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The BBCCC COOPSERVER

Cooperative Community News and Features

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CDA -CAR APPROVES REGISTRATION OF NORPHIL SAVINGS & DEVELOPMENT HOUSING COOPERATIVE (NSDHC)

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

What's the NSDHC? And what concern does BBCCC have in this newly registered cooperative? What's the ICA Housing Model (Swedish type) all about?

We have to go back a little in time. This means a brief history of the housing program of the two biggest coops in Baguio City, Philippines. The SLU-SVP Housing Cooperative was founded in February 10, 1971 and registered with the Cooperative Administrative Office (CAO) which later became Bureau of Cooperatives Development (BCOD). It is supposed to be the oldest and most sustaining housing coop in the Philippines, but some neophytes in the housing coop movement are tolerating inaccuracies in the records. The BBCCC was founded in October 11, 1958, and now the biggest credit cooperative in the area. These two coops are related by affinity, in the sense that they have big number of common members. Presently, the chairmen of both coops are members of both coops.

The parallel directions of both coops, SLU-SVP purely on housing services, providing hundreds of housing units and thousands of residential lots to its members, and BBCCC purely on credit services and providing loans to its 14,500 members, met when lately BBCCC decided to maximize the use of its excess liquidity by opening a housing service window for its members. It bought a four-hectare lot in Lubas, La Trinidad, Benguet, to be develop for its first housing project.

Then something new cropped up. Two foreign visitors from KF Mission Project in Sweden, connected with the International Cooperative Alliance (ICA), namely, Rolf Trodin and Rolf Akeby, have been coming to visit both SLU-SVP and BBCCC. In their company was the Head of the NATCCO Housing Resource Center, Mr. Danny Consuegra. In at least two visit where

(Continued on page 2)



BBCCC Chair Atong Fernandez distinguishing Cooperative Housing from Housing Cooperative at the National Housing Cooperative Forum, May 27-28, 2003. Listening intently are SLU-SVP GM Mary Minglana, BOD Chair Ruben Corpuz, and BBCCC GM Jess Cendaña, and other participants.

CDA-CAR Approves...*(Continued from page 1)*

they held conferences with the SLU-SVP and BBCCC Board of Directors and Officers, the visitors described the housing scheme in Sweden, what they termed as the ICA housing model accredited by the United Nations, and expressed their intentions to introduce the model in the Philippines.

The ICA housing model has two types, the renting coop and tenants' owners cooperative. The Cooperative owns the land and building and a member merely rents a unit in the building. When the member wants to move, he gives up the unit to the cooperative. Based on a queuing system, another housing cooperative member will be asked to move to the unit.

In a tenants' owners cooperative, a member is a part-owner of the coop by contributing a share of the cost of the building and operation, and gets from the cooperative a certificate of eternal living right in the unit. The tenant owner can sell the part-ownership right in the market as owner of the unit. This is the model which the two consultants desire to be introduced in Philippine setting.

But the more significant feature of the model is its SAVINGS QUEUE SCHEME. The concept is simple. Interested members enroll in the savings queue program. Almost anyone can qualify, including a newly born child. His parent or grandparent can enroll for and his behalf. They continuously save in regular amounts until their turn for housing unit award comes. It's like a pre-need scheme. Here the fund develops exponentially. Just imagine, if the 14,500 members of the BBCCC joins the program, either for themselves, their child or grandchild, and pay P100 monthly how much will the fund be in one year, in five years? A cool P78,000,000.00! When this happens, the housing project becomes endless.

The Swedish visitors tried to persuade the participants on the merits of the ICA housing model. They even invited in two separate trips to Sweden, two officers of SLU-SVP, namely, Atty. Ruben A. Corpuz and Ma. Asuncion B. Minglana, for a study tour of the housing developments there. Coming August of this year two officers of BBCCC, namely, Chairman Atty. Renato C. Fernandez and General Manager Amado Jesus Cendana, will also be joining another group for a study tour of the housing models in Sweden.

Coming now to the NSDHC thing. During the visit of the two Swedish KF Project consultant in the summer of 2001, finding some difficulties in introducing the ICA Housing Model to existing cooperatives, the two consultants suggested that the best way to introduce the model in this area is to create an entirely new housing coop to be joint-ventured by BBCCC and SLU-SVP. And that's how the idea was born. The rest is history.

Thus, in two separate resolutions, the SLU-SVP and BBCCC approved their entering into a joint venture to create a new housing coop, to provide technical, financial and operation support for its creation. On July 4, 2003 the Joint Venture Agreement was signed by the duly authorized officers of the two coops and immediately representatives to the organizational meeting for the creation of a new housing coop were appointed, namely, Atty. Ruben A. Corpuz, Ma. Asuncion B. Minglana, Engr. Alfonso Felix, Mario Valdez from SLU-SVP, and Atty. Renato C. Fernandez, Amparo T. Rimas, Emerita C. Fuerte, Amado Jesus Cendaña from BBCCC.

During one of the organizational meetings the name of the new coop was selected from various suggestions, which would be NORPHIL SAVINGS AND DEVELOPMENT HOUSING COOPERATIVE (NSDHC). The Articles of Cooperation and By-Laws was drafted, reviewed, and finally presented and ratified on May 29, 2003, in a ceremony inserted as an intermission number during the

National Housing Coop Summit held in SLU-SVP Conference Hall last May 27-29, 2003. The new coop's Articles of Cooperation and By-laws together with other requirements for registration were subsequently filed with CDA-CAR and NSDHC became officially a new coop on **July 8, 2003**. This will be NSDHC's foundation day, another first of its kind, in the history of cooperatives in the Philippines.

The inauguration of NSDHC was held on July 27, 2003 during the first official pre-membership seminar held at the SLU-SVP MPC Hall, Bakakeng, Baguio City.

In-House PMES at the DAR

An in-house Pre-Membership Education Seminar (PMES) was held at the Department of Agrarian Reform (DAR) on May 8, 2003 at the Easter College Compound, Guisad.

Participated in by twenty-seven office rank and file, the seminar was handled by Vice Chair Ampy Rimas, Chair Renato Fernandez, GM Jess Cendaña and Legal Committee Chair Atty. Nelson Gayo.

In his closing remarks, DAR-CAR Assistant Director for Administration Atty. Wenceslao Saguidec, CESO4, thanked BBCCC for accommodating their request for an in-house PMES. He said that the gesture is proof to the Coop's avowed mission of reaching out to groups interested to receive the seminar right in their place of work. Such innovative procedures, he remarked, augur well of the Coop's constant search for effective measures toward market penetration. He added that he will be very glad to inform his boss, Secretary Obet Pagdanganan, that DAR-CAR might yet be the first DAR to respond to the latter's Memorandum for all DAR employees to join a Cooperative.

