



Baguio City, Philippines

Volume 3, Issue 4 July - September 2001

**The BBCCC COOPSERVER**  
**Cooperative Community News and Features**  
 "PROGRESS THROUGH UNITY AND SERVICE"

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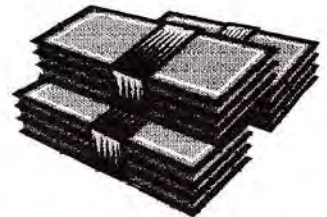
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**CAPITAL BUILD-UP - SECOND TIME AROUND**

**E**ncouraged by the excellent result of the capital build up (CBU) promo last year (netting P 8M in 4 months), CBU 2001 was again launched this September. It will end in December 2001.

The mechanics is basically the same as last year: with every P 1,000 (in lumpsum or in installment payments) added to one's fixed deposit, the member is given a free raffle ticket which can win him handsome prizes as follows:

- |                          |                                |
|--------------------------|--------------------------------|
| First Prize:             | Samsung 20 inch T.V.           |
| Second Prize:            | Samsung 6 ft Refrigerator      |
| Third Prize:             | 4 Burner La Germania Gas Range |
| Fourth Prize:            | VCD Player                     |
| Fifth Prize:             | Hanabishi Rice Cooker          |
| Sixth Prize:             | Newchi Pressure Cooker         |
| Seventh Prize:           | Mitsubishi Oven Toaster        |
| Eighth Prize:            | Mitsubishi Blender             |
| Ninth Prize:             | Crystal Thermoware             |
| Tenth Prize:             | Crystal Thermoware             |
| Other Consolation Prizes |                                |



Our two bigwigs, President Atong Fernandez & GM Jess Cendaña in the company of other two who's who in the cooperative world. Second from left is Mr. Jin Woo Park, President of Korean Cooperative Union and Chairman of the National Credit Union Federation of Korea (Naculok). Next to Mr. Park is Mr. Gerry Foley, Chairman of the World Council of Credit Cooperative Unions. Photo was taken in the course of the field visit to offices of Credit Union Leagues on Hong Kong during the ACCU Forum 2001 last September 23, 2001

The amount generated from the CBU promo will help realize the construction of our new building at Assumption Road.

Everyone is greatly encouraged to join the CBU promo for as the Board of Directors say: "As you build your capital you also help build our new building."

To this moment, CBU 2001 has already generated P1,300,000.00 and there is still a good two and a half (2 1/2) months to go! The biggest single deposit by one member so far is P100,000.00.

**FLASH!!!**

**MEMBERS, PERSONNEL, OFFICERS  
 YOU ARE INVITED TO CONTRIBUTE ARTICLES  
 FOR THE CHRISTMAS ISSUE OF THE COOPSERVER.**

**Deadline: November 15, 2001**

# EDUCATION & TRAINING SEMINARS UNDERTAKEN

The Committee on Education and Training conducted various trainings for member empowerment and enhancement:

1. **Ecological Waste Management** given last July 28, 2001 and conducted by Mrs. Letecia Consolacion of the Benguet State University. This was attended by more than 200 students, teachers and parents. Mrs. Consolacion emphasized the need of the three P's in treating our environment: **P**reservation, **P**rotection, and **P**romotion of ecological balance. "There is money in waste products if only we know how." The participants learned how to recycle straws into hats, flower baskets, etc; to recycle candy wrappers into curtains; drink boxes into boxes, utility containers, etc.
2. **Women Empowerment** in the Cooperative and



in the Community conducted by VP Ampy Rimas and with the assistance of Michelle Cariño and Pros Mabalot last July 29, 2001. The participants consisted of women barangay leaders, business-women and housewives. Their potential as women leaders in their family, in their immediate neighborhood and in their respective professions and place of work was stressed and clarified. The expected output of the seminar was to transform the participants into "women aware of their unique and dignity place in the world of change, clarified of their rights and responsibilities, challenged to make a mark in their own family and community, and inspired to a life of service to God and country.

3. **Fish and Meat Processing Training** on August 16-17, 2001 and conducted by Mr. Cipriano Alvarado, DOST-CAR Science Research Specialist II as trainer/facilitator and Maan Bungag as coordinator. The participants consisted of 5 men and 19 women. They learned how to make tocino, ham, corned beef, daing na bangus, and others. This livelihood training has empowered the participants to self-supporting, not to mention enabling them to go into some cottage industry and thus augment their family income.

## 3<sup>RD</sup> QUARTER NEW MEMBERSHIP

The Board of Directors approved the membership of three hundred and fifty six (356) applicants for the third quarter of 2001, after they have successfully completed the Pre-Membership Seminar (PMES) and complied with the payment of fees and the required documents.

A profile of the new membership reveals the following:

Accepted in July	-	53 (15 %)
Accepted in August	-	178 (50 %)
Accepted in September	-	125 (35 %)
Break down into: Sex :	Male	- 117 (33 %)
	Female	- 239 (67 %)
Employment :	Self-employed	- 75 (21 %)
	Employed	- 281 (79 %)
Home Base :	Baguio	- 328 (92 %)
	Benguet	- 28 (8 %)

On the other hand, the third quarter also saw 73 withdrawals from membership. Of these 14 (19%) have right of re-entry and 59 (81%) without a re-entry as per Board of Directors evaluation of their application for withdrawal. Change of residence (getting out of Benguet or Baguio, many of whom left for abroad), financial difficulty in paying off loans, among others, are the reasons given for withdrawal of membership.



