

# Revisiting the MTDP

**Baguio-Benguet Community  
Credit Cooperative (BBCCC)**

**Medium Term Development  
Plan 2014-2020**

*"Members as Source of Strength and Inspiration  
Toward a Prosperous Future"*



## Chairman's Corner

### Servant Leaders, Service Warriors

**By: Oscar R. Adversalo**  
Chairman, BOD

The year 2018 is a very fitting time to count our blessings and thank God for what we are now as a member organization.

Our blessings should not bloat our ego but instead enhance our self-esteem so that we can continue to be relentlessly true to the vision- mission of our billionaire cooperative.

We should be humble in more ways than one despite the many blessings we have received. But how can we be humble if we have a high self-esteem?

This is the paradox: we cannot be humble if we have nothing to be proud of.

Let us not flaunt our achievements and accomplishments. Like the bamboo, the higher we grow, the deeper we bow. Or, like Christ, we must serve, instead of being served.

We, therefore, enjoin our fellow officers to work for our cooperative as servant leaders and service warriors to make our people grow and glow thru the enlightenment of our general membership about cooperative values and their social responsibilities.

To the newly- elected and newly- appointed BBCCC officers for 2018, our warmest congratulations! 🍀

## Vice-Chair's Message

### The CoopServer's New Look

**By: Arturo G. Asuncion**  
Vice-Chairman, BOD

Dear BBCCC Members:

Welcome to the first issue of the new look of the BBCCC *CoopServer*, the newsletter we publish four times a year to keep you informed about developments within the Cooperative and a wider field. Since 1997, we have been publishing the *CoopServer* but now we feel that we need to come up with something new.

I am delighted to introduce this issue of the BBCCC *CoopServer*, which signals our attempt to communicate more effectively with our members. It is clear to us all that we are living through challenging times. One thing is certain, the environment we have been used to is changing and we need to prepare for a quite different future.

We would like to devote the *CoopServer* for this purpose. Our goal is really to help our members know more about the ins and outs of our Cooperative and to offer the *CoopServer* as a medium for research and information.

In this and future issues, we shall be focusing on a specific issue-theme. We start with this issue's focus on "Revisiting the Medium Term Development Plan (MTDP)." The issue-theme guides the writing of the main articles for each issue that will have some perennial value in providing some materials for those wishing to do some research and learn more about cooperatives as a whole.

We also include news items centered on relevant issues from the committees and the management, feature articles written by members, employees and officers and editorial columns. We also devote some space to give policy updates, notices of upcoming events, analyses of issues of concern as well as for advertisements and a business directory for the use of our members.

Our goal in producing the newsletter is to keep our membership informed and involved. Since we want the newsletter to be as relevant as possible to our members' needs, we look forward to hearing your comments as well as your suggestions for future issues. You can also participate by writing an article or sharing your experiences as a cooperator.

We hope you find the next issues of the *CoopServer* to be not only informative, but thought provoking as well, as we continue to strive to provide better services and opportunities to all BBCCC members. 🍀

"We rise  
by lifting  
others."

-Robert Ingersoll





# Editorial

## Revisiting Our Medium Term Development Plan (MTDP 2014-2020)

Once again, in the long and illustrious history of our Co-op, BBCCC's leadership revisited our Medium Term Development Plan (MTDP 2014-2020) as our passport to a more prosperous future. The rapid changes happening in the world today in terms of technological and management knowledge forces us to rethink if our organization and ourselves as members of this cooperative are really equipped to survive in the future.

Old beliefs and practices are sometimes needed to be discarded in order to move forward and embrace the new paradigm. There is a revolution out there that we must be aware of and need to be managed properly if we want BBCCC to march confidently into the next century.


What may have worked in the past with regard to our Co-op's best practices is not an assurance that it will work this time around. Sometimes, we needed something that can knock us off our seats and comfort zones so that we can realize we are already being left behind by our peers in the cooperative movement.

This issue of the *CoopServer* serves as an avenue to remind us once again of our direction. The past is already gone, while memories are good we must always be open to adapt changes that may rock our comfort zone and send us reeling to learn again. This is not to say that we must forget our legacy as a premier Co-op of the North. In fact, this will keep us rooted to our origins and to the visions of our founders. We need this heritage to properly place into context our directions for the future.

