

The
BBCCC

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PSERVER

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

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**BBCCC AWARDED
"OUTSTANDING ORGANIZATION,
SOCIAL/BUSINESS SECTOR,"
BAGUIO CHARTER DAY 2005**

The Baguio-Benguet Community Credit Cooperative was awarded "Outstanding Organization, Social/Business Sector" by the City Government of Baguio on the occasion of the city's 96th Charter Day Anniversary on September 1, 2005, for its contribution to the development of the city thru the cooperative way.

The awarding ceremony which was held at the Baguio Convention Center was attended by BBCCC officers, staff, and members who witnessed with pride and excitement the recognition of the sterling performance of the Cooperative.

Mr. Amado Jesus F. Cendaña, the BBCCC General Manager, received, in behalf of the cooperative, a plaque of appreciation, representing the City Government's appreciation for the Cooperative's dedicated service to the people of Baguio, from the city officials headed by Mayor Braulio D. Yaranon and Congressman Mauricio Domogan.



In addition, the BBCCC's slogan "THINGS CAN HAPPEN THRU THE COOPERATIVE WAY" won 1st place in the Slogan Competition during the Charter Day Celebration parade.

The BBCCC officers pose with Baguio City Mayor Braulio Yaranon (5th from left) during the 96th Baguio Day last September 1, 2005.

LEADERS ARE MADE, NOT BORN

Supervisors often believe that any definition of leadership should include "basic traits" possessed by a leader. That is, they believe that effective leaders possess some special qualities, and they point to certain successful supervisors as being representative of outstanding leadership.

Generally, the ability to lead is something that can be learned: **Leaders are made, not born.** Many studies have shown that there is no significant relationship between one's ability to lead and characteristics such as age, weight, height, sex, race, and other physical attributes. Although there are other indications that successful supervisors tend to be more intelligent than the average subordinate, they are not so superior in intelligence that they cannot be understood. Intelligence is partially hereditary, but most of it depends on environmental factors such as amount of formal education and diversity of experiences.

Successful supervisors do tend to be well rounded in their interests and aptitudes; they are good communicators; they are mentally and emotionally mature; and they possess a strong inner drive. Most importantly, they tend to rely on their supervisory skills to a greater extent than on their technical skills. These are essentially learned characteristics rather than innate qualities.

Putting this in perspective, supervisory leadership is something that an individual supervisor can develop if he or she has a real desire to be a leader and not just someone in charge of a group of people. Most supervisors can become more effective leaders, if they strive to develop their managerial and human relations capabilities and skills.

Lastly, leadership skills can likewise be **HONED** through continuous/continuing professional education, i.e., attendance and active participation in seminars, conferences, and training relative to one's work. Supervisors ought to remember that **LEARNING** is a dynamic process and entails a myriad of avenues. Thus, any single centavo incurred in attendance of the aforementioned activities – be they regional, national or international – should not be considered an expense but rather an investment.

(Note: The Seminar-Workshop on "FUNDAMENTALS OF MANAGEMENT" held last October 15-16, 2005 at Robbinsdale Hotel, Araneta Avenue, Quezon City was attended by GM Jess Cendaña, together with the different Department/Section Heads namely: Lilian Basilio, Veronica Cardona, Ronald Galang, Norma Lacopia, Maria Paz Pascua and Rosemarie Torres).

BIZCOOPS '06

BIZCOOPS '06 or "Business Opportunities Forum for Cooperatives" was organized by the Philippine Small & Medium Business Development Foundation, Inc. (PHILSMED) in cooperation with the Philippine Cooperative Center, Cooperative Development Authority, Philippine Federation of Credit Cooperatives, National Confederation of Cooperatives, Metro South Cooperative Bank among others, and in partnership with a host of institutions and supporters like the DTI, DOT, DFA, DOTC, Globe Telecom Inc., to mention a few.

The BIZCOOPS '06 was the "kick off" activity for this year's Cooperative Month Celebration and intended to provide cooperatives and cooperators from all over the country ideas and information about the business opportunities for cooperatives as well as business experiences of selected model cooperatives.