Participants to the meat and fish processing pose with their mentor, Mr. Cip Alvarado. Note the presence of some gentlemen who also took the training.

## ***BBCCC Scholars Elect Officers and Undertake Activities***



**A**t the start of the school year, the scholars held a strategic planning session at the BBCCC Brillantes Hall. Their output was a listing of activities based on their priority needs.

Since the scholars were given assignments on investigatory projects, Professor Valdez offered his help on how to prepare and write these projects. Last September 8, 2001 the scholars visited the Saint Luis University Regional Science Teaching Center/ Regional Staff Development Center to look at actual write ups and samples of investigatory projects particularly in the Science and Math areas.

On October 6, 2001, during their regular first Saturday meeting, the scholars had their re-organizational and election of officers for school year 2001-2002. Elected were:

President	Ness Calag	(4 <sup>th</sup> Year, PCNHS)
Vice-President	Rije Pedroche	(4 <sup>th</sup> Year, PCNHS)
Secretary	Nomalyn Busongan	(4 <sup>th</sup> Year, PCNHS)
Treasurer	Rachel Ann Coquia	(3 <sup>rd</sup> Year, Cordillera Reg'l Science HS)
P.R.O.	Tom Engelbert Daquioan	(1 <sup>st</sup> Year, Twin Peaks National HS)
	Bus. Managers	Jessica Kenio (3 <sup>rd</sup> Year, BSU Secondary Lab School)
		Heide Bogalin (3 <sup>rd</sup> Year, PCNHS)



The main concern of these officers will be to implement the outlined activities. Right after the election of the officers, the scholars went to the SLU Museum at the Bishop William Brasseur Building, Gen. Luna Road, Baguio City.

Ike Picpican, Museum in-charge gave a brief talk about the artifacts.

The scholars continue to build their fixed deposits and savings deposits as they get their monthly allowance of P 250.00. To date, total amount of their fixed deposit is P 18,950.04 while their savings deposit is P 94,629.25 giving a total of P 113,579.89. This deposit earns the usual interest in accordance with the BBCCC policy on the matter.

Meanwhile, the scholars will join the coop month celebration activities in November, as they will continue to have more exposures through field trips, social gatherings and peer-tutoring in the succeeding months.

VP Ampy Rimas lauded the scholars' activities as fruitful and helpful in their young life as students now and in their future development into better adults.

The BBCCC Scholars are assisted and monitored in their monthly activities by the Education Committee, chaired VP Ampy Rimas through the Scholarship Committee, chaired by Professor Mario S. Valdez.



*Our pioneers - ManangZeny Agoo, Charter Member, past Presidents Ano Lamadrid (1977) and Pons Abalos (1975) flanked by GM Jess Cendaña and BOD Chair Atong Fernandez*

# EDITORIAL MAKING CREDIT AFFORDABLE



*You and I, we and they, all, need money in order to survive, live well, live as humans, and be what we want to be. Money means water, rice, room, tuition, notebooks, TV set, cell phone, travel, capital, retirement, health care, even prestige, power, and almost anything else. How much are we to pay to enjoy long, healthy and creative lives?*

*Friend, have you not heard this chanting at the back of your mind, everywhere, every time" "There must be more money. There must be more money. There must be more . . ." And you were broke, penniless, trying hard to make money, to make ends meet. Were you ever hired, tired, fired? Pushed to the margin. And then, you were forced, if at all allowed access, to borrow from money lenders who charge exorbitant rates of interest then seized land and other assets when payment was not made on time. Economic problems indeed co-exist with man. Attempts were, and are, being made to solve them. BBCCC is one such attempt, lender at first, and last, resort. BBCCC is in the business of pooling money, then lending the money so pooled. Money must come, and go, must come, and go, must come . . . An unbroken, continuous, material cycle.*

*Here, people are helping people. The alternative works, but only with the discipline to borrow and pay, to lend and get paid. Break this commitment to discipline, and the system will collapse, our economic and social securities with it.*

*Let us make BBCCC accessible, affordable, sustainable. Let us earn more, work harder, save regularly, borrow wisely, pay promptly. For common people with needs in common, in times like these, co-operating is the only way.*



*Charter member Manang Zeny Agoo reminiscing some beautiful moments of the BBCCC in the early 60's.*



*Past President Ano Lamadrid stressing that BBCCC was "such a small coop when I was president in 1977..."*



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# AN EVENING OF MEMORIES AND FELLOWSHIP

The evening of August 24, 2001 was a red letter day for BBCCC because charter member Zeny Agoo and past presidents Mariano Lamadrid and Pons Abalos came around for an evening of fellowship and memories. The bad weather notwithstanding, the evening proved to be one of laughter, giggles and banter.

Manang Zeny was one of the 15 charter members who ventured into "the unknown, the untried" bravely and courageously hoping for the best but expecting the worst as the cliché goes. Risk takers that they were, these 15 trailblazers did not realize that the small coop they started in 1958, with Atty. Alex Brillantes, Sr. as their President, has become a 12,000 member group and from an initial capitalization of P250.00 that Coop has become a P300M enterprise.

Manang Zeny, accompanied by still handsome Manong Ben, recalled that because the name of the coop then was Baguio Teachers Union, the SLU School authorities were a bit skeptical and thought it was going to be used for labor agitation but it did not become one of course. The Coop was very much a loose organization, no formalities, use of records was minimal no collaterals for loans but members were

honest and trusted each other. "Everytime I had a child (she has 11 of them!) I'd come to the coop to make a loan for the new baby. When the kids started to go to school my trips to the coop became frequent and my loans became varied. The coop was always there to tide me over in many a financial crisis." Now a resident of New Jersey, USA, Manang Zeny prides herself in saying that 5 of her children are members of the coop. BBCCC will always occupy a warm place in her heart she pointed out.