The MTDP will guide us into that direction. Quoting the introduction to our MTDP document written four years ago,

"On December 1, 2013, staff and officers of the Baguio-Benguet Community Credit Cooperative embarked on a decisive and groundbreaking move. They convened in one of the seminar halls of the Cooperative and began a three-day session to formulate the BBCCC Medium Term Development Plan that would chart the general direction of the Cooperative over the next seven years to 2020.

They revisited the BBCCC Vision and Mission in the light of current issues and concerns and subsequently affirmed them. They recast their committees' and departmental visions and missions to align them to the BBCCC Vision and Mission and over the next few days, they drafted new goals and objectives and formulated fresh strategies to accomplish such goals. Finally as the year ended, they devised their tactical plans, meant to set and achieve measurable and attainable targets for 2014, the first year of the medium term planning period."

We hope the general membership is one with us as we put into action what was contained in our MTDP 2014-2020. 

**BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC)**  
**Affiliations: NORWESLU, CARCU, PFCCO, CUP, PCC, ACCU**

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**ELECOM Corner**

By: Basiliza S. Laconsay, Election Committee

**T**he Election Committee humbly present the result of the past election of officers during the recent 59<sup>th</sup> Annual General Assembly on March 25, 2018.

The registration started at 7:00AM and 9,272 members have registered as of 11:00AM.

The following candidates were declared the winners:

**BOARD OF DIRECTORS**

<b>ADVERSALO, Oscar R.</b>	<b>6,337</b>	<b>Elected</b>
<b>BUNGAG, Mary Ann B.</b>	<b>4,399</b>	<b>Elected</b>
<b>TADEO, Emmanuel A.</b>	<b>4,128</b>	<b>Elected</b>

**AUDIT COMMITTEE**

<b>CARDONA, Milagros M.</b>	<b>3,123</b>	<b>Elected</b>
<b>SILVA, Allan Frank B.</b>	<b>3,319</b>	<b>Elected</b>

**ELECTION COMMITTEE**

<b>PASCUA, Alexander J.</b>	<b>3,551</b>	<b>Elected</b>
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No petition for disqualification has been filed.

*Continued from page 5, ...*

<b>BBCCC Board of Directors:</b>	<b>Audit Committee:</b>	<b>Legal Officer:</b> Atty. Mark A. Navarro
Oscar R. Adversalo, Chairman	Maria Angelica Gerardette R. Pernes	<b>Technical/Housing Consultant:</b> Engr. Melise Therese M. Sapdoy
Arturo G. Asuncion, Vice Chairman	Milagros M. Cardona	<b>Investment Committee Chair:</b> Jacinto T. Guinto, Jr.
Maryann Black Bungag	Allan Frank B. Silva	<b>CoopServer Editorial Coordinator:</b> Roberto I. Belda
Conrado B. Chan		<b>Project Engineer:</b> Engr. Richard Pascua
Consuelo M. Fernandez		
Emmanuel A. Tadeo	<b>Election Committee:</b>	
Dr. Mario S. Valdez	Basiliza S. Laconsay	<b>BBCCC Foundation Inc. (BFI) Board of Trustees:</b>
	Alexander J. Pascua	Judge Ruben Corpuz, Chairman
<b>Education Committee:</b>	Gerry B. Soriano	Atty. Renato Fernandez, Vice Chairman
Milagros Tacderas		Emerita Fuerte
Ofelia Pasion		Marie Balangue
		Dr. Amparo Rimas
<b>Conciliation and Mediation Committee:</b>	<b>Ethics Committee:</b>	Dr. Mario Valdez
Michael Tim B. Balagot	Atty. Angeline May F. Togade	Basiliza Laconsay
Pacita A. Balancio	Gabriel Paul K. Pinas	Norma Lacopia
Louis Mauro M. Cenon	Nida F. Flavir	

**Service Awardees 2018**

*Rosalinda J. Bagang, 25 yrs  
Service Awardee.*



*Ronald Linglingan, 20 yrs  
Service Awardee.*



*Albert P. Del Rosario, 10 yrs  
Service Awardee.*



*Clayton Langgato, 5 yrs  
Service Awardee.*



## Induction of Officers and Awarding of Service Awardees

By: Nida Flavier, Ethics Committee

### INDUCTION OF OFFICERS 2018



The BBCCC induction of the new set of officers and recognition of service awardees for FY 2017 was held in Pugad Adventure, Palina, Pugo, La Union last May 19, 2018 (Saturday) and was attended by 93 participants comprising of officers and office staff.