Coordinated by Dir. Mina Gabor, President of PHILSMED and Ms. Lecira Juarez, CDA Chair, and held at the Philippine International Convention Center on October 5-6, 2005 the Forum was attended by 1,300 participants representing 300 cooperatives and other organizations. Senator Alfredo Lim, Chair of the Senate Committee on Cooperatives gave the keynote address.

Attending the Forum for BBCCC were 6 members of the Board of Directors, namely, Chair Bernard D. Padang, Vice Chair Oscar R. Adversalo, Directors Amparo T. Rimas, Emerita C. Fuerte, Mario S. Valdez, and Gregorio V. Andal. Chair Padang presented during the plenary session the "Best Practices" of BBCCC together with four others talking on the best practices of their respective cooperatives.

NEWLY APPOINTED DEPARTMENT HEADS

Name	Department	Position Title	Basic Function
Maria Paz D. PAscua	Grocery	Department Head and Cashier	Directs and supervises the cooperative's grocery operation and acts as the cashier.
Flordelina S. Sabedra	Treasury	Assistant Manager/ Finance Officer	Directs and supervises the cooperative's financial activities, including management of all funds and securities, daily bank deposits, and supervises general management responsibilities in the absence of the General Manager.
Rosemarie M. Torres	Section Head	Members' Accounts	Has general supervision of the maintenance of manual subsidiary ledgers of members, providing needed information therefrom and assisting members' needs.
Lilian V. Basilio	Head Billing and Collection	Billing and Collection	Supervises the issuance of clearances to members obtaining loans and the collection of loan accounts due the cooperative.

Continued on page 9

EDITORIAL:**C O O P**

Our warmest congratulations to BBCCC for having been awarded "Outstanding Organization, Social/Business Sector", during the Baguio Charter Day Celebration on September 1, 2005!

There is no denying that BBCCC, since its inception 47 years ago, has touched the lives of thousands of Baguio-Benguet folks in terms of helping them help themselves, thru affordable financial services. Indeed, mutual self-help is the very core of cooperatives which seek to promote self-reliance and harness people power towards the attainment of economic development and social justice.

BBCCC has come a long, long way. Imagine when one in a taxi is headed for the BBCCC, all he/she needs to say to the driver is "coop", and the latter knows where to bring the former! In a country like ours where "beer" is San Miguel Beer, "camera" is Kodak, "LPG" is Gasul, and "toothpaste" is Colgate, in Baguio and Benguet, "coop" is BBCCC.

This is obviously a case of branding. But why is BBCCC "branded"? Some people would like to think that BBCCC is, what it is today, because it has been run through the years by trustworthy and dedicated officers.

Others believe the coop's organizational structure as well as its work ethic is the very reason for its success. Surely, the coop has not deviated from its "cooperative" structure, as a business enterprise with a human face. It resisted and still continues to resist temptations to go "corporate" as a corporate structure would certainly sabotage its very existence.

But, BBCCC should not simply rest on its laurels. There is so much work ahead to be done. A membership of almost 17,000 is just a drop in the bucket relative to the 300,000 workforce of Baguio and Benguet. It must double its membership by 2010! Are the services it offers its members enough to enable its members a taste of God's Kingdom on earth? How about the core values it is supposed to instill in its members like thrift, saving, honesty, self-discipline, and respect for others? Is it seriously pursuing a politics of good governance, of accountability, and of unity and cooperation? Is it really a catalyst of change, especially in terms of human behavior?

Indeed the BBCCC is facing a lot of challenges. There is more to achieve than just being known as "coop".



Oca ADVERSALO Mich CARIÑO Bong TADEO

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THE BBCCC COOPSERVER

IS A QUARTERLY NEWSLETTER OF THE BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC) WITH OFFICES AT NO. 56 COOPERATIVES STREET, CORNER ASSUMPTION ROAD, 2600 BAGUIO CITY, PHILIPPINES.

