

The BBCCC PSERVER

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Cooperative Community News and Features

3RD BBCCC OFFICERS AND STAFF GENERAL ASSEMBLY

By: Jane P. Suyatan, Accounting Department



"If you fail to plan, you plan to fail.", these are strong but compelling words said by Benjamin Franklin. This is the very reason why the 3rd BBCCC Officers and Staff General Assembly were held last December 7, 2013. Yes, our dear members, this is the 3rd time that we had our meeting/assembly purposely to plan, act and assess the cooperative's direction as we are continually guided by our VISION and MISSION.

April of this year, the Importance of Psychological Contracting and significance of the 5's Program were discussed during the 1st BBCCC Officers and Staff Meeting and last June the "BBCCC Cares Program" was launched. Somehow, questions were raised by Rosemarie L. Gamot-

long when she delivered her opening remarks as to the significance of all these activities. Is it worth the hassles, the sacrifices (suspension of half-day operations) whether monetary or non monetary? Are we not over-acting? Are these concrete examples a reflection of true or genuine "care"? Are we truly meeting the ultimate goal which is members' satisfaction?

Indeed, this 3rd BBCCC Officers and Staff General Assembly proved to be worth attending. Part of the program is the Education Committee's report spearheaded by Dir. Oscar Adversalo as the Chairman, on different seminars and trainings BBCCC officers and staff have at-

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BBCCC Meets San Jose Del Monte Savings and Credit Cooperative

By Clarissa Bueza, Member EdComm
Stephenie O. Busbus, Member, RDPC

The annual Lakbay-Aral of BBCCC officers and staff was held last November 23-24, 2013.

The highlight of the trip was the inter-cooperative sharing with San Jose Koop, San Jose Del Monte Bulacan. Sa Jose Koop is a savings and credit cooperative, a community-based financial institution. It is one of the most successful cooperatives in the Philippines. They started operating since 1986 and they currently have more than 30,000 members and over 460 Million net worth and recognized as one of the century cooperatives in the Philippines.

The Education Committee and the marketing team of the cooperative accommodated BBCCC cooperators and they willingly shared their best practices and special services that made their cooperative strong and successful. Their insights are surely good considerations for improvement.

Part of the itinerary too was a visit to the historical Barasoain Church in Malolos, Bulacan. It is a scenic spot to be reconnected with our past and also an apt place to be thankful of the safe journey from Baguio City.

The officers and staff had also the chance to have a quick visit to some historical sites like Intramuros, San Agustin Church, Fort Santiago, etc. and to tourist spots like Manila Zoo.

It was a fun-filled experience and was a time to unwind and see other perspectives done by other cooperatives.

San Juan De Dios cooperative provided a safe haven for BBCCC and their service and facilities in their coop are great benchmarking for the lodging service of BBCCC.



Dir. Oscar Adversalo, Manager Maribel Pasngadan and Atty. Nelson V. Gayo presented BBCCC's certificate and token of appreciation to San Jose Koop through Dir. Richard Avena.



Façade of San Jose Coop ... after the inter-coop sharing.



Barasoain Church Altar ...after a prayer visit.

Editorial

Charting a Course to a Brighter and Prosperous Future

By: Roberto I. Belda, Chairman, RDPC

Among the four functions of management, planning is considered as the *primus inter pares* or the first among equals. This is not only because management experts say so but because any human activity will not come to its full fruition without any semblance of an organized thought or deliberate attempt to pool together ideas, resources or any other materials at ready disposable to come up with a focused course of action. Planning as a management function provides us with varied and rich tools to come up with a single direction and parameters to guide us in reaching our goals and objectives.

Our very own BBCCC undertook several bold steps in order for us to reach our collective dreams and aspirations as embodied in our Vision and Mission statements. While it is true that such dreams of the future is a dream that must still be fulfilled at a given period of time it nonetheless allows us to act in unison and with a clear plan of action in mind. As people say, it will just remain a dream until we act on our dreams and take concrete steps to realize it.

However, it is not enough to just instantly act on our dreams or pounce on every opportunity that comes our way. This is tantamount to cooperative suicide. What we need at this point in time is a specific course of action meant to lay down the parameters of what we need to do as against what we need to accomplish given our limited resources.