The in-house PMES was made possible through the efforts and coordination of Mrs. Divina Paderes, Legal Ass't. II with BBCCC Vice Chair Ampy Rimas

The conduct of in-house PMESes is one of the innovations for membership recruitment of the Education, Training and Membership Committee chaired by Vice Chair Ampy Rimas. Big groups who may wish to have the PMES conducted for them on their own schedule may coordinate with the committee.



Participants to the DAR-CAR In-House Seminar posing with GM Jess Cendaña and Vice Chair Ampy Rimas

FIRST NATIONAL SUMMIT OF WOMEN IN COOPERATIVES

With the theme "Gender Equality in Cooperative Governance", the first national summit of women in Cooperatives was held in Banaue, Ifugao last June 5-7 at the Banaue Hotel. This was a project of the Cooperative Development Authority (CDA) spearheaded by Administrator Virginia Teodosio in cooperation with the CDA-Cordillera Administrative Region, the CAR-Cooperative Union, and the Ifugao Federation of Development Cooperative (IFDC).

"Women participation in the national economy has changed dramatically in both volume and composition. This is true especially in the cooperative movement... many years of cooperative action have set the stage for the increasing participation of women... the summit draws attention to the nature and contribution of women to the development of cooperatives... (Excerpts from Administrator Teodosio's letter of invitation to the Summit)

The above has thus set the tone and direction of the entire summit. The presentations and the corresponding activities zeroed in on the "Crucial Role of Women in Economic and Political Participation and in Decision-Making".

The topics presented were:

- **"Status of Women Participation in Cooperatives"** discussed by **Mrs. Emerita C. Fuerte** of the Cordillera Administrative Region Cooperative Union (CARCU) located in Baguio City.
- **"Women Styles in Managing an Agricultural Cooperative"** given by **Mrs. Valentina Tomas** of the Nueva Viscaya Alay Kapwa MPC located in Solano, Nueva Viscaya.
- **"Women Leaders in Community based Development"** presented by **Mrs Petra Martinez** of the Clavera Agri-based MPC located in Claveria, Cagayan.
- **"Centralized Financing System in the Mainstream of Cooperatives"** discussed by **Ex Judge Esperanza Garcia** of the Court of First Instance MPC located in Cebu City.

The Women talk on Cooperatives was contributed by some Cooperative women leaders, namely: Mrs. Eutiquia Remitar of the HIJO Employees Agrarian reform Beneficiaries Cooperative II on Madaum, Tagum City; Mrs. Carmen Teaño of the Project 4 Development Cooperative in project 4, Quezon City; and Mrs. Imelda Juan of the Sual Federation of Cooperatives in Sual, Pangasinan.

In her keynote speech, **"Union of Women in Cooperatives"**, **Administrator Teodosio** pointed that women should have a sense of history and should therefore value, preserve and promote Philippine culture. Particularly, she strongly recommended that women should take pride in their native costume, made of indigenous materials. "The costume will not only identify the Filipino woman from among so many as it reflects our touch of style and personality uniquely our own" she emphasized. She rallied the participants to join heads, hearts and hands

to improve themselves for the development of the country. Union is not just advocacy in words but more importantly in action and performance. "Its is only when we put our acts together that we, women, can be heard, noticed and accorded our due in terms of social, economic and political equality" she stressed.

Mary Bilagot, Senior officer of DOT-CAR, underscored the important role that cooperatives can play in promoting tourism. Cooperatives can invest in tourism even by simply going from place to place attending seminars, conferences and the like resulting greatly in local tourism. She cited the Eco-tourism of Quebec and the Homestay Malaysia as tourist's schemes which can spell out how government and cooperatives may join efforts to make the Filipinos a tourism himself and to attract foreign tourists as well.

Interestingly, there were two (2) woMEN delegates from the Baguio Association of Retired Persons (BARP) Multipurpose Cooperative, who when asked why they attended a women's summit, answered "to show that our BARP-MPC is gender friendly". A great number of their members are women and it would be good that their Cooperative should be responsive to the needs of women they added. The two courageous men were BARP-MPC President, Prof. Federico Balanag and Vice President, Mr. Tolentino Opiniano. Along with them were two BARP-MPC staff Andrea Bandaay and Menchita Damoslog.

The delegates from the Baguio-Benguet Community Credit Cooperative were: Vice Chair Ampy Rimas, Women Component in-charge Procs Mabalot, Audit Chair Nida Flavier, Secretary Michelle Cariño, and Accounting Staff Cita Balancio.

GREETINGS ...

- ◆ Congratulations to Chairman **Atty. Renato Fernandez** for having been elected **Chairman of the Board of the Metro South Cooperative Bank (MSCB)** soon to be Banko Kooperatiba ng Pilipinas (BKP). He is the first Cooperative leader outside of Manila to head this prestigious organization.
- ◆ Warm welcome to Crecom Secretary **Auring Ambanloc** who has just arrived from a well-deserved vacation to the USA



Participants to the Women Summit held at Banaue, Ifugao on June 5-7, 2003.

EDITORIAL

By: **Atty. Renato C. Fernandez**
Chair, BBCCC, MSCB

Hundreds of coops and their partners nationwide are weaving . . . **NOT JUST ANOTHER MONEY BASKET**

(From Metro South Cooperative Bank to Bangko Kooperatiba ng Pilipinas)

[This writer, representing the interests of BBCCC, and surrogate in fact for a fast growing number of Northern Luzon coop primaries that are newly-affiliated with the Makati-based Metro South Cooperative Bank, has been elected to head the MSCB Board after one year of immersion as one of its fifteen elected directors. Big names preceded BBCCC's Ka Atong Fernandez as past board chairpersons: Vicky Garchitorena, Col. Efen Zaide, and PLDT's Frank Caballero. The bulk of the information about the coop bank contained herein has been drawn from papers, reports, and publications prepared by the management headed by distinguished bank president and GM Manuel S. Tiangco.]

