

The BBCC COOPSERVER

"Progress Through Unity and Service"

Happy to Serve: BBCCC Foundation Inc. and the Cooperative Spirit



Chairman's Corner



Monitoring the Plan

By: **Atty. Nelson V. Gayo**
Chairman, BOD

Monitoring is an important aspect of a sound management practice. Together with planning, leading, organizing and controlling, monitoring can effectively avert any disaster that may befall any organization as well as keep the same organization healthy all throughout its existence.

At BBCCC, monitoring is an integral part of our 2014-2020 Medium Term Development Plan (MTDP). Monitoring allows us to determine whether our plans are properly implemented and are running according to schedule. Monitoring also allows us to adjust or change our tactics if the original plan is not working or is no longer applicable with the current situation.

That is why for this year, we have organized several monitoring teams whose sole purpose is to see to it that all our plans and programs as embedded in our MTDP are properly implemented (*Pls. refer to page 9 for a related article. – Ed.*). The problem with past plans and programs is that all these started out strong and everybody involved in its implementation are in high spirits. However, as we go deeper in the implementation phase, people lost steam and altogether wavered in the interest to see the plan or the program in its completion.

We may opt to analyze what happened on why the plan or program failed. But as it is, we can no longer change what has happened in the past. Nor, do we want to suffer the so-called “analysis by paralysis”.

Precisely this is the reason why we need to strengthen monitoring as it pertains to our co-op's operations. The time of over-analysis is over. What we need right now is action. We have so many excellent plans and programs, it only requires a little bit of determination, guts, sacrifice and the patience to see it all through in its completion. At the end of the day, we are not going to be judged by how good we talked or how many plans we have conceptualized. Instead, we are going to be measured by the results and outcomes of our plans.

It is also in this regard, that we must ascertain our hard-earned money are properly invested in a diverse range of investment portfolio. This does not mean though that we

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Manager's Message

CSR in BBCCC

By: **Maribel S. Pasngadan**
Manager



Corporate Social Responsibility (CSR) in cooperative parlance means that cooperatives in order to sustain local economy provide social utility and encourage sustainability. To elaborate the three aspects of CSR, the cooperative will contribute to maintain/create jobs and provide people the skills to assume their economic and social development. It is where we educate our members in the ethical values of honesty, openness, social responsibility and caring for others. Cooperatives will work for the sustainability of community development, promoting good human relation, and respect for the environment and develop the production and distribution of renewable energy to support the battle against “climate change”.

In RA 9520, CSR is one of the mandates of the Cooperative Development Authority (CDA) that each cooperative must actively participate in its implementation. This is where the Social Audit of Cooperatives comes in.

The BBCCC in its vision and mission alone, CSR is clearly defined;

BBCCC Vision; to be a model cooperative that is responsive to the needs of its environment, where each members becomes economically self-reliant, positive value oriented; and a socially responsible members of the community.

BBCCC Mission; to attain this vision BBCCC commits its self to;

- Lasting improvement to the quality life of its members in the community,
- A membership enlightened about cooperative values and their social responsibility
- Active involvement in the community development.

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Editorial

The Cooperative Spirit is Alive at BBCCC


By: **Roberto I. Belda, Chairman, RDPC**

Corporate social responsibility or CSR for short has been a buzzword for the past couple of decades. In fact, it has become so popular that in branding a product or a company for example, CSR is considered as a unique selling proposition. Marketing savvy people often use CSR to build a strong customer loyalty and thus differentiate the product or the company from the other competitors in the market. CSR is also used by companies or organizations to attract similar-minded and very qualified employees or staff. This in turn converts such employees into strong advocates of the organization and what it stands for.

At BBCCC, more than the “window dressing” where CSR nowadays is usually equated with, our Co-op engages in CSR because it is part of our Vision and Mission. We can call this as the *cooperative spirit*. Cooperative spirit or doing outreach to our members and the community and placing members’ welfare at the forefront of everything that we do, is at the core of our very existence. Remove this from the equation, our Co-op flounders in limbo, unsure of where we want to go and what to achieve. It is as if the soul is removed from the temporal body.

Revisiting our own Vision and Mission, as what we did with our 2014-2020 Medium Term Development Plan (MTDP) forced us again to look at the cooperative spirit as a way of life at BBCCC. Not only it helps sustain our financial progress in the long run but it is also part of our strategy to better reach our goals and objectives which is really to serve our members and the community where we operate.

