond

By: Roberto I. Belda
Member, RDPC

The cooperative movement is indeed in the upswing here in the Philippines. Not only are there more people who are members of a particular cooperative but more people are now aware that there are actually cooperatives in active existence these days.

These are operating cooperatives which can actually buy a fledgling corporation or a struggling bank and turn these into profitable enterprises just because they have the necessary capital and technical expertise to do so. Cooperatives these days have assets that run into billions and included in these so-called elite billionaire cooperatives is our very own BBCCC (P1.1B as of Dec. 2010).

The latest data of the Cooperative Development Authority (CDA), the government agency in charge of overseeing the cooperatives in the Philippines, revealed that from January to December 2010 there are a total of 13,033 new cooperatives alone registered under Art. 144 of RA 9520, bringing with it 3,969,402 new individual members in the cooperative movement.

When these figures are added to the 2009 data of the CDA, it can be gleaned that our country now has a total of 36,869 operating cooperatives with a total membership base of 9,825,476 individuals. This figure is roughly 18.45% of the 2010 population of the country 20 years old and above (53,253,300).

The population penetration can be interpreted two ways, it can either mean that cooperative leaders did their homework and increased the membership base year-on-year or that there are more work to be done considering that we still need to con-



Image taken from: <http://jamgo.es/wp-jamgo/en/who-we-are/cooperativism/>

vert 81.55% of the population 20 years old and above to join the cooperative movement.

The main objective of the movement is to help poor people free themselves from the bondage of poverty. And the more people who will join true cooperatives will also mean attaining more dignified lives especially for those living in the rural areas where basic services are hard to come by.

Cooperatives provide hope to the hopeless and help to the helpless. People need not wait for the dole outs given by the government which is sometimes long and hard to come by. By voluntarily organizing themselves, equitably sharing in the capital and actively participating in the services the cooperative offers, they can become proactive and productive members of the community.

Urban dwellers can also benefit by not relying on loan sharks who charge extremely high interest rates for loans. Cooperatives can easily extend loans to members who need them at easy and affordable payment terms.

One such type of cooperative proliferating in the urban centers are the workers cooperatives. According to noted economist Dr. Bernardo Villegas, "through a workers cooperative, the members are enabled to render work or labor as the product, service, or business thereof and in return not only do these individual members earn from their own labor, but they also benefit from the labor or work of the other members."

The importance of cooperatives can likewise be assessed if we look at the contribution of the movement to the country's gross regional domestic product (GRDP). GRDP measures the goods and services produced in each of the geopolitical regions of the country. For the fiscal year (FY) 2010, the cooperative movement contributed 5.86% which is an improvement to FY 2007's 5.14%.

Here in the Cordillera Administrative Region (CAR) where Baguio City belongs, the same CDA data revealed that there are already 247,487 members of cooperatives which is 25.91% of the CAR population 20 years old and above (2010 estimates).

(Continued on page 14, **Cooperativism...**)

Being a Kiddie Member of BBCCC

By: Kyla Dominique L. Gayo
(12 years old)

Young as I am, I've been a member of the KIDDIE SAVER'S CLUB of the Baguio-Benguet Community Credit Cooperative (BBCCC) since 2008.

I realized that every penny I save will grow. It may not look big instantly, but soon enough and if I practice restraint, it will certainly earn.

Saving money gives me this feeling of fulfilment and sense of security. It also instills in me the value of learning how to save and being able to appreciate my money's worth. We never know when the rainy days will come. We never know the future. To save is the best option.

Because of BBCCC, self-help, self-responsibility and social responsibility became part of my system. Thank you for giving importance to the youth like me.

BBCCC is a cooperative which truly reflects the meaning of "intense struggle and sacrifice rewarded by limitless achievements and honor". May it continue to inspire most especially its less fortunate members to become more productive members of our society.



Jesus Christ: The Real Reason for the Season

(shared by Alma M. Torres, HR Officer)

Santa lives at the North Pole....

JESUS is everywhere.

Santa rides in a sleigh...

JESUS is an ever present help.

Santa fills your stockings with goodies...

JESUS supplies all your needs.

Santa comes down your chimney uninvited...

JESUS stands at your door and knocks, and then enters your heart when invited.

You have to wait in line to see Santa...

JESUS is as close as the mention of His name.

Santa lets you sit on his lap...

JESUS lets you rest in His arms.

Santa doesn't know your name, all he can say is "Hi little boy or girl
what's your name?"