All cooperatives of note feel and recognize the need of a national cooperative bank, open to like-minded coops as a financial consortium, big enough to service expanded savings, liquidity pool, and money reservoir limited only by the trust and confidence of the cooperatives participating for more wealth, prestige, and power. Somehow, the answer to the need gains finer resolution to disclose **not just another money basket**. Common desires from the fragmented coop sector converge in syncretism to a centralized system of resource exchange, liquidity pool, concerted good governance, numerical edge, economies of scale, shared and spread risks, values-base stability, and collective empowerment. Also envisioned, a network wide enough to service coops nationwide, to reach, and connect, urban and village cooperatives in corporate mills, city markets, hidden valleys, or distant islands. Others would add, wise enough to remain independent and democratic as it seeks partners for mutual ends.

Birth and Identity

MSCB obtained its banking license under Monetary Board Resolution No. 745 dated July 24, 1996. It started operating on Marcy 24, 1997, at its present office location in Makati City, the country's business and financial capital. The bank is a cooperative federation as its member-stockholders are all cooperatives (434 coops as of July 19, 2003) and it is registered as a cooperative with the CDA under a Certificate of Registration dated September 26, 1996. The bank at the same time coop finds itself in less trodden territories, trails rarely, or not at all taken. As a bank, it is subject to banking regulations and undergoes regular supervision and examination by the Bangko Sentral ng Pilipinas (BSP). As a cooperative it is likewise covered by the applicable provisions off the Cooperative Code (R.A. 6938).

Capitalization and Classification

At inception, the authorized capital stock of the Coop Bank is P200 million, which entitles the Bank to a "national" classification under R.A. 6938. As of May 31, 2003, it has a total paid-up capital of P67.5 million, and a total network of P80.1 million. In the combined coop and rural banking sector consisting off about 800 banks, MSCB is among the top 20, in terms off paid-up capital. Now pending approval with the BSP is the bank's amended Articles off Cooperation,

seeking among others, an increase authorized capital of P250 million and a change of name to **BANGKO KOOPERATIBA NG PILIPINAS**.

Objective and Lending Operations

Cooperatives are the principal, though not the exclusive, clientele of MSCB, most of which are in turn servicing the financial needs of their individual members. In a sense, the bank is a wholesale lender to the primary cooperatives and their federations and unions. This operation is in line with its mission to serve the coop sector and in fulfillment of the mandate of R.A. 6938. As a bank, MSCB is licensed to accept deposits and do lending activities to the public. As of now, however, its loanable funds are almost solely provided by its coop members by way of deposits and capital investments. Thus, the bank acts as a medium for the voluntary pooling of funds of its member-coops to primarily provide banking services to the Coop Sector. The bank also provides the members with the necessary training and education to improve their governance and operational efficiency. Among other things, a newly devised Credit Rating System is now being tried using wellness in cooperative management as the gate pass for preferential borrowing rates.

Financial Condition, Membership and Management

As of May 31, 2003, the total resources of the bank stands at P254.3 million. The bank is consistently making profits yearly and is able to declare and distribute modest dividends and patronage refunds in accordance with the standards set by the BSP. Still free from debts other than its deposit liabilities, the bank continues to be highly liquid since inception. Present membership is 434 consisting of coop primaries, federations, unions, and coop banks from Luzon, Visayas and Mindanao. Membership growth continues to improve yearly and is now seen to average at the rate of 12 coops monthly.

The members of the MSCB Board of Directors are: **Atty. Renato C. Fernandez (Baguio-Benguet Community Credit Coop), Chairman**; Fr. Anton CT Pascual (*Simbayanan ni Maria MP Coop*), Vice Chair; and directors Dr. Paciano P. Bacani (*Isabela State University Credit Coop*), Dr. Angelito B. Bagui (*Soro-soro Ibaba Dev't Coop*), Mr. Romeo A. De Jesus (*San Jose del Monte KPPI*), Mr. Epimaco V. Densing III (*Monterey Farms MP Coop*), Prof. Harry D. Francisco (*De La Salle Credit Coop*), Mr. Herminio C. Hernandez (*San Dionisio Credit Coop*), Ms. Edita S. Lauron (*Metropolitan Dev't Coop*), B/Gen. Juanito J. Malto (*ACDI Credit Coop*), Mr. Roberto C. Mascarina (*Barangka Credit Coop*), Mr. Conrado B. Roxas (*Landbankers Credit Coop*), Mr. Filmore S. Dalisay (*PLDT Employees Credit Coop*), and Col. Efen R. Zaide (*PAFC Producers Integrated Coop*). Other top officers are: Mr. Manuel S. Tiangco, *Pres. & GM*; Fr. Mar Arenas, *Treasurer*; Atty. Simeon T. Asia, Jr., *Board Secretary*; Mr. Bernardino D. Ng, *Compliance Officer & Internal Auditor*.

The Philippine Federation of Credit Coops (PFCCO) and its regional leagues maintain their pioneering *Central Finance Facility*;

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THE BBCCC COOPSERVER
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Editorial... Not Just Another...

(Continued from page 1)

the National Confederation of Coops (NATCCO) and its members have pooled the *Central Liquidity Fund*; other cooperatives and the Land Bank of the Philippines (LBP) recently agreed on a *Coop Centralized Financial System*; still the vast majority of cooperatives, for lack of unity and consolidation towards a trustworthy and viable alternative, so conveniently deposit with silent regrets to mostly family-owned and controlled profit-driven private banks. Let coops and their friends and advocates weave the money basket they can be proud of. With MSCB going nationwide, the reality of that coop sector dream of coop-owned and controlled, truly BKP, is not after all that far on the horizon.



BBCCC receives certificate of appreciation and recognition from PFCCO for hosting Council Members and Officers Consultation Meeting. Seen handing the certificate is Fr. Mar Arenas, PFCCO Council Chair and Bert Mascarina, Council of Elders and being received by Chair Atong, GM Jess, and Vice Chair Ampy. Witnessed by PFCCO and League officers.

PFCCO Holds General Assembly in Baguio

The Phil. Federation of Credit Coops (PFCCO) held its 43rd General Assembly & Educational Forum here at Baguio City last April 25-27, 2003. The theme of the GA was "Redirection PFCCO towards Sustainability." It was hosted by the Northwestern Luzon League. BBCCC hosted the two-day Consultation Workshop & League Managers Meeting on April 23-24, 2003.

Rev. Mar Arenas, PFCCO Council Chair elucidated on the theme. He underscored the great importance for PFCCO to forge forward and embark on activities which will render its services and operations relevant and viable. Honorable Generoso Tulagan, Chair- House Committee on Cooperatives, discussed the legislative updates on cooperatives while CDA Chair Efrén Moncupa discussed CDA updates and Development Programs.