On their part, Past President Manong Mariano Lamadrid (1977) and Pons Abalos (1975) said that they can hardly believe that the small coop they had headed and steered is one of the biggest and most respected coops hereabout. Getting nostalgic about the difficulties they had to surmount, they both agreed that it was courage and faith in God, hard work, and commitment to service that kept us going!"

All three promised that they would make regular visits to BBCCC and to keep in touch and to rekindle coop spirit and enthusiasm.

## BBCCC OFFICERS ATTEND ACCU 30<sup>TH</sup> ANNIVERSARY FORUM 2001

Six (6) officers of BBCCC attended the Asian Confederation of Credit Unions (ACCU) Forum 2001 in Hongkong last September 20-22. These were Chairman Atong Fernandez, General Manager Jess Cendana, Board Director Greg Andal, Treasurer Mars Esquejo, Audit Chair Lolit Genove and Secretary to the Board Liza Valdez.

In his message, Mr. Jim Woo Pack, ACCU President and concurrently the Chair of the National Credit Union Federation of Korea (Nacufok) underscored the importance of the sustainability and growth as the key factors of success for every coop and the need for focusing ACCU's products and services toward the youth and the poor.

Our BBCCC delegates are unanimous in saying that by attending the forum their horizons have been broadened, their social relations enhanced, and their experiences enriched. "The ACCU was indeed not only a meeting of ASEAN coop leaders but a rekindling of coop commitment" quipped Chair Atong Fernandez, who attended the Forum also in his capacity as President of the Philippine Federation of Credit Cooperatives (PFCCO).

## UPDATE ON COMPUTERIZATION

Late last year the Coop's computerization program started with the signing of the contract with the Mega Computer Tech. Spec., Inc., a software specialist based in Pampanga. The CASAL System, which is now being used by other credit cooperatives nationwide, was then adopted as the main accounting system. After its installation, the encoding of the needed data started with the hiring of a network administrator and a number of encoders. Considering that the coop has now more than

11,000 members, the encoding of all data and transactions from year 2000 to the present has not been completed. Because of this and for some minor problems that are being looked into by the Computerization Overseer Committee which is composed of the General Manager Jess Cendaña, Dir. Emy Fuerte, Treasurer Mars Esquejo and Bong Tadeo, the CASAL system may not yet be fully operational by year-end. Although transactions on Share Capital - Basic (Fixed Deposit), Share Capital Supplemental (Savings) deposits and withdrawals are already directly encoded by the teller after each transaction, it's still not safe to use the inputted data as the basis of balance verification since the amounts has yet to be tallied/balanced between the database (inputted data) against the subsidiary ledgers. Since the ten workstations and ten license (Magic Software) now installed are not sufficient to service the needs of the coop, another five stations will be added/purchased this year. With this, all the tellers and the loan personnel will then directly encode all daily transactions.



ACCU Hong Kong, September 20 - 22, 2001  
Participant singing with other delegates

# OUR CU IN THE COOP WEB

Renato C. Fernandez, @ BBCCC

**“Cooperation among Cooperatives** – All cooperative organizations, in order to best serve the interest of their members and their communities should actively cooperative in every practica way with other cooperative at local, national, and international levels.” 6<sup>th</sup> Coop Principle, ICA.

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Cooperation is the essence of cooperatives. BBCCC has always held, and maintained linkages, alliances, collaboration, partnership, and integration with various entities, horizontal and vertical, and enjoyed in circulation valuable exposure to experiences and innovations from all sources, cross pollinations, aeration of fresh ideas, selective adaptations and responses for survival and competitiveness. Contacts bring osmosis, infusions, and each little learning seeping in, each new skill acquired, each little bit of tactic and strategy copied, each spark of discovery and inspiration, do bring us tools for shielding or reshaping ourselves, for our financial stability, or value based management, our member-oriented services, or power convergence, and social responsiveness. If visions of more choices and human capabilities for people who have less in life, and of brotherhood of men are indeed to be realized, then the complex web of grassroots have to be woven thicker, stronger, broader. We show that our Credit Union remains upfront and online with high flexibility and bonding capacity.

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International Level, **Asian Confederation of Credit Unions (ACCU)**. Our BBCCC was honorably recognized in the 30<sup>th</sup> Anniversary Celebrations of ACCU, hosted by the **Credit Union League of Hong Kong**, as among the first five Primary Supporter Members of ACCU from Asia-Pacific Region. Supporter Members “are primary credit unions committed to support international credit union development. The membership would allow accelerated access to information, networking, cooperation among other credit unions and experience sharing at international level.” The other four primaries specially mentioned with BBCCC are: Chumchon Klong Chan Credit Union Ltd. – Thailand, Sydney Credit Union – Australia, Soonklang Thewa Credit Union Cooperative – Thailand, and WAW Credit Union – Australia.

