

Baguio-Benguet Community Credit Cooperative

#TULONGBENGUET

"CALL FOR DONATIONS"
FOR THOSE AFFECTED BY TYPHOON OMPONG



Outreach Program

BBCCC donated last Sept. 21, 2018 relief goods to the victims affected by the super typhoon Omping which devastated North Luzon including Baguio City and Benguet. The identified beneficiary is the Municipality of Tublay in Benguet. The donation was turned-over to the town's mayor, Hon. Armando Lauro, who is also an active BBCCC member.

Chairman's Corner

Caring for You

By: Oscar R. Adversalo
Chairman, BOD

BBCCC: A HELPING HAND OR AN IRON HAND. This is the tenor of a letter to the editor of the *Baguio Midland Courier* apparently sent by a BBCCC member who requested anonymity.

The member, in a nutshell, was ventilating her displeasure in relation to her application for reimbursement of her hospital confinement expenses, because of her inability to comply with documentary requirements per BBCCC Medical Assistance Program policy.


She argued, and she really was correct, that cooperatives are supposed to be more understanding and sympathetic to its members. She claimed that she informed our employee who attended to her about her willingness to sit with our Manager and Board of Directors (BOD) to present her case if only to make our Cooperative's policies more acceptable to all members.

I wished she did that. Unfortunately, she did not but instead sent a letter to the *Baguio Midland Courier*. To date, BBCCC could not identify such a member, let alone have an opportunity to talk matters out with her.

Here is a clear case of the tension between legalism and situationism.

Is it right to cure a sick person on a Sabbath day? I believe it is. As Christ put it, the Sabbath law is made for man, not the other way around. Had our member taken the time to sit with the Manager and the BOD or the courage to identify herself, her concern could have been satisfactorily addressed in her favor.

The Baguio-Benguet Community Credit Cooperative like any other cooperative religiously adhering to universally accepted cooperative principles is one that truly cares for its thousands of members. Since its inception 60 years ago, it has touched the lives of thousands of people in the Baguio- Benguet area, including the entire CAR and Regions 1 and 2, and relentlessly advocates a culture of love, compassion, and solidarity among its members.

No doubt, it has improved the quality of life of its members by way of relevant and much-needed cooperative services, and assisted the community, members and non-members alike, thru its regular community outreach projects and timely disaster/calamity responses, because BBCCC CARES. 

Vice-Chair's Message

From Relief to Reconstruction

By: Arturo G. Asuncion
Vice-Chairman, BOD

In the aftermath of Typhoon *Ompong*, the BBCCC officers, staff and members who were involved in the activities that extended initial assistance to the typhoon victims gained valuable feedback. While concern for the community is implicit in all the pursuits and interests of the BBCCC, it being one of the co-operative principles, the clear message was that, in the context of such overwhelming calamity, disaster recovery represents an important opportunity for the Cooperative to help make things better for affected people.

At first, BBCCC's actions concentrated on offering some immediate relief work. Consultations were initiated with the local government and appropriate government agencies to ask for some directions in prioritizing the areas that needed more assistance. The Management then organized visits to the identified disaster areas in order to carry out needs assessment analyses and to provide some preliminary material assistance. The immediate humanitarian relief work may be generally effective, but the consideration of the needs in the different communities showed that recovery and reconstruction remains as the big concern.

How then can the BBCCC help in coping with this enormous challenge? The Management is now coming up with a more comprehensive plan of subsequent activities to continue efforts in this direction and perhaps provide a practical framework for bridging the gap between relief and reconstruction. Such activities will aim to work with communities and individuals on the basis of need, ensuring that the capacities and capabilities of communities are considered at all times.

Through a collaborative approach, the BBCCC hopes to bring the knowledge and skills of its members to the assistance of communities. In this connection, the Board decided to forego of some of the planned activities for the BBCCC 60th Anniversary in order to channel some funds to support community assistance efforts.

Furthermore, realizing that it is inevitable that some Cooperative members may be harshly affected by

Continued to page 11 From Relief...

Editorial

Of Being Relevant

This issue of the our *CoopServer* presents several milestones our Cooperative received in the past few months. Among them is the recognition of BBCCC by the state-run Social Security System (SSS) as a top employer in the region (Luzon Operations—North 1 Division) for their 2018 SSS *Balikang Bayan* award (story on page 5 of this issue-Ed.) as well as the opening of our newest Kayang satellite office this October.