At the education forum, four (4) major topics were presented, namely:

1. Cooperative Professionalization given jointly by Mrs. Leni San Roque, Manager, Member Services, Asian Confederation of Credit Unions (ACCU) and Dave Pajaron, General Manager of PFCCO and of the Northern Mindanao League.
2. "Application of Marketing Strategies to Cooperatives" delivered by Mrs. Joefre Balce, CEO, Foundation for Sustainable Society, Inc.
3. "Women and Youth Integration in Cooperatives" presented by Ms. Salome Garribe, Reg'l Director, Asian Women in Cooperatives; and
4. "Electronic Accounting Solutions for Business" discussed by Mr. Garry Lora, EDIOUS Manager, Five Star Credit and Dev't Coop.

A canao festival with its ethnic rituals was held to the great delight of the non-Cordilleran delegates. This was followed by a beautifully choreographed presentation of Cordillera songs and dance at the Fellowship Night.

The National General Assembly was attended by 218 delegates representing some 100 cooperational primaries.

The next PFCCO GA will be held in Santiago, Isabela on the third week of April 2004. It will be hosted by the North Luzon Credit Coop (NELCCO).

**Excuse the inconvenience,
ON THIS SITE WILL RISE . . .**

THE BBCCC BUILDING

Dir. Greg Andal (Board Liaison, Construction Mgmt. Team)

Watch your steps! Please bear with us. "Adventure poorly considered is inconvenience; inconvenience rightly considered is ADVENTURE." Please co-operate. Be adventurous.

Consider elsewhere, definitely NOT @ BBCCC: economic slowdowns, investment uncertainties (reserve fund and institutional capital, CETF, community and building fund), then, dividend (interest on capital) much higher than current inflation rate, personalized service. BBCCC is sustainable: enlightened membership, value-based management, democratic control, disciplined members: saving regularly, borrowing wisely, paying promptly. By and large, our credit cooperative is blessed, posting positive growths during successive critical years. BBCCC is FAST GROWING. BUT mind you, our offices are already TOO SMALL TOO TIGHT for our 14,500 members! Furthermore, in the spirit of sharing, we need to reach more "have less" out there. In Y2000 General Assembly the members demanded: More room. In Y2001 the GA demanded: More room. In Y2002 the GA demanded: More room. Then finally, the Y2003 General Assembly approved: Let's go on, build THE BBCCC BUILDING! So, here goes.

BBCCC as a community-based financial institution has gained more credibility than ever in the financial market: self-generated fixed deposits (basic, supplemental, term) re-cycled for lending, affordable lending rates, statutory reserves (reserve fund and institutional capital, CETF, community and building fund), then, dividend (interest on capital) much higher than current inflation rate, personalized service. BBCCC is sustainable: enlightened membership, value-based management, democratic control, disciplined members: saving regularly, borrowing wisely, paying promptly. By and large, our credit cooperative is blessed, posting positive growths during successive critical years. BBCCC is FAST GROWING. BUT mind you, our offices are already TOO SMALL TOO TIGHT for our 14,500 members! Furthermore, in the spirit of sharing, we need to reach more "have less" out there. In Y2000 General Assembly the members demanded: More room. In Y2001 the GA demanded: More room. In Y2002 the GA demanded: More room. Then finally, the Y2003 General Assembly approved: Let's go on, build THE BBCCC BUILDING! So, here goes.

What do we expect? It's building time. It is spending time. Like it's sowing time, planting time, investment time. There will be sacrifices, calculated risk, in exchange for some future benefits, more lasting returns. Lesser other incomes now. More expenses now. Our coop might even borrow, first and foremost, as approved by the Board and before sourcing from anyone else, from you, the BBCCC Members as lenders to their own Coop. Be understanding, be generous. And we assure you, our savings and credit operations will go on as usual. Trust your Coop. Harvest time will come later, for you, your children, your community. The new BBCCC Building - of steel, concrete, aluminum and glass - will last. Do lend a hand, be one of its builders.

Through a Board resolution, the BBCCC has contracted, for the purpose, the services of J.C. Marrero Construction, the construction arm and subsidiary of Mega Plan Inc., a Baguio-based construction firm. The Coop vis-à-vis said construction has also hired the services of a local architect and a coop member civil engineer who will serve as the owner's representative relative to construction matters. Archt. Frank de Guzman, formerly of SLU and Engr. Bert Talco, an Engineering faculty of SLU have been tasked as the In-house Project Managers of the BBCCC building construction, effective June 16, 2003.



The scale model of the new BBCCC building

COOP TRIVIA

The Cooperatives in the Cordillera number 941 as per data coming from the CDA-CAR.

These are distributed as follows.

Abra	-	101	-	10%
Apayao	-	33	-	3%
Baguio	-	135	-	14%
Benguet	-	329	-	34%
Ifugao	-	95	-	10%
Kalinga	-	553	-	16%
Mt. Province	-	95	-	10%

How Much Do You Know Some of BBCCC's Important Events?

- BBCCC was organized on October 11, 1958 as the Baguio Teacher's Credit Union (BTCU) with Atty. Alexander Brillantes as the Founder.

- It was registered with the Cooperative Administrative office (CAO) on December 28, 1958.

It was re registered with the same office on Dec. 10, 1976

- It was registered with the Bureau of Cooperative Development (BACOD) of the Department of Local Government with FF No. 115RR

- It was registered with the Cooperative Dev't. Authority (CDA) and granted confirmation No. 114, S.1991

- The short strip from Assumption downward to the BBCCC has been named Cooperatives Street by virtue of City Ordinance #40, 1991 sponsored by then Councilors Danny Fariñas and Jorge Manalo. This is so far the only Coop Street in the country as per information.

- Baguio Teachers Credit Union (BTCUI) became Baguio Community Credit Union, Incorporated (BCCUI) in 1961.

- BCCUI, became Baguio Benguet Community Credit Cooperative (BBCCC) in 1976 its name to date

- It took thirty (30) long years for BBCCC to acquire its lot and building; after renovations done on the building purchased, it was blessed and inaugurated on Oct. 28, 1988.

(Culled from BBCCC documents)

How Much Do You Know of Women's Status? Participation?...

- Women provide up to 80% of the work force in export processing zones.

In international labor migration, the ratio of females to male is, 3.1 among Indonesians, 3.2 among Sri-lankans and 12:1 among Filipinos.

- Everywhere, women are paid lower than men; on the average, women continue to earn $\frac{3}{4}$ of the male salary/wages.