AIC Chair Lolit Genove, GM Jess Cendaña, Terasurer Mars Esquejo, Dir. Greg Andal and Secretary Liza Valdez attended the educational forum and CU exposures in Hong Kong with the theme “The Power of Partnership for Better Community.” Among the speakers were Robby Tulus, the Regional Director for Asia-Pacific, International Cooperative Alliance, Lessie Wei, Registrar of Credit Unions of Hong Kong, China, and Gerry Foley, Chairman, World Council of Credit Unions. Edutours included field visits to giant coops like the Metro Credit Union, Credit Union League of hong Kong, Hong Kong Police CU, Water Service Department Staff CU, and the Electrical and Mechanical Services CU. Our delegation had the opportunity for light to serious exchanges and linking with coop leaders from Hong Kong, Korea, Taiwan, Japan, Papua New Guinea, Thailand, Bangladesh, Sri Lanka, Malaysia, Singapore, Indonesia, Nepal, Australia, and Ireland.

Our CU Chair Renato Fernandez, representing the *Philippine Federation of Credit Cooperatives (PFCCO)*, sat as one of 14 regular-member voting delegates to the ACCU General Assembly, composed of nation federation or country league delegates and their CEOs, assembled in plenary session together with 5 non-voting affiliated members (CUNA Mutual Group – USA, Credit Union Foundation – Australia, International Raiffeisen Union – Germany, Singa-

pore National Coop Union) and 8 development partners (Canadian Coop Assn., Cordaid-Netherlands, Irish League, HIVOS, Agriterra, CUNA, CUFA, MISEREOR), preside over by ACCU Chair Jin Woo Park of the National Credit Union Federation of Korea and ACCU CEO Ranjith Hettiarachchi from Sri Lanka. Atty. Fernandez reported on the success of ACCU-PFCCO Microfinance Innovation Projects in NCR and Northern Mindanao, and endorsed replications in Cagayan Valley and Visayas. The Philippine delegate also informed the GA of the wide and growing acceptance of the Youth Bee Savers among PFCCO primaries, with slight modifications to suit local situations (known as Kiddies, Teeners, and Young Adult Savers in BBCCC). Also, a Coop Management Project was proposed and approved as joint endeavor between NATCCO and PFCCO, more likely to start in Region I – CAR.

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Our GM Amado Jesus Cendaña visited and studied new approaches in institutional and financial analysis, community development programs, mutual insurance systems, marketing techniques, and use of appropriate technology by Korean credit unions, as guest of the National Credit Union Federation of Korea “Managers Institute Exposure Program”, based in Seoul – the biggest such movement in Asia with 5.37 million members in 1,278 CUs with total assets of US\$18.102 million.

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Vice Chair Amparo Rimas and Dir. Oscar Adversalo are now proud Des, Development Educators, completing the rigorous 3<sup>rd</sup> ACCU-CUFA Development Education Workshop held at DAP Tagaytay City last June, empowering and accrediting elite coop leaders from all over Asia and the world as committed professional credit union volunteers and trainers. Ampy and Oskie join Emy Fuerte, Atong Fernandez, Ruben Corpuz (Batch 1) and Jess Cendaña (Batch 2) – a distinctive growing circle of internationally recognized Des.

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GM Jess Cendaña was spotted having serious conversations with WOCCU top officials Gerry Foley and Lucy Ito. I hope he succeeded in drawing them, with their favors, to BBCCC. The invitation by WOCCU-CUES Project Director Lois Kitsch for BBCCC officers to visit their USAID assisted and highly regarded Credit Union Modeling Project (financial disciplines, prudential standards, PEARL rations, and branding), in Mindanao still stands. and our CUES friends are waiting.

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Welcome to Manang Mary Minglana, member of our BBCCC-CHIPS Housing Committee, past president now GM of SLU-SVP Housing Cooperative in Bakakeng, who just arrived from Sweden on field visit and study tour of ICA-form of cohousing, sponsored by the KF-Sweden and NATCCO. Her insights from the shelter provision experiences in Europe-Scandinavia definitely will be translated into improved, refurbished, and energized BBCCC land and coop housing initiatives. Emy Fuerte, Ruben Corpuz, Atong Fernandez, Ampy Rimas, wanda Rojo, and Ruby Balangue had had chances earlier to attend workshop-seminars in ICA and KF-Sweden’s highest form of coop housing conducted by KF, NATCCO-SEDCOP, and/or Alterplan. Just last month, Housing committee Chair Ruben Corpuz was speaker-resource person in a national NHA-sponsored coop housing seminar in Bacolod City. Days thereafter, Prof. Dominador “Jun” Tupaz of the National Cooperative Movement, labor leader Danny Ang, and representatives of Alto Project, Inc. on shelter met with Mary Minglana, ruben Corpuz, Jess Cendaña, Engr. Bonnie dela Peña, and Atong Fernandez to explore the possibilities of concerted efforts towards genuine community

(Continued on page 7)



## Our CU . . .

(Continued from page 6)

housing, sweat equity shelter initiatives, savings for shelter, and land banking.

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On the national level, the Vice Chairman of the Philippine Cooperative Center (PCC), our own Atty. Atong Fernandez, in representation of PCC in the Project Steering Committee of the Cooperative Education in Ilocos Norte (CEIN), a joint PCC-CDD-CDA Coop Education Pilot Project, conferred recently at Fort Ilocandia, Laoag City, with Mr. Ebbe Lundgaard, Chairman of Cooperative Center Denmark (CCD), Mr. Poul Dines, editor-in-chief of Samvirke, Mr. Henning Skov Hansen, CEIN senior education adviser and representative of the CCD Secretary general, PCC Gm Erik Villanueva, and CEIN Project Team Leader Dr. Ma. Victoria Domingo, in dialogue and consultation with key players (advisers, trainers, coop leaders and advocates) of the CEIN Project. They are doing something historically different in Ilocos Norte: non-formal education, edcom media in Iloco, needs-based and to-the-point modules, fun and engaging short courses, and inexpensive and locally conducted courses through province-wide network of partner coops and local expertise as facilitators. More practical, effective innovations.