It is indeed an honor and a privilege to be part of these events as we witness firsthand the past efforts and dedication of our general membership, officers, employees and the Board of Directors (BOD) come to fruition to serve more members while at the same time being recognized for a job well-done. While these achievements may further boost our confidence and enthusiasm to achieve more we must always be guided not to rest on our laurels.

The recent onslaught of super typhoon *Omping* last September which ravaged much of North Luzon including Baguio and Benguet is a reminder to everyone to always return to the original purposes and objectives of BBCCC which are: 1) Lasting improvements in the quality of life of its members; 2) A membership enlightened about cooperative values and their social responsibilities; and an 3) Active involvement in community development. It is good to note that with these basic reminders, we immediately launched the *#tulongbenguet* outreach program for the victims of super typhoon *Omping*. With the wealth and good health of our Co-op, we need not think twice to help our members and the community in general especially when disaster strikes. It is our moral responsibility to be there when they need us the most not only as a cooperative but as a citizen of the world and a member of the human race.

It should always be in our nature as a Cooperative to help others and not just extend help to those whom we think can return the favor for the Co-op's benefit. We should not fall into the trap of community service as merely self-serving. This has caused many institutions and establishment in the past to fall from grace and erode its good standing in the community. Here at BBCCC we do not want to lose in so short a time what has been painstakingly built over the past 60 years of our cooperative existence. We can be more relevant if we always think of things greater than ourselves and beyond our present situation. It is assumed that we are all mature and responsible enough to understand this. 🌱

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

The BBCCC COOPSERVER is the Official Newsletter of the BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC) and is published four times a year.

No. 56 Cooperative St., Assumption Road,
2600 Baguio City, CAR, Philippines.
Website: www.bbcccconline.com
Email: bbccc_online@yahoo.com
bbccccoop@gmail.com

Tel Nos.: (074) 442-5872; (074) 444-4993
Cell Nos.: (0947) 428-2562; (0906) 368-9392

Editorial Coordinator: Roberto I. Belda

Consultants: BOD Chairman Oscar R. Adversalo, Vice Chairman Arturo G. Asuncion (EdCom) and BBCCC Manager Jane P. Suyatan

File Photos: Management Information Systems



**Entered as second class mail at the Baguio City Central Post Office, Baguio City, Philippines
with permit No. CAR 01-12.**

Realizing the Need for *EK*

By: Michael Cogawas, BBCCC Member



Last August 22 to 24, 2018, BBCCC sent representatives to attend the National Conference for the Development of Laboratory Cooperatives or the 2018 *Eskwela Kooperatiba* (EK) held at the Heritage Hotel, Pasay. The conference was hosted by the City Government of Imus, Cavite in partnership with the Cooperative Development Authority (CDA) and the Imus Cooperative Federation.

This is a national drive for the cooperatives to give focus on the establishment and development of laboratory cooperatives. Cooperative leaders, youth leaders, local government officials and local DepEd officials all over the country were invited to participate and be part of this national event.

The objectives of this conference are the following:

- 1) Revisit the status of Laboratory Cooperatives.
- 2) Organize a network for EK.
- 3) Learn the best practices for establishing EK.
- And 4) Experience how EK operates.

There were several topics which were presented during the conference to achieve these objectives: A) A Kid's Road to Financial Literacy and the Role of Stakeholders. B) Legal Mandate and Noble Objective of Organizing Laboratory Cooperatives. C) The Importance of Partnering with DepEd on Youth Financial Literacy through Laboratory Cooperatives. D) *Eskwela Kooperatiba*: Intergenerational Sustainability for Cooperatives. E) Financial Literacy: use of Digital Technology. F) Youth Entrepreneurship through Cooperatives. G) Role of Local Council for the Protection of Children in Youth Financial Literacy and Entrepreneurship. H) Coop Youth Advocacy 101 Workshop Formation of National Networks for the Develop-

ment of Laboratory Coops and Election of Officers.

Some of the cooperatives also presented their laboratory cooperatives like SACDECO Laboratory Cooperative, TAYEMCO Laboratory Cooperative, Dinagat Island *Eskwela Kooperatiba* and International Cooperative Alliance.