It was a whole-day program filled with entertaining games led by the office staff. At exactly 9:15AM the program took-off with the singing of the Philippine National Anthem and the BBCCC hymn followed by the cooperative pledge.

The opening remarks was given by Adette Rimas-Pernes, the Audit Committee Chair. Recognition of service awardees was done as scheduled with a response delivered by Rosalinda Bagang, a 25- year service awardee employee of BBCCC.

Judge Ruben Corpuz, Chair of the Board of Trustees, BBCCC Foundation induced the newly elected and appointed officers of BBCCC since Councilor Leandro Yangot, Jr. was not able to come on time due to some numerous appointments.

Judge Corpuz explained the meaning of "oath" which is a "promise". After which, the induction of the new set officers of the BBCCC Foundation Inc. (BFI) was led by Atty. Mark Navarro.

An inspirational message was given by the Chairman of the Board of Directors of BBCCC, Oscar Adversalo.

Games were played coming from the four teams earlier organized and each with a designated color. At around 11:40AM, blessing of the food was led by Leny Solajo and afterwards a sumptuous lunch was served.

Continuation of the games followed suit, allowing the employees and officers to bond with one another once again. The officers and staff were then gathered back to the main hall to acknowledge the arrival of Councilor-Yangot, at about 1:45PM.

A short but meaningful message by the councilor was delivered. He likewise gave thanks to all the officers and staff for their collective effort leading to the cooperative's achievements and progress. He expressed his pride for being a member of BBCCC too. Later, games continued until around 4:15PM. After a few minutes, everything has been packed up as everyone got ready for the journey back to Baguio City. 📍

*Continued to page 4, ...*

## EDCOM Updates

By: Arturo G. Asuncion, Mila Tacderas and Ofelia Pasion



*One of the seminars conducted by EdCom for members.*

**I**n keeping with BBCCC's Medium Term Development Plan (MTDP), the Education, Membership, and Training Committee (EDCOM) continues to conduct regular Pre-Membership Education Seminars (PMES).

The Seminar consists of four modules, namely, a) Philosophy and Principles of Cooperatives, b) Cooperative Governance, c) BBCCC History and Organizational Structure, and d) BBCCC Membership Component, Members' Benefits, and Services. This is to give the participants a comprehensive view of cooperatives in general and BBCCC in particular.

For the second quarter of 2018, EDCOM conducted PMES on April 7 which was attended by 61 participants; on May 6 with 73 participants; and on June 2 with 55 participants.

In addition to the regular PMES, EDCOM, together with management, arranged the participation of officers and staff in different local and national trainings and activities.

This is to enrich and update their knowledge on different cooperative values, issues or concerns and to show solidarity and strengthen ties with other cooperatives. Below are the trainings, seminars, and activities we were involved with:


1. Coop Leaders Workshop  
"Reflection on the Philosophy and Fundamentals of Cooperatives"  
Tagaytay City - April 3, 2018 & May 7-8, 2018  
No. of BBCCC participants: 1
2. Updates on Pag-IBIG  
Rose Bowl, Gen. Luna Rd., Baguio City - April 5, 2018  
No. of BBCCC participants 1
3. Nationwide Consultative Meeting of Cooperative Sector – Creation of an Apex Organization of Cooperatives (CDA Consultation)  
EDNCP Conference Hall, Mag-saysay Avenue, Baguio City – April 10, 2018  
No. of BBCCC participants: 6
4. Customer Service/Relations Seminar (NORWESLU) BBCCC Seminar Hall 2B - April 20, 2018  
No. of BBCCC participants: 20

5. Developing and Supervising Operational Approaches DOT-CAR  
Power House Country Club, Baguio City – April 24-26, 2018  
No. of BBCCC participants: 1

6. 12<sup>th</sup> Luzon PMAP Summit  
Navigating Change: The Knowledge Revolution  
Venus Park View Hotel, Kisad Road, Baguio City – May 24, 2018  
No. of BBCCC participants: 3

7. NORWESLU General Assembly  
Puerto Princesa City, Palawan - May 26-27, 2018  
No. of BBCCC participants: 18

8. NCMB – Understanding Laws and Policies that Affect the Workplace  
Prince Plaza Hotel, Legarda Road, Baguio City – June 7, 2018  
No. of BBCCC Participants: 2

Your EDCOM shall continue to plan, implement, and promote the educational activities of the Cooperative to attract more members and enhance the competence of officers, staff and members. 



