

The  
BBCCC

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PSERVER

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

**INSIDE  
THIS ISSUE:**

Chairman's Corner	2
Padang, Adversalo Re-elected BOD Chair, Vice-Chair Res- pectively	
BBCCC Foundation Graduat- ing Scholars' Testimo- nial Lunch	
EDITORIAL ... CETF	3
BBCCC Dose of Inspiration	4
BBCCC Election 2006	5
Paskong Hirit Raffle Draw	
Pictorials... BBCCC General Assembly 2006	6
Pictorials... BBCCC Election 2006	7
BBCCC News Tid Bits	8
Honesty At Work	
BBCCC OFFICERS FY2006	9
BBCCC MANAGEMENT STAFF, 2006	
BBCCC Regular Members as of First Quarter 2006	
Who's Who at BBCCC	10
From the Manager's Desk	
BBCCC Visitors (First Quar- ter 2006)	
BBCCC Foundation Holds G.A., BOT Reorganized	11
BBCCC Foundation Pre- School Holds Moving Up Day	
Advertisements	12

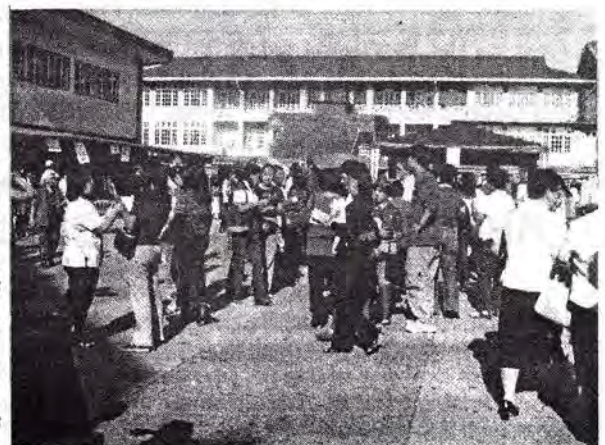
# BBCCC General Assembly 2006



The BBCCC General Assembly was a big success once more! The GA is an annual activity of the Coop usually held in the end of the first quarter of the year. It is where members come together, be informed about the existing status of the Cooperative, vote for officers and certain amendments to the Constitution and By-Laws, and it is also a time where members can verify certain issues or concerns with regard to the operations of the Coop.

This year's GA was once again held last March 26, 2006 at the Gonzaga Compound of Saint Louis University along Gen. Luna Road, Baguio City. As early as 7:30 a.m. members started to come to register and participate in this year's activities and festivities. There were members who set up food booths in the compound, some were selling other non-food products, and the rest even took the opportunity to advertise their businesses. It was really a day of business and festivities.

Aptly, the GA program started with a Eucharistic Celebration officiated by Rev. Roland Astudillo. It was followed by the presentation of Candidates and announcement of Election Rules and procedures by the Election Committee. The Program Proper followed with Atty. Bernard Padang as BOD Chairman and President presiding with the presentation and adoption of the reports of the different committees and the approval of the proposed amendments. The GA ended with the much-awaited distribution of the cheque 'dividends' to the members.



BBCCC's 2005 Net Surplus is **PHP57, 883, 229.**



## CHAIRMAN'S CORNER

By: Atty. Bernard D. Padang  
BBCCC President / Chairman of the Board

### COOPERATIVISM AND LABOR UNIONISM

Advocacies relative to cooperatives and to labor organizations are not incompatible as they are in fact a match-up and reinforcing to one another. These institutions have become a necessity especially when the people are struggling for survival, for economic upliftment or partnership, for community assurance, for bonding, and for social justice. It is likewise the solidarity fostered in cooperativism and labor unionism that provides a sense of "we belong" and security among the members thereof.

By nature, a cooperative is an organization with a common bond among the members who pool their resources together for their availment and compatible purposes redounding directly or ultimately to their benefits and advantages. A labor union is similarly a bonding of workers to promote and protect their rights and interest because "in union there is strength". The power of organizational adherence and proper mobilizations make the separate identities of the cooperative and labor union alike.

Both being a primary economic mass organization, the members in a cooperative and labor union hardly belong to the elite class. And the existence of members in a labor organization is determined by continuity of employment in the same manner as a cooperative filiation is determined by the ability of the member to patronize the cooperative according to the business standards as set forth by the latter.

They are juridical persons and the required operative act is the registration of the cooperative with the Cooperative Development Authority (CDA) and that of the labor union with the DOLE's Bureau of Labor Relations. While a cooperative cannot legally operate without registration with the CDA, a labor union despite not being registered may, directly through its members, still seek redress of grievances from the employer.

Registered cooperatives transacting business exclusively with their own members are not subject to tax and fees. Income and properties of a legitimate (registered) labor organization, including grants, endowments, gifts, donations, and contributions as well as fringe benefits covering the so-called *de minimis* benefits, although under certain ceilings, are not taxable.

Jurisprudence adjudicates that workers who are at the same time members of the cooperative cannot form a labor organization for the purpose of collective bargaining since they are a part of their employer. It follows that employees in a cooperative who are not members thereof may form and register a labor union of their own provided that the union members constitute at least 20% of all the employees in the cooperative (bargaining unit).

There is no question that cooperatives and labor unions should be a part or at least be consulted in government decision-making on matters affecting them. Labor unions especially the big ones by their stature are a force to reckon with in politics; cooperatives are sure potent force. The day shall come when we no longer beg to the politicians but for cooperativism and labor unionism to be indispensable considerations in Philippine governance.