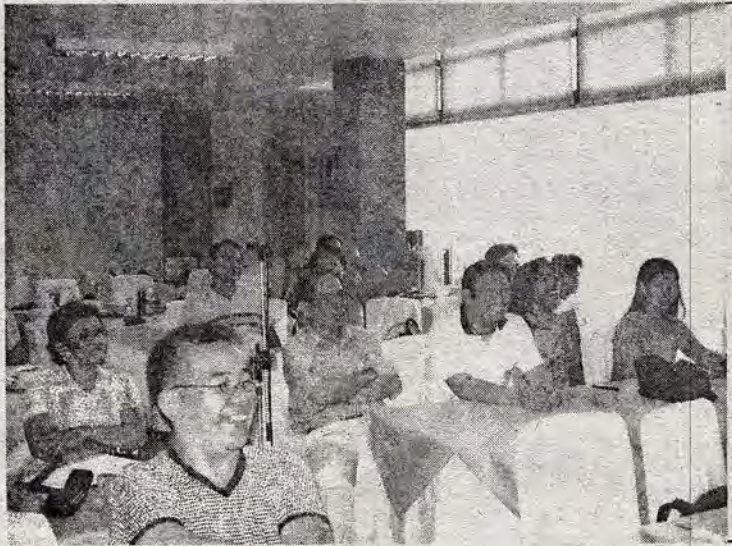
PICTORIALS... *Baguio Charter Day 2005*



PICTORIALS... *Baguio Charter Day 2005*



PICTORIALS... *Officer's Training Seminar '05*



FROM THE MANAGER'S DESK . . .

Amado Jesus F. Cendaña

"It is timely that we draw our attention on the issue of ETHICS-Ethics in Business, Ethics in the Workplace.

It is important that we re-examine the motivation which keeps us going in the cooperative business. What is it that we should care and protect in our business if we still expect to be there in the years ahead? Mr. Robby Tulus underscored the need for credit unions to focus on enhancing the values inherent in their business operations. He pointed out that the value-based nature of our business enterprise is what principally places us at the advantage level over the other financial service providers in the market. It is only when we maintain our core values of honesty, trustworthiness, respect for the members, quality service to our customers that we build lasting business relationships with them. Only through our value-added services can we expect to maintain our members' loyalty and their continuous patronage of our business. In a sense, the ethical character which we project in our business operations contributes a lot to our business sustainability.

Honestly, I am a little uneasy on the word (workplace ethics) for it seems to pose a premise that there is another ethics outside of the workplace. As if there is a separate set of ethics depending upon whether it is your personal life our work life. To my mind, there is no such thing as workplace ethics; ethics is the same (or, should be), whether it be in our place of work or in our personal lives. Ethics is not something that we pick at the door when entering the workplace and leave it at five o'clock when we get out; neither is it like a necktie that we only put on before getting to the office. It is something that has much a place both in our personal as well as in our public life.

Managing ethics in the workplace or even largely in our credit union enterprise covers a wide area of accountability. It relates to our actions and behavior as we deal not only with our co-employees in the office, co-officers in the cooperative but more so with our co-customer-members and the community. Credit unions, as value-motivated business enterprises should consistently be guided by ethical principles if only to project the good image of being organizations extending value-added services to their members.

Ethics in Customer Relations

How do our coop employees deal with them (members) as they come to transact business with their credit union? What constitutes Quality Customer Service? Answers to these questions can boil down to one thing. It is adherence to the ethical values of respect for people's concern, courtesy, fairness, responsibility. Our employees in the office should often be reminded that if we have to keep the Credit Union's character as "people centered", value-based organization, they must develop their ability and skills in dealing with the members on a very personal level, ready to understand and find ways to address their concerns. When members are treated not as "mere clients" but as owner-contributors to the organization, when they feel they are important because they belong to an organization their loyalty to their Cooperative become lasting. This fact makes a Credit Union distinct and unique in itself.

On Honesty In The Workplace

Any business enterprise must place the value of honesty on the upper rung of its moral ladder. The success or failure of any business depends to a large measure on how trustworthy are the people running it. Dishonesty definitely has no place in any financial

undertaking and management must impress this on the heart and mind of everyone in the workplace. There is no difference between bringing home a whole ream of coupon bond and just slipping out some few pieces. In both cases, the behavior demonstrates want of honesty. As leaders we face the challenge of setting the example of honesty and integrity to our subordinates. If ethics is poor at the top, that behavior is copied down through the organization. We should insist that honesty is not just the best policy, it is God's policy.