Our Co-op is still in the process of achieving the objectives of the MTDP. But by being aware of our social responsibilities to both our members and the community, the journey towards our destination may just be worthwhile and satisfying knowing that we have made a positive impact in some of the lives we touched along the way.

The BBCCC Foundation Inc. (BFI) is the social arm of the BBCCC. Let us all support the activities and advocacies of BFI as we attempt to reach and serve more people and communities. Serving others is indeed fulfilling when we all do it wholeheartedly, sincerely and in the cooperative way. 

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Alternative Dispute Resolution in the Philippines: The Road Less Travelled

By: Atty. Roney Jone P. Gandeza and Maribel S. Pasngadan

Clogged court dockets, expensive litigation fees, slow-paced court proceedings, and the rigid and adversarial system of courts have encouraged disputing parties to resort to several forms of alternative dispute resolution procedures. This is no longer surprising because alternative dispute resolution methods in this country can be traced as far back as the barangay and other forms of village governments before the Spaniards came in 1521. In the early days, the *datus* used to settle disputes of their constituents, and their decisions were invariably accepted as having authority and finality.

Recognizing the historic if not critical importance of alternative dispute resolution methods in managing conflicts, the Philippine Congress enacted in 2004 Republic Act No. 9285, otherwise known as the Alternative Dispute Resolution Act of 2004. As embodied in Section 2 of the law, which is commonly referred to as the ADR Law, it is the declared policy of the State to actively promote party autonomy in the resolution of disputes or the freedom of the parties to make their own arrangements to resolve their disputes. Towards this end, the State shall encourage and actively promote the use of ADR as an important means to achieve speedy and impartial justice and declog court dockets. To achieve this, the State shall provide means for the use of ADR as an effective tool and alternative procedure for the resolution of appropriate cases. The commonly used ADR methods are arbitration, mediation and conciliation. These three are primarily resorted to by parties as an expedient and cost-effective way of settling disputes.

One popular form of alternative dis-

pute resolution method under the ADR Law is mediation. Under this law, mediation is defined as a voluntary process in which a mediator, selected by the disputing parties, facilitates communication and negotiation and assists the parties in reaching a voluntary agreement regarding a dispute.

Lest it be misunderstood, not all subject matters of disputes may be resolved through mediation. Section 6 of the ADR Law specifically **excludes** from its coverage the following types of disputes: (a) labor disputes covered by the Labor Code of the Philippines, as amended, and its Implementing Rules and Regulations; (b) the civil status of persons; (c) the validity of a marriage; (d) any ground for legal separation; (e) the jurisdiction of courts; (f) future legitime or inheritance; (g) criminal liability; and (h) those which by law cannot be compromised

The main thrust of the ADR Law is to encourage mediation between the disputing parties. Whether mediation is ad-hoc or institutional, the ADR Law emphasizes its preference to out of court discussion of a dispute with the help of a neutral third party.

By inference from the descriptive words used, *ad-hoc* mediation may be defined as one where the parameters of the mediation set by the parties are only for the particular dispute. Institutional mediation, on the other hand, may be defined as one where the parties refer their dispute to an institution of mediators and agree to be bound by the rules of such institution.

A reading of the ADR Law reveals that mediation has the following essential characteristics:

First, the place of mediation may be the subject of agreement of the parties to a dispute.

Second, the assistance of lawyers or non-parties is allowed, but may be waived in writing, but such waiver may be rescinded at any time.

Third, the agreement of the parties to institutional mediation necessarily includes an agreement that the parties, the mediator, their lawyers or non-party participants are bound by the internal rules and administrative policies of the mediation institution. Should there be a conflict between the institution's rules and the ADR Law, the latter prevails.

Fourth, information obtained through mediation which would otherwise not have been subject to the modes of discovery sanctioned by rules of procedure is considered privileged and confidential and cannot be introduced as evidence.

One important aspect of the ADR Law is this:

If settlement is reached during mediation, the parties prepare their settlement agreement, with assistance of their respective counsels and of mediator. The mediator certifies that the terms of the agreement have been adequately explained to the parties in a language known to them. If the parties agree, the settlement agreement may be deposited with the "appropriate Clerk of the Regional Trial Court" of the place where any one of the parties resides. Should there be a need to invoke the power of the courts to enforce the agreement, a petition may be

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Getting to Know the General Membership of BBCCC: A Profile of BBCCC Members as to Occupation and Income

By: Gabby K. Pinas, Member, RDPC

The Research and Development and Publications Committee (RDPC) as part of its objective to conduct relevant researches started to come up with a profile of the General Membership of our cooperative. As of April 2014 there are 14,165 Regular members and 4,944 Associate members.

