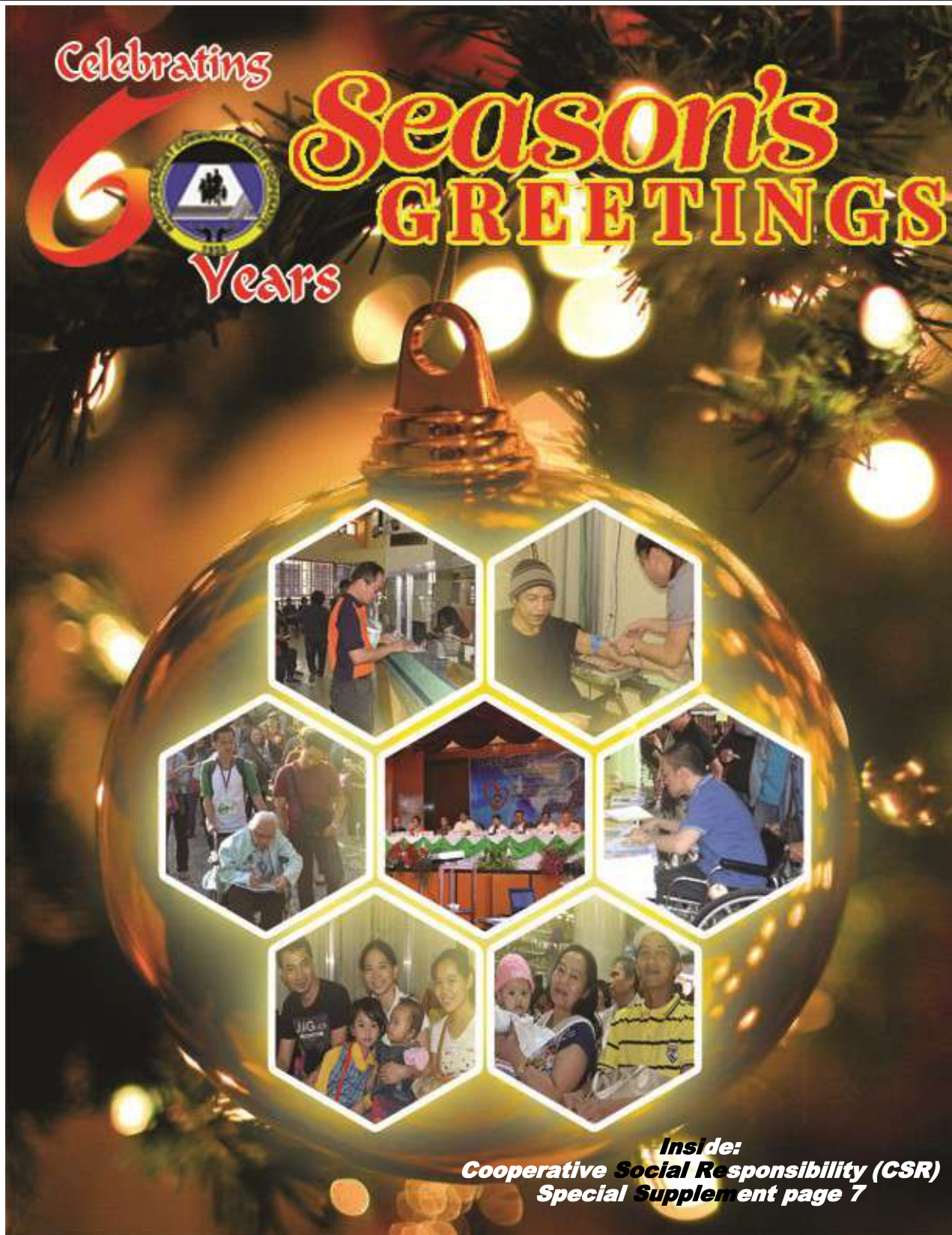


# COOPSERVER

website: [www.bbcccconline.com](http://www.bbcccconline.com)

*"Progress Through Unity and Service"*



## Chairman's Corner

### Sharing

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

Christmas is sharing. God shared with us, or more precisely, gave us His only begotten Son because God loves us so much.

Cooperatives are people helping people help themselves in the spirit of self-help and mutual help. As cooperators working concertedly to attain heaven on earth, we need to practice the act of sharing in any way we can, not only during the Yuletide season but at any time of the year.

SHARING means two things: SHARING WHO WE ARE and SHARING WHAT WE HAVE.

We share "who we are" when we perform our duties and comply with our obligations as Co-op members/officers; when we act responsibly and committedly as Co-op members/officers; and when we truly and sincerely care for our Cooperative and our community.

We share "what we have" when we use our God-given gifts especially special gifts for the benefit of our brothers and sisters in need; when we seek to generate life, not by just standing still or clinging to our possessions but by working towards the promotion of social justice thru acts albeit small, of love and mercy.

It is not in having more but in sharing what we have that brings about genuine love, compassion, inner peace, and joy. And if there is suffering in our world like hunger, malnutrition, and homelessness, it is because of our failure to share our resources with others.

MERRY CHRISTMAS, EVERYONE!!! 🎄



## Manager's Message

### Working the "Cause" as One

**By: Jane P. Suyatan**  
Manager

“The preparation of today will determine the result of tomorrow.” This dictum, which I used to hear so often from a mentor, took on a special meaning for me this year! The BBCCC, or Co-op as it is popularly known, is proudly celebrating its 60<sup>th</sup> Founding Anniversary this 2018. I feel that we are now reaping the “results of the preparation” of all those who came before us. Our “today” is an affirmation that we have gone far amidst the adversity of life and the test of time but it also represents a challenge that will determine our “tomorrow.”