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How's BBCCC connected in the PCC circuit chains? Here's how. BBCCC is one of 35 primary coops (Philex, BGH, Texinx, Besao, Tayug, Lingayen Catholic, SLC, BaMaKo, BAMAPCOM, etc.) which together unified forms the regional organization NORWESLU League of Cooperatives. NORWESLU is one of 10 (Nelco of Cagayan Valley, NCR, Reg. 3, Northern Mindanao, Visayas, Bicol, Southern Tagalog, etc.), regional leagues which together bonded to form the nation federation Philippine Federation of Credit Cooperatives (PFCCO). PFCCO is one of 32 coop integrations, national federations and unions (Namveasco, KKPPI, FFFCI, Cup, Natcco, CISP, etc.) which have joined together forming the Philippine Cooperative Center (PCC). Another route is through the union movement: BBCCC (primary) to CARCU (secondary, regional) to Cooperative Union of the Philippines (tertiary, national) then to PCC.

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PCC is de facto the voice of the Coop Sector in the country today. Its officers were inducted by her Excellency President Gloria Macapagal-Arroyo in Malacañang last September, and CDA has had for years been two-way dealings with PCC in Coop Sector consultations, joint projects, decision input and advisory, collaborations in planning and implementations (Lingap, Planning, Joint Projects, Consultations on Taxation, Code Amendment, etc.). Just a few weeks ago, Senate Committee on Cooperatives Chair Sen. Rodolfo Biazon, and the Chair of the Committee on Cooperatives in the Lower house, Cong. Gener Tulagan and member Cong. Roy Pilando took time to listen to sector concerns and dialogue with the officers and members of PCC. The good senator Biazon has expressed his desire to visit and learn from both BBCCC and SLU-SVP, and their players on community credit unionism and housing someday soon.

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CDA has announced recently the completion by TWGs of standard chart of accounts for credit cooperatives, and performance standards for cooperatives. Past Chair Emy Fuerte has actively participated in the formation of these standards being a member of the TWG along with representatives of Land Bank, Central Bank, Philippine Credit and Finance Corporation, Department of Finance, Credit Policy Council, CDA, CUP, NATCCO, Cues (phils.), and others. Periodic consultations with coop practitioners on the standards at different stages, levels and venues drew the attendance of BBCCC's Jess Cendaña, Lolit Genove, Mars Esquejo, Ruby Balangue, Del Saavedra, Ronnie Cardona, and Juliet Raniaga.

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In late September, VP Ampy Rimas, Dir. Emy Fuerte, and GM Jess Cendaña attended the Special General Assembly of the 220 coop-members-strong Metro South Cooperative Bank of which BBCCC is a member. As we all know, BBCCC has its excess liquid funds and special funds with different banks in Baguio City. This coop bank has just amended its by-laws to convert into a National Cooperative Bank, preparatory to nationwide operations and coverage, perhaps even aiming to be the much needed, long overdue, unified consolidated bank that is owned and patronized by the Philippine cooperative movement. In the October 5, 2001 "National Validation Conference of PCMMMTDP 2002-2004" the Coop Sector submitted as priority "the promotion of sustainable partnership for the establishment of a National Consolidated Cooperative Bank or Central Cooperative Financing System" as a primary strategy for coop development. Other business opportunity grazing and matching centers in which BBCCC is represented, for itself and the coop movement are the Regional Development Communication Support Council (Atty. Fernandez), and the North Philippines Business Council (Atong Fernandez, Jess Cendaña, and/or Mary Ann Bungag).

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At press time, BBCCC Board has approved the attendance of six DEs, two directors and two staff members to the Annual International Credit Union Week (ICUW) Educational Forum and Fellowship to be held at the Grotto Vista Resort, San Jose del Monte City, Bulacan, sponsored and attended by PFCCO family, its regional leagues and primaries nationwide. Host this year is Region 3 (Central Luzon) Credit Union League, and the primary San Jose del Monte Kilusang Bayan sa Kaunlaran under the able leadership of Ka Rufing Casas and Romy de Jesus, frequent BBCCC visitors. For BBCCC, what used to be separate NORWESLU League and CARCU Coop Month Celebrations is now jointly celebrated with CDA, NORLU, CARCU, and other Provincial Unions and federations – a show of united force in the movement. The traditional Sports Festival with Cooperative Bowling Tournament is in progress, and as of this writing, the BBCCC "Tiger Team" in duckpin bowling leads ten other teams after preliminary round games in the cities of Baguio, San Fernando, and Dagupan. Besides, tournament records were beaten by the team like the Highest Individual Score (Sammy – 149), Highest Team – Single Game Score (596), etc. The BBCCC pinbusters are coordinator Art Asuncion, playing coach and team captain Arman Velasco, and players Jun Agunos, Sammy Bastian, Richard Egmalis, Roger Estepa, Evertone Malnawan, Manny Montero, Anie Songahid and Bong Tadeo.