There are guidelines for laboratory cooperatives which is stated on Rule 6, IRR-RA 9520. The purposes of laboratory cooperatives are the following:

- 1) To serve as a training ground for its members to prepare the youths for membership in regular cooperatives.
- 2) To teach the values of thrift and saving mobilization among its members.
- 3) To instill cooperative values, principles, financial discipline, business skills and leadership skills among its members, and
- 4) To promote and advocate Filipino social and cultural values, financial education, ecological awareness and sustainable development.

The discussions also included the responsibilities and the accountabilities of the guardian coops.

Attending this conference in behalf of BBCCC are Dir. Mary Ann Bungag, Dir. Consuelo Fernandez, Milo Distor, Clayton Langgato, Marie Balangue and Michael Cogawas.

The conference serves as a good opportunity for BBCCC to likewise start its own laboratory cooperative in hopes that it can rekindle among the young members of the Co-op the need to prepare themselves with their future roles into becoming regular members and leaders of BBCCC.

Relative to this effort is also the need to push for its awareness among the existing members and for the Board of Directors (BOD) to craft policies and implement programs to this end.



BBCCC Honored by SSS as Top Employer



Our Co-op has recently been awarded by the state-run Social Security Systems (SSS) as a top employer in the region (Luzon Operations—North 1 Division).

Receiving the “SSS *Balikat ng Bayan*” award in behalf of BBCCC is Jane Suyatan, Manager and Recy Nones, BBCCC staff.

The awarding was held last Sept. 13, 2018 at the Holiday Inn, Legarda Road, Baguio City.

SSS annually recognizes leading private and public organizations involved in ensuring the social security protection of its workers.

SSS believes that the employers together with the employees as members are the bloodline of SSS in providing quality social security protection to the institution’s pensioners and members.

“The only thing worse than being blind is having sight but no vision.”

(Helen Keller)

EDCOM Updates

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

APPROVED NEW MEMBERS:

PMES

July 1, 2018: 60 participants
Aug. 4, 2018: 87
Sept. 2, 2018: 50

Approved Members

July 27, 2018: 60
Aug. 31, 2018: 86
Sept. 28, 2018 : for approval

Approved Young Savers

July 27, 2018: 78
Aug. 31, 2018 : 78

PROMO (During the Monthly

PMES)

Aug. 4, 2018

Two winners of "Eat-all-you-can" at Azalea—Compliments of Ms. Cecille O. Santiago.

Two winners of "Free Massage" at N+ Wellness.

Sept. 2, 2018

Two winners of "Bag of Groceries"- Compliments of Audit Committee.

Two winners of "Free Massage" at N+ Wellness.

Seminars Attended by Officers, Staff and Members

July 19, 2018—"Dynamic and

Interactive Seminar Workshop" (By PMAP) El Cielito Hotel, North Drive, Baguio City
Participants: Jane P. Suyatan, BBCCC Acting Manager and Victor Barlin, MIS Dept. Head.

Aug. 22-24, 2018—"Conference for the Development of Laboratory Co-op", Heritage Hotel, Manila.

Participants: Dir. Mary Ann B. Bungag, Dir. Consuelo M. Fernandez, BOD Sec. Milo Severino Distor, BFI BOT Member Marie Balangue, Loans Checker Clayton Langgato and Member Michael Cagaoan. 📍

The Sectoral Consultative Body

By: Mary Ann B. Bungag, Milo Severino N. Distor and Jennifer P. Valdez

The Board of Directors (BOD) appointed Thelma S. Kim as the BBCCC's Sectoral Consultative Body Coordinator (SCB) last August 3, 2018.

The members recommended the creation of the SCB during the Annual General Assembly held last March 2017. It puts into place a system of consultation to ensure that the voices of the members are heard and understood in the development of the BBCCC goals, policies and programs.

The SCB does not refer to a permanent body but to one that shall be convened when the Board

wants to consult a certain sector.

The sector is a segment of membership of the Cooperative so identified because of its special and distinct needs and interests in consonance with the commitments, thrusts and vision of the BBCCC. The different sectors shall be determined by the BOD to reflect the current landscape of membership in the Cooperative.

As SCB Coordinator, Ms. Kim will serve as the point person of direct administrative contact and liaison for matters involving the SCB. She will take care of convening the SCB when so instructed by the BOD in order to en-

gage the members of that sector regarding specific concerns and to elicit their suggestions.