- Women hold 14% of administrative and management jobs and less than 6% of Senior Mgmt jobs in the world. This despite UN recommendation of a minimum of 30% political participation.

- In the Philippines, however, the number of female managers and administrators is 34.8

- More than 1B adults have no access to basic education, 600M are women or roughly equivalent to 65%

In the Philippines, however, Filipino women are among the world's most educated, with literacy levels of 94%.

(Culled from the paper presented by Dir. Emy Fuerte at the First Nat'l Summit Women Cooperatives, Banaue, Ifugao, June 5-7, 2003).

Board of Directors Undergo Leadership Training

The entire seven (7) Board of Directors of BBCCC, along with a dozen of coop officers from some Baguio primaries underwent a Leadership Seminar held at the BBCCC premises on May 25, 2003. They were led by BOD Chair Atty. Renato Fernandez, BOD Vice Chair Ampy Rimas and Dirs. Oscar Adversalo, Gregorio Andal, Emerita Fuerte, Ruben Corpuz, and Bernard Padang.

The Seminar is part and parcel of the entire CEIN leadership and membership upgrading training packages. The said Seminar is called LEM or Leadership Education Modules. It was mentored by CEIN accredited facilitators Maan Bungag and Jolyna Alcantara, Mr. Henning Hansen and Ernie Labrador, Senior Education Adviser and Education Specialist respectively of CEIN were on hand to supervise the Seminar.

The training consisted basically of the Functions and Responsibilities of officers of the Coop, specifically the BOD. The concepts and activities, including the workshop enabled the participants to look into their respective coops from four angles:

Upward: in order to analyze their responsibilities to the members of the Cooperative whose interests are the Coop's primordial reason for being

Downward: in order to determine how management delivers services efficiently and effectively

Backward: in order to examine past factors which brought about either problems or success to the Cooperative with the end in view that the problems should be remediated, and the success factors be sustained, reinforced and enriched for further growth and development of the Coop.

Forward: in order to chart the future direction of the Cooperative toward maximum member satisfaction, officer sense of commitment and Management sense of duty.

The officers participants from the other primaries include Danny Decembrana, Teresita Fagel (Chair), Nenita Chiday, Lydia Carreon, and Vice Calimlim of the Baguio Market Cooperative (BAMAPCOM); Nathan Alcantara (Chair), Moises Adayan, Enrique Tayaotao, & Grace Stanley of the Bookkeepers Coop (PBC) Tony Dispo and Dolores Macaraeg of the CoopS for Christ.



Participants to the Leadership Education Module (LEM) under the auspicious of CEIN. Farthest left is Mr. Henning Hansen.

BBCCC Treasurer Sharpens Skills on the Standard Chart of Accounts

Mr. Marcial V. Esquejo, BBCCC's financial custodian, underwent a three-day training workshop on the *Standard Chart of Accounts (SCA)* and the *Performance Standards* Conducted by the National Credit Council in Coordination with the Cooperative Development Authority.

The training workshop aimed to equip participants with relevant skills and technical expertise in applying the SCA and the Performance Standards as embodied in the acronym COOP-PESOS which stands for:

Compliance with administrative and legal requirements
Organization structure and linkages
Operation and Management
Plans and programs

Portfolio quality
Efficiency
Stability
Operations
Structure & Assets

The SCA and the COOP - PESOS were minutely discussed to familiarize the participants of the different account names and definitions as well for them to acquire an understanding and appreciation of the indicators of the Performance Standards.

The workshop part was devoted to the application of the various indicators to determine portfolio quality, efficiency, delinquency movement, the stability and asset structure of the Cooperative.



Scholars with their parents posing with Scholarship Committee from left: Benguet NFE ESI Dr. Willy Samonte, Dr. Nancy Gasmen, Baguio ESI Value Education/Guidance, Dr. Mario Valdez, Scholarship Component Chair & BBCCC Vice Chair, Dr. Ampy Rimas

2003 - 2007 BBCCC SCHOLARS CHOSEN

Some twenty-eight (28) first year students enrolled in various public high schools in Baguio and Benguet applied for the BBCCC Scholarship program. Interestingly fourteen (14) were from Baguio and also fourteen (14) from Benguet. Only ten (10) of them would be selected recipients of the scholarship.

After a general assessment of their *financial need* and *academic ability* fifteen (15) were selected for the final screening. These were interviewed along with their parents/guardians to validate the information and data found in the documents submitted. Other information were solicited and details in the documents were carefully scrutinized to ascertain and evaluate further the applicant's circumstances which would assist the committee to decide on the most deserving applicant.

The lucky applicants and who were selected recipients are the following:

1. Annielyn Biswek (Tublay School of Home Industries (TSHI))
2. Jane Garcia (Tublay School of Home Industries (TSHI))
3. Elpriña Tobias (Baguio City National High School, Roxas Annex)
4. Jessebelle Docayna (TSHI)
5. Cherry Calis (TSHI)
6. Billy James Lamsis (Benguet State University- Bokod Campus)
7. Elita Villanueva (Baguio City National High School, Sto. Tomas Annex)
8. Ester Sandy Tenerife (Irisan National High School (INHS))
9. Fe Chacapna (INHS)
10. Michelle Basilio (INHS)

The scholarship award will see them through the whole four years of their secondary schooling provided that they maintain the required academic average and that they are given a certificate of good conduct. Assessment of both academic performance and behavior is done periodically and is the basis for the continuance of the scholarship benefit.

For their benefits, these scholars will receive a refund of their entrance fees, P500.00/year

book allowance, and P250.00 monthly allowance, P25.00 of which they will deposit with the Cooperative and the P225.00 they use for their needs. Upon graduation, they receive P300.00 cash gift.

The Scholarship Committee is composed of Vice Chair Ampy Rimas, Chairman, Dr. Mario Valdez, Scholarship Component In-Charge; Dr. Nancy Gazmen, EIS, Value Education/Guidance of the Baguio City Schools Division and Dr. Willy D. Samonte, ESI, Non-Formal Education, Benguet Schools Division.

The new ten (10) scholars join the current twenty-four (24) scholars in the second, third and fourth year. Six (6) of the original thirty (30) have dropped out of the way due to illness and transfer of residence.

BBCCC OFFICERS 2003 INDUCTED

The officers of the Baguio-Benguet Community Credit Cooperative were inducted to office last April 9, 2003, at the Hotel Supreme. Congressman Mauricio Domogan and CDA-CAR Director Richard Lebeng graced the affair and were the inducting officers.