Work Relations In The Workplace

An ideal set-up in any workplace is an environment which promotes better work efficiency, higher level of productivity and most of all a healthy relationship among workers in the office. When employees' morale is high in the workplace, target goals are achieved, teamanship is enhanced, customer service is at its best. Basic in promoting healthy employee relation is the value of respect. Each should accept and recognize that every person irrespective of what position he occupies or what work he does is a human person and possesses a human dignity deserving of attention and respect. Management must never lose sight of this ethical rule just as the employees must be made to become aware of this. Only when people around take cognizance of this moral principle can we promote a positive working environment. Respect begets respect just as disrespect invites the same. Bottomline is, "what goes around comes around."

Excerpts from the Presentation of MR. AMADO JESUS F. CENDAÑA, General Manager in his talk entitled, ETHICS THAT MATTERS. He was one of the Presentors during the ACCU Summit held last September 8-10 at Dusit Nikko Hotel in Makati City.

REGULAR MEMBERS AS OF THIRD QUARTER 2005

AS OF SECOND QUARTER 2005 - 15,954

APPROVAL OF MEMBERSHIP FOR 2005

For the month of July	- 248
For the month of August	- 175
For the month of September	- 127

Total Approved members for 3rd Qtr. - 550

WITHDRAWAL OF MEMBERSHIP FOR 3rd Quarter

For the month of April	- 37 (1-W, 31-WO, 5-D)
For the month of May	- 44 (2-W, 38-WO, 4-D)
For the month of June	- 32 (30-WO, 2-D)

Total Withdrawals for 2nd Qtr. - 113

TOTAL REGULAR MEMBERS as of 3rd Qtr. 2005 - 16,391

Legend: W -With Right of Re-entry D - Deceased
WO - Without Right of Re-entry T - Terminated

BBCCC NEWS TIDBITS

Chairman Bernard D. Padang represented the BBCCC at the Philippine Cooperative Center 8th Annual General Assembly held at the PCC building on October 7, 2005. The BBCCC is a member of PCC.

Two staff members, Jaime Torres and Ronald Linglingan, attended the "Account and Collection Summit" held on September 10, 2005 at the BBCCC Training Center. The seminar was organized by the NATCCO AIMS Program, and facilitated by Ms. Merlene Flores, Credit Management Specialist from Mindanao. Messrs. Torres and Linglingan are presently assigned at the Loans and Collection Department of BBCCC.

The Cooperative Union of Baguio City (CUBC), in partnership with the Department of Accountancy of Saint Louis University, conducted a two-day seminar-workshop on "HOW TO CONDUCT INTERNAL AUDIT" at the SLU-CCA on September 2-3, 2005. BBCCC participants at the seminar were Chair Bernard D. Padang, Vice Chair Oscar R. Adversalo, Directors Gregorio V. Andal and Mario S. Valdez, AIC Chair Rolando Lachica, AIC Members Roberta Balangue and Ana Dulnuan, and Audit staff member Jane Suyatan. BBCCC director Emerita C. Fuente, the Executive Director of CUBC, coordinated the seminar.

The Education, Membership, and Training Committee organized and conducted a training seminar for BBCCC Officers at Lenox Hotel, Dagupan City on October 1-2, 2005. The seminar was facilitated by Mr. Bienvenido Nito of the University of Asia-Pacific who dwelt on the subject "SERVANT LEADERSHIP, and participated in by 22 elected and appointed officers of BBCCC.

HANDS-ON SKILLS TRAINING SEMINARS

The Education, Membership, and Training Committee (EDCOM) conducted during the third quarter of 2005 three skills training seminars, in line with the coop principle "concern for the community" and in an effort to empower economically coop members as well as non-coop members within the purview of "helping people help themselves".