At the same time, she will assume a leadership role in developing a strategic voice for the different sectors that contributes to policies, plans, and service re-designs for the Cooperative and will provide the necessary feedback to sectors concerned on relevant matters.

The first SCB meeting involving the transport sector was scheduled last Sept. 29, 2018 and was meant to understand the needs of Co-op members who are PUV drivers and operators as well. 📍

Kapihan sa BBCCC

By: Atty. Angeline May Togade, Gabriel Pinas and Nida Flavier, Ethics Committee

In order to foster the cooperative spirit among officers, an activity dubbed as *Kapihan* was organized through the initiative of Dir. Mary Ann Bungag.

This monthly activity where committee members, consultants and other officers meet with the Board of Directors (BOD) hours before a scheduled regular meeting of the BOD to discuss matters that concerns all officers and the Cooperative in general.


This also serves as a venue for all officers to be informed of issues and address concerns that affects the working of all committees and officers and the Cooperative as a whole.

The first *Kapihan* was held last July 2018. This activity was opened by an update on the State of BBCCC delivered by the Chair of the BOD Dir. Oscar Adversalo. In his message, he reiterated his call for all officers to focus on what they can do for the Co-op and not on what the Co-op can do for them. This was followed by the report of officers on suggested activities for the upcoming 60th Anniversary of BBCCC. All reports were consolidated and are now added as part of the activities for the 60th Anniversary.

In August 15, 2018, the second *Kapihan* was held and was presided by Dir. Bungag. The activity was focused on the reports of the committees and other officers on the status of their respective committee/offices in relation to their tactical plans for the year. The following are highlights of actions undertaken from the said activity as entered in the minutes of meeting LPC August 15.

1. Proposals for seminars—all proposed seminars should be coordinated with the Ed-Com; proposals should include a detailed budget submitted in time for the preparation of the annual budget.
2. Investment Committee (IC)—given the new set-up of the committee, the management was asked to clarify the job description of the Finance Officer (FO) in relation to the IC and the IC was asked to set the investment procedure to be followed by the committee.
3. Election Code—the presentation of the re-alignment of the code was scheduled during the RBM in August.
4. Data Privacy Act—the EleCom in coordination with the Ethics Committee, was assigned to study the incorporation of such in the election code for presentation to the BOD and the next GA.
5. Impact analysis of the monthly talk on values—the Ethics Committee was requested to conduct an impact analysis of the said talks among the staff.
6. Officers' proper use of their reporting time in the office—the Chair emphasized that the officers should work on coop-related work when they come to the office and should avoid doing other things not related to the Co-op.
7. Committees' request to present to the BOD—the Chair reminded the committees that should they want, they might request to present to the BOD whenever they have some proposals or concerns.
8. ConMed activities—the committee was asked to explain their proposal for the training of additional mediators given the fact that several officers and staff have undergone extensive training on conciliation and mediation; the committee was also asked to employ the services of the trained officers and staff. The Board will discuss this matter at an opportune time.
9. Procurement services—a standard procedure for the procurement of services should be put in place. The matter was assigned to the management.
10. Review of loan requirements and documents used—the matter, as suggested by the Legal Officer, was referred to the Management.
11. Collection of small claims—the designation of a representative for small claims, as suggested by the Legal Officer, was affirmed and referred to the management.
12. Training of staff in the reading of legal documents—the matter was requested from the Legal Officer.

Last Sept. 19, 2018 was the third *Kapihan* where the Chair of the Ethics Committee Atty. Angeline May Togade gave an overview of the Data Privacy Act. The Ethics Committee earlier forwarded a letter to the BOD calling for an ad hoc committee to act on the requirements of the said act to be put in place within BBCCC.

It is hoped that this said program will set a coordinated act for all officers in the realization of our goals and objectives of BBCCC in an environment where there is a culture of trust, unity, service to members, excellence and accountability. 

The Meaning and Origin of our BBCCC Logo

Excerpts from the International Union Week Celebration October 17-24, 1981

Researched by: Jennifer P. Valdez

Did you ever consider what your cooperative logo means?

The logo is the graphic symbol which embodies the ideals of your cooperative – your ideals.

The BBCCCI logo was designed when it was re-registered with its new Articles of Incorporation, Constitution and By-Laws under P.D. 175 and LOI No. 23 on June 9, 1975.