Heading the inductees were: Chair of the Board, Atty. Renato Fernandez; Vice Chair, Dr. Amparo Rimas; Directors: Mr. Oscar Adversalo, Mr. Gregorio Andal, Atty. Ruben Corpuz, Mrs. Emerita Fuerte, and Atty. Bernard Padang; Treasurer: Mr. Marcial Esquejo, and Secretary, Miss Michelle Cariño.

Composing the various committees are:

- Audit & Invty Comm.** - Mrs. Nida Flavier, Chair
Mr. Roland Lachica, Secretary
Mrs. Josephine Perez, Member
- Credit Committee** - Mrs. Arturo Asuncion, Chair
Mrs. Aurora Ambanloc, Secretary
Mrs. Isabelina Ronquillo, Member
- Election Committee** - Dr. Mario Valdez, Chair
Ms. Basiliza Laconsay, Secretary
Mr. Emmanuel Tadeo, Member
- Legal Committee** - Atty. Nelson Gayo- Chair
Atty. Zosimo Abratique, Member
Atty. Bernard Padang, Member
- Education & Training Committee**
Chair - Vice Chair Amparo Rimas
Members - *PMES- Atty. Renato Fernandez
Atty. Ruben Corpuz
Atty. Bernard Padang
GM Jess Cendaña
*CHIPS - Mrs. Mary Minglana
Mrs. Emerita Fuerte
Atty. Ruben Corpuz
*YOUTH - Mr. Romano Bulatao
Miss Michelle Cariño
*WOMEN- Ms. Prosperidad Mabalot
*CEIN- Mrs. Mary Ann Bungag
Mrs. Jolyna Alcantara
*SCHOLARSHIP - Dr. Mario Valdez
*PUBLICATION - Mr. Oscar Adversalo
Mr. Emmanuel Tadeo

The officers of the BBCCC Foundation were also inducted on the same occasion. They are composed of

- Amparo T. Rimas - Chairman
Atty. Renato Fernandez - Vice Chairman
Atty. Ruben Corpuz - Manager
Mrs. Emerita Fuerte - Treasurer
Mr. Greg Andal - Auditor
Atty. Bernard Padang - Corporate Secretary
Mr. Marcial Esquejo - Financial Consultant
Mr. Oscar Adversalo - Liaison to the Board

In his acceptance speech, Board Chair Renato Fernandez renewed the officers' commitment to duty and performance that have made the Cooperative a very effective ally towards economic empowerment of the more than 14,000 members, three fourths of whom belong to the average income group. He expressed optimism that with all the officers joining heads, hearts and hands, the Cooperative will continue to progress as it continues to address the many and varied needs of its members through its member-friendly operations and member-focused services. He called on the other officers to exhibit intelligent leadership and responsible behavior, exhorting

them that *there is no substitute to hard work and commitment to duty for success and performance.*

Congressman Domogan commended BBCCC as an institution in Baguio City that has truly assisted the lot of many poor city residents. The numerous financial assistance that members can avail of in times of need has made the Cooperative well known in the city and suburbs. He particularly cited the Scholarship Program of the Cooperative as one big help to parents to ease their burden of educating their children. This investment in the youth, he added, is one proof of BBCCC's great concern for the young, the future of the country. He said that if there were more Cooperatives like BBCCC in the city, the social and economic empowerment of the citizens would have been considerably addressed.

BBCCC DIRECTORS ATTEND NATIONAL HOUSING COOPERATIVE FORUM

Last May 27-29, 2003, five Directors, namely the Chairman, Atty. Renato C. Fernandez, Vice-Chairman Amparo T. Rimas, Directors Emerita C. Fuerte, Oscar Adversalo, and Atty. Ruben A. Corpuz, and Engr. Bert Talco attended the National Housing Coop Forum held at SLU-SVP Housing Coop multi-purpose hall in Bakakeng, Baguio City. The forum was organized by NATCCO Network and the Housing Coop Resource Group, of which two members of the BBCCC Housing Committee are part, namely, Atty. Ruben A. Corpuz and Mary Asuncion B. Minglana.

About 30 participants, Board Chairmen, Managers, and Housing Project Officers, came from various cooperatives throughout the country. Speakers from various government agencies, NHA, HLURB, DBP, and from CHF, SEDCOP and NATCCO presented current housing laws, rules and regulations. As host to the forum, SLU-SVP directors Atty. Renato C. Fernandez, Atty. Ruben A. Corpuz, and General Manager Ma. Asuncion B. Minglana, were privileged to share their housing coop experiences as well as their views on the feasibility of the ICA housing model. The model requires that the beneficiaries who are awarded housing units by joining a Savings Queue Program would own the land and houses in common. They can have perpetual use of the units, pass it to their heirs, but the land will not be segregated into individual privately owned units. It became the consensus of the participants that it may take time to convince Filipinos to accept the idea if the housing units are single detached. But the condo-type housing is easily acceptable because in this type the building and the land is necessarily owned in common by the unit owners.



Officers taking their Oath of Office with then CDA-CAR Director Richard Lebeng. (L-R) Dir. Greg Andal, Dir. Emy Fuerte, Chair Atong Fernandez, Vice Chair Ampy Rimas, Dir. Ruben Corpuz, Dir. Bernanrd Padang, and Treasurer Mars Esquejo. Not in picture is Dir. Oscar Adversalo.

NORWESLU Holds 7th General Assembly

BBCCC's Secondary Affiliation, the Northwestern League (NORWESLU) held its 7th General Assembly at the Hundred Island Resort Hotel, Alaminos, Pangasinan, last May 31 - June 2003 with the theme Good Cooperative Governance. The Assembly was hosted by the Lingayen Catholic Credit Cooperative. It was attended by 66 participants representing 22 primaries.

Attending from the BBCCC were Board Chair Atong Fernandez, Vice Chair Ampy Rimas, Directors Oca Adversalo, Greg Andal, Ruben Corpuz, Bernard Padang, Elecom Chair Mario Valdez, Crecom Member Belle Ronquillo, AIC Member Josie Perez, GM Jess Cendaña, and Accounting Staff Evelyn Borja.