Thanks to all the past and present directors, officers and employees who untiringly and unselfishly built BBCCC. Thanks, too, to all our members for, as we boldly recognize, their unceasing patronage and trust over the years.

As we continue to give thanks for all of BBCCC's blessings, I am reminded of a bible passage, which states “And we know that all things work together for good to them that love God, to them who are called according to his purpose” (Romans 8:28,- NKJV). I firmly believe our dear BBCCC is called to work for, and according to, a cause. In my 17 years of service as an employee, I have been a witness to that “**CAUSE**” of the BBCCC.

**C-ompassion/care.** Our love for God compels us to be caring and compassionate to the members and community we serve. This is the reason behind our program tagline, “BBCCC CARES”. Because the CO-OP cares, we “Care fOr Our Planet, we Care fOr Our Personnel, also we Care fOr Our Patron-members and lastly we Care fOr Our People-community.”

Our strong desire to give support to our members through the Medical Assistance Program, *Damayan* and *Saranay* programs and the numerous benefits extended to the members' heirs are examples of such compassion. In another light, our move to establish partnerships with government agencies and linkages with the community and other co-ops is an example of BBCCC's care through active involvement in community development or the fulfilment of its cooperative social responsibility.

*Continued to page 15 Working...*

## EdCom Updates

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

### Regular PMES Participants

September 2, 2018	-	50
October 6, 2018	-	53
November 4, 2018	-	28

### Approved Young Savers

September 28, 2018	-	77
October 29, 2018	-	118
November 28, 2018	-	134

### Approved Applicants for Membership

September 28, 2018	-	52
October 29, 2018	-	51
60 <sup>th</sup> Foundation Anniversary Promo	-	675
November 28, 2018	-	31

### Raffle Draw Winners:

October 6, 2018	-	2 bags of groceries – Compliments of Audit & EleCom
	-	2 Free Facial – Compliments of N+ Wellness
November 4, 2018	-	3 winners - 1 Avon lotion each

### Seminars/Trainings/Events Attended by Officers, Staff, Members

1. FMSBC's Market Updates, El Cielito Inn, North Drive, Baguio City  
October 12, 2018, BBCCC participants: 7
2. NCMB – "Strengthening Effective and Responsible Organizations for Sustainable Development"  
BENECO Dumo Hall, South Drive, Baguio City  
October 18-19, 2018, BBCCC participants: 7
3. BCCDC Cooperative Month, BBCCC Seminar Hall, Assumption Road, Baguio City  
October 22-23, 2018  
"Planning for Your Cooperative", "Labor and Job Contracting", "Operational Practices & Sustainability of Multipurpose Cooperatives", "Statutory Fund Utilization", "Best Cooperative Practices"  
BBCCC participants: 11
4. RCCDC – Regional Cooperative Month, Kalinga Sports Center, Bulanao, Tabuk City, Kalinga  
October 26-27, 2018  
"Tools for Best Practices", "Tools for Governance and Management", "Financial Performance Standards for Coops", "Cooperativizing the Transport", "CDA Updates"  
BBCCC participants: 15
5. "Tax Requirements and Reconciliation Procedures and How to Survive BIR Audit"  
Azalea Residences, Leonard Wood Road, Baguio City  
November 16, 2018  
BBCCC participant: 1

May the joy and peace of Christmas be with you all throughout the New Year!

MERRY CHRISTMAS TO ALL!!

**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](http://www.bbcccconline.com)  
Email: [bbccc\\_online@yahoo.com](mailto:bbccc_online@yahoo.com)  
[bbccccoop@gmail.com](mailto: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.

## Celebrating the 22<sup>nd</sup> Cordillera Regional Co-op Month

By: Leo B. Walsien, BBCCC Member



**L**ast October 26-27, BBCCC sent representatives to attend the 22<sup>nd</sup> Cordillera Regional Cooperative Month Celebration with the theme: COOPERATIVES: Partners for Building Resilient and Empowered Communities Towards a Better and Stronger Philippines held at the Kalinga Sports Center, Bulanao, Tabuk City, Kalinga.

The total number of delegates who attended this event was close to 500 coming from the different provinces comprising the Cordillera Administrative Region (CAR).

The purpose of this two-day celebration was to foster camaraderie among cooperative members and to discuss among themselves best practices of their respective

cooperatives.