The logo has the following features in the design. It has at its very main concerns of the cooperative movement. The family rests on an enlarged coin which is supported by a pair of hands in a gesture offering.

An equilateral triangle or a tripod rests on the coin and it supports a salakot or umbrella. Three concentric rings bound the design with the cooperative name and its foundation year written between the two outermost rings.

Since the logo intends to portray graphically the ideals of the cooperative, the designer intended to express the following ideals and ideas in the design. It was the belief of the designer that the basic design should revolve fundamentally around the number three (3) since the designer believes that almost any known reality is reducible to three basic components.

For example, the origin of all life and creation is God – God is a unity of three distinct persons; the basic act of loving is a trinity of lover, love and beloved; a simple act which is a manifestation of life is composed of a doer, the action, and the receiver of the action (like the parts of a simple sentence); the basic unit of society is the family and it is composed of father, mother, and children; the three basic qualities that make up man are socio-economic, mental, and spiritual; even the three main problems confronting the world today are population, power and pollution. This principle can be illustrated ad infinitum.

More specifically, the logo intended to portray the following ideas and ideas:

The family – the family symbolizes the main thrust of the cooperative or movement which is the uplift of the members (represented by the family since the cooperative is a voluntary association of people with a common purpose and united by a common bond of love and service); the cooperative is a person-centered movement for change.



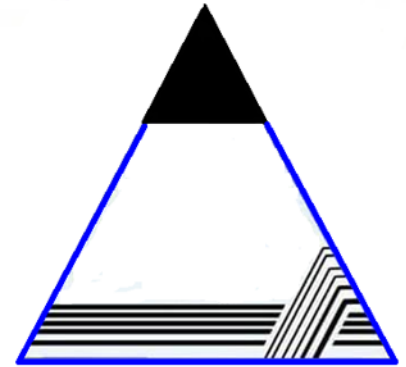
The *salakot* or umbrella – it represents the cooperative and its services. It serves as a refuge and a shelter which the members can run to for support and help should emergencies



or any necessity should arise. Since for every life 'some rain must fall' and rain could bring some good or harm, the salakot or umbrella serves as the umbrella against the sorrows or disaster that may come along a member's way. The cooperative shelters, like the salakot or umbrella, the members from the vicissitudes of life; it helps make life bearable if not better.

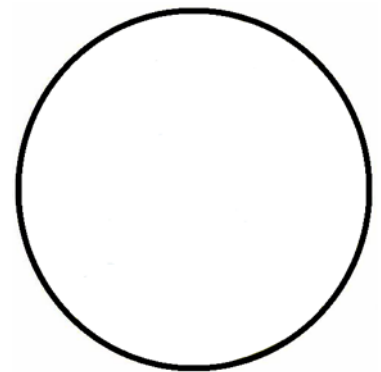
The equilateral triangle or tripod – the salakot or umbrella or cooperative is supported by the tripod – the three essential components of a progressive cooperative – (1) well-

informed and active general assembly/membership, (2) an efficient, effective, and dedicated Board of Directors, and



(3) an efficient, effective and dedicated management staff. Each leg of the tripod or side of the triangle is equal to the other. The cooperative can only be progressive when the three basic components perform their distinct roles with full dedication, commitment, and involvement. Each basic element of a cooperative does not dominate but rather complement each other to be dynamic.

The enlarged coin – Money is not the most important thing in the world, but one cannot live in



this world without the use of money. The small contributions of members (who are primarily small/low income

Continued to page 10 The Meaning...

Baguio-Benguet Community Credit Cooperative Kayang Satellite Office



Now
Soon to Open
to serve you !

October 8, 2018



3rd Floor, Kayang Business Center
Kayang Street corner Shagem Street,
Baguio City
Near AZCKO Barangay Office

Your ConMed at Work

By: Michael B. Balagot, Pacita A. Balancio and Louis M. Cenon, Conciliation and Mediation Committee

For many years BBCCC extended help to members in need, members who wanted to grow, members who would like to establish a good life. Income is crucial if basic needs are to be met in a sustainable manner. Yet income is only generated by individuals who have an opportunity to take part in economic activities. And it is possible to save only if there is an adequate level of income.

Here in BBCCC we understand where you're coming from if you are not able to fulfill your obligation as a debtor in a certain period of time that is why we

have the "Conciliation and Mediation Committee". We are committed to make sure that our duties and responsibilities are fulfilled autonomously to resolve conflicts or disputes.