Real cooperatives and labor organizations of whatever type exist for the improvement of life of all the members thereof; they are meant for the welfare of cooperators and laborers and even of society at large.

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### PADANG, ADVERSALO RE-ELECTED BOD CHAIR & VICE-CHAIR, RESPECTIVELY

Incumbent Chair Bernard D. Padang and Vice-Chair Oscar R. Adversalo were unanimously re-elected for the same positions during the Board of Directors re-organization meeting held at the BBCCC Board Room on April 3, 2006.

Pursuant to the "working board" concept, the Board appointed the following as committee chairs: Dir. Nelson V. Gayo for Legal Committee; Dir. Mario S. Valdez for Research and Development Committee; Dir. Josephine G. Perez for Youth Committee; Dir. Emerita C. Fuerte for Housing Committee; Dir. Renato C. Fernandez for Coop Linkages. Under the BBCCC By-Laws, the Vice-Chair is automatically the Chair of the Education Committee.

The Board also appointed the members of the different Board-created committees, as follows: Housing Committee - Ma. Asuncion Minglana and Albert Talco; Legal Committee - Atty. Zosimo M. Abratique and Atty. Bernard D. Padang (*ex-officio*); Research and Development Committee - Amparo T. Rimas and Romano M. Bulatao; Youth Committee - Rolando G. Lachica and Gregorio V. Andal; Education, Membership, and Training Committee - Michelle S. Cariño and Emmanuel A. Tadeo.

### BBCCC FOUNDATION GRADUATING SCHOLARS' TESTIMONIAL LUNCH

On March 28, 2006 the Baguio-Benguet Community Credit Cooperative Foundation honored the graduating scholars with a testimonial lunch, awarding of certificates of recognition and giving of graduation tokens. The six (6) graduating scholars were: 1.) Sherlyn Joy S. Aberion of Pines City National High School Bonifacio Annex; 2.) Marlita P. Adawi of Baguio City National High School Happy Hollow Annex; 3.) Odessa D. Belwa of Baguio City National High School Fort del Pilar Annex; 4.) Jennylyn B. Benito of Baguio City National High School Sto. Tomas Annex; 5.) Joy Joyce L. Donato of Baguio City National High School Loakan Annex 6.) Jasmindessa Y. Siddayao of Baguio City National High School Loakan Annex. Their parents/guardians were on hand to share in the joyous occasion.

Atty. Bernard Padang, BBCCC Chairman/President and Dr. Amparo Rimas, BBCCC Foundation Chairperson inspired the scholars with their messages. Sherlyn Joy Aberion, a graduating scholar and President of the BBCCC Foundation Scholars' Organization (SY 2005-

(Continued on page 8)



# EDITORIAL:

## CETF

**CETF. COOPERATIVE EDUCATION AND TRAINING FUND.** Under R.A. 6938, better known as "The Cooperative Code of the Philippines", an amount which shall not be more than 10% of the net surplus of the cooperative shall be allocated for cooperative education and training purposes. The law specifically provides that half of the fund shall be spent by the cooperative for education and training purposes, while the other half shall be credited to the CETF of the apex organization of which the cooperative is a member (where an apex organization may be a federation or union). As a matter of fact, the BBCCC allocates annually 5% of its net surplus for CETF.

During the open forum of the 47<sup>th</sup> Annual General Assembly of BBCCC held on March 26, 2006, a member proposed that the current 5% CETF allocation be reduced to 3% so that there would be a bigger amount for distribution to the members in the form of interest on share capital and patronage refund. However, another member boldly opposed the proposal and instead argued and moved for the retention of the 5% CETF allocation, and floated the idea that the rate of allocation may even be raised,

It appears that the proponent for lower rate of allocation missed the whole point. Was he saying that higher "dividends" are preferred to better services? "Dividends" are not the be-all and end-all of cooperativism. In fact, services are, for a member-based organization like a cooperative.

But better services come in easily if and only if coop officers, staff, and members are well educated and trained for their respective functions and responsibilities. And this is where the "controversial" CETF comes in. Officers, staff, and members need to be regularly updated on coop trends and developments to ensure the efficient, effective, and excellent operation of the cooperative in view of better services.

Definitely, the BOD sees the need to broaden the involvement of members in coop education and training, and it is even mulling over the possibility of endorsing the participation of members in national as well as international educational forums in the near future.



**Uca ADVERSALO**



**Mich CARIÑO**



**Bong TADEO**

# EDITORIAL BOARD

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Chair **BERNARD D. PADANG**  
GM **JESS F. CENDAÑA**

### OFFICIAL PHOTOGRAPHER:

**RIZZA V. GACAO**

### 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.



## **BBCCC Dose of Inspiration**



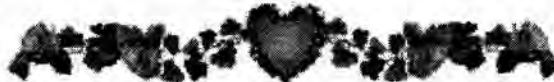
### **A Tribute to the Mothers of BBCCC**

**TO:** nanang...nanay...inang...mama...mamang...ma...mom...mommy...

**Advanced HAPPY MOTHER'S DAY!**

#### **The Images of a Mother**

- 4 YEARS OF AGE ~ My Mommy can do anything!
- 8 YEARS OF AGE ~ My Mom knows a lot! A whole lot!
- 12 YEARS OF AGE ~ My Mother doesn't really know quite everything.
- 14 YEARS OF AGE ~ Naturally, Mother doesn't know that, either.
- 16 YEARS OF AGE ~ Mother? She's hopelessly old - fashioned.
- 18 YEARS OF AGE ~ That old woman? She's way out of date!
- 25 YEARS OF AGE ~ Well, she might know a little bit about it.
- 35 YEARS OF AGE ~ Before we decide, let's get Mom's opinion.
- 45 YEARS OF AGE ~ Wonder what Mom would have thought about it?
- 65 YEARS OF AGE ~ Wish I could talk it over with Mom.