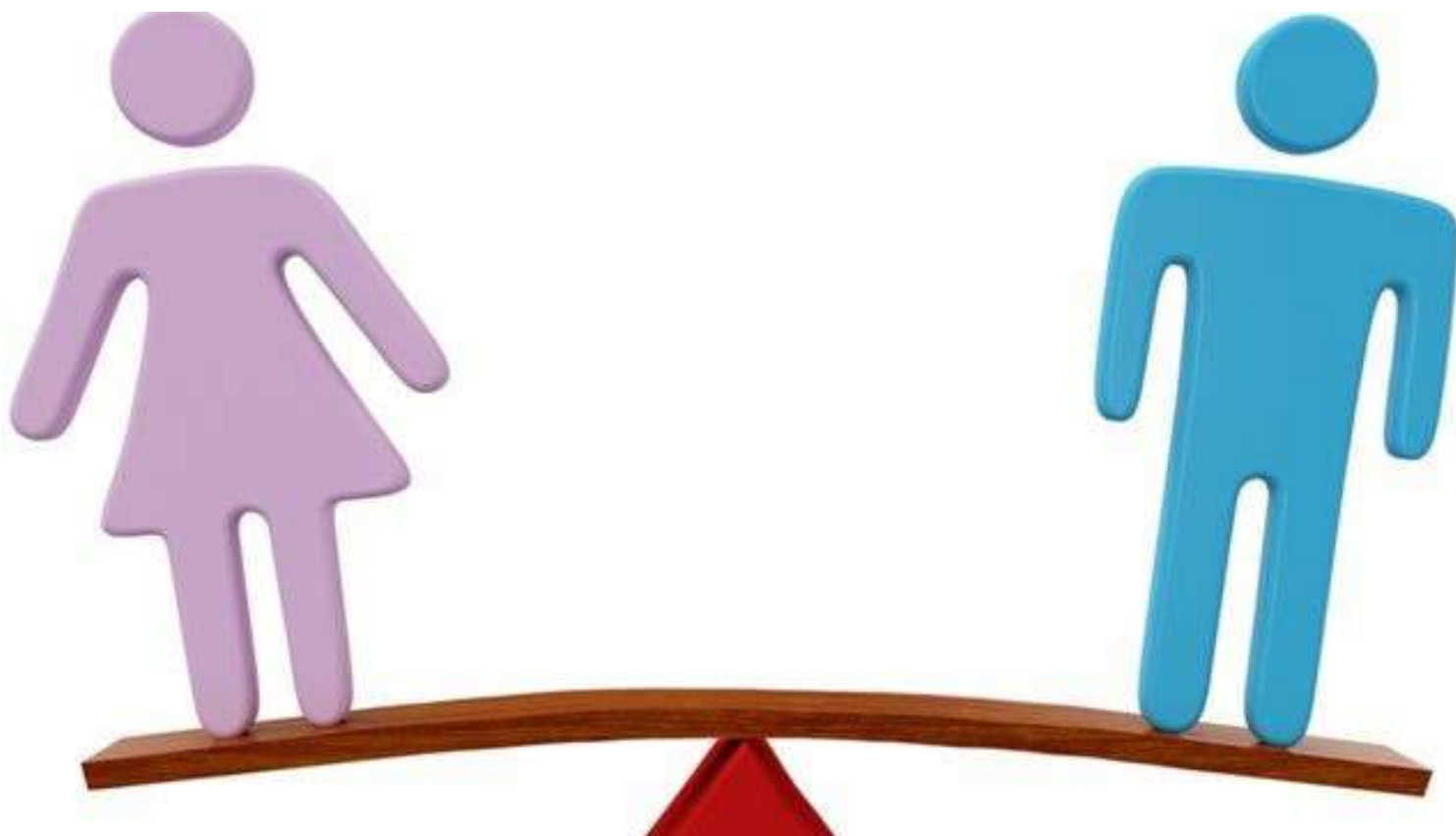
On the first day, particularly in the morning, registration was conducted to cater to the delegates who were not able to register in advance.

After the lunch break by 1:00PM,

*Continued to page 15 Celebrating...*

## BBCCC Promotes Gender Equality and Development

By: Gabby Pinas, Ethics Committee Member



<http://svdaily.net/index.php/opinion/feture/641-gender-equality-and-women-empowerment-in-africa-undp-africa-human-development-report-2016-4>

**T**he 1987 Constitution, Article II, Section 14, in the Declaration of Principles provides that "The State recognizes the role of women in nation-building and shall ensure the fundamental equality before the law of women and men".

It is also pursuant to the policy of the state "to promote the viability and growth of cooperatives as instruments of equality, social justice, and economic development" (Section 1 RA 6939), where the Cooperative Development Authority (CDA) was created; (Section 2 RA 6939) to "formulate, adopt and implement integrated and comprehensive plans and programs on cooperative develop-

ment consistent with the national policy on cooperatives and the overall socio economic development plans of the Government"; and (Section 3 (a) RA 6939); and in pursuance to the urging of the government in EO 273 paragraph 2.2 for "Non-Government Organizations and private entities to assist and support in the implementation, monitoring, assessment and updating of the plan".

In compliance with these directives the BBCCC Board of Directors (BOD) created a new committee, the Gender and Development (GAD), this year. The committee is headed by Dir. Mary Ann B. Bungag with Dir. Emmanuel Tadeo as member and the HRDO Evaemilyn Tabdi as the focal person.

In line with the mandate, the committee organized two seminars as part of the activities during the celebration of BBCCC's 60<sup>th</sup> anniversary. A seminar entitled Proper Health Care for Parents with children ages 0-3 was held on October 13, 2018 from 1:00 to 3:00PM at the BBCCC Building, Basement 1.

This was in coordination with the Baguio Health Department (BHD) and the Social Welfare and Development (DSWD). Invited as a speaker was Ms. Teodora B. Catolos from the BHD. The said seminar was attended by 45 participants, three males and

*Continued to page 14 BBCCC Promotes...*

## Consultation of the SCB with the Transport Group

By: Thelma S. Kim, BBCCC SCB Coordinator

**T**he Sectoral Consultative Body (SCB) had its first consultation with the transport group of the Cooperative last September 29. Issues raised were the plan of the Land Transportation Franchising and Regulatory Board (LTFRB) to consolidate all franchises into a single franchise, and the request of the members to have a separate loan window exclusively for them.