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NORWESLU and CDA-JICA signed recently a MOA whereby the former serves education, and training needs of the CDA-JICA Project – the development of agri-coop wards from the province of Benguet, namely Benguet Farmers MPC, Bad-ayan Buguias Development MPC, and Taba-ao Cuba MPC. Trainers from BBCCC include Jess Cendaña, Rex Prendol, Amy Rimas, Ruben Corpuz, Dario Ngoap and Atong Fernandez. Others are from Philex Employees Credit Coop, (Den Fernandez, Marfilo Flores, Myra Basa, and Mario Ocreto), Pangasinan Integrated (Bing Alvendia), and Universal Multi-purpose – Trading Post (Lito Mapili), and Texins former GM Tony Navarro. Three seminar workshops and several orientation/familiarization meetings have already been completed under the arrangement. A 5-day live-in coop leaders strategic planning seminar-workshop was held at BBCCC Coop Training Center. Emy Fuerte is establishing and strengthening coop ties with the academe, and Ma'am Dra. Ampy Rimas now enjoys teaching adults, and the long and winding roads like the trail to and from Bad-ayan, Buguias via Abatan.

## VISITS TO BBCCC

The following groups have visited BBCCC over the past three months in order to set trips on how to be a successful cooperative...and to exchange experiences on cooperative activities and services...":

1. La Union Multi-Purpose Cooperative of Luna headed by Mrs. Luz N. Turalval, Chairman of the Luna Federation of Multi-Purpose Cooperatives. (July 2); 19 in the group.
2. Calincamasan Multi-Purpose Cooperative of San Juan headed by Cesar Rodriguez, KMPCI chair and Mrs. Emma Ramos of the DA-ATI-RCI. (July 20); 19 in the group.
3. Isabela Multi-Purpose Cooperative (July 25); 31 in the group

## PMES GOES ABROAD

*Gen. Manager Jess Cendaña and Director Greg Andal of the Membership Recruitment Component, have the distinction of conducting a Pre-Membership Seminar (PMES) abroad. This was done in Hong Kong on September 22 after they have attended the ACCU Forum 2001.*

*The seminar was attended by 12 OCW's and was made possible through the efforts of Mrs. Josefina Kawi, herself a BBCCC member. Seminar materials such as membership manuals, applications forms, and certificates were brought over to Hong Kong. The approval of membership by the Board will be done only after the applicants submit the required documents. The seminar was a response to the clamor of many overseas workers from Baguio and Benguet to join and enjoy the many benefits BBCCC has for its members.*

*It may be recalled that years back, the former Chair and President, the late Dr. Greg Rimas, had been invited several times by the Hong Kong Baguio and Benguet overseas workers to help them organize their own cooperative but with office in La Trinidad. Indeed, it can be proudly claimed that BBCCC has pioneered in organizing cooperatives abroad!*

*With the Hong Kong experience, the Malaysia, Brunei, Singapore, Thailand. PMES may not be far behind.*

## CHRISTMAS DÉCOR- MAKING SEMINAR

Mrs. Elba Bautista has just conducted a two-day seminar on Christmas décor-making for BBCCC members. Paying a nominal registration fee of P100.00, with morning and afternoon snacks for 2 days, the participants learned how to make bear Santa Clauses, Christmas dolls, Christmas baskets, Christmas stockings and Christmas pot holders. When their outputs were hanged on a Christmas tree everyone burst singing some Christmas carols! Christmas in October indeed!

With the skills they learned, the participants will now be able to augment their family income and they will not have to buy anymore their Christmas decors.

This skill training is but one of the many trainings that BBCCC has envisioned for capability-building of its members. Undergoing finalization are seminars in Candle-making, Budgeting, Accounting for non-Accountants, Confidence-Building Mechanisms for Coop officers and leaders and many more.

Members are invited to suggest other trainings that they are interested in and when these are conducted to participate in them. Suggestions may be submitted to VP Ampy Rimas or through Ms. Mary Ann Black Bungag, who's in charge of Education and Trainings. Members who have special abilities are likewise invited to share their talents and skills. BBCCC will be very happy to organize seminars and trainings for this purpose.



*PMES in Hong Kong... GM Jess (foreground) explaining BBCCC Services to the participants. Membership Recruitment in-charge, Dir. Greg Andal resting after having given his talk on Membership requirements and procedures.*



# TESTIMONIAL

*I am a Social Worker and I joined the BBCC in 1985 because I was convinced that the cooperative is an instrument of alleviating poverty in the community.*

*My first loan of P5,000.00 was used for the tuition of my brother. My second loan was for a business venture which did not push through because I became a victim of a dishonest person who asked for 3 months advance rental for an eatery space near UB. Only after I had given her the advance payment did I learn that she was an imposter. And to think that my sister who introduced her to me said that they had met in a charismatic renewal meeting! This experience saddened and disappointed me greatly but it did not deter me from going on. I went into a vegetable business partnership with my sister. We rented a small space in the Hanger market. Things were going well. I decided to loan again for an additional capital. But alas, after 8 months, someone came to tell us to vacate our stall showing us a contract with the stall owner. To our dismay we found out that we were the third sub-lessor. This again is proof of the anomalous practice of unscrupulous owners who keep on subleasing their space for higher and higher amounts. In my frustration I gave up all ideas of going into business, Instead I decided to go to Hongkong even with the humiliating thought of working as a domestic helper. I worked there for 3 years saving every cent I earned. On my Sundays off, I would go to church and would spend the rest of the day as a volunteer Social Worker in our NGO network catering migrant workers. But then I needed to come back to the country because my son who was barely 3 years old when I left needed me especially that I am a single parent.*