There are 235 jobs occupations listed from occupations of all members, these were grouped into nine (9) categories. The table shows that the highest percentage comes from the Professionals 27.2% followed by those who are engaged in business 15.4%, clerical /administrative staff 14.4%, skilled/technical workers 10.7% followed closely by Service providers/Janitorial etc. 10.4%, sales persons at 6% where as 3.6% of the general membership are occupying managerial/administrative positions and those who are retired from services comprises 3.4% of the general membership..

Based on income, 40.9% of the general membership are with the income below P10,000, incomes ranging from 10,0001 to 20,000 is at 33.8%, 20,001 to 30,000 at 12.9%, 8.1% of the general membership is earning 40,000 and above, the least are those earning 30,001 to 40,000 pesos at 4.3%.

(Continued on page 10, **Getting...**)

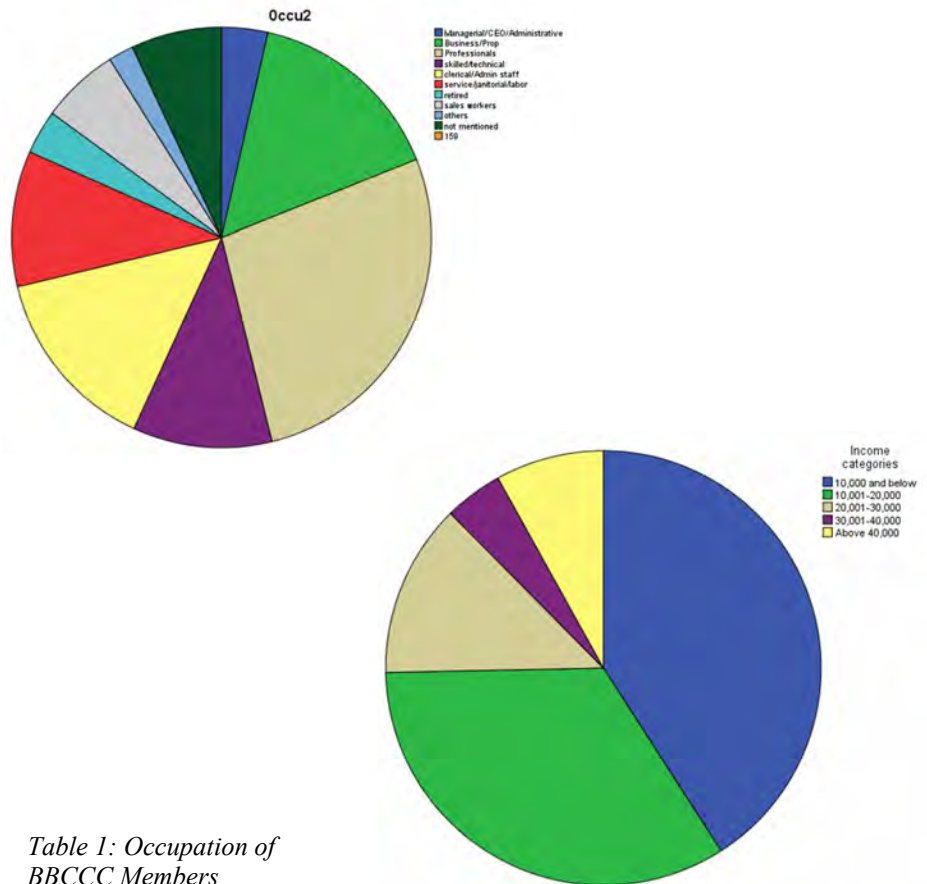


Table 1: Occupation of BBCCC Members

		Frequency	Percent	Cumulative Percent
	Managerial/Administrative	503	3.6	3.6
	Business	2182	15.4	19.0
	Professionals	3847	27.2	46.1
	Skilled/Technical	1518	10.7	56.9
	Clerical/Admin staff	2038	14.4	71.3
	Service Providers/Janitorial	1473	10.4	81.7
	Retired	481	3.4	85.1
	Sales workers	851	6.0	91.1
	Others	275	1.9	93.0
	Not mentioned	989	7.0	100.0
	Total	14158	100.0	
Missing	System	7	.0	
Total		14165	100.0	

BFI Continues to Support Deserving Scholars

By: Dr. Mario S. Valdez, BFI Scholarship Committee Chairman



The Scholarship Committee headed by Dr. Mario Valdez with members Dr. Juliet Sannad and Mr. Pepe Tubal interview aspiring BFI scholar—applicants (left).