After a lengthy discussion, it was surmised that the transport group was more concerned with the LTFRB memo advising single franchise owners to form a transport cooperative, join an existing transport cooperative, or form a corporation.

Thereafter, the SCB coordinator presented the matter to the BBCCC Board of Directors (BOD). The BOD deliberated on the matter and, on the last week of October, the BOD requested the SCB Coordinator to visit the CDA office to get their expert opinion on the said issue.

On November 5, the SCB Coordinator, together with Director Mary Ann Bungag and Board Secretary Milo Distor, went to the CDA Office. Comments of the CDA in the person of Mr. E. J. Dilag were the following:


The BBCCC can venture into a transport cooperative by examining its objectives and purposes;

The BBCCC can sponsor a forum for its transport group mem-

bership for better understanding on the issue of franchise consolidation and on cooperativism;

Individual members or as a group can visit the CDA Office for clarification.

On November 17, the BOD made its stand, and the SCB Coordinator had to write the transport group explaining the decision of the BOD.

*NB:* Transport group members who have not taken their response letters are advised to see Ms. Alma Torres (Credit and Collection Department). 

## MOA Signed Between BBCCC and DSWD

By: Gabby Pinas, Ethics Committee Member

**D**uring the regular *Kapitan* among Officers of BBCCC, our Co-op signed a Memorandum of Agreement (MOA) with the Department of Social Welfare and Development (DSWD). Dir. Oscar R. Adversalo BBCCC Chair of the Board of Directors (BOD) led the signing followed by the representative of DSWD.


The MOA states among others, that the DSWD is willing to accommodate the services of BBCCC as volunteers who are willing to share knowledge, experiences, skills and resources in helping achieve a better delivery of DSWD programs and services especially to disadvantaged individuals, families, groups and communities that DSWD caters to.

Furthermore, it also states that BBCCC, in the spirit of volunteerism and cooperativism and in compliance with CDA Memorandum Circular 2018-01 Revised Guidelines on Social Audit of Cooperative, is willing to provide services to the communities particularly to the needy areas in the Cordillera Administrative Region.

This, according to Dir. Mary Ann Bungag, who coordinated this undertaking, will enable us to facilitate BBCCC's thrust in the area of social responsibility and GAD programs in carrying out our mandate as cooperative to make an impact in the community.

After the signing of the MOA, the DSWD representatives gave a short orientation regarding the

different projects of the DSWD. On behalf of the BBCCC, the Chair expressed the idea of "starting small" with the intention of commencing with BBCCC's help during the last quarter of 2018 and to gradually get involved in "bigger things" by 2019.

Relative to this advocacy, last December 10, BBCCC delivered the following donations to Kinama Barangay Health Center: medicine ref., cooler for medicine, steel filing cabinet, fetal doppler, weighing scale (detecto-stand type), weighing scale for infants, delivery table, BP apparatus, foam, blankets, pillows, mono-block chairs and electric fan. 

**The  
BBccc**



Baguio City, Philippines Vol. 21, Issue 4 (Oct-Dec 2018)

# **COOPSERVER**

website: [www.bbcccconline.com](http://www.bbcccconline.com)

**"Progress Through Unity and Service"**

## **Fulfilling BBCCC's Vision of Forming Socially Responsible Members of the Community...**



**2019 MTDP Theme:  
Members as Instruments of Social Change  
and Development**

# Fulfilling BBCCC's Vision of Forming Socially Responsible Members of the Community

By: Dir. Arturo G. Asuncion, Vice-Chair BOD and Chair EdCom

**H**elping provide the conditions to access livelihood assets

As embodied in our vision of making each member "a socially responsible member of the community" and in our third mission that focuses on "active involvement in community development," the BBCCC has always seen itself as an actor in a process of sustainable development that takes place in society.

Through the years, we have struggled to face the challenge of fulfilling our social responsibility through various initiatives that, because of a lack of a clear-enough direction, tended to go unnoticed and sometimes even unappreciated.

We realized that what we needed was a framework that can create an approach to uplifting livelihood in our communities.

Simply defined, a livelihood comprises the capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can maintain or enhance its capabilities and assets both now and in the future. In thinking about livelihood, one might focus on systems that involve the assets people draw upon or the context within which a livelihood is developed.

Livelihood assets include human and social capital such as skills, knowledge and communication, natural capital such as land and water, physical capital such as tools and equipment or financial capital such as savings, credit or income from employment.

On the other hand, livelihood context pertains to the surrounding conditions that affect the ability to access and use such livelihood assets. Examples of livelihood contexts include social relations, social

and political organizations, governance systems, service delivery, resource access institutions, and policy processes. As these contexts change, they create new livelihood obstacles and opportunities.

By looking at the BBCCC's experiences and capabilities, we saw that the contribution we can give to communities in need might be maximized if we focus on giving assistance to projects or initiatives that can help in improving the so-called livelihood context.

Thus, the BBCCC's Cooperative Livelihood-Infrastructure Assistance Program (CLAP) was born. This program endeavors to give support to governmental and non-governmental organizations that exhibit a coherent and integrated approach in fostering sustainable livelihood programs.

It pays attention to the various factors and processes that either constrain or enhance people's ability to make a living in order to help provide the conditions for people to access livelihood assets.