The first day was highlighted by an Educational Forum where significant topics were discussed. "Good Cooperative Governance" was presented by the NORWESLU Chair Den Fernandez and PCC and BBCCC Chairman, Atty. Renato C. Fernandez. It was said that cooperative good governance requires the following characters: predictability, open and enlightened public policy, bureaucracy with professional ethics, accounting for public good, rule of law, transparent processes, and participatory government. On the other hand, bad governance is characterized by arbitrary public policy, unaccountable bureaucracies, unenforced and unjust legal system, abuse of executive power, unengaged civil society, widespread corruption, distrust and apathy from members, leaders, and stakeholders. CDA-RI Director Ernesto Rosario discussed the topic CDA Development Program and Regulatory Functions. The topic on Cooperative Successes: Risk and Gains was discussed by Mr. Bert Mascarina, Council at Large (Manager), Philippine Federation of Credit Cooperatives (PFCCO).

Elected to the Board were Den Fernandez and Marpilo Flores of Philex Community Credit Cooperative; Jess Cendaña and Ampy Rimas of the Baguio-Benguet Community Credit Cooperative. Lito Mapili of Universal Multipurpose Cooperative, La Trinidad Benguet, and Gloria Bucaoto of the St. Louis College Development Cooperative, La Union. In the reorganization of the Board, Den Fernandez and Jess Cendaña were reelected Chair and Vice Chair respectively.

Other officers elected were Supervising Committee: Virgilio Alvendia (Pangasinan III MPC); and Danilo Dembrana (Baguio Market Plaza, MPC); Credit Committee: Myra Basa (Philex Community Credit Cooperative); and Angelita Gayados (Baguio Market Vendors Cooperative); Election Committee: Jimmy Casclang (Telecommunication Care, MPC); and Reynaldo Malit (John Hay United Employees MPC)

Incidentally, in a communication received from NORWESLU General Manager, Rex Prendol, the League has mapped out a Cooperative Professionalization Course in a 5-module package entitled Cooperative Directors Achievement Program (CDAP). The course is designed to enhance the capability and effectiveness of the Cooperative Board, Managers and Key Staff. The Seminars will be spread over the whole year and will be held in different parts of the country in order to afford participants maximum exposure to various cooperative environments.

STAFF MOVEMENT

In line with its staff development program BBCCC Management has promoted twenty (20) accelerated one (1) and absorbed on regular status three (3) of its management staff.

The employee's promotion as well as his absorption to the rank of regular employees is based on the evaluation of his work behavior and performance. The promotion signifies that said employee has attained the rating required for promotion. In a case where he has surpassed the rating well beyond the cut-off point enough to reach the next level, he is accelerated. The evaluation is cooperatively done and the results are discussed with the employee concerned.

The twenty employees who were promoted to the next rank are the following:

- | | |
|------------------------|-------------------|
| 1. Joseph Austria | - Grocery |
| 2. Rosalinda Bagang | - Accounting |
| 3. Pacita Balancio | - Grocery |
| 4. Herminio Cabanban | - Grocery |
| 5. Liza De Guzman | - Accounting |
| 6. Danilo Dizon | - Transportation |
| 7. Vanessa Domingo | - Cashier |
| 8. Marlita Fernandez | - Grocery |
| 9. Norma Lacopia | - Secretary |
| 10. Ronald Linglingan | - Verification |
| 11. Magdalena Madino | - Cashier |
| 12. Magdalena Magsilao | - Cashier |
| 13. Julieta Raniaga | - Accounting |
| 14. Benjamin Sison | - Transportation |
| 15. Leny Solajo | - Accounting |
| 16. Shane Tadeo | - Verification |
| 17. Melba Timbreza | - Loans |
| 18. Jaime Torres | - Loans Evaluator |
| 19. Cristina Tubera | - Accounting |
| 20. Perla Zulueta | - Grocery |

BBCCC accountant Ronnie Cardona was accelerated.

Absorbed as permanent employees, after successfully passing the probationary period with good performance evaluation are the following:

- | | |
|----------------------|---------|
| 1. Maribel Pasngadan | - MIS |
| 2. Gerry Soriano | - Loans |
| 3. Jennifer Valdez | - Loans |

SUMMER HIRIT

Aptly called, Summer Hirit our on midyear Capital Build Up (CBU) is proving true to expectations. Our members are indeed becoming more savings conscious and their trust and confidence in the Cooperative stronger as ever. Started on April 30 and ending on August 2, our members have already put in five million (P5.2M) additional to their fixed deposit. In the process, hoping to win the fabulous prizes awaiting lucky depositors.

TESTIMONIAL

Pananalig sa Diyos, Sariling Sipag at ang BBCCC: Tatlong Tungkod sa Tagumpay Ko.

“Hindi lamang sa pananalig, tiwala at pagmamahal sa Diyos at kapwa ang susi sa kaunlaran bagkus sa kabutihan at kalinisan ng kalooban, isipan at gawa.”

Dati bilao o pedler sa gitna ng mga daanang puno ng mga taong mamimili, ang umpisa ng aming buhay na magkaroon na kami pwestong inuupahan sa palengke, ang aming puhunan ay ang ipon sa pagtitinda ng dahon na saluyot, labong, tuyo noong kasalukuyan pang lindol. Ang ipon na yon ang nagsilbing puhunan at pambayad sa may-ari ng pwesto bilang upa sa tatlong buwan.

Sa tuwing naglalakad ako lagi kong ipinapanalangin na may magpahiram sana ng puhunan na mababa ang interes, kaya laking pasasalamat ko sa Panginoon ng may naghikayat sa akin na mag member sa BBCCC. Petsang Marso 13, 1993 ito ang araw ng tuluyan na akong naging kasapi sa kooperatibang ito. Hindi di ko makakalimutan ang aral na sinabi ng yumaong President ng Coop, si Mr. Greg Rimas na pag mayroon tayong gustong bilhin ay makakatulong ang kooperatiba. Itong katagang ito ang aking pinanghahawakan kaya'y kahit walang masyadong benta ay hindi ko hinahayaang di ako makakabayad hindi ko rin makakalimutan ang palaging sinasabi ni Sir Jess na huwag hayaang masira ang tiwala ng kooperatibe sayo upang hindi ka mahirapang mag-loan. Totoo ngang hindi ako nahirapan sa mga loan ko kaya hindi pa man nataapos o hindi pa due date alam ko ng kailangan ko na ay naglo-loan na ako at ang pinagpapasalamat ko ay iyong kolateral ko ay hindi pala sapa sa niloloan kot. Dahil sa nakita nilang maganda ang record ko ay nasubukan ko atang lahat ang uri ng kanilang loan. Malaking tulong sa akin ang kooperatibang ito dahil dito ay nakabili na rin ako ng lupa na siyang nagsilbing kulateral ko ngayon. Sa sipag narin naming mag-asawa ay nagtagumpay kami, ngunit alam kong hindi sapat ang sipag namin kundi ang gabay ng tulong narin ng ating Poong Maykapal. Laking pasasalamat ko sa aking pinakamamahal na asawa dahil kundi sa sipag at suporta nya ay wala akong lakas ng loob para magpatuloy sa kooperatibe. Nakabili na kami ng lupa dito sa Baguio; sa Irisan at sa Fairview at ang pinakamalaking pinagkukunan namin ng pangastos sa araw-araw ang aming puwesto. Tatlo ang kolehiyo ko sa kasalukuyan, wala man sa kamay namin ang mga kayamanang ito ngunit pag dating ng panahon ay may maipagmamalaki kami at may maituturo na dahil sa tulong ng kooperatibe ang mga pangarap namin ay hindi imposible.