## **Your Angel**

~ Author Unknown ~

Once upon a time there was a child ready to be born. One day he asked God: "They tell me you are sending me to earth tomorrow but how am I going to live there being so small and helpless?"

God replied, "Among the many angels, I chose one for you. She will be waiting for you and will take care of you."

"But tell me, here in Heaven, I don't do anything else but sing and smile, that's enough for me to be happy."

"Your angel will sing for you and will also smile for you every day. And you will feel your angel's love and be happy."

"And how am I going to be able to understand when people talk to me, if I don't know the language that men talk?"

"Your angel will tell you the most beautiful and sweet words you will ever hear, and with much patience and care, your angel will teach you how to speak."

"And what am I going to do when I want to talk to you?"

"Your angel will place your hands together and will teach you how to pray."

"I've heard that on earth there are bad men. Who will protect me?"

"Your angel will defend you even if it means risking its life."

"But I will always be sad because I will not see you anymore."

"Your angel will always talk to you about me and will teach you the way for you to come back to me, even though I will always be next to you."

At that moment there was much peace in Heaven, but voices from earth could already be heard, and the child in a hurry asked softly:

"Oh God, if I am about to leave now, please tell me my angel's name."

"Your angel's name is of no importance, you will call your angel: Mommy."





## BBCCC ELECTION 2006

Incumbent Chair of the Board Atty. Bernard Padang topped this years election. Atty. Renato Fernandez, a three termer member of the BOD, who just served a one year rest also won in his comeback bid as member of the Board. Former Election and AIC chair Josephine Perez made good this time by occupying the third and last slot for the BOD edging former BOD member and also comebacking three termer Atty. Ruben Corpuz and Mr. Romano Bulatao, a first-timer. Former Board member and Secretary, Nida Flavier was number one in the AIC position and incumbent AIC and likewise former Board member, Roberta Balangue eked a slim margin over incumbent AIC chair Rolando Lachica with Ms. Josephine Ocampo at the tail-end. For the nth time, Mr. Arturo Asuncion once again ran unopposed in the Credit Committee position. Vying for the lone seat in the Election committee, Atty. Armando Velasco, a former chair of the Elecom and former member of the Board, beat three candidates, all employees of the vote-rich SLU.

Hereunder is the individual result of the election:

**For Board of Directors:**

<b>BULATAO, Romano M.</b>	2,286	Not Elected
<b>CORPUZ, Ruben A.</b>	2,922	Not Elected
<b>FERNANDEZ, Renato C.</b>	<b>5,729</b>	<b>ELECTED</b>
<b>PADANG, BERNARD D.</b>	<b>5,750</b>	<b>ELECTED</b>
<b>PEREZ, Josephine G.</b>	<b>4,212</b>	<b>ELECTED</b>

**For Audit and Inventory Committee:**

<b>BALANGUE, Roberta A.</b>	<b>3,747</b>	<b>ELECTED</b>
<b>FLAVIER, Nida F.</b>	<b>4,731</b>	<b>ELECTED</b>
<b>LACHICA, Rolando G.</b>	3,734	Not Elected
<b>OCAMPO, Josephine A.</b>	1,540	Not Elected

**For Credit Committee:**

**ASUNCION, Arturo G.** — UNCONTESTED —

**For Election Committee:**

<b>DELINELA, David V.</b>	1,293	Not Elected
<b>KIM, Thelma S.</b>	1,322	Not Elected
<b>VEGA, Mario A.</b>	876	Not Elected
<b>VELASCO, Armando C.</b>	<b>3,628</b>	<b>ELECTED</b>

There were 11,500 pieces of official ballots printed which were allocated to the deputies for distribution to the members qualified to vote (members in bad standing cannot vote as per existing provision of the By-Laws). There were 8,523 ballots distributed to member-voters with 7,649 casting their vote for a voter's turnout of 90%, same turnout that of last year.

Atty. Zosimo Abratique, a member of the Legal Committee, appointed anew to serve as Interim member of the Election Committee since incumbent member, David Delinela, himself was a candidate for the same position. Election Committee deputies (selected members) and the BBCCC scholars assisted during this years election yet again.

Generally, the conduct of the past election was credible, honest, orderly and peaceful, though there's still some minor but unavoidable problems encountered. There were no untoward incidents throughout the duration of the election period. No disqualification, protests and the like filed though there was a letter-request to re-canvass the election returns but after a thorough and careful deliberation among the committee members, such letter-request was dismissed because it was not sufficient in form and substance and for lack of interest of the candidate-requester.

Once again, the members of Election Committee would like to express to all the members, candidates, deputies, officers and management staff their heartfelt gratitude for all the untiring support for the eventual success of the recent elections.



*Principal and teacher Emy Tadena gently guiding Zoe in her Welcome message*

*School Administrator and Foundation Chair Ampy Rimas handing over the Best in Art Award to Daryl as Directors Padang, Adversalo, Cendaña and Principal Emy look on.*



### PASKONG HIRIT RAFFLE DRAW

March 7, 2006 (Tuesday) 4:30 P.M.