Three guiding principles now direct our attempt to create social value in our activities:

First, we concentrate our efforts by looking for opportunities in areas where help is truly needed. Second, we try to build a deep understanding of the benefits by being open enough to understand issues both from the cooperative's and the society's perspective. Third, we find the right partners with whom we can have a lasting relationship based on clear time-tables and operations.

## Finding our Perfect Partners

In determining which projects to support, the Board of Directors relies on the thorough assessment carried out by assigned staff.

We ask three basic questions. Do we

have a clear understanding of the various features on which we can focus, assess and manage the potential activity? Does the activity focus on fundamental value creation opportunities where we can partner with society to realize our desired benefits? Are the opportunities significant and supportive of the overall priorities of our Cooperative?

The DSWD-CAR offered the BBCCC with a genuine opportunity for cooperation and partnership that led to the signing of a Memorandum of Agreement (MOA).

There is no better way to express our appreciation and enthusiasm about this partnership than re-printing the post written by the DSWD-CAR in their Facebook page the very night of the occasion of the MOA signing.

*(pls. refer to the DSWD FB post page 9 — Ed)*

The BBCCC's first project with the DSWD-CAR involved assistance to the Kinama barangay health center.

In choosing this project, we applied the guiding principles specified above. We went to where we were needed, even far from where we actually are, because we saw that the said project is already the result of the groundwork done by our partner in the community. The project embodied the "coherent and integrated approach in fostering sustainable livelihood programs" that we were looking for.

The BBCCC continues to recognize CSR (Cooperative Social Responsibility) as an opportunity to strengthen itself- while building and renewing human, social and natural wealth.

Since finding the right partners will continue to be critical in the success of the BBCCC's CSR strategy, we shall continue to take steps to ensure our partnerships co-create value through livelihood-infrastructure.

In order to ensure that all the hard work in planning our programs and establishing trust in our partnerships will all be worth it, we call on the commitment and the engagement of our entire workforce and the BBCCC members!





*BBCCC turned-over the donations and was received by the Kinama, Rizal's Municipal acting Mayor Samuel C. Valdez (7th from left) and by the Municipal Health Officer Dr. Brendalyn Sebastian (5th from left). Representing BBCCC are Dir. Maan Bungag (6th from left) and Vice Chair Arturo Asuncion (8th from left).*



**DSWD CAR** added 14 new photos.

November 20 at 10:37 PM · 🌐

Another partnership is officially born today as the Baguio-Benguet Community Credit Cooperative and DSWD-CAR Inks a Memorandum of Agreement to collaborate on the provision of technical and financial assistance for the construction of selected community projects. Both parties also agreed to partner in the conduct of medical and dental missions, and provision of medical supplies to health centers and reading materials for schools.

Represented by the Board of Directors and Officers of BBCCC and DSWD-CAR program heads of Kalahi-CIDSS and Pantawid Pamilyang Pilipino Program, the MOA signing signifies the start of close coordination and partnership in providing services to needy communities in the Cordillera.

To seal the partnership, the BBCCC, through its board of directors, approved to fund medical equipment needed at the Barangay Health Center of Kinama, Rizal, Kalinga.

Thank you BBCCC and cheers, for a meaningful and productive partnership!



#DSWDKalingaAtPagmamahal

## BBCCC Donations Turned-over to Kinama, Rizal, Kalinga

**L**ast Dec. 10 representatives of BBCCC went to Kinama, Rizal, Kalinga to turn-over donations consisting of medical equipments and materials.

The donations were received by act-

ing Mayor Samuel C. Valdez and by the Municipal Health Officer Dr. Brendalyn Sebastian.


One resident who witnessed the ceremony said that, "Can you imagine the scenario of a mother having to give birth on top of a makeshift wooden bed? Thanks to you. You just gave us the chance to take care of our newborn infants through your donation of a delivery table..."

Another resident who refused to be identified mentioned that, "This help had come from such a far away place to a remote barangay such as Kinama here in Kalinga. Now we do not have to send our pregnant

mothers away...this will allow us to keep them here and again keep the baby and the families together."

Attending the turn-over in behalf of BBCCC are: Dir. Art Asuncion, Dir. Mary Ann Bungag, Art Barrias, Eva Tabdi, Bong Dizon, Clayton Langgato and Louis Cenon.

Kinama's Mid-wife in-charge Pureza Codoy and all barangay officials were also present during the turn-over.

These initiatives are part of BBCCC's MTDP plan for 2019 which are making members as instruments of social change and development. 



## Community Linkage/Community Participation: a Crucial and Operational Strategy for the BBCCC Lubas Housing Project

By: Melisa Therese N. Malingan-Sapdoy, Technical Officer and Arthur Barrias, BBCCC Staff



*Volunteers from Sitio Guitley clearing the main road of grasses and debris last June 2, 2018.*

Community participation has gone beyond the provision by the BBCCC of paint and construction materials for the police station and some essential needs of the barangay. It has grown into a collaborative existence among the residents of Sitio Guitley where the subdivision is located, and the barangay government of Lubas, the Municipality of La Trinidad, the homeowners' association, and BBCCC as the subdivision developer.

### ***Cleaning of Subdivision Main Road***

In 2017, the residents of Sitio Guitley, volunteered to clean the main subdivision road from the main highway to the exit leading

*Continued to page 14 Community...*

A subdivision is a community of its own but still belongs to a larger community such as the barangay and the municipality where it is located. This was recognized by the BBCCC Board of Directors (BOD) in 2001 when the Lubas Housing Project was initiated.