JESUS knows us from the beginning and knows all about us- even knows
how many hairs are
on our heads.

Santa has a belly like bowl full of jelly...

JESUS has a heart full of love.

All Santa can offer is HO HO HO...

JESUS offers hope, holiness, Holy Spirit.

Santa says "You better not cry"

JESUS says "Cast all your cares on Me for I care for you"

Santa's little helpers make toys...

JESUS makes new life, mends wounded hearts, repairs broken homes and
builds mansions.

Santa may make you chuckle but...

JESUS gives you joy that is your strength.

While Santa puts gifts under your tree...

JESUS became our gift and died on a tree.

- Author Unknown

We need to remember WHO Christmas is all about.

We need to put Christ back in CHRISTmas,

Jesus is really the Reason for the Season.

"FOR GOD SO LOVED THE WORLD THAT HE GAVE HIS ONE AND ONLY SON,
THAT WHOEVER BELIEVES IN HIM SHALL NOT PERISH
BUT HAVE ETERNAL LIFE."

JOHN 3:16 (NIV)

(Continued from page 12, **Cooperativism...**)

Again, this means that for cooperators there are still 707,513 potential members ready to be tapped to join the cooperative movement. The task of recruiting more members is indeed challenging but this is very doable with proper commitment coupled with good governance.

For the rest of us who are already members of cooperatives, it is imperative to continue supporting this institution and patronizing its services for the greater good. For those who are not yet into the cooperative movement, it is high time to join now and become part of the solution to poverty reduction as well as providing empowerment to the marginalized members of the community.

BBCCC is in the right track of ensuring that more people receive the benefits provided by cooperatives. Plans are already being prepared in order to serve more members better especially those living outside of Baguio City. And corollary to this is to recruit new members not within the traditional Baguio-centric expansion.

Sources:

Selected Statistics As of Dec. 31, 2010
Based on CIS and CAPR Database,
cda.gov.ph.

Selected Statistics 2009, cda.gov.ph.

Villegas, Bernardo (2011), *Empowering workers as business owners*, Retrieved December 7, 2011 from:
<http://www.mb.com.ph/articles/336415/empowering-workers-business-owners>

(Continued from page 5, **Coop Month...**)

and strengthening the cooperators will allow good working relationship among officers and staff, good governance and administration, better delivery of services to clientele, environment for creativity and knowledge and technology transfer to successors.

And the last agenda is Awards and Incentives among Actors' and Stakeholders' Exemplary Performance. This year, cooperatives are divided into four categories i.e., Large (100M and more), Medium Category (15M and more to 100M), Small Category (3M and more to 15M) and Micro Category (Up to 3M).

BBCCC belongs to the Large Category and on the occasion's awarding of top ten millionaire coops, BBCCC is awarded **number ONE** and the **only billionaire cooperative** in the Cordillera Administrative Region.

All cooperatives are then challenged to be more aggressive in their recruitment of membership because this would mean helping new members to understand cooperativism as an alternative source and way of life in this globally competitive and fast changing world.

The BBCCC COOPSERVER

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

comes straight from the heart) it can be **ACHIEVED!** and it will be **ACHIEVED!**

Visit the LC and let us together solve your legal problems related to BBCCC. Reaching the impossible dream will do us no harm but rather will serve as a motivational factor to the positive thinking members of our cooperative.

In Memoriam

Benjamin M. Sison
(Sept. 17, 1970 - Dec. 12, 2011)




Ben during happier times.

The BBCCC family would like to express its sincerest condolences to the family and friends of Benjamin M. Sison who joined his Creator last Dec. 12, 2011. He was formerly a BBCCC employee who served the coop well with integrity and dedication. He will be missed. Our prayers are always with Ben and may his soul rest in peace.


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

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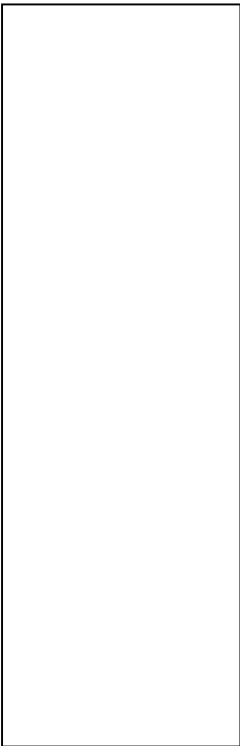
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