1st Prize	2nd Prize	3rd Prize	4th Prize	5th Prize	Ticket No. Name	Prize
10550	13253	13633	15125	11597	Marian Cupido	One (1) unit Condura 6 cu. ft. Refrigerator
					Violeta Orpilla	One (1) unit 14" Samsung Color TV
					Soledad Barongan	One (1) unit Midea Microwave Oven
					Diana Balingatan	One (1) unit Electric Microwave Oven
					Gerardo Milo, Jr.	One (1) unit Electric Breakfast Maker

**CONSOLATION PRIZES:**

12751	Gina Rafael	One (1) unit Panasonic Oven Toaster
05002	Philip Bagsio	One (1) unit Panasonic Oven Toaster
04853	Lucia Makin	One (1) unit Panasonic Oven Toaster
03868	Tomas Cabrera	One (1) unit Midea Rice Cooker
02646	Vijay Narciso	One (1) unit Suede Ki Rice Cooker
14751	Lorna Melinda Saxton	One (1) unit Kyowa Sandwich Toaster
06487	Ernie Gutierrez	One (1) unit Standard Pressure Cooker
14737	Shirley Buhangin	One (1) unit Tefal Frying Pan
02828	Lucia Makin	One (1) pc. Sunnex Caserole
01378	Concepcion Quidno	One (1) pc. Kyowa Slow Cooler
08297	William Valencia Jr.	One (1) unit Seville Rice Cooker
09726	Arnel Estrata	One (1) unit Heritage Oven Toaster
08650	Jerry Costina	One (1) unit Standard Oven Toaster
09293	Adoracion Novela	One (1) unit Standard Oven Toaster
08117	Regina Valencia	One (1) unit Heritage Sandwich Maker
11698	Tirso Tip-ac	One (1) pc. Frying Pan
06364	Cherish G. Ballia	One (1) pc. Frying Pan
06251	Jacqueline F. Longao	One (1) pc. Kettle
10631	Joy Ann Corton	One (1) pc. Coby Mini AM/FM Pocket Radio
00508	Editha Eleazar	One (1) pc. Coby Mini AM/FM Pocket Radio
02221	Regina Valencia	One (1) pc. Coby Mini AM/FM Pocket Radio
03576	Estrella Andiso	One (1) pc. Coby Mini AM/FM Pocket Radio
09229	Maria Lane Songcuya	One (1) pc. Coby Mini AM/FM Pocket Radio

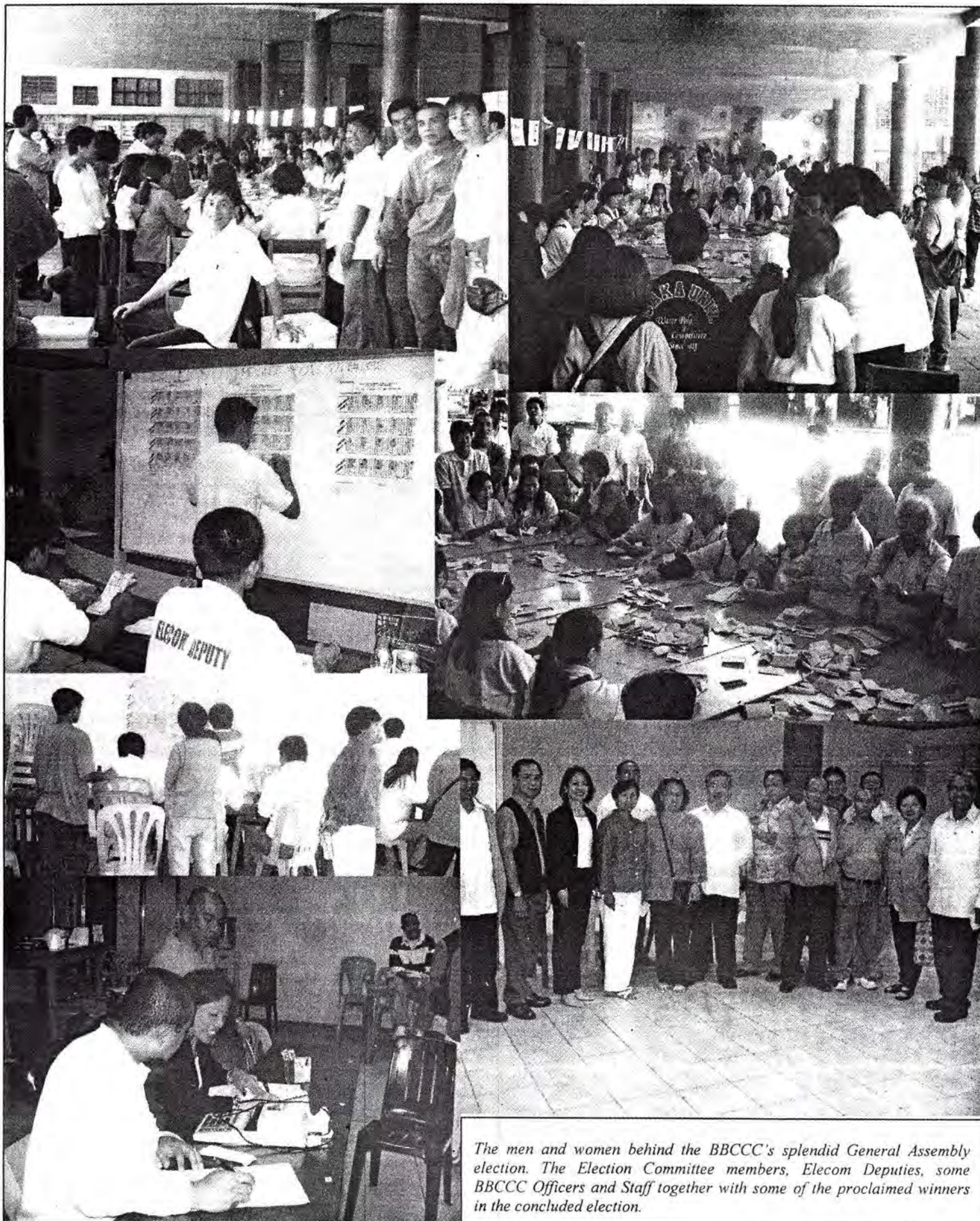


# PICTORIALS... *General Assembly 2006*





# PICTORIALS... BBCCC Election 2006



*The men and women behind the BBCCC's splendid General Assembly election. The Election Committee members, Elecom Deputies, some BBCCC Officers and Staff together with some of the proclaimed winners in the concluded election.*