The cooperative adopted Barangay Lubas in La Trinidad, Benguet through Resolution No. 01-2001, "...to foster partnership between the barangay and the cooperative.". After 17 years, this partnership is still in place and going strong as the BBCCC Lubas Subdivision is gradually developing into a residential community.

## **Christmas Manen !**

By: Louis Mauro M. Cenon, ConMed Committee Member

Christmas manen and others are saying "malmalpasen ti tawen", thus, it is a time to reflect on what we have done in our lives and what contributions we have given to our community.

Being in the Conciliation and Mediation Committee (ConMed), we have been doing mediation activities in which we provide enlightenment to members who come to us, pay attention to their loan problems with BBCCC, and sug-

gest ways on how they can settle their loan obligations, making them leave the Co-op office with relief and smiles.

In our daily humble contributions, making people happy, is shown through our activities. For us, this is already a little bit of Christmas even if it is not yet December. In fact, not only the ConMed but all the staff and officers of our cooperative, through their different services, help in making our members feel the Co-op's care and concern.

As the year ends, I would like to express gratitude to our Board of Directors. Their efforts have been continuous in sustaining the trust of member-owners. Likewise, to the other officers and the staff of our Cooperative for being committed to their tasks and responsibilities.

Allow me to greet each and everyone a Merry Christmas and a Blissful New Year and wishing you all blessings for a joy-filled life! 🍀

## Revisiting One's Financial Mindset this Christmastime

By: Ma. Angelica Gerardette Rimas-Pernes

Milagros Miranda-Cardona and  
Allan Frank B. Silva  
Audit Committee



**C**hristmas is undoubtedly the most wonderful time of the year for most of us. Everybody is pre-occupied with decorating one's home and workplace, holding reunions of family and friends and shopping galore.

These undertakings are made possible by the much-awaited long vacation coupled with the receipt of the unreleased portion of the 13<sup>th</sup> month pay that must be released to employees on or before the 24<sup>th</sup> day of December plus holiday pay for the month.

Though these are traditions that have been observed for ages, it would also be good to take advantage of this time to reflect and improve on one's financial behavior in order to enjoy more relaxed years ahead.

With this in mind, the BBCCC Audit Committee would like to share to you, our dear BBCCC members, some tips that may guide us in achieving financial freedom leading to a stress-free life.

**Live within your means.** We should not exhaust all savings and borrow money to spend enormously in buying state-of-the-art gadgets, finest clothes, delectable food and pricey gifts just to please oneself and our loved ones.

Needs must be prioritized over wants. Let us not try to keep up with the Joneses or the Ayalas to avoid the financial trap of being money-drained and unnecessarily indebted.

Budgeting and self-control are the keys to effective financial management. It is advised that the following equation may be employed to determine how much one should spend: Expenses = Income – Savings – Tithes – Investments

**Practice leveraging.** As much as possible, we only resort to borrowing if it is probable that the income to be earned from the use of borrowed money will be greater than the interest to be paid.

This is more assured if we buy assets, i.e., financial resources that will cause future economic benefit to flow to us in the future. We are

not so conscious but we tend to acquire things leading to more future cash outflows as in the case of cheap computer printer that entails buying costly ink cartridge in the future.

**Be guided by the Law of Attraction.** It is believed that we attract and turn into reality the thoughts we frequently entertain in our mind. Thus, if we always think that our money is not enough, expect that scarcity over wealth will dominate our lives. Let us count our blessings rather than our miseries. Let us use and intensify the two greatest powers in the world, love and gratitude, and happiness will follow surely.

Yes, we are the masters of our fate and the captains of our soul. Inspired by the Lord, let us use our rational mind and not solely our emotional impulses in managing our finances. It is in this way that we would be more guaranteed of a hassle-free and happy life in the new year and beyond.

Have a meaningful Christmas and a blessed New Year! 🌟

## The Baguio City Cooperative Month Celebration – 2018

By: Rheanezza L. Mapanao, Kristelle Jane Torres and & Trisha Dianne Akol – BBCCC Staff



The city of Baguio celebrated Cooperative Month 2018 last October 22-23 at the Gregorio Rimas Hall of the Baguio-Benguet Community Credit Cooperative with the theme *“COOPERATIVES: Partners for Building Resilient and Empowered Communities Toward a Better and Stronger Philippines.”*

It was a highly educational event for us as staff members of BBCCC and also as members of this Cooperative. For this we are thankful that it was our turn to attend such an event as the discussions opened our eyes to things that we are doing well as a Co-op as well as to aspects we can definitely improve on particularly on the limitations of the powers of the Board of Directors (BOD) and the managers as well as the roles they have to help and to become a model of a cooperative.

On the first day, Mr. Oscar R. Adversalo, Chairman of the BCCDC and Chairman of BBCCC, discussed Strategic Planning, its importance, the factors to consider, and the steps to do it.

On the second day, Atty. Anthony Wooden, Jr., Labor Mediator and

Labor Arbiter of the DOLE-CAR, enlightened us, first of all, on the provisions of the 1987 Philippine Constitution on the rights of employees and workers, including the full protection of the law, security of tenure, humane conditions of work, and just wages and remunerations for our work.

He then distinguished labor and job contracting and the allowable forms of contracting and subcontracting arrangements. This made us to appreciate the conditions under which Charlie and Johnny, the rest of the guards, and the janitorial people working in our cooperative.