Listening to our members is the right key in resolving disputes. Understanding the reason and providing constructive resolution in the most comfortable way possible to our members is our duty. As much as possible we would like everyone to be able to understand the real meaning of "cooperative" which is "involving mutual assistance in working towards a common goal".

As part of our assistance to our dear members here are some of our alternative methods of resolution for member's conflicts and disputes:

Monitoring and managing your account – making sure that their account up to date

Process a partial payment depending on terms or any amount to avoid default

Ask for advise

Inform credit and collection in case of non-payment



Continued from page 8 The Meaning...

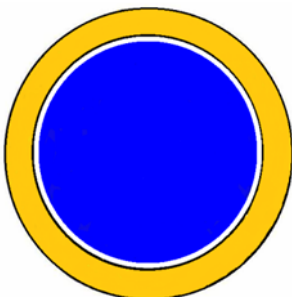
groups) to the capital build-up of the cooperative increase the capability of its services only when the members are diligent and regular in their contributions whether for payment of subscribed capital stock, savings, or repayment of loans can the accumulated capital/funds become large enough to rotate and serve the financial needs of the members

The hands – the up-raised hands supporting the coin, the family, the tripod (in other words, the cooperative) signify the



member's obligation to the cooperative. The upliftment of the members and the strength of the cooperative depend upon the kind of support the members give – the greater the support, the greater the service the cooperative can give. And when a member does his duties religiously, then the hands would symbolize his act of homage, praise and thanksgiving to the Almighty for having done his share to serve or help his fellowmen and himself.

The three (3) concentric circles – the three circles represent the three main areas of concern for improvement and service – himself (the inner circle), his



family (the middle circle), and the community (the outer circle). They also represent the three qualities of man to be developed harmoniously to make a complete man – the socio-economic aspect, the mental, and the spiritual.

The Cooperative Name – the BBCCCI name and its foundation date are inscribed between the two outermost circles. The words are arranged in a circle – a figure without a beginning and an end. The designate that it has a beginning, hence, the foundation



date. Once the circle figure is completed, it has no more end. Such should the cooperative be. It should exist indefinitely as long as man exists. The two outermost circles denote the members and the community. The cooperative is made up of members from Baguio-Benguet community. The cooperative spirit and service should have no end once they have started; there should be no distinction between members of the group regardless of economic, social status, sex, age, race or creed. For such is also the characteristic of the circle, an unbroken curved line with all parts/points equidistant from the center.

There are seven (7) component parts of the design. Seven in greek numerology means 'completeness, a totality, a perfection.' Indeed, the cooperative is a voluntary association of people with a common bond/interest; it is a movement, a vehicle for change – to change the values of man so that

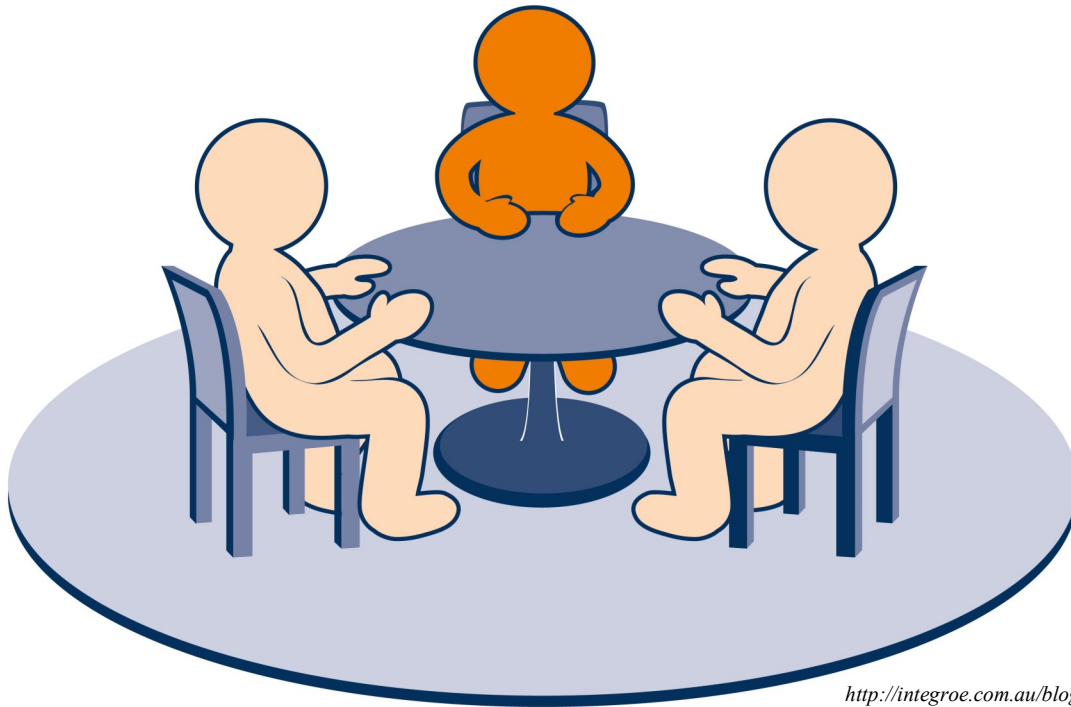
he becomes truly 'man' – a complete human being.