## BBCCC NEWS TIDBITS

GM Amado Jesus Cendaña, Vice-Chair Oscar Adversalo, Dirs. Mario Valdez, Emerita Fuerte, and Amparo Rimas attended the five-day PFCCO-ACCU sponsored Trainer's Course on "CREDIT UNION DIRECTORS COMPETENCY COURSE" (CUDCC) held at the BBCCC Training Center on February 26 - March 2, 2006. The CUDCC is part of the strategic plan of the Asian Confederation of Credit Unions (ACCU) and linked to "Changing Leadership Competency Strategy". The program seeks to ensure that elected coop leaders are competent in carrying out their responsibilities.

\*\*\*\*\*

The Cooperative Development Authority (CDA) in cooperation with the Department of finance conducted a Public Hearing on the Manual of Rules and Regulations for Cooperatives with Savings and Credit Services (MORR) at Veniz Hotel, Baguio City on February 10, 2006. The hearing was attended by GM Amado Jesus Cendaña, Vice-Chair Oscar Adversalo, Dirs. Emerita Fuerte, Gregorio Andal, and Mario Valdez, and AIC member Roberta Balangue.

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The BBCCC conducted an Action Planning Session for fiscal year 2006. Led by the Chairman of the Board atty. Bernard Padang, selected BBCCC officers and staff collaborated in coming up with action plans per committee/department to respond to the need for better services for a fast growing cooperative within the context of global and environmental changes and developments. Twenty officers and staff attended said session: all members of the BOD, GM, Treasurer, Secretary, Chair of committees, and Department Heads.

\*\*\*\*\*

Four members of the BOD, namely Dirs. Emerita Fuerte, Oscar Adversalo, Mario Valdez, Gregorio Andal, and six department/section heads, namely, Flordelina Sabedra, Maria Paz Pascua, Lilian Basilio, Norma Lacopia, Veronica Cardona and Rosemarie Torres participated in the orientation seminar conducted by the NORWESLU held at the BBCCC Training Center on February 20, 2006. The orientation seminar introduced the participating coops to the 5-module PFCCO Professionalization Course and tackled Customer Relations Management. The resource speaker was Eman Palabyab.

## HONESTY AT WORK (THE LOST COIN PURSE INCIDENT, April 03, 2006 - Monday @ around 1:30 P.M.)

It was a hectic Monday afternoon in the Coop. Members were waiting for their names to be called, and others were lined up in the Assistant Manager's Office for their checks to be signed or to talk to her about other matters. Some were filling up some forms, and some were just sitting down - waiting for their friend/relative.

Suddenly, the hustle and bustle was momentarily put to a halt when a lady cried out loud, pleading to everybody if they had seen her coin purse which she unknowingly left in the chair near the ladies' comfort room. Earnestly, Mrs. Nida Tabat asked everyone to help her locate her purse. Tears welled up in her eyes, when suddenly, someone approached her. Mrs. Marylou Cocal calmed her down, after which she asked Mrs. Tabat what was the color of the coin purse and how much was in it. Mrs. Tabat, though teary eyed, answered each question and Mrs. Cocal handed her the black coin purse containing more than P2,000.00.

Mrs. Tabat, with her face beaming with joy expressed her gratitude to Mrs. Cocal. Indeed, in a world full of lies and uncertainties, it was good to know that honesty is not yet a "dying breed" of virtues.

The virtuous Mrs. Marylou Cocal who is now 40 years of age hails from Balsigan, Baguio City. She works as one of SM City Baguio's Maintenance Crew. Being a BBCCC member since 1999, she told Dir. Rimas that when she was on her way to the Comfort Room, she saw a black coin purse left unattended on a chair. So, for safekeeping, she hid the purse and even counted the contents to make sure just in case somebody will claim for it. For her, honesty is a way of life and not just a seven-letter word.

Mrs. Nida Tabat, a resident of Kias, Baguio City who is already 40 years old was so grateful to Mrs. Cocal, thanking her for her honesty and concern. She humbly mentioned that her husband is a new member of the cooperative and that she is a plain housewife. Although her husband has been a member for a short time, they have benefited so much and for that they are also very thankful to the management and staff of BBCCC.

## BBCCC FOUNDATION SCHOLARS' ...

(Continued from page 2)

2006) gave the acknowledgment in behalf of her co-graduates. The graduates rendered a beautiful song to the delight of the BBCCC Board of Directors, the Foundation Board of Trustees, the Scholarship Committee, parents, guardians and the undergraduates. The Opening remarks was given by Dr. Mario Valdez, chairman of the Scholarship Committee, while Dr. Juliet Sannad, a member of the Scholarship Committee representing City Schools of Baguio Division gave the closing remarks. The other member of the Scholarship Committee present was Division Supervisor Pete Tubal representing the Benguet Division.