Hindi man natin hawak ang bukas o ang ating buhay ngunit nasa atin kung paano ito kontrolin. Ang mahalaga ay maging responsable sa mga obligasyon at huwag makakalimot sa Maykapal. Lagi mo rin tandaan kung saan ka nagmula at kung sino ang mga taong pinagkakautangan mo ng kabutihang-loob.

Salamat sa Diyos at sa BBCCC sa tulong nila s aming buhay!

Ginang Evelyn S. Resuello

Participants to the BBCCC-CEIN seminar Module I "Apay a Sugpunan" held last April 25-26, 2003 at BBCCC Hall posing with facilitators Maan Bungag and Jolyna Alcantara.

HONEST TAXI DRIVER

Mr. Crispin Rulloda of Upper Quezon Hill is one taxi driver that BBCCC is happy to have as a member, and for that matter, the City and the Department of Tourism. He is one rare person who does not take advantage of an error or the oversight of another.

Mr. Rulloda, married and with 2 children, has been a member of BBCCC since March 30, 2001. As a regular dutiful member, he saves regularly, makes loans wisely and pays promptly.

His last loan brought out the best in him. On May 21, he came to get the proceeds of his loan. When he cashed his check, he requested that one thousand peso bill be changed to smaller bills. It was done but the cashier forgot to get the one thousand bill from him.

The following day, he came to give the one thousand peso bill saying that he had noticed the error right away but because his taxi was in the way of other vehicles at the parking lot in front of the Cooperative, he decided to just come back the following day to give the money. Which he did to the appreciation and gratitude of the cashier who had already been charged the P1, 000.00 shortage of her daily balances account.

His wife, Maribel, also a Coop member and his two children Maricris and Crisman, must be proud of their honest father. Congratulations, Mr. Rulloda. May your tribe increase!

Board Terminates Membership of 54

Some fifty-four (54) members whose loans have become due and have remained unpaid have been delisted without right of re-entry.

This is a very rare instance where the Board applies the provision of the By-Laws with regard to members who willfully and negligently fail to comply with their valid and just debts.

For every case, the Legal Committee has exhausted all means to help the delinquent member avoid the extreme penalty of delisting. The member has, in all probability, not responded to repeated calls of the Committee for financial counseling.

Together with the Credit Committee, the Legal Committee exhorts all members to observe the Cooperative basic principles of loaning:

“Save Regularly, Borrow Wisely, Pay Promptly”





Participants to the Women Forum with Remmy I. Rikken, resource speaker with Benguet Vice Governor Edna Tabanda at center.

GENDER AND DEVELOPMENT IN PERSPECTIVE

BBCCC sponsored a women's forum on Gender and Development in Perspective which had Ms. Remmy I. Rikken, Executive Director, Women in Politics Institute, Philippines as resource speaker.

In her talk, Ms. Rikken claimed that there is still a long way for women to go to attain their rightful place in society. It may be partly their own making, she adds, because women are not assertive. They do not even appreciate themselves – what they are and what they can be. She challenged women to look into themselves, discover their potentials, develop these, actualize them, not only for their own good but for the good of the country as well. "As leaders we are still lagging behind our male counterparts. We are not saying we are better leaders than they. It's not an issue of comparison but an issue of equality of opportunity. Women can be leaders, good leaders at that" she pointed out.

She identified areas where women should also lead. These are in poverty-alleviation, promotion of education and health, and participation in politics and decision making.

In the open forum, some basic questions have been clarified.

1. What gives us the impression that men are better leaders?
2. Why are men ashamed to do household chores?
3. What makes women pessimistic that efforts to get their fare share in governance will amount to nothing?

Mrs. Rikken was accompanied by Ms. Louee Padilla and Benguet Vice Governor Edna Tabanda, themselves advocates of gender equality.

BBCCC women component members Pros Mabalot, Jean Castro and Ampy Rimas coordinated the forum with the able assistance of Ms. Louee Padilla.

BBCCC Medical Outreach Programs...

OPERATION BUNOT NGIPIN

The BBCCC sponsored the second free dental extraction under Coop's community-oriented project "OPERATION BUNOT NGIPIN" on April 27, 2003 at the BBCCC Hall. Aside from the tooth extraction, the beneficiaries of the project were provided free medicines.

Two dentists, Dr. Ricarda Alip and Dr. Prospina Mananig, took charge of the dental project with the assistance of six University of Baguio dental students. The six students were: Rea Obal, Mary Grace Aquino, Sheila Alviedo, Tiffany Navarro, Mariel Pedro, and Michelle Gallo. Twenty eight privilege cards were issued to BBCCC and non-BBCCC members. A privilege card entitles the holder free extraction including medicines.

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BAWAS TABA, DAGDAG GINHAWA

The BBCCC sponsored, in coordination with Dr. Victor Romulo Dumaguing of the SLU Hospital of the Sacred Heart, an outreach program known as "BAWAS TABA, DAGDAG GINHAWA" on June 27, 2003 at the BBCCC Hall. This program provided free medical examination for BBCCC officers and staff.

A medical team headed by Dr. Dumaguing and assisted by medical representatives Dick Batay-an, Kaye Lopez, Jeanette Ocampo, and Gail Samson conducted, among other things, cholesterol screening, sugar screening, and BMI screening.

Dr. Dumaguing, himself a BBCCC member, has generously offered his medical team for continuing Bawas Taba, Dagdag Ginhawa for interested Cooperative members. A schedule to this effect will be worked out and posted for the information and guidance of all.

These outreach programs are in line with the coop principle on social responsibility.

Dr. Victor Dumaguing takes time out to pose with some of the officers and staff during the BBCCC sponsored medical examination last June 27, 2003.





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