The BFI scholars rendering a song number as part of their activities in one of their regular meetings (right).

There are 40 BBCCC Foundation Inc.(BFI) scholars for SY 2013-2014. The distribution per grade level is as follows: for Baguio City Division— Grade 7 (4 scholars), Grade 8 (6), Grade 9 (4) and Grade 10 (6) for a total of 20 scholars.

For the Benguet Division—Grade 7 (5), Grade 8 (6), Grade 9 (4) and Grade 10 (5) for a total of 20 scholars.

An amount of P251,000 was budgeted last School Year 2013-2014 for the scholarship program for the following use: monthly allowances of the scholars, book allowances, reimbursement of tuition fees and miscellaneous fees, graduation gifts, scholarship committee expenses and activities planned for the school year.

The scholars were screened from those who were enrolled in grades 7 to 10 (formerly first year to fourth year high school) at the public high schools in Baguio City and Benguet.

Eleven of these scholars graduated last March 2014 namely: John Ray Amistad, Jezaniah Baucan, Kevin Borja, Jonathan Basilio, Ivy Manganip and Moira Angelie Quiero for Baguio Division. For the Division of Benguet they were: Carlo Batalier, Eleonor Bognay, Doris Lampitao, Jonellyn Mabli and Jessa Pala-og.

For those enrolling in Grade 7 for school year 2014-2015, if nobody from the lower grades will be disqualified by the Scholarship Committee composed of Dr. Mario Valdez, Chairman, Dr. Juliet Sannad (Supervisor DepEd, Baguio Division) and Sir Pepe

Tubal (Supervisor DepEd, Benguet Division), the scholarship committee screens the applicants for scholarship at the start of the school year.

The officers of the BFI Scholars' organization for SY 2013-2014 were: Jonellyn Mabli (Pres.), Ivy Manganip (V.P.), Jezaniah Baucan (Sec.), Kenneth Hermosa (Treasurer), Nhing Leah Daria (Auditor), Kevin Garcia (Business Mgr.), Alexis Maicle (PRO), Franklin Emilio Antolin, Carlota Bacanes, Shennah Soliva, Mary Grace Dulliyao, Maricris Rulloda, Moira Angelie Quiero.

These officers helped plan and implement the activities of the organization as discussed during the strategic planning at the start of the school year. 🌟

EDCOM Updates

By: Riza E. Bueza and Ofelia L. Pasion, Members, EdCom

Participants of EdCom's Livelihood Training Seminar, "How to Make a Black Forest Cupcake with Whipped Cream Frosting" gather to discuss the recipe. The training was held last June 28, 2014 at the BBCCC training hall.



The EDCOM, together with the Human Resource Department (HRD) continue to plan and coordinate educational training activities and programs for the benefit of members, officers and staff.

From January to June 2014, there have been 11 seminars and trainings participated in by our officers, staff and members. These are:

NORWESLU Seminar on Records Management held last January 17-18, 2014. This was facilitated by Mr. Joseph Porfirio Andaya.

NORWESLU Seminar on CDA Mandatory Compliance Updates held last February 15, 2014 at the Jhuneco Canteen Camp John Hay, Baguio City. This was facilitated by Atty. Franco Bawang.

PFCCO Seminar for Loan Officers Competency Course held last February 20-21, 2014 at the BBCCC Hall Baguio City. This was facilitated by Mr. Ernan Palabyab.

National Summit on Gender and Development in Coops with the theme, "Inspiring Change for Women and Men in Co-ops" held last March 25-26, 2014 at the Travelers Hotel and Event Center Subic Bay.

NORWESLU Seminar on "Investment

and Banking Procedures" held last March 29, 2014 at the Jhuneco Canteen, Camp John Hay Baguio City. This was facilitated by Dr. George Ramos.

Seminar on "Mediation and Conciliation" held last April 21-25, 2014 at the Hotel Supreme, Baguio City.

NORWESLU Educational Forum and General Assembly, "Gender Equality" held last May 17-18, 2014 at Villa Angela, Vigan City.

RMAP Seminar (Records Management Association of the Phils.) on the "Essentials of Human Resource Management" held last June 13-14, 2014, at Baguio City.

NORWESLU Seminar on "Basic Accounting for Non-Accountants" held last April 24-26, 2014 at the Jhuneco Canteen, Camp John Hay Baguio City. This was facilitated by Leah Faye Depalog.