Application for the BBCCC Foundation Scholarship for first year students, SY 2006-2007, is now being accepted. Deadline of submission is on May 15, 2006.

Forms may be obtained from Mr. Sannad of the Baguio Schools Division or from Mr. Pete Tubal of the Benguet Schools Division or from the BBCCC office.



The ten pioneer preschoolers singing their graduation song. From left-right: Principal Emy Tadana, Victor Alfredo Quitasol, Daryle Kurt Padcayan, Mary Joyce Adanglao, Zoe Almira Cora Garcia, Thea Czaireena Dizon, Franzille Marie Lumiwes, Gylen Danielle Escobar, Shainna Padang, Isaiah Bleau Cortez, Rhojan Tecne.



## BBCCC OFFICERS, 2006

### BOARD OF DIRECTORS:

Chairman: Atty. Bernard D. Padang  
 Vice-Chairman: Dir. Oscar R. Adversalo  
 Members: Atty. Renato C. Fernandez  
 Dir. Emerita C. Fuerte  
 Atty. Nelson V. Gayo  
 Dir. Josephine G. Perez  
 Dir. Mario S. Valdez  
 General Manager: Mr. Amado Jesus F. Cendaña  
 Treasurer: Mr. Marcial V. Esquejo  
 Secretary: Ms. Jhoanna C. Alangwawi

### CREDIT COMMITTEE:

Chairman: Mr. Arturo G. Asuncion  
 Members: Ms. Aurora A. Ambanloc  
 Ms. Isabelina G. Ronquillo

### AUDIT AND INVENTORY COMMITTEE:

Chairman: Ms. Roberta A. Balangue  
 Members: Ms. Ana O. Dulnuan  
 Ms. Nida F. Flavier

### ELECTION COMMITTEE:

Chairman: Atty. Armando C. Velasco  
 Members: Ms. Bazilisa S. Laconsay  
 Mr. Emmanuel A. Tadeo

### EDUCATION, MEMBERSHIP AND TRAINING COMMITTEE:

Chairman: Dir. Oscar R. Adversalo  
 Members: Ms. Michelle S. Cariño  
 Mr. Emmanuel A. Tadeo

### LEGAL COMMITTEE:

Chairman: Atty. Nelson V. Gayo  
 Members: Atty. Zosimo M. Abratique  
 Atty. Bernard D. Padang (Ex-officio)

### HOUSING COMMITTEE:

Chairman: Dir. Emerita C. Fuerte  
 Members: Ms. Ma. Asuncion B. Minglana  
 Engr. Albert V. Talco

### RESEARCH AND DEVELOPMENT COMMITTEE:

Chairman: Dir. Mario S. Valdez  
 Members: Dr. Amparo T. Rimas  
 Mr. Romano M. Bulatao

### YOUTH COMMITTEE:

Chairman: Dir. Josephine G. Perez  
 Members: Mr. Gregorio V. Andal  
 Mr. Rolando G. Lachica

### Officer on Linkages

Atty. Renato C. Fernandez

The Investment Committee is by practice headed by the BOD Chairman (Atty. Bernard Padang) with members as follows: Treasurer (Marcial Esquejo); GM (Amado Jesus Cendaña); AIC Chairperson (Roberta Balangue); and a Director (Emerita Fuerte).

## BBCCC MANAGEMENT STAFF, 2006

Amado Jesus F. Cendaña (General Manager)  
 Flordelina S. Sabedra (Assistant General Manager)

### TREASURY DEPARTMENT:

Flordelina S. Sabedra - Finance Officer  
 Irma Bagalayos - Cashier  
 Vanessa Domingo - Cashier

### ACCOUNTING DEPARTMENT:

Veronica Cardona - Dep't. Head / Chief Accountant  
 Rosalinda Bagang - Accounting Clerk  
 Evelyn Borja - Accounting Clerk  
 Maribel Pasngadan - Accounting Clerk  
 Nerizza Ruelos - Accounting Clerk

### MEMBERS' ACCOUNT SECTION:

Rosemarie Torres - Section Head  
 Nanda Dimaguila - Accounts Clerk  
 Evaemalyn Nasis - Accounts Clerk  
 Ailyn Estoque - Accounts Clerk  
 Genevie Perez - Accounts Clerk  
 Gerry Soriano - Accounts Clerk  
 Juanito Nastor - Ageing Report Clerk  
 Elizabeth Cinco - Accounts Clerk  
 Lyn Rivo - Accounts Clerk

### LOANS, BILLING, AND COLLECTION DEPARTMENT

Lilian Basilio - Dep't. Head (Billing and Collection)  
 Ronald Linglingan - Accounts Clerk (Legal)  
 Amelia Aguilar - Grocery Accounts Clerk  
 Shane Tadeo - Loan Clearance Clerk  
 Maynard Banta - Grocery Accounts Clerk  
 Femla Alubong - Billing Clerk  
 Jaime Torres - Credit Investigation / Collector  
 Michael Balagot - Collector  
 Leny Solajo - Loans Clerk  
 Eric Perlas - Loans Clerk  
 Jennifer Valdez - Loans Clerk

### ADMINISTRATIVE DEPARTMENT

Norma Lacopia - Dep't. Head  
 Antonina Palmaria - Gen. Services Staff  
 Mary Pinkihan - Gen. Services Staff  
 Johnny Paga - Gen. Services Staff  
 Edgar Platilla - Gen. Services Staff  
 Froilan Redondo - Driver  
 Benjamin Sison - Driver  
 Danilo Dizon - Driver  
 Fred Panapan - Property Custodian  
 Jocelyn Peralta - Lodging and Seminar Coordinator