The trainer for all three seminars was Ms. Lanalyn L. Cabjuan (who incidentally is a coop member and the proprietor of Goblets Canteen located at the second floor of the BBCCC building). In cooperation with Mr. Oscar R. Adversalo, EDCOM chair and Mrs. Emma Lupango, EDCOM member, Ms. Cabjuan skillfully taught around 25 participants per seminar and assisted them in the making of PICKLE, GINGER CANDY, SANTOL and LEMON PRESERVE on July 30, 2005; EMBOTIDO, PORK and CHICKEN TOCINO on August 27, 2005; and YEMA, CHOCO MALLOWS, and PULVORON on September 24, 2005.

Reliable sources have it that some of the skills training participants are presently into small scale business vis-à-vis their skills training, without of course neglecting their own personal consumption.

BBCCC OFFICER'S TRAINING SEMINAR IN DAGUPAN CITY

By: Romano M. Bulatao

We started the month of October with enthusiasm as we (BBCCC officers) prepared ourselves to attend the two-day BBCCC Officers' training seminar with the theme: "Servant Leadership," on October 1-2, 2005, we left Baguio City at 1:00pm for Dagupan City and we arrived at around 3:00pm to our destination.

We begin the seminar with a program at 4:00pm. Mrs. Emerencia Tadena led the opening prayer and followed by the singing of the Philippine National Anthem led by Ms. Basiliza Laconsay. The opening talk was assigned to General Manager Amado Jesus Cendaña. Atty. Renato Fernandez was given the task of introducing the guest speaker and facilitator of the seminar. Mr. Bien Nito was the facilitator of the seminar proper. Mr. Nito facilitated the seminar guided by the outline containing the following: 1.) Overview and Expectation Setting; 2.) Getting to Know You; 3.) Alignment of Personal and Organizational Goals; 4.) Alignment of Personal and Organizational Culture; 5.) Challenges; 6.) Qualities of A Leader; 7.) Promoting a Culture of Service; and 8.) Summary and Next Steps. Mr. Nito used a technique called the "technology of participation." The first session ended at 7:30pm, finishing until the fourth item of the outline. Dinner break followed from 7:30pm to 8:30pm. At 8:30pm, we proceeded with the second session of the seminar with an enriching discussion on the challenges faced by the coop leader in the 21st century. The second session ended at 10:30pm which led most of the participants to take a deserving rest for another day of learning opportunity.

On October 2, 2005, some of the participants visited St. John Cathedral at 5:50am, and we took our breakfast at around 6:30am. The third session of the seminar started at 8:30am where we discussed the qualities of a servant leader, promoting the culture of service and the summary. We ended the third session at around 10:30am. And at around 1:00pm, we left Dagupan City.

It was really an exhaustive activity, yet rewarding seminar because the BBCCC officers were given the opportunity not only to be together to enjoy but most of all, learning together as one family - with different functions but with the same purpose to serve.

May the good Lord inspire and revitalize our BBCCC leaders to give flesh on the real essence of servant leadership!



Participants at the hands-on livelihood skills training pose with the trainer, Ms. Lanalyn L. Cabjuan, on one of the hands-on skills training conducted by the cooperative this third quarter.

Continued from page 2

Name	Department	Position Title	Basic Function
Ronald S. Galang	Network Administrator	MIS	Responsible in the generation of management data and reports needed. As such, he is in charge of the local area networking (LAN) and the CASAL System.
Norma M. Lacopia	Administrative Department Head	Administration	Provides administrative support to all operating units of the Coop, the BOD, and officers. Acts as the Human Resource Officer of the Cooperative
Veronica Cardona	Chief Accountant	Accounting	Supervises accounting operations within the cooperative, including but, not limited to, accounting of receipts and disbursements and the preparation of financial statements.

BBCCC
COoLMIC
LIFE

ANAGRAM

An Anagram is a word formed from the rearranged letters of another.

Example:

ASTRONOMER
When rearranged:
MOON STARER!



Rearrange the following sets of words to get an anagram.

It's cool!

Submit your answers to the Education Committee or to the Manager, the first five (5) complete and correct answers will be given tokens! BBCCC Officers and staff are disqualified to join.

HAVE FUN!