*Finding myself without work inspite of my many applications almost everywhere, I had to reconsider going into business again. I got my earning abroad and added it to my fixed deposit so that I could get a bigger loan. I always know that BBCC would be my salvation. With a loan of P 160,000.00 I could start building our house in Balili La Trinidad and still could finance a small business. I peddled goods from house to house and from office to office. It was very tiresome but I was happy at the good turnout of my business. With business going strong, I bought a service car so that I could buy my goods direct from the manufacturer.*

*At this point, I was requested by the Bontoc Labor Union in Hongkong to manage a consumer cooperative in Bontoc knowing that I am familiar with coop operations and that I share sentiments with them having been a former OCW. The coop did very well. With Sagada as a tourist nearby and with the college in town business boomed.*

*Then I decided to be my own boss. I resigned as manager of the cooperative and once again came knocking at BBCC's doors. I wanted to get the capital needed to start a restaurant business. Helping me was a sister whose three children's names I used to coin the name of my restaurant, "Michiebell Kitchenette." One of my helpers died leaving behind 3 children, the youngest, aged 4, I adopted. I reasoned out that one more added to my son would not be such a burden and besides "it is time to share the blessings God has given me."*

*Then another business opportunity came up. Realizing that Bontoc has dearth of decent boarding homes to students (many students were staying in boarding house which have no amenities especially decent bath and toilet facilities). I decided to put up a 4 storey boarding house building. My money could go only up to 2 stories and so I came again to BBCC to loan a big amount for the other 2 storeys. Because of my good records as a borrower and my collateral, BBCC did not hesitate to grant me my loan.*

*I am a happy and fulfilled woman now with God's grace and the financial support of BBCC. My son is now in college. I am supporting a nephew at Maryhurst Seminary, I was able to help relatives who came for assistance, not to mention that indirectly I am able to help the families of my employees in my business.*

*Thank you so much BBCC. Ikaw ay pag-asa ng mga tulad naming mahihirap!*

DOROTHY LISWID



Participants listen and are amused at a joke the resource spekaer, VP Ampy Rimas (foreground) gave during the "Women Empowerment" seminar last July 29, 2001.

# WHAT'S NEW ON THE BBCCC HOUSING PROGRAM

By: Atty. Ruben A. Corpuz  
Chairman: Housing Committee



**B**ased on the action plan formulated by the Housing Committee during the Strategic Planning held after the general Assembly this year, it was aimed that by the end of year, a significant set of activities related to the first BBCCC housing project would be finished. This means that even as the conversion of the Lubas lot, from agricultural to residential, will not yet be obtained, which is beyond the coop control, then at least some do-able part of the project will be made.

Indeed, the following are significant developments: 1) All requirements for the conversion have been complied with and the papers have been awaiting the signature of the Secretary of Department of Agriculture in Quezon City. 2) The Soil Test that includes determination of the bearing capacity, foundation support, and slope stability analysis has been completed.

3) The Hydrologic Study too is finished. 4) Another requirement for the application for Environmental Clearance Certificate, namely, the Engineering Geological and Geohazard Assessment Report (EGGAR), is being prepared. 5) But the EGGAR can't be completed unless the Subdivision Plan is done.

So far, the Technical Group of the Committee has finished a draft of the Subdivision Scheme taking into consideration three housing schemes. Three plans/schemes have been proposed by the Board to be incorporated in the subdivision scheme, namely, the socialized housing model, single detached, and International Cooperative Association (ICA) model. The socialized housing is the model contemplated in the Social Housing Act, or RA No. 7279, which in Pag-ibig Fund terms, has a unit price of P180,00 and below. The housing units here can be in rowhouses, each unit on a 100-square lot or less. The single detached scheme may refer to the economic housing scheme under Pag-ibig categories. The lot area may range from 150 to 200 square meters. The cost of these units, depending on the capacity of the applicant, ranges from P180,000 to P500,000.00. The ICA model is a housing scheme where ownership of the property will be retained by the coop while the applicant will only enjoy its perpetual rental use. Normally, the ICA buildings are apartment-type, rowhouses, or medium rise buildings.

One on-going activity regardless of the aforementioned compliances is the bearer's course. This is a short half-day seminar where interested applicants are oriented to the vision mission, objectives, activities and strategies of the BBCCC housing program. Those interested are advised to join the CHIPS program, a pre-need savings plan which will earn them points and give the advantage over other applicants.

## PEREZ IS NEW ELECOM CHAIR

**M**s. Josie Perez is the new EleCom Chair in view of the resignation of Atty. Wilfredo Clemente from said position. She will serve the remaining term of Atty. Clemente. In his resignation letter, Atty. Clemente pointed.... "because of the bulk of inter-agency tasks in my present assignment, I find it necessary to give up some activities....". Atty. Clemente is currently CAR Chief of Trade and Industry Development Specialist

Before he became EleCom Chair, Atty. Clemente has served as member of the same committee for some years. Being a Certified Public Accountant, he also served as BBCCC Treasurer for 2 terms.

Resource Speaker Letecia Consolacion of the Waste Management Seminar emphasizing the components of the environment: Lupa, Araw, Hangin at Tubig forming the acronym LAHAT (see blackboard)



## Young Savers Program Going Strong

The formal launching of the Young Savers Program was held last August 25, 2001 with more than 200 kids and parents around. It was a day of fun and laughter, the kids enjoying the different games and receiving valuable prizes such as table clocks, pencil case, mugs, lunch boxes, thrift box, creative and constructed toys and many more after winning in the contests such as: trip to Jerusalem, twist bike race, "bring me"\_\_\_ and more

Pros Mabalot and Michelle Cariño of the Youth and Women Component, coordinated the affair. At the moment, both are busy preparing for the next Teeners and Young Adults launching activity as they are also planning for various women enhancement activities.