By: The Logo Designer



Alternative Methods of Resolution for all Member Conflicts and Disputes

By: Michael B. Balagot, Pacita A. Balancio and Louis M. Cenon, Conciliation and Mediation Committee



http://integroe.com.au/blogN_detail.php?12-12

The practice of mediation began in Ancient Greece. In Roman times mediators were referred to as mediums, conciliators and interlocutors.

Many philosophers have acknowledged the importance of mediation. For example, Confucius adhered to the concept of 'harmony and co-operation' and 'no litigation': the need to produce an outcome by negotiation, understanding and agreement, with

an emphasis on compromise.

Moreover, this form of conflict resolution has been widely practiced and recognized throughout time by Buddhists, Quakers, the Christian church, Judaism, and followers of Islam to name but a few. It has been used to negotiate during wars and diplomatic events.

In the Middle Ages the clergy would mediate between criminals, who had been given sanctuary, and the authorities. More recently, the USA (1947) and the UK (1896) respectively established a Federal Mediation and Conciliation Service and passed the UK Conciliation Act to address conflicts in industry. In the 1990s, Australia has used mediation to address future native title rights. Today, mediation is practiced in several countries and continents including Europe, China, Japan, Africa, the USA, Asia and Australia.

Mediation and conciliation have long been accepted, if not mandated by the Philippine Constitution and law, as a means of resolving labor (i.e., employer-employee) disputes as well as "neighborly" disagreements (i.e., dis-

putes of parties residing within the same city or municipality). Mediation, in its internationally accepted sense, however, did not come to the forefront of dispute resolution in the Philippines until after the new millennium.


Ironically, the rising popularity of mediation as the Alternative Dispute Resolution mechanism most accessible to, and most reliable for the resolution of disputes among, the common *tao* was propelled by no less than the judiciary, the branch of government that once jealously protected its Constitutional jurisdiction to adjudicate disputes.

As we start our mediation activities at BBCCC our objective is to focus on the resolution of disputes. As the saying goes in one song "We can work it Out". We encourage members to avail of the services of mediation thru the cooperative way.

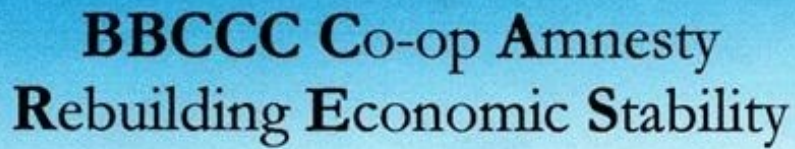
"Don't forget to do good, and to share with those in need." Hebrews 13:16.

Continued from page 2 From Relief...

such calamities, a special calamity loan is being drawn up as a concrete form of assistance to BBCC members.

These are just the first steps of BBCCC in recognizing that successful planning for disaster relief and recovery is necessarily part and parcel of what should be a larger and more permanent effort to embody its concern for the community. 





Condonation on Fines

Members who have availed of the past loan amnesty programs are qualified to the program.

Full payment maybe thru RELOAN.

All accounts referred to Legal are not covered by the program.

All member avaiilees of the amnesty program must undergo seminar to be updated on policies and procedures especially in loan availment.

Duration: October 1, 2018 to December 31, 2018

Proceed to the Credit and Collection Department or Conciliation and Mediation Committee for assistance.

James P. Sugrue