### GROCERY DEPARTMENT

Maria Paz Pascua - Dep't Head  
 Perla Zulueta - Sales Clerk  
 Recilyn Nones - Sales Clerk  
 Robert Emocling - Sales Clerk  
 Victor Barlin - Sales Clerk  
 Marlita Fernandez - Sales Clerk  
 Herminio Cabanban - Sales Clerk  
 Irene Emocling - Sales Clerk  
 Joseph Austria - Warehouseman  
 Pacita Balancio - Purchasing Officer

### AUDIT DEPARTMENT

Nora Margarita Domingo - Internal Audit Staff  
 Jane Suyatan - Internal Audit Staff

### MANAGEMENT INFORMATION SYSTEM DEPARTMENT

Riza Gacao - Data Encoder  
 Blanche Mangawa - Data Encoder  
 Donna Garabitez - Data Encoder  
 Carina Castillo - Data Encoder

## REGULAR MEMBERS AS OF FIRST QUARTER 2006

TOTAL MEMBERS AS OF FOURTH QUARTER 2005- 16,248

### APPROVAL OF MEMBERSHIP FOR 1st Quarter 2006

For the month of January - 151  
 For the month of February - 100  
 For the month of March - 160

Total Approved members for 1st Qtr. - 411

### WITHDRAWAL OF MEMBERSHIP FOR 1st Quarter 2006

For the month of January - 43 (40-WO, 3-W)  
 For the month of February - 26 (25-WO, 1-W)  
 For the month of March - 44 (41-WO, 1-W, 2-D)

Total Withdrawals for 1st Qtr. - 113

TOTAL REGULAR MEMBERS as of 1st Qtr. 2006 - 16,546

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



**WHO'S WHO AT BBCCC . . .****HERMENIO Dumpit CABANBAN***Grocery Clerk; Rice Section*

Fondly called "Min" by all (though he is not mean all) this soft-spoken person and very helpful to all has been with the BBCCC for ten years now.

Kuya Armin enjoys his work in the Coop because beyond the free exercise he gets for carrying more than 20 sacks of rice per day is the fulfillment that he gets in giving service to members. He also does not mind the tiredness he feels as long as he sees that members are given the service they rightfully deserve! (What a guy, right? THAT IS SERVICE!)

Kuya Armin is a family man, happily married to an Ilongga and they are blessed with two boys. This is also one of his reasons why he likes to stay longer to work in BBCCC so that he can support his family particularly his children so that they can finish their studies.

Kuya Armin enjoys the benefits and privileges that he receives from being an employee of the Coop and he wishes that BBCCC will grow more in number and be more successful so that he will continue his service to the members with a smile.

**DONNA Valdez GARAVILEZ***Data Encoder*

One of the youngsters in BBCCC, "Donz" as fondly called by co-workers has been with the Coop for nearly four years now.

Donna finds it a challenge to deal with members with different personalities and allows her to learn how to deal with them. She says that it is actually enriching her to become more mature in dealing with others.

Donna is known to be a shy and quiet person though when you get to talk to her she is also full of fun and always willing to help. She enjoys the company of her co-workers who are approachable, kindhearted, and friendly. She says that when tiredness begins to creep in at least they got one another to laugh with.

Donna envisions the BBCCC to grow more in membership, improve the services, and systems so that the members will be more satisfied.

**FROM THE MANAGER'S DESK***By: Mr. Amado Jesus F. Cendaña*

Another new year. Possible more challenges and opportunities we should be ready to face. One thing however is certain – when we continue to work together, pray together, help and support each other, there is much we can do, there is nothing we cannot attain. That is the coop culture we have been nurturing through the years. Amidst the not so encouraging economic and political developments we are going through, we are blessed that our coop operations last year ended with a positive note. Our projections we have set for FY 2005 were met as we even observed modest growth in some areas of our operations. May we reiterate some significant data which we highlighted in our report during our recent General Assembly.

As of December 31, 2005

TOTAL ASSETS	722,456,499.00
(an increase of 16% over that of 2004)	
Member's Fixed Deposits	489,282,330.00
(an increase of 16% over that of 2004)	
Member's Savings Deposits	58,228,052.00
Member's Time Deposits	25,417,365.00
TOTAL LOANS DISBURSED	660,339,162.00
NET SURPLUS	57,883,229.00

For those who missed to attend our General Assembly last March 26, 2006, we are introducing some changes in our Grocery Group Procurement Service (GGPS). Beginning this April, we will be segregating your Grocery Contribution from your Fixed Deposit contribution. This will allow us to streamline our loan policy on determining the maximum loanable amount available based solely on one's fixed deposits, and the amount of groceries one can get from our Grocery Pick-up Center based on his grocery contribution.

Henceforth, the member enjoys the maximum value of groceries he may get from our Grocery Center depending on the maximum contribution he gives under his individual grocery account. There will no longer be any ceiling for one's grocery account. As an example, if one contributes Php5,000.00 to his grocery account, he may have the privilege of getting groceries worth up to Php5,000.00. We therefore enjoin everyone not yet covered who wish to avail of our Grocery Procurement privilege to fully contribute at least Php2,000.00 by December, 2007 to entitle them to that amount worth of groceries.

As we move on this year, let us remain supportive of our coop's program ever focused on our coop vision and mission. Let us sustain our spirit of cooperativism as we look forward to another fruitful and productive year. May God bless BBCCC and all of us in our journey towards extending help and services to everyone.