## EDCOM Updates

### APPROVED NEW MEMBERS:

#### Regular Members

April 24, 2018: 55

May 30, 2018 : 76

#### Young Savers

April 24, 2018: 80

May 30, 2018 : 72

### ON MEMBERS' BENEFITS:

#### 1. Hospitalization/Accident Assistance

- can be availed of after approval of membership

- applies to members only  
- Amount: Maximum of P4,000.00/year

- to claim hospitalization/accident assistance, submit to the Human Resource Officer the following:

- a) a medical certificate
  - b) summary of Statement of Account with official receipts
- the assistance can be claimed two days after filing the application

#### 2. Death Aid or *Damayan*

- death aid contribution after approval of membership is P500.00/year

- death aid amount:

Member - P45,000.00

Spouse - P15,000.00

Parent - P 8,000.00 (if member is married)

- P15,000.00 (if member is single)

Child - P 8,000.00

- If a member dies, the period of filing for death aid by his/her immediate legal heirs shall be extended to two (2) years while the period for claiming is open.

### 3. *Saranay* Program

- for all BBCCC Regular Members

-*Saranay* contribution: P100.00/year

- *Saranay* amount: P20,000.00

## Protecting One's Money

By: Maria Angelica Gerardette Rimas-Pernes,  
Milagros Miranda-Cardona and Allan Frank B. Silva  
Audit Committee

Money is one of the most indispensable resources that everybody is concerned about daily.

It is used to satisfy many of our needs (food, clothing, shelter, health care) and wants (luxury, travel, gadgets, jewelry). Cash is so important that we devote so much time and effort for income generation.

Hence, it is but proper to exert all means to safeguard this asset and reduce its exposure to temptation and fraudulent activities. Control mechanisms should be in place and consistently observed to avoid experiencing money simply going down the drain.

Many people lose their money because they keep it in unsecured places like under the pillow or in

side an unlocked cabinet in a shared bedroom. A small amount of money should be stored in a safe place with limited access and the rest must be deposited or invested in a reputable bank or cooperative.

It would be good to install a functioning closed-circuit television (CCTV) and alarm system where valuables are located.

Upon receipt of a check from your employer or customer, do sign immediately the back portion so that it cannot easily be encashed by anyone fraudulently.



In the news, there are a lot of reported cases where people lost a big sum of money and other valuables to scams.

We should be careful in trusting people promising too good too be true returns on investments or entertaining out-of-the-blue calls and e-mails saying that a friend or a family member is in distress and needs money. Never share personal information which might jeopardize your finances.