DORMITORY:



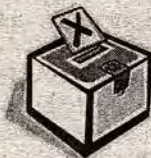
_ I _ T _ R _ O _

PRESBYTERIAN:



B _ _ T
I _ P _ _ Y _ _

ELECTION RESULTS:



L _ _ S - L E _ ' S
R E _ _ _ T

GEORGE BUSH:



_ E B _ _ S G R _

MOTHER-IN-LAW:

W _ _ _ N H T L R



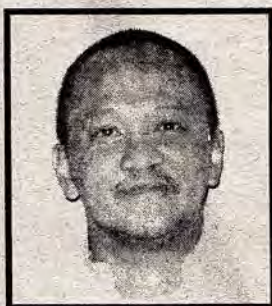
WHO'S WHO AT BBCCC . . .**AMELIA E. AGUILAR***Grocery Clearance Clerk*

Fondly called "Ate Amy" by most co-workers has been with the Coop for almost a decade now. Nine years to be exact! *(She is the person that we have to see whenever we need to get some groceries-without her giving us the grocery slip, we will not be able to get the groceries or rice, for that matter! So we got to know her, right?)*

When asked what made her stay, she answers with simplicity that she felt fulfillment in serving in the Coop, especially with the knowledge that members are helped. Well, that is reflected by how she deals with members—always hospitable, respectful, and eager.

Ate Amy wishes to be with the Coop for a longer period of time, doing her assigned work and help more members.

She envisions that the BBCCC will be a "COOP for the POOR" and that it will maintain the very basic principle of SERVICE.

JIMMY S. TORRES*Collector/Loan Evaluator*

"Kuya Jimmy" has been with the Coop for over five years now. When asked exactly how long, he just could not remember! Maybe that is because he has enjoyed his work here and did not bother counting!

(Ever wondered were our loan forms go? Well, Kuya

Jimmy is just one among the few who screens out our loan forms and makes sure they are processed well! You might have seen him in your neighborhood because he is also our Loan Collector.)

Kuya Jimmy feels privileged to be a part of one of the best Cooperatives in the entire Philippines that provides growth and learning experiences. Furthermore, he experienced enrichment and growth during his stay in the BBCCC.

He likes to work more in the Coop for he sees that the challenges of his work are beneficial to his professional growth and well-being! No wonder Kuya Jimmy is always on the go, very eager to help members, and of course, very energetic!

He also dreams that there would be more benefits and privileges for members and incentives for employees as the Coop becomes more established. He envisions that there would more Coops like BBCCC that can give help to other people in our country.

WISDOM LEARNED FROM THE DEVELOPMENT SEMINAR ON SERVANT LEADERSHIP..... Romano M. Bulatao

The Development Seminar held on October 1-2, 2005 in Dagupan City, was not an ordinary encounter among BBCCC Officers, but a precious opportunity of learning together as one body with diverse parts and functions, but definitely with the goal—to serve. The following food for thoughts are some of the wisdom learned that touched the hearts of the participants together with the seminar facilitator:

"One who is a servant leader is a community builder." - Mrs. Emerenciana Tadena (Principal, BBCCC Pre-School).

"A servant leader should possess virtue of listening and being a good communicator." - Ms. Josephine Perez (Member, Youth Committee).

"SERVANT-LEADERSHIP is the GOOD NEWS of TRANSFORMATION which begins to the SELF in order to affect other members and to the COOP as a whole." - Mr. Romano M. Bulatao (Member, Youth Committee).

"A servant leader is a deep listener with humility." - Mrs. Maria Asuncion B. Minglana (Member, Housing Committee).

"A rediscovery of feelings and insights - for others." - Atty. Renato C. Fernandez (Member, LegCom).

"A servant leader is compassionate and knows how to cooperate with all kinds of individual." - Mr. Emmanuel A. Tadeo (Member, EleCom).

"The bottom line is ... sincerity to serve effectively all the members." - Mr. David V. Delinela (Member, EleCom).

"A leader and a servant is just like a pair of socks, you gotta have two at the same time to serve/help the members." - Ms. Basiliza S. Laconsay (Chairman, EleCom).

"A servant leader is an excellent listener." - Mrs. Ana O. Dulnuan (Member, AIC).