NORWESLU Seminar on "Succession Planning" held last May 10, 2014 at the Jhuneco Canteen, Camp John Hay. This was facilitated by Dr. Elenor Cruz.

NORWESLU Audit Management Seminar held last June 20-21, 2014 at the Jhuneco Canteen, Camp John Hay. This was facilitated by Fe Mejia.

Pre-Membership Education Seminar (PMES) conducted from January-June 2014: January 11 (52 participants), February 1 (71), March 08 (62), April 5 (79), May 3 (86) and June 7 (78).

Skills training were also conducted from January to June of this year:

January 11—How to make wheat pandesal with ube/gabi filling and pan pizza (26 participants).


February 15—How to make tarts (26), March 8—How to make muffins and chiffon cake rolls (24).

April 26—How to make kalabasa/malunggay ice cream and crepes (21).

May 31—How to make embutido, siomai and skinless longganisa (27).

June 28—How to make black forest cupcakes with whipped cream frosting.

We are looking forward to more educational trainings and programs for the enhancement enrichment of the knowledge and experiences of our members, staff and officers.

As what our Cooperative leaders say, these activities should not be considered as expense but rather an investment. 

BFI Initiates Summer Youth Co-op Work Camp at Sablan

By: Gabby K. Pinas, Member, RDPC



(Clockwise), The work, learn and play components of the 2014 BFI Summer Co-op Work Camp was in full swing. The program is not only meant to instill the value of cooperativism and learning to the BFI scholars but also the importance of games and recreation in the overall development of a person.

The BBCCC Foundation Inc. (BFI) conducted a three day Summer Co-op Work Camp at Brgy. Balluay Sablan Benguet last May 27-30, 2014. This three day camp was actively participated by the scholars of the BFI with three volunteer Political Science graduates of SLU namely: Kurt Dizon, Michael Angelo and Jhomar Doriano who also acted as *kuyas* and co-facilitators in the work camp.

Milo Distor and Robert Belda who are members of the Board of Trustees of BFI and the BFI Manager Jopo Andaya coordinated the activity together with BFI Clerk Angelo Sawi and BFI member Gabby Pinas.

This was in coordination with Gerald Salda, Teacher-in-Charge of Sablan


National High School-Balluay and Hon. Leonardo Lawana, municipal councilor of Sablan and a member of the Provincial Board of Benguet and the Barangay officials of Brgy. Balluay.

Activities included: painting and beautification of the Omas Ampaguey Elementary School and Sablan National High School Balluay Annex, lectures on cooperativism, career orientation and study guides to high school students of Balluay,

Also included in the activities were: a Cultural Night (with the community), dialogue with local leaders, and a seminar on Parliamentary Rules for barangay officials were also given.

“The activity was a memorable experience.”, according to Kurt Dizon who

volunteered to join the group. “It serves as a training for us and at the same time a charitable work for the community. It gave us life lessons which we can apply in the future. And best of all is the friendship created, the camaraderie molded from each of us and also with the community. I also wanted to thank the Balluay community for the warm hospitality and BBCCC and BFI for the experience and everybody who are part of this experience.”

This activity is just a start of a series of activities to be undertaken by BFI. BFI would want to extend gratitude to all the donors who gave cash as well as in kind for the said initiative. 

In general, the purpose of monitoring & evaluation based in Rengasamy (2008) can be:

- To assess project results
- To improve project management and process planning
- To promote learning
- To understand different stakeholders' perspectives
- To ensure accountability



BBCCC Forms Monitoring Teams

By: Gabby K. Pinas, Member, RDPC



On December 1, 2013, staff and officers of the BBCCC embarked on a decisive and ground breaking move.

They convened in one of the seminar halls of the Co-op and began a three day session to formulate the BBCCC Medium Term Development Plan (MTDP) that would chart the general direction of the Co-op over the next seven years up to 2020.

They revisited the BBCCC Vision and Mission in the light of current issues and concerns and subsequently affirmed them.

They recast their committees' and departmental visions and missions to align them to the BBCCC Vision and Mission. Over the next few days, they then drafted new goals and objectives and formulated fresh strategies.

Finally, as the year ended, they devised their tactical plans, meant to set and achieve measurable and attainable targets for 2014, the first year of the medium term planning period. The BOD Secretariat and the RDPC did a consolidation of committee and copies

of the MTDP were distributed to all committees and departments during the First General Meeting of Officers held last April 28, 2014.

In a talk during the First General Assembly of Officers and Staff, Robert Belda, RDPC Chair emphasized the need to commune with the MTDP and see to it that the MTDP should not just be a flash in the pan and easily forgotten.