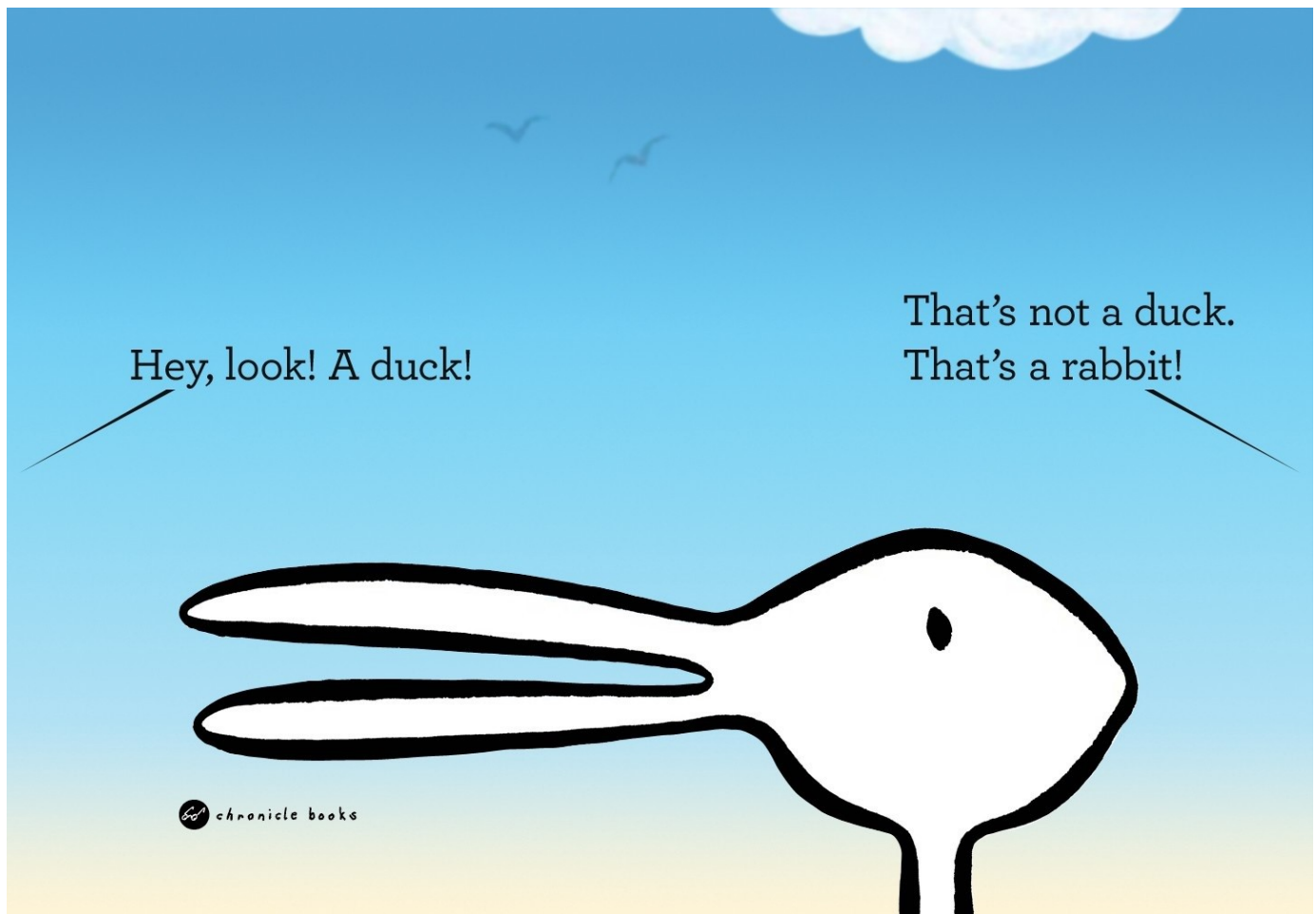
When shopping or paying bills online using your debit/credit card, ensure that you have properly logged out and the password is not saved in the computer used for this purpose. Moreover, when paying using debit/credit card in business establishments like restaurants and department stores, make sure that only the authorized amount is charged.

When maintaining accounts with financial institutions, make it a habit to monitor the movements of such accounts. This will help spot any unauthorized activity immediately.

Ultimately, safekeeping one's money is largely dependent on oneself. This should not be interpreted as paranoia but prevention is better than cure.

## For Your Information: Prologue

By: Atty. Angeline May F. Togade, Ethics Committee



<https://medium.com/no-i-wont-fix-your-computer/two-duck-rabbit-paradigm-shift-anomalies-in-physics-and-one-maybe-in-machine-learning-86e6e1fbdc7>

In 2014, BBCCC came up with the Medium Term Development Plan (MTDP) for 2014 to 2020 where various proposed activities were incorporated.

For the years 2015 to 2018, the focal point of the plan was couched as follows: *Members as Partners in Continuing Co-op Education and Lifelong Learning*.

Each department and committee came up with their guideposts towards achieving the plan. For the Ethics Committee, the tactical activities were geared towards "Awareness and the actual practice of ethical ideas and standards on co-op life".

Through the years, the Ethics Committee has tried to spread awareness of ethical ideas and standards anchored

on virtues and good values.

Pep talks were given to the staff members based on virtues which include modesty, perseverance, commitment, cooperation, encouragement and excellence.