With the guidance of our Chairman/President, Atty. Nelson V. Gayo and the rest of the BBCCC Board of Directors they were able to marshal existing BBCCC resources to come up with specific courses of action in order for us to realize what is embodied in our Vision and Mission statements. And included in these courses of action is the full and continuous implementation of the BBCCC Cares program launched this year.

This coming 2014 Annual General Assembly we will all have the chance to see for ourselves the refined and detailed Mid-Term Development Plan (2014-2020). The overall concept of this plan is to give the cooperative back to us as members. This plan will be implemented so that we may be provided with relevant, efficient and effective services without necessarily forgetting our role to society as a catalyst of change and development (corporate social responsibility).

This seems to be a tall order but with God's blessings and your constant and ever reliable support, this strategy will be accomplished and fully realized. We are all in this journey together and together we are positive that we will face a brighter and prosperous future for each and everyone of us here at BBCCC.

Merry Christmas and a Happy New Year to all!



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Chairman's Corner



2013 is BBCCC's year of "RE"

By Atty. Nelson V. Gayo
BBCCC Chairman/President

"Re-" is a prefix used to indicate returning to a previous condition or going back to the original place, again. This year, BBCCC traced its roots. Re-BBCCC. Review. For 2013, BBCCC revisited its past and refocused or redirected its programs to realign to the original vision, mission, goals and objectives (VMGO) its founders started. It is but time to remember what the cooperative was originally for. Reviewing the original VMGO is an acknowledgment of the nobility of the purpose, submitting to the challenges posed with it and willingness to live it.

Redirection. The BBCCC Cares Program was launched this year to formalize and redirect former activities into one theme- caring for BBCCC's patrons, personnel, people and the planet. This program therefore is not meant to change the original advocacy of BBCCC but to strengthen it in various activities the cooperative will organize. The BBCCC Cares Program hence is a constant reminder if the activities planned are in accordance to our direction or else a rerouting be done if there are deviations.

Realigning. Series of activities were done simultaneously to put BBCCC Cares program in action. The personnel were subjected into series of competency-based trainings, seminars and workshops to give the members improved and quality services. It also meant to make the human resource of BBCCC strong and founded.

Reaffirming. BBCCC also took advantage of its foundation month (October) to give back to its immediate community. Medical and dental mission and several outreach activities that included feeding program to a chosen barangay were organized and implemented. All members too were enjoined to join the BBCCC fun-filled foundation day. It must be noted that even before the launching of the BBCCC Cares Program, BBCCC has always been a cuddling and loving mother to her children.

Re-strategizing is an important aspect of this reorientation. In a globalized community our cooperative is revolving, there is a need to cope with the demands of the society at the same time not sacrificing service to members and the obligation to always uphold cooperative values. The coop personnel were empowered to join force in a tactical plan for the cooperative and the results gathered from their activity were also used by BBCCC officers in their medium term (*continued on page 5*)

Manager's Message



CHRISTMAS MESSAGE

By Maribel S. Pasngadan
Manager

Traditionally, we love to give gifts and offer smile and hugs during the season of Christmas. Forgiving one another, fixing a broken home, and self-realization are some of the famous things we do to welcome Christmas in our life. In reality, after Christmas, others go back to their old ways while others go straight in their life. Why then is this happening? Because, we took for granted the word of God, we are not firm and true to our decisions.

CHRISTMAS is the time for healing, and renewal of our strength to be able to do our mission in this world. We have to humble ourselves and confess our sins to God so that we will be clean and whole in God's eyes. For others, it is a time for sadness, because they do not have the luxury of money to buy presents to their children and family. No lavish food to set on the table for Noche Buena and no home to stay as one family, but without these, CHRISTMAS is still the joyous event in our life because it is the homecoming of our Savior JESUS CHRIST who saves us all from eternal death. Christmas brings us hope, new beginning and love that only Jesus could give to anyone who is willing to accept His precious gift.