In line with this, Monitoring Teams were formed composed of a BBCCC officer, a staff/employee, and a member. The purpose of this specific composition is to make the Monitoring and Evaluation participatory considering divergent views.

The said teams were assigned with a program to do a routine collection of data to assess progress in achieving the programmed objectives.

A common template was given to all monitoring teams for a singular criteria. These records will be used in evaluating the impact of the whole MTDP and the other programs. Atty. Nelson Gayo, BBCCC BOD Chair, pointed out that Monitoring and Evaluation is

aimed at sustaining the whole program and are key to ensure its success.

The following are the members of the Monitoring Teams:

BBCCC Cares (Dr. Danilo Alterado, Nora Margarita Domingo and Marife Posadas), 5 S (Gerry Soriano, Lynn Apostol and Randy Bohol), Medium Term Development Plan (Roberto Belda, Rizza Gacao, and Stephenie Busbus), Customer Relations (Elizabeth Cinco, Ofelia Pasion and Josephine Fianza),

Performance and Attendance of Officers (Gabriel Paul Pinas, Rosalinda Bagang and Alfonso Balbin), Competency Training for Employees (Atty. Angeline Cabrera, Michael Tim Balagot and Aurora Ambanloc),

Corporate and Social Responsibility (Arthur Barrias, Atty. Eric Santos and Michelle Adiwang), General Assembly (Milo Severino Distor and Fred Panapan).



Ideas to Remember at BBCCC: The Seven Cooperative Principles

Retrieved from: <http://myemail.constantcontact.com/>

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are after higher returns to the detriment of the safety of our investments. We are just looking beyond the traditional investment vehicles and into other forms of maximizing our money. Our investment team is gearing up for this responsibility and is now scanning the horizon for some opportunities. Your Co-op is doing its best to serve the general membership better. 🌱

7 COOPERATIVE PRINCIPLES

Cooperatives around the world operate according to the same core principles and values. Listed below are the seven core cooperative principles that we follow for the greater good of our community, credit union, and members.

1. Voluntary and Open Membership
2. Democratic Member Control
3. Members' Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Cooperation among Cooperatives
7. Concern for Community

Discover more about all seven principles of a cooperative at our website.

Live It!
THE COOPERATIVE WAY

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(Continued from page 4, **Getting...**)

Table 2: Income of BBCCC Members

Income categories					
Income in PHP		Income categories			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	10,000 and below	5795	40.9	40.9	40.9
	10,001-20,000	4783	33.8	33.8	74.7
	20,001-30,000	1832	12.9	12.9	87.6
	30,001-40,000	614	4.3	4.3	91.9
	Above 40,000	1141	8.1	8.1	100.0
	Total	14165	100.0	100.0	

For comments/suggestions/article contributions please contact us thru the ff.:

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“Why empathize if it is possible to sympathize.” - - Mickey Bosoy Balagot, BBCCC Staff

(Continued from page 4, **Alternative...**)

filed in that court, which shall proceed summarily to hear the petition.

In a decade from its inception under our statute books, ADR methods have unquestionably been proven to be more advantageous than the traditional and rigid court litigation. Parties to disputes have been attracted to the unique attribute of, as well as to the benefits that may be gained from these friendly proceedings. Among others, mediation is primarily highlighted by its unique attribute of party autonomy. The emphasis of these procedures is on the voluntary agreement of the parties in submitting their dispute to mediation and conciliation. In no way can the parties freely agree on these matters when they file a case in court. The freedom of the parties to agree on the different aspects, which will help them resolve their dispute, has definitely added to the appeal of ADR methods.

Party autonomy is best illustrated in several aspects. The first aspect is the freedom of the parties to choose the would-be mediator of the dispute. While cases filed in courts are being raffled before they are assigned to a judge, parties in ADR procedures, mediation in particular, are free to select the mediator. In this way, parties are assured and confident that the mediator arbitrator of their choice is competent to resolve their dispute. Party autonomy allows the parties to choose a mediator or arbitrator who is better equipped to resolve the dispute as soon as possible.

The Cooperative Development Authority (CDA) no less recognizes the importance of mediation in managing disputes at the co-op level. In this regard, the CDA promulgated Memorandum Circular No. 2013-20 providing for guidelines governing

the conduct of conciliation and mediation proceedings at the cooperative level. The circular has the following salient provisions:

First, it is incumbent upon the members of conciliation and mediation committees of every cooperative to facilitate the amicable settlement of intra-