For the past two years, the monthly pep talks given to the employees were anchored on the CORE VALUES penned by the cooperative with the acronym P-A-R-A-D-I-G-M- S-H-I-F-T, which are as follows:

P - PATIENCE  
A - ACTIVE PARTICIPATION  
R - RESPONSIBILITY  
A - ADVOCACY  
D - DEPENDABILITY  
I - INTEGRITY  
G - GENEROSITY  
M - MORAL UPRIGHTNESS

S - SELF-DISCIPLINE  
H - HONESTY  
I - INNOVATION  
F - FAIRNESS  
T - TRUSTWORTHINESS

Ethical standards can partly be based on laws too. The legal maxim *Ignorantia legis non excusat* does not exempt anyone's violation of a law they are not aware of.

Thus, it is better if information is cascaded to everyone. It is along this light and in line with the thrust of the Ethics Committee to spread awareness that this article, at least Part 1 of it, came about. 🌱



## Part 1: The Data Privacy Act

By: Atty. Angeline May F. Togade, Ethics Committee

In this technological age, information and knowledge is the game-changer. He who holds information and knowledge holds the keys to power.

However, it must be kept in mind that in data-gathering, a person's privacy is a fundamental right that falls within the mantle of Constitutional protection. Any person, natural or juridical, can be made liable for violation of this right.

This is the policy behind the enactment of Republic Act (RA) No. 10173, otherwise known as the Data Privacy Act. The following are some salient definition of terms to better understand the coverage of the law.

*"Personal information"* refers to any information whether recorded in a material form or not, from which the identity of an individual is apparent or can be reasonably and directly ascertained by the entity holding the information, or when put together with other information would directly and certainly identify an individual.

*"Consent of the data subject"* refers to any freely given, specific, informed indication of will, whereby the data subject agrees to the collection and processing of his or her personal, sensitive personal, or privileged information. Consent shall be evidenced by written, electronic or recorded means. It may also be given on behalf of a data subject by a lawful representative or an agent specifically authorized by the data subject to do so;

*"Personal information processor"* refers to any natural or juridical person or any other body to whom a personal information controller may outsource or instruct the processing of personal data pertaining to a data subject;

*"Processing"* refers to any operation or any set of operations performed

upon personal data including, but not limited to, the collection, recording, organization, storage, updating or modification, retrieval, consultation, use, consolidation, blocking, erasure or destruction of data. Processing may be performed through automated means, or manual processing, if the personal data are contained or are intended to be contained in a filing system;

*"Security incident"* is an event or occurrence that affects or tends to affect data protection, or may compromise the availability, integrity and confidentiality of personal data. It includes incidents that would result to a personal data breach, if not for safeguards that have been put in place;

For any information about an individual to be processed, the law requires adherence to the principles of transparency, legitimate purpose and proportionality. The Implementing Rules and Regulations of R.A. No. 10173 gives an insight about these principles, to wit:


- a. **Transparency.** The data subject must be aware of the nature, purpose, and extent of the processing of his or her personal data, including the risks and safeguards involved, the identity of personal information controller, his or her rights as a data subject, and how these can be exercised. Any information and communication relating to the processing of personal data should be easy to access and understand, using clear and plain language.
- b. **Legitimate purpose.** The processing of information shall be compatible with a declared and specified purpose which must not be contrary to law, morals, or public policy.
- c. **Proportionality.** The processing of information shall be adequate, relevant, suitable, necessary, and

not excessive in relation to a declared and specified purpose. Personal data shall be processed only if the purpose of the processing could not reasonably be fulfilled by other means.

Say, for example, the mobile phone numbers of members are leaked out during cooperative election time and they receive campaign notifications from unknown senders, this would be an example of breach of such personal data.

The same is true when the members' email addresses are obtained by one who blasts said email addresses with marketing promotions. These data, that is the phone numbers and email addresses, are only to be obtained for stated legitimate purposes of the cooperative of which the members must be made aware of at the time of taking the data and that they signify their consent for such taking and are not to be used for any individual member's benefits.

You have probably seen organizations which have undergone changes in their privacy policies where they state that the data you will be supplying will be used for particular purposes only. Compliance with the law thus, calls for an organizational review of privacy policies to ensure that it is compliant with the requirements of R.A. 10173. Any breach of the privacy of members' data gives rise to liability, albeit both civil and criminal in nature.