**BBCCC VISITORS (1st Qtr. 2006)**

- February 16, 2006 – Abra State Institute of Science and Technology – 37 participants
- February 25, 2006 – Libmanan Community Development Cooperative – 12 participants
- March 7, 2006 – Palayan Sa Nayon Multi-Purpose Cooperative (Ligas, Malolos City) – 52 participants
- March 25, 2006 – Cooperative Bank of Ilocos Norte – 21 participants



## BBCCC FOUNDATION HOLDS G.A.; BOT REORGANIZED

The BBCCC Foundation, Inc. held its second General Assembly on March 31, 2006 at the BBCCC Seminar Hall. During the assembly, which was attended by 12 of its present 15 members, the officers of the Foundation, namely, Dr. Amparo T. Rimas (Chair), Atty. Bernard D. Padang (Corporate Secretary), Mr. Marcial Esquejo (Corporate Treasurer), and Mr. Oscar R. Adversalo (Auditor) presented and discussed their respective annual reports. The activity culminated with the election of the seven members of the Board of Trustees, as follows: Mr. Oscar R. Adversalo, Mr. Amado Jesus F. Cendaña, Mr. Marcial Esquejo, Atty. Bernard D. Padang, Mr. Arturo G. Asuncion, Atty. Nelson V. Gayo, and Atty. Renato C. Fernandez. The first four will serve for a term of two years; whereas the last three, for a term of one year.

In accordance with the By-Laws of the Foundation, the elected trustees elected from among themselves the officers of the Foundation, namely, Chair, Vice-Chair, Corporate Treasurer, Corporate Secretary, and Auditor. Elected were Atty. Nelson V. Gayo as Chair; Mr. Amado Jesus F. Cendaña as Vice-Chair; Atty. Bernard D. Padang as Corporate Secretary; Mr. Marcial V. Esquejo as Corporate Treasurer; and Mr. Oscar R. Adversalo as Auditor. Immediately following the said reorganization, the BOT appointed Dr. Amparo T. Rimas and Ms. Veronica Cardona as General Manager and Accountant/Bookkeeper, respectively, of the Foundation.

## BBCCC FOUNDATION PRE-SCHOOL HOLDS FIRST MOVING UP DAY

March 22, 2006 was a historical day for the BBCCC Foundation Pre-school. It marked its first moving up day or graduation! It was graduation day for four Kindergartens who received their certificates of completion and awarding of honors to both graduates and the rest of the ten pioneer pupils of the school.

The momentous event started with a thanksgiving mass celebrated by Rev. Rolly Astudillo, who in his homily, congratulated the pupils and the Foundation for venturing into preschool education. He remarked that teaching the little ones is fulfilling the Lord's command of loving, caring, and developing the young ones who are the Lord's beloved and object of his special blessings. He said that those who take care of young ones are themselves blessed.

Immediately after the Holy Mass, Father Rolly blessed the statues of the Sto. Niño and that of the Blessed Virgin Mary. He prayed that may the Sto. Niño be the loving companion of the children as they grow and develop into fine young boys and girls, joy and pride of their parents. Likewise, he prayed that may the Blessed Virgin Mary ever be the loving and protective heavenly Mother of the children. It was a most touching scene when the pupils surrounded and touched the statues and joined Father Rolly in his prayer. There was a light moment during the solemn ceremony when the pupils jumped in glee upon being sprayed with drops of holy water!

At the Kindergarten Level, the Academic Excellence and Most Outstanding Pupil award went to Zoe Almira Cora N. Garcia. Daryle Kurt Padcayan received the Award for Best in Art. Other than the academic awards, the graduates also received special awards, namey: Zoe Cora Almira N. Garcia was Best in Conduct; Victor Alfredo C. Quitasol was Most Helpful and Mary Joyce P. Adanglao was Most Obedient.

At the Nursery Level, the Academic Awards went to Thea Czaireena T. Dizon for Best in Communication Arts; Franzelle Marie A. Lumiwes got Best in Math, and Rhojan Tecne received the Best in Art award. Special Awards given were: Most Helpful to Isiah Bleau B. Cortez; Most Thoughtful to Shainna D. Padang, and Most Obedient to Gylen Danielle Escobar.

The parents and relatives as well as the Board of Trustees were understandably joyous at the occasion. They were unanimous in saying that school-year 2005 has been a fruitful maiden year of the Pre-school.

Managing the Pre-school are Mrs. Emerenciana Tadena, Principal, and Dr. Amparo T. Rimas, Administrator, and Chairman of the Board of Trustees of the Foundation.

BBCCC FOUNDATION PRE-SCHOOL SCHOOL FEES - SY 2006-2007		
Tuition Fee		10,450.00
Miscellaneous Fees:		3,100.00
Registration Fee	300.00	
Learning Kit	1,350.00	
Learning Resoruce Center (Library, IT)	400.00	
Dental Fee	300.00	
Instruction Materials	500.00	
Activity Fee	200.00	
I.D.	50.00	
<b>Total</b>		<b>13,550.00</b>
<b>Schedule of Payment:</b>		
Downpayment upon enrollment		5,712.50
2nd Quarter		2,612.50
3rd Quarter		2,612.50
4th Quarter		2,612.50

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## SCHEDULE OF BBCCC LIVELIHOOD SKILLS TRAINING SEMINAR

- May 27, 2006: PIE MAKING (Pineapple, Buko, Camote-Macapuno)
- June 24, 2006: Empanaditas Making, Baked Chicken Empanada, Fresh Lumpia
- July 29, 2006: Cakes

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