"Awareness in being a servant leader." - Mrs. Roberta A. Balangue (Member, AIC).

"He/She should possess the skills being a servant leader." - Mr. Roland G. Lachica (Chairman, AIC).

"In a cooperative, there should be TEAMWORK." - Mrs. Aurora M. Ambanloc (Member, CreCom).

"For the many lessons learned, I am now challenged on how to transform these insights to reality." - Mr. Arturo G. Asuncion (Chairman, CreCom).

"This Development Seminar on Servant Leadership is a very good eye opener." - Mr. Marcial V. Esquejo (BBCCC Treasurer).

"Servant Leadership is doing service to others as if it's our payment or rent for our room in this earth." - Mr. Amado Jesus F. Cendaña (BBCCC General Manager).

"The following were striking topics learned from the speaker of the seminar: 1.) The qualities and skills of a COOP servant-leader; and 2.) The challenge of the COOP leaders to have aggressive, better foresight during strategic planning so as to implement better culture of servant-leadership for the betterment of the membership of BBCCC." - Dr. Mario S. Valdez (Member, BOD).

"That the essence of cooperativism is SELF-RELIANCE and MUTUAL ASSISTANCE." - Dr. Amparo T. Rimas (Member, BOD).

"A servant leader is self-less!" - Mrs. Emerita C. Fuerte (Member, BOD).

"Two way traffic - give and take relationship." - Mr. Gregorio DV. Andal (Member, BOD).

"SERVANT LEADERSHIP, what a paradox!" - Mr. Oscar R. Adversalo (Vice Chairman/Vice President, BOD).

"Service above self." - Atty. Bernard D. Padang (Chairman / President, BOD).

"To serve, one has to love, to love, one has to pray hard." - Mr. Bien Nito (Guest Speaker/Seminar Facilitator).

Indeed, the seminar was very challenging for all the participants! Yet, at the end of the day, the challenge of servant leadership is basically addressed to all. Awaken the leadership in you, be a servant leader wherever you go!

ASIAN CREDIT UNION FORUM 2005

The Philippines hosted this year's Asian Credit Union Forum with the theme "**BRANDING ASIAN CREDIT UNIONS**": "Credit Union Business Excellence Solutions in Reaching ACCESS Brand".

The Forum was held at Dusit Nikko Hotel, Makati City on September 8-10, 2005, and attended by around 300 cooperators headed by Dr. Augustine Lim of Korea and ACCU President, and representing 17 countries in Asia, Australia, Europe, and America. No less than the Vice-President of the Republic of the Philippines "Kabayan" Noli de Castro graced the occasion as the Keynote Speaker.

The BBCCC delegates were" BOD Chair Bernard D. Padang, Vice-Chair Oscar R. Adversalo, Directors Gregorio V. Andal, Emerita C. Fuerte, Nelson V. Gayo, Mario S. Valdez, and Amparo T. Rimas, GM Amado Jesus F. Cendaña, Crecom Member Aurora M. Ambanloc, Treasurer Marcial V. Esquejo, Secretary Emma R. Lupango, AIC Chair Roland G. Lachica, Elecom Chair Basiliza S. Laconsay, Legeom Member Renato C. Fernandez, and Staff member Leny Solajo.

The Forum, which was organized by the Association of Asian Confederation of Credit Unions (ACCU) in cooperation with the Philippine Federation of Credit Cooperatives (PFCCO) and National Confederation of Cooperatives (NATCCO), dwelt, in particular, on three subjects: People Solutions, Member-Customer Solutions, and Business Solutions.

Mr. Amado Jesus F. Cendaña, BBCCC GM, talked on "Ethics that Matters: Managing Ethics in the Workplace" vis-à-vis the subject "People Solutions".

Aligned with the Year of Microfinance, Forum participants had a field visit at local cooperatives implementing successful Credit Union Microfinance Innovations (CUMI) as well as cooperatives implementing changes introduced by the Professionalization Dev't. project of ACCU and CUFA, while aiming for ACCESS branding.