Constitutional rights are fundamental rights that are to be protected at all costs. All State laws and regulations, as well as policies and rules created by any organization are subservient to such basic rights. In the dissemination of this knowledge, it is the fervent hope of the Ethics Committee that all stakeholders of this cooperative will work hand-in-hand for our organization to be compliant with ethical standards by abiding with relevant laws. 

## About Conciliation and Mediation

By: Mickey Balagot, Conciliation and Mediation Committee

**O**ur present society is a manifestation of an endless interaction of achieving dynamic and harmonious community. Philippine communities are borne-out of a pluralistic communities struggling for a balance between community interest and self-interests for survival and self-preservation. These constant interactions create positive and negative responses from every individual. Groups arise and bonding together to achieve a common goal.

It is in this context that cooperatives were organized to provide an avenue of collectively addressing the need to come together and helping each other to achieve a qualitative change in life. Yet as an organization of various individuals' human dynamics and interaction is a challenge to bring a balance between self-interest and the common good. Interaction brings conflicts as a result of human dynamics, if handled properly it will result to more positive opportunity and growth.

Considering that conflict is a fact of life, if not handled properly, it breaks the foundation of the bonding of the group. Proper management of conflict and disputes open a wider door in finding ways of working out together for a common good. Cooperatives are not spared from this reality, while our existing judicial system are clogged to settle all forms of disputes, engagement of conflict management and dispute resolution in the primary cooperatives will not only help the courts but also contribute in the attainment of the very elusive dream of a peaceful society.

With the mandate of the RA 9520 also known as the Philippine Cooperative Code of 2008, cooperatives must ensure and install a means to settle cooperative disputes. This is also prescribed in details through CDA Memorandum Circular 2007-05 as amended by MC No. 2013-20 entitled; Revised Guidelines Governing the Con-

duct of Conciliation Mediation Proceedings at the Primary and Union/Federation Level.

### Definition of Terms

**1. Conciliation** - A process whereby the neutral third party takes a vigorous and active role in assisting disputants formulate solutions in order to reach an amicable settlement.

**2. Mediation** - A process whereby the neutral third party facilitates the negotiation between disputing parties to reach a voluntary, mutually satisfactory outcome.

### Parties in the Mediation Process

**Mediator-** the person who presides during the actual mediation session

**Requesting Party-** the party who initiates the case for settlement also known as the complainant.

**Responding Party-** the party against whom the case is filed also known as the person being complained

**Declaration of Principles** - The Conciliation- Mediation Process shall be conducted in accordance with following basic principles (and the universally accepted cooperative principles):

a) **Subsidiarity** - all disputes shall be resolved amicably at the Primary Cooperative level;

b) **Confidentiality** - no transcript of the proceedings shall be taken during the conciliation - mediation process and that all notes and admissions of the parties shall be inadmissible in any other proceedings;

c) **Speedy Inexpensive Conciliation - Mediation Process** - no technical rules of evidence shall be applicable during the proceedings;

d) **Flexibility** - the Conciliation-

Mediation Committee, Conciliation-Mediation Coordinator and any other party involved in the process shall be vested with ample discretion to conduct the same and to pursue whatever Conciliation-Mediation options as agreed upon by the parties.

e) **Liberal Construction** - these guidelines shall be liberally construed in favor of attaining the paramount objective of amicably settling disputes at the lowest level;

f) **Accessibility** - the process is open to all disputants desirous of resolving their disputes and/or problems amicably;

g) **Voluntariness** - submission to the Conciliation-Mediation Process shall be completely voluntary

### Responsibilities of a Mediator

a) Promote constructive communication between the parties;

b) Assist the parties in identifying issues in the dispute;

c) Help the parties understand the true nature of and the underlying reasons for the dispute;


d) Help the parties to clarify their respective perceptions and understand their respective interest and concerns;

e) Encourage the generation of options by the parties;

f) Inquire about the alternatives/options to a settlement of the dispute, and help the parties to appreciate the potential consequences of not settling;

g) Help the parties to find a solution which accommodates the needs of all parties;

h) Help the parties to craft workable commitments from the options generated; and

i) Assist the party in signing their mutually agreed settlement. 