As of the end of September, the status of the Kiddie Saver Program is as follows:

Type	No. of Members	Fixed Deposit	Fixed Deposit on Supplemental
Kiddies	444	P 210,455.89	P 558,392.09
Teeners	110	98,970.00	150,693.68
Young Adults	101	82,817.51	148,726.78
Total	655	P 392,343.40	P 857,812.55 = P 1,250,155.90



The above figures show that the great majority of the Young Savers are the Kiddies (67%). Correspondingly, they also have the biggest fixed deposit and fixed deposit supplemental, totaling P 768,847.98 or 61% of the total amount of P 1,250,155.90

The intention of the Young Savers Program is to encourage the habit of saving among the young. It has been said that the Filipinos are not a saving culture. It is hoped that through this program the young Filipino will eventually make saving a part of his life.

From the Manager, here is a reprint of the flyleaf on the Young Savers Program:

Our children can now become Associate members of BBCCC, how? Let them join the...

### KIDDIES SAVINGS CLUB

Who may join:	Children from the Grade Six (6) level and below
How much to pay:	Members Fee P 50.00
	Minimum Fixed Deposit 100.00
	Minimum Savings Deposit 200.00
	TOTAL P 350.00

BENEFITS:	Interest in Fixed Deposit
	Interest on Savings Deposit
	Some Surprises

### TEENERS SAVINGS CLUB

Who may join:	Teenagers from First Year High School level to Fourth Year Level
How much to pay:	Membership Fee P 50.00
	Minimum Fixed Deposit 100.00
	Minimum Savings Deposit 350.00
	TOTAL P500.00

BENEFITS:	Interest in Fixed Deposit
	Interest on Savings Deposit
	Some Surprises

### YOUNG ADULTS SAVINGS CLUB

Who may join:	College Students
How much to pay:	Membership Fee P 50.00
	Minimum Fixed Deposit 100.00
	Minimum Savings Deposit 500.00
	TOTAL P 500.00

BENEFITS:	Interest in Fixed Deposit
	Interest on Savings Deposit
	Grocery Loan Privilege
	School Supplies Privilege
	Lodging Facilities

### What's Coming up:

1. Seminars of Officers and Board – October 28, 2001
2. Family Day – November 4, 2001 in celebration of the Coop's Foundation Anniversary and of the Cooperative Month.
3. Budgeting and Preparing Financial Statement November 10, 2001
4. Accounting for Non-Accountants November 24, 2001



Small boys doing some dance steps hoping to get some balloons (background) upon winning.

## THE DEBTOR OF A KIND

Atty. Bernard D. Padang, Chairman, BBCCC Legal Committee

Easy money easily goes ballistic. The best way is the hard way in spending especially so if it is a hard-earned currency. But money is no meant only for spending; the biblical multiplication of the loaves of bread was made possible because there was bread still left and saved.

Indebtedness for good but not for eternity. The discerning debtor would rather avoid misery so that the borrowed money is invested wisely and sparingly. The dogs of war unleashed against prodigality abound within the determined soul.

He says the toil never stops in order to earn money and she quips bit also for the rainy days. And truly both are correct. We do not work only to live but we do not also live only to work. Working is supposed to be for a sound living.

The belt is tightened because there is less to hold. The rice granary of the human body supplies the demand; let us not wait when the demand of the body is for the payment of the bludgeoning debt we cannot bear.

The angel of the Lord proclaims the good news; the insecure debtor relents. However, there are angels equally among the debtors. Hence, we apply more the golden rule than the silver bullet theory. It is but proper that the debtor-member must also be a miracle worker.

Alright, the creditor is the giver and the debtor is the obligor. Better still, both the giver and the obligor should be reciprocal strivers for the common goals like together becoming economic boomers for all seasons.

The courtship stands for the debtor to profit form the creditor. There is a time indeed to receive and a time to pay and pay you must religiously. You will count your blessings surely and even financially.

Debtors and debtors of the better kind are most welcome to Club Cloud Nine. The additional gain will be for the rest to follow. Greetings alike to all BBCCC members who are debtors or otherwise and wisely they spend! Come on join us!

Member Advertisers are welcome in future issues at very reasonable advertising rates.

## Bantay Kalusugan 2001

A very special community health project was made available to the members of BBCCC last September 29, 2001. This was the Bantay Kalusugan 2001, a pro-health package consisting of the following various laboratory exams:

- Fasting blood Sugar (diabetes)
- ECG, Total Cholesterol (heart abnormalities/hypertension)
- Uric Acid (acute arthritis and gout)
- BUN (kidney disease and uremia)
- Complete blood count (anemia and leukemia)
- Urinalysis (kidney diseases and urinary tract infection)
- Stool exam (intestinal parasitism)
- Blood typing (for blood transfusion / emergency cases)



The whole package cost only P200.00, which would normally cost P870.00 if not done through tie up with BBCCC Bantay Kalusugan Project. A free computerized eye examination was also given.

There was also offered an optimal creatinine (for kidney function test) for P50.00; a chest X-ray for P120.00, triglycerides/HDL LDL (risk factors for heart attack/stroke) and Hepatitis B Antigen for P150.00.

A medical team of 18 doctors, medical technologist, nurses and optometrists from the Prolab Diagnostics from Makati managed the activity.

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