SUMMER HIRIT "Palakihin and Deposit" RAFFLE DRAW - August 6, 2005

Ticket No.	Name	Prize
First Prize	06970 Leni Luck Peña	Sharp 6cu. Ft. Refr.
Second Prize	02723 Alexander Agtula	JVC 21" Colored Tv
Third Prize	07246 Germaine S. Timango	Fisshler Cooker Ware
Fourth Prize	05292 Cherish G. Ballia	Electric Microwave Oven
Fifth Prize	09350 Pablo Sanchi	Nippotec DVD Player
Sixth Prize	07943 Cristina Lipaen	Port. Mini Vacuum Cleaner
Seventh Prize	07974 Ma. Carlota Baniaga	Port. Mini Vacuum Cleaner
Eighth Prize	00842 Francis Martin	Standard Airfan with stand
Ninth Prize	06701 Larry Floresca	Kyowa Sandwich Maker
Tenth Prize	01642 Nancy Angel	Standard Airfan

CONSOLATION PRIZES:

1	09190 Arsol Rapilo	2 in 1 Suteki Blender
2	09799 Cynthia Arceo	Water Dispenser
3	01185 Allare Seleccion	10-cup Standard Rice Cooker
4	00917 Felicitas Caperal	Standard Blender
5	08511 Yolanda Sobremonte	Standard Blender
6	00071 Manuel Bautista Jr.	10-cup Standard Rice Cooker
7	00237 Lariza Madiaga	6qrt. Standard Pressure Cooker
8	02921 Florilyn Bolaen	Imarflex Coffee Maker
9	09604 Thelma Villanueva	Oven Toaster
10	03789 Tomas Cabrera	Oven Toaster

National High School - Bonifacio Annex). Other officers were: Vice-President - Joy Joyce Donato (Baguio City National High School - Loakan Annex); Secretary - Jane Garcia (Tublay School of Home Industries); Treasurer - Beverly Dawn Kalingan (Baguio City National High School Main); Auditor - Kimberly Mendoza (Pines City National High School Main); Press Relations Officer - Jayson Nadela (Pines City National High School Main); Business Managers - Ester Sandy Tenerife (Irisan National High School) and Juliet Ofel Emoc (Pines City National High School Main). The year level representatives are: for first year - Jasmin Tosay (Benguet State University - Buguias Campus); for second year - Josephine Payumo (Pines City National High School Main); for third year - Michelle Basilio (Irisan National High School); and for fourth year - Jennylyn Benito (Baguio City National High School Sto. Tomas Annex).

The scholars made plans for their year-round activities. Among their plans are seminars and trainings for their formality development, livelihood enhancement and values formation.

To date, there are forty (40) scholars, broken down by year level as follows: First year - 13; Second year - 14; Third year - 7; and Fourth year - 6.

The scholars receive P250.00 each as monthly allowance, however, P25.00 goes automatically to their fixed deposit account to be withdrawn only when they cease as scholars of the cooperative. In addition, they receive P500.00 at the start of the school-year for their books and school supplies. Their entrance fees are reimbursed.

Guiding the young scholars is the Scholarship Committee, composed of Mr. Pete Tubal, Division Supervisor of Benguet; Dr. Juliet Sannad, Division Supervisor of Baguio City; Board Director Amparo Rimas and Chairperson/President of the Foundation; and Board Director Mario Valdez, the Adviser of the Scholars and Chairman of the Scholarship Committee. The Staff-in-charge of the scholars is Ms. Ailyn Estoque.



BBCCC GM Jess Cendaña delivering his piece during the 2005 ACCU Forum held last Sept. 8-10, 2005 at Makati City.

BBCCC FOUNDATION, INC. SCHOLARSHIP COMMITTEE

During the August 6, 2005 regular monthly meeting of the Baguio-Benguet Community Credit Cooperative Foundation, Inc. scholars, they elected their officers for school-year 2005-2006. Elected President was Sherlyn Joy Aberion (Pines City

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Proceeds of this program will be given to selected foundations.

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Registration fee P55.00 with FREE FLAVOR SAVER (lip gloss). Registration Forms are available at 6J's AVON. All are invited to join & support the program.

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