A study on Operational Practices and Sustainability of Multipurpose Cooperatives and Statutory Fund Utilization was also presented to us by Ma'am Zenedith P. Monang to enlighten cooperative knowledge on this regard.

Mayor Mauricio Domogan of Baguio City graced the event with a congratulatory speech to the attendee-cooperatives, and Councilor Arthur Allad-iw, Chairman of the City Council on Cooperatives, also gave an inspirational talk to all those present.

Mr. Romy Denis, a Cooperative Development Specialist of CDA-CAR, recognized the cooperatives that gave assistance in various forms to those who were affected by Typhoon Ompong. Atty. Frank Bawang, Regional Director of CDA-CAR, encouraged all cooperatives in attendance to continue their dedicated efforts toward advancing the interests of cooperatives in the city and exhorted all cooperatives to meet their reportorial, training, and other requirements to complete their compliance requirements.

The celebration culminated with the presentation of *Gawad Parangal* Awards/Recognition to outstanding cooperatives for their exemplary performance and contribution to the cooperative movement in the city.

We are grateful that BBCCC gave us the opportunity to be part of this important event of the Cooperative Month where we learned the influences and their contributions to the socio-economic aspect of every individual's life and to the community. We, the young generation, are looking forward to continuing and pursuing the legacy and the values that the pioneers of our Cooperative had started.

*Continued from page 5 BBCCC Promotes...*

42 females; 16 are BBCCC members while 29 are recipients of the 4Ps program of the DSWD.

The second seminar was on Positive Parenting: A Dynamic Approach in Instilling Discipline held last November 10, 2018 at the BBCCC Seminar Hall Building 1. The said seminar was in coordination with SLU Sunflower Child and Wellness Center and the DSWD.

The speaker was Dr. Faridah Kristi Cabbigat. There were 70 participants in this seminar, 69 female and one male; 17 BBCCC members and 53 4Ps recipients of the DSWD. Dir. Bungag noted that participants came from different walks of life, housewives and most are from low income group with a few professionals.

In these two seminars, slots were given to BBCCC members. It is hoped that more members of

BBCCC will take part in future activities of the committee. As a co-operative, it is our call to promote gender equality. Let us continue to work hand in hand in the promotion of gender equality as we pursue to work for the improvement of the quality of life of our members and of our community.

HAPPY HOLIDAYS !!!!!



*Continued from page 11 Community...*

to the sitio with assistance from BBCCC in the form of fuel for the grass-cutters and meals for the volunteer residents and presence of some subdivision residents.

On June 2, 2018, these friendly neighbors again conducted their clearing and cleaning operations. After Typhoon Ompong too, they cleared the main road of stones, rocks, debris, and soil.

### **Street Lighting**

Since 2016, the BBCCC pays for

the maintenance of two street lights through the barangay. These are located near the entrance gate and are found at the common area, both along the subdivision main road. With the growing number of residents in the subdivision, additional streetlights were requested by the homeowners.

The barangay government, however, cannot provide street lighting yet to the subdivision, not even the main road being used by the Sitio Guitley residents, given their limited budget for the purpose.

Thus, on November 22, 2018, in compliance with Barangay Ordinance No. 15-2016 or the Community Linkage and Support System Ordinance and in cognizance of BBCCC as an important development partner of the barangay, the Brgy. Lubas signed a Memorandum of Agreement (MOA) with BBCCC for the assistance in the payment of seven streetlights within the BBCCC Lubas Subdivision.

BBCCC representatives headed by Manager Jane P. Suyatan and Brgy. Lubas Chairman Roger L. Angel signed the said MOA witnessed by some barangay *kagawads* and BBCCC representatives. Four of these street lights shall be paid for by BBCCC while the other three shall be paid for by two subdivision residents. These lights not only provide security for the subdivision but also lighting for traversing Guitley residents.

### **Water Supply**

One of the HLURB requirements for a subdivision is water supply. Although the water supply distribution system is in place, sufficient water supply was a perennial problem for BBCCC until a benevolent resident of Lubas offered to



*MOA Signing for the Provision of Streetlights within the BBCCC Lubas Subdivision. TOP L-R (Kag. Leticia B. Camolo, Kag. Jelalaine A. Maximino, Jeremias V. Marinas, BBCCC Technical Consultant Engr. Melisa Therese M. Sapdoy, Kag. Noemi L. Balatbat) BOTTOM LEFT TO RIGHT (Kag. John A. Abyadang, Kag. Crispino K. Molag, BBCCC HOA Pres. Mary Presentacion A. Bautista, BBCCC Manager Jane P. Suyatan, BBCCC Dir. Arturo G. Asuncion, Lubas Chairman Roger L. Angel)*

*Continued to page 15 Community...*

*Continued from page 4 Celebrating...*

the program proper started. The delegates were warmly welcomed by the officers of the host province.

During the program, the keynote speaker, Ms. Eleanor D. Ramos, Manager of *Bangko Sentral ng Pilipinas*, discussed in detail their role in relation to the cooperatives.

After delivering her speech, the most-awaited part of the program, the Solidarity Night, Dinner and Awarding Ceremony followed by 6:00PM.

At this juncture, as a member of BBCCC, I congratulated the efforts of the officers and staff for bringing

our cooperative to become the **first billionaire cooperative in the region** and for reaching 60 years of service in the Cordillera region.