## Norweslu at Palawan

By: Albert Del Rosario, BBCCC Staff



*The officers and members of NORWESLU pose for posterity.*



The 28<sup>th</sup> Northwestern Luzon League of Cooperatives (NORWESLU) General Assembly was held at Hue Hotel and Resorts, Puerto Princesa, Palawan last May 26, 2018.

Highlight of the said event was the election of a new set of officers in the board of directors, audit committee and election committee. Issues concerning the league were then discussed.

This year's general assembly is not only a means of attendance of the officers and staff of cooperatives but to encourage all stakeholders to elevate the participation of members where they can contribute meaningfully in creating stability and driving sustainable development in the community.

It was a learning experience to be a part of the annual event of our secondary cooperative – NORWESLU; it

heightens our cooperative values as a family.

I would like to thank BBCCC for this memorable Palawan trip, the continuous support of the officers and my fellow employees as well.

Having a good vacation once in a while would surely invigorate us and relieve us from our daily stress. You get to feel the beauty of nature at its best. 🌿



## A Man of Struggle

By: Rhonalie Sigang-Mendoza, BBCCC Member

BBCCC member  
Eric Lachica

him, he said, "*Meron din nung naloko ako ng isang taong hindi ko inaasahan na gagawin nya yun sa akin.*"

According to him, he became a victim of a scam where his hard-earned money was involved and committed by a person he has known for a long time.

He cannot believe that person whom he trusted will betray him. The person is selling his taxi unit and with an LTFRB franchise, so he asked Eric for a down payment while the rest of the payment will be amortized monthly. Because of eagerness to possess and own a taxi he took the effort to produce the money asked.

From the family's savings, Eric provided the amount of the required down payment and gave the amount to that person. But weeks had passed, there was no taxi unit delivered. Nothing had happened, the said person can no longer be reached anymore. They do not know where he is already. Naturally, Eric was so disappointed and depressed.

Another challenge at this time was when they received a notice from the company where his wife was working. It was bad news for them. The name of his wife was included in the company's list of employees to be laid-off. Thus, no work for his wife.

These trials on the life of Eric and his wife came as a test on how tough they really are. Eric believes that with the guidance of the Almighty they will get through this alive and stronger, "*Kapit lang*", Eric firmly said.

Through his hard work, he now owns his Toyota Avanza taxi plus he also owns a Toyota Innova for his family's use. "*At ang importante dito yung co-op natin ay isa sa mga naging dahilan kung bakit ko uni-unting naabot ang aking mga pangarap.*"

**H**unched intently on the driver seat of his parked taxi, Eric Lachica is focused on reading the passenger information on his smartphone.

Eric has just won the booking to pick-up his 5th Grab passenger for the day. From a two to three passengers per day, Eric is now averaging five to six Grab passengers per day. Credit this to his dedication to his job as a full-time taxi driver and the incentives Grab gives him, "*Sa mga incentives na natanggap ko, malaking tulong ito sa pamilya ko, pang-gastos sa mga kailangan sa bahay tulad ng groceries at iba pang supplies.*"

Aside from being an active Grabtaxi driver, Eric is also an active BBCCC member who believes that hard work and working honestly are the ingredients for success. Eric who previously worked as a helper for a drugstore and a bakery, delivery boy for Coca-Cola as well as a jeepney driver has to stop going to college just to help in the finances of his family.

He was pursuing a degree in Electronics and Communications Engineering when on his second year he was forced to stop and instead earn a living for his family.

Sometime in 2000, the time when his jeepney operator, which happened to be their close relative also, referred Eric to become a member of BBCCC. So, Eric and his wife started to invest and save in the cooperative.

This was a good start again for the family of Eric who was previously residing at Philex Mines but had to moved back again to Baguio City for financial reasons. By being a member of BBCCC, he felt that he is halfway in fulfilling his dreams for himself and his family. Eric has many dreams for his family. He wanted to be a good provider to his children and a good husband to his wife. He really wanted to buy a taxi unit with franchise as well as wanted to build a house where his family can finally call this their home.

After years of saving religiously at BBCCC, they finally decided to avail of their first loan, amounting to P150,000. They intended the money to be used to purchase their own house. Thus, they constructed their very own house in San Luis Barangay using the loan from the Co-op.

The journey of Eric is not a bed of roses. Asked about how life had tested