We often hear people quote they are Christians, by the way they talk, they dress, and the way they impressed others to believe in them, but the truth is, deep in their hearts they want to be famous in the eyes of people. When Jesus said to the Pharisees, "these people honor me with their lips but their hearts are away from me" (Mathew 15:8), he reminds us to bear in mind that we cannot hide the content of our hearts from God.

Let us therefore welcome Christ in our hearts. Change our unpleasant values, be contented of what we have, be patient, be respectful to every creature, be at peace to everyone, and pray without ceasing. For God said (Jeremiah 29:11-13) "For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future. Then you will call on me and come and pray to me, and I will listen to you. You will seek me and find me when you seek me with all your heart. I will be found by you," declares the Lord, "and will bring you back from captivity".

MERRY CHRISTMAS AND A BLESSED NEW YEAR TO ALL. 🎅

Housing Service Updates

By: Aurora M. Ambanloc
BOD and Housing Officer

The Eighty one vacant lots at the BBCCC Lubas Co-Houser Housing Project will be awarded on December 15, 2013 to CHIPS SAVERS with P20,000 CHIPS savings deposit.

The BOD approved two (2) requirements for a member to be qualified as an AWARDEE a) BBCCC Member in GOOD STANDING b) Source of Income (capacity to pay). As of December 3, 2013 there are 38 members whose CHIPS SAVINGS reached the required minimum amount of CHIPS DEPOSIT which is P20,000. CHIPS deposit from P20,000 and above totaled to P1,679,342.37. These CHIPS SAVERS with the highest CHIPS SAVINGS will be the FIRST to choose his/her lot and the member with P20,000 will be the last to choose.

The BBCCC Housing and Technical Committee suggests all CHIPS SAVERS to deposit more than P20,000 to have a lower interest in your monthly amortizations.

Feel free to visit or call the Housing and Technical Committee for more inquiries at this number: ☎



Credit and Collection Department is moving toward change

By Rose Ann T. Pascua
Loan Officer/Department Head
Credit & Collection

Baguio Benguet Community Credit Cooperative (BBCCC) is a credit cooperative in which lending is its main line of service. With the objective to improve the Loan Operation Management and continuing development and training of the staff of the Credit and Collection Department, Training Needs Analysis (TNA) and a two-day seminar on "Upgrading Credit Extension and Collection Competency" last October 03 & 08, 2013 were conducted. The Role of all cooperative stakeholders in Credit Management were discussed, Credit and Collection Principles were elaborated and the significance of the 5 C's of Credit. As a result, being the department head together with my subordinates, come up with a Terminal Report. Through this, our recommendations and amendments on credit evaluation, credit approval, collateral appraisal, loan policies and procedures and suggestions for improvements were presented for approval by the Board of Directors. ☎

2013 is BBCCC's ... continued from page 4

development plan and strategic planning. Re-strategizing is also a reminder to always recheck and countercheck what is at hand if all programs are in the right direction, at the right timing and with right purpose – in the next five to six years, there should be a clear direction and enough aggression to fulfill goals before the development planning.

Remaining faithful to what was started is BBCCC's 2014 and the next years.

"Re-" also has a sense of "undoing." If such, then, if there is something to undo for the benefit of BBCCC, then so be it. If there is a need of unlearning, then let's embrace new learning. ☎

Baguio City Hosts 18th Regional Cooperative Month Celebration; BBCCC Manager shares on VMGO of a Cooperative

Ronald B. Linglingan
Accounting Clerk, Accounting Department

The 18th Regional Cooperative Month Celebration was held at PFVR, Multipurpose Gym, Military Cut Off, Baguio City from November 25-26, 2013. This was spearheaded by the Cordillera Administrative Regional Cooperative Development Council (CARCDC) in coordination with the Cooperative Development Authority (CDA). The theme for this year's celebration is "Cooperative paves the way for inclusive GROWTH".

Delegation of the event were strewn from the Cordillera Regions - Abra, Apayao, Benguet, Ifugao, Kalinga, and Mt. Province; including Baguio City. The honorable Mayor Mauricio Domogan of Baguio City welcomed the participants and his talk was focused on the importance of Cooperative movement within the City and becoming a pillar of economy in the country.

Ms. Mayna Caymo, the Division Chief of the Department of Budget and Management – CAR, was tasked to discuss on "Inclusive Growth and Regional Autonomy." Her message specifically centered on the financial growth of Cordilleran regions if they decided to pursue regional autonomy.

General Managers of three well known cooperatives here in the region namely: Ms. Fe Mejia of the Philex Community Credit Cooperative; Mr. Larry Sagucio of the Texins MPC and our very own Manager Ms. Maribel Pasngadan, were tasked to share on the Importance of Control, Creating Cooperative Business Opportunities, and the Vision, Mission, Goal and Objective (VMGO) of a Cooperative, respectively.

A parade of the delegates from different Cordillera regions was held on the second day which started at Baguio City Hall to PFVR Gym. The officers and representatives of the Cordillera Administrative Regional Cooperative Development Council (CARCDC) and Cooperative Development Authority (CDA-CAR) joined the parade.

Hon. Nicasio Aliping, through his representative Mr. Jojo Cabato shared on cooperativism and CDA Officer-in-Charge Regional Director, CDA-CAR, Atty. Franco G. Bawang Jr. represented by Ms. Letty Cayanos reported CDA updates. Then, a report from CARCDC Chair Mr. Oscar R. Adversalo followed.

As a whole, the event was very fruitful and successful. 🌍

BBCCC delegates to the 18th Regional Cooperative Month Celebration (l-r), Ronald Linglingan, Robert Belda, Ofel Pasion, Maan Bungag, Dir. Oscar Adversalo, Risa Bueza, Dir. Au Ambanloc and Vivian Nahiwan.



Continued from page 1, 3rd BBCCC Officers...

tended.

Atty. Eric Santos clearly reported on the progress of the BBCCC Cares Program. As I listened and watched Atty. Santos' video presentation, deep in my heart I would honestly say that BBCCC is true and serious in its *mission of active involvement in community development*.

The Research, Development & Publication Committee (RDPC) as represented by its Chairman Mr. Robert Belda presented the "BBCCC'S Medium-Term Development Plan (MTDP)". I could see the excitement but perplexity in the eyes of my fellow employees on what might bring us for this BBCCC's MTDP while we are pleased to know that the Board of Directors together with the different Committee officers and Management, critically and strategically planned the Cooperative's direction six (6) years from now, though year after year the cooperative conducts its planning. But this year the Board of Directors and Management wanted to make a difference. Excellence, Competence, Efficiency, Effective, is the key word that needs to be achieved for the coming years as pointed out by Mr. Belda. Every Committee and department laid down their own vision and mission in alignment with the Cooperative's over-all vision and mission.

Prof. Joseph Porfirio Andaya and Prof. Milo Severino Distor once again excellently delivered the launching of the "100-day General Assembly Period" confirmed to be the core of the said assembly with the theme "Creating The Future Beyond Comfort Zones". Several activities are lined-up from day one which is December 7, 2013 itself up to day 100 which is on March 16, 2014 were also presented. Our BBCCC intends to conduct its 55th Annual General Assembly on March 16, 2014 at Baguio City National High School Gym. This General Assembly aims to increase and enhance *members' participation*, that it shall be conducted according to the *highest standards of professionalism*, and that the BBCCC Membership shall grow in terms of its awareness and *perception* of the issues and concerns of the Cooperative.

Atty. Nelson V. Gayo, BBCCC Chairman/President repeatedly said that concrete and clear plans/programs has to be established to keep us on our toes in consonance with Cooperative's vision to be a model cooperative not just in the community where we belong but also in the entire Philippines. He reiterated and ended his message with the call of cooperation of the all the officers, staff and members.

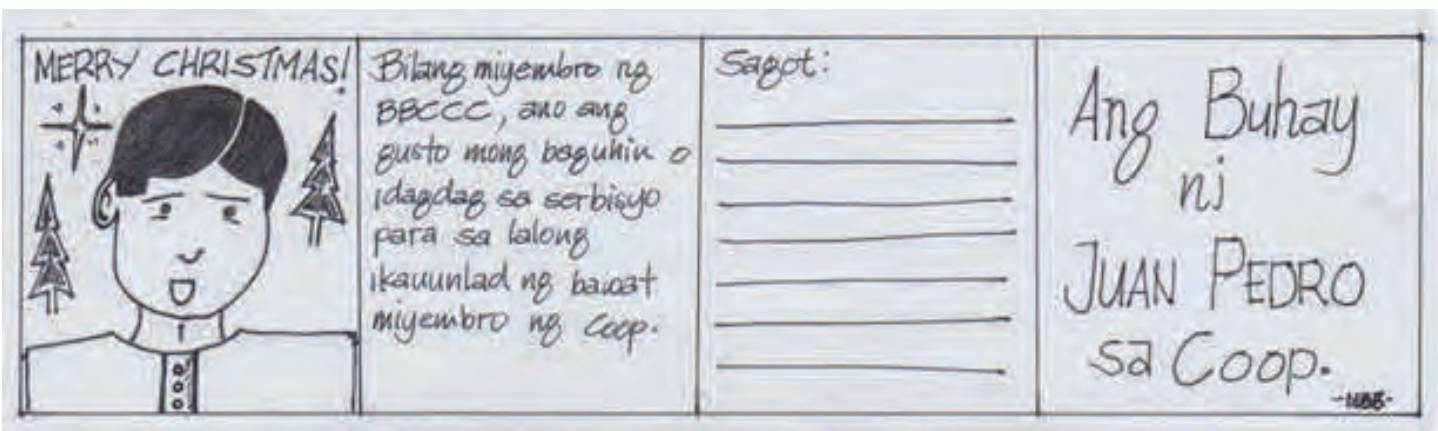
As I wrote this article, I am overwhelmed by the fact that BBCCC has gone up higher to its commitment of serving its membership. I have this high hope in my mind and prayers in my heart that we can all live up to be the model cooperative that we want to be. We can achieve this if we will always keep in mind, what St. Paul said that, "Whatever we do, work at it with all our heart, as working for the Lord, not for men". ☺

Happy New Year

2014

Best Wishes

Ang Buhay ni Juan Pedro sa Coop By: Mickey Balagot



Housing Service Updates

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

BBCCC Housing and Technical Office is very much honored to answer your queries regarding the BBCCC HOUSING PROJECT.

LOTS FOR SALE located at Lubas, La Trinidad, Benguet

SEE TO APPRECIATE!

Requirements:

1. Member of BBCCC.
2. Must be a Member in Good Standing (MGS).
Must attend the Cooperative Housing Investment Planned Savings (CHIPS) Seminar.



*MAIN GATE OF THE
SUBDIVISION*



BLOCK 11



*MAIN
OPEN SPACE*



*Open space overlooking
La Trinidad, Benguet*



BLOCK 7



*ROADS ARE FULLY
CEMENTED*

Re-organization of the BBCCC Home-owners Association will be on Dec. 21, 2013 (Sat) at 2P.M. to be held at BBCCC Hall Annex 2-A.

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

BBCCC Foundation Inc., Preschool Updates

By: Dr. Amparo T. Rimas
Principal, BFI Pre-school



Nutrition Month Poster- Making Contest Winners



Linggo Ng Wika Dance Contest



Pupils in their international costumes



Pupils in their varied Halloween costumes

The Preschool, always in step with the thrusts of the Dep. Ed, had several meaningful activities in the past months.

In July, the Preschool celebrated Nutrition Month on July 26 with the theme: **"Gutom at Malnutrition, Sama- sama Nating Wakasan"**. The program featured poster making, dancing and singing contests all focused on healthy eating.

Winners were, Sean Mamuad, Third Dupo, Juño Jaranillo and Floyd Sabado (Poster-Making); Allyza Escala (Dancing); Floyd Sabado, Hannah Alexis Lamadrid, Arcel Orodio (Singing)

The celebration in August was Linggo ng Wika with the theme **"Wika Natin, ang Daang Matuwid"**. Obviously, the whole program was

done using Filipino our Wikang Pambansa. Parents and pupils participated in the Filipino dancing and singing of native tunes. Third Dupo, Stefan Ilarde, Yana Castillo won the singing contest; Allyza Escala, Third Dupo in the dancing contest while Arcel Orodio and Hannah Marcos won in the declamation contest.

A two- part celebration in October 28 consisted of United Nations and Halloween. The pupils were delightful in their international costumes of Chinese, American, Korean, Japan and others and of course the Filipino national attires of barong and saya. The children went from one establishment within the BBCCC building singing **trick and treat** songs and receiving candies and other treats from generous tenants. 🍬

Audit Committee Updates

By: The Audit Committee

The Audit Committee (Mr. Conrad B. Chan, Jr. –Chairman; Mrs. Mary Ann B. Bungag and Mrs. Milagros M. Cardona) in its capacity to continuously monitor the adequacy and effectiveness of the cooperative's management control system has the duty to audit various responsibility areas. Its function includes but not limited to site visitation and monitoring the progress of the on-going Lubas Housing Project; checking if the net book values approximates the fair values of the cooperative's Real & Other Properties Acquired (ROPA) and noting impairments in value and discloses if there are any unrealized gains/losses and also visiting these acquired properties; credit investigation of collaterals specifically for the Appliances and Furniture & Fixture Loans to validate its existence and valuation. This is to remind members to be wary in their loan transactions that *as much as possible* not to let *others* use these particular loans in their name. To quote a provision in the BBCCC Chattel Mortgage "1. During the term and existence of this Mortgage, the MORTGAGOR shall not sell, mortgage, or in any other way encumber or dispose of the properties herein mortgaged or transfer them to any other location without the written consent of the MORTGAGEE".

Monitoring results from the committee helps the cooperative to strengthen policies and procedures in the processing of loans to its members.

In the year that was, these pictures say it all – your Audit Committee – **IN ACTION.**

AUDIT OF REAL AND OTHER PROPERTIES ACQUIRED

RELOCATION SURVEY OF FORECLOSED PROPERTY AT TABAAN NORTE, TUBA, BENGUET ON FEBRUARY 23, 2013

With Engr. Igme Wakat, Draftsman 11 of the Municipality of Tuba, Benguet

Relocation Survey of Foreclosed Property with Engr. Primo Menzi-Geodetic Engineer/Surveyor on June 11, 2013 at Beleng, Taloy Sur, Tuba Benguet



AUDIT OF LUBAS HOUSING PROJECT

OCULAR IN- SPECTION OF THE WA- TER CISTERN AND OVER- VIEW OF THE SITE

With Site
Administra-
tor, Jeremias
Mariñas

February 11,
2013



AUDIT OF AF/FF: Members enjoying the quality of life brought to them by appliance/furniture and fixture loans. Audit Committee conducted an ocular inspection of Collateral of AF/FF Loans last January 12, 2013 and September 11, 2013.



"Members creating the future now"

GA 2014

BBCCC ANNUAL GENERAL ASSEMBLY

March 16, 2014, BCNHS Grounds, 7:00 am

CALENDAR OF ACTIVITIES

December

- | | |
|--------|---|
| Dec. 7 | Launching of the 100-day GA Period
Unveiling of the 5-year Medium Term Development Plan
Start of the Distribution of Christmas Tokens for Members |
|--------|---|

January

- | | |
|---------|---|
| Jan. 12 | Adoption of the BBCCC Tactical Plans |
| Jan. 31 | Start of the Election Period
Filing of Certificates of Candidacy |

February

- | | |
|---------|---|
| Feb. 8 | Last Day for the Filing of Certificates of Candidacy |
| Feb. 16 | Last Day for the Filing of Petitions for Disqualification |
| Feb. 25 | Unveiling of the Exhibit: BBCCC-GA Through the Years |

March

- | | |
|------------|---|
| Mar. 2 | Posting of Amendments to the BBCCC By-Laws |
| Mar. 3 | Posting of Highlights of the Medium Term Development Plan |
| Mar. 5 | Target date for distribution of the GA Souvenir Program |
| Mar. 10-14 | Campaign Period |
| Mar. 16 | GA Day, BCNHS Grounds |



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