On the second day, by 7:00AM, the delegates assembled themselves at the Rotary marker in Bulanao, Tabuk for the parade. After an hour of walk, we finally arrived at the Sports Center.

The program started by 9:00AM. Resource speakers about co-op management shared their experiences: Mr. Martin B. Manodon discussed Tools for Best Practices and Mr. Abel C. Dawey discussed

Financial Performance Standards for Co-ops.

Lastly, may I take this opportunity to thank BBCCC for choosing me as one of the delegates to represent our Co-op.

Admittedly, this is my first time to visit Tabuk City, so when asked by one of the personnel of the Co-op if I was willing to attend the Regional Cooperative Month Celebration, I readily accepted the offer.

To one and all, a MERRY CHRISTMAS and a GRACE-FILLED NEW YEAR!! 

*Continued from page 14 Community...*

provide adequate water supply to the subdivision at an acceptable rate.

To facilitate this project, the BBCCC loaned the submersible pump and tanks to Mr. Bragado Balucas. This private water supply system is connected to the existing distribution system of the subdivi-

sion through its water tank where incoming water is stored. To date, all of the completed houses within the subdivision are already connected and metered.

### **Building Permits**

The Homeowners' Association (HOA) developed its policies and guidelines for the construction of residential buildings within the subdivision to achieve a residential

ambience for the community which is consistent with the National Building Code.

For ease in reviewing building plans and monitoring compliance to guidelines, a request was forwarded to the Municipal Building Official of La Trinidad, Benguet to consider these guidelines as well

*Continued to page 16 Community...*

*Continued from page 2 Working...*

**A-ccountability.** Our duty to our members requires us to be accountable and responsible. We try to do this, for example, through the reporting to our members during the Annual General Assembly, the transparency of our records, the consultations with our members, the posting of minutes of board meetings for the information of the general membership.

**U-nity.** Our commitment to cooperativism makes us call on unity - having one mind, one heart and one spirit. Our fidelity to the BBCCC's vision and mission, which we have tried to carry throughout these past years, is an example of how we call on unity for the sake of our mission and how this unity, on the other hand,


provides the momentum for the realization of the BBCCC's vision and mission.

**S-ervice.** Our attention to uplifting the lives of our members, reminds us to strive to improve the services offered by the Cooperative constantly. This is the reason why new loan windows, for example, are now on the table for consideration by the Board, or why the upgrading of our system is on its way for efficient, timesaving and labor-saving services.

**E-xcellence.** Our devotion to the BBCCC itself, commands us to see that we have to be outstanding in everything we do and that excellence should be embodied as an attitude in our offices. For ex-

ample, our regular review of BBCCC policies, procedures and guidelines show our constant attention to details and even perfection.

Our pursuit of our "CAUSE" today will determine the "EFFECT" of tomorrow! The result will be a better, if not the best, BBCCC. This will be a declaration that we are indeed cementing our vision of becoming a model cooperative. Let us not get tired to "*work with good intention not only for recognition because in the end our labor will not be in vain.*"

I would like to conclude with a post I came across. "Work for a cause, not for applause. Live life to express not to impress". *Shalom* and Merry Christmas! 

**To: The Board of Directors, Committee Officers, Management and Staff, and Members**

Have faith that GOD will arrange 2019 to be filled with *good health, growth, and blessings* for all of you, your family, and friends.

May this **CHRISTMAS** bring you **Love** to your heart, **Health** to your body, **Peace and Joy** to your home throughout the New Year!

**MERRY CHRISTMAS AND A BLESSED NEW YEAR to everyone!**

Happy 60<sup>th</sup> Birthday to our dear BBCCC. Mabuhay!



### **THE ELECTION COMMITTEE**

Basiliza S. Laconsay, Chairperson  
Gerry B. Soriano, Vice-Chairperson  
Alexander J. Pascua, Secretary

*"The most beautiful things in the world cannot be seen or even touched. They must be felt with the heart"*  
by: Helen Keller

**It is a perfect time for us to start to:**

**LOOK BACK** with **GRATITUDE**  
**LOOK INSIDE** to know more of ourselves  
**LOOK UP** to recognize the Almighty One  
**LOOK FORWARD** to achieve our goals and dreams in life.

**HAPPY CHRISTMAS TO ALL OUR BBCCC MEMBERS  
AND MAY YOUR CHRISTMAS SPARKLE WITH MOMENTS  
OF LOVE, LAUGHTER AND GOODWILL!**

Michael Tim Balagot - Chair, Pacita Balancio - Secretary, Louis Mauro Cenon – Member  
CONCILIATION AND MEDIATION COMMITTEE



*Continued from page 15 Community...*

as the approval of BBCCC prior to the issuance of a building permit.

### **Subdivision Security**

Brgy. Lubas assigned this year at least two policemen and a barangay *tanod* from Sitio Guitley to make their rounds within the subdivision every night on separate schedules. This has minimized the presence of vandals and suspicious vehicles plying the subdivision roads at night. In response, the homeowners' association, with the assistance of the BBCCC Technical Officer, is initiating the

construction of a temporary guard post while awaiting the requested construction of the multi-purpose building and guardhouse for the subdivision.

Consistent with the 2019 thrust of BBCCC as enshrined in its Medium Term Development Plan (MTDP), "Active Involvement in Community Development", the Co-op and the Homeowners' Association will continue to team up with Sitio Guitley, Brgy. Lubas and the Municipality of La Trinidad to bring this advocacy into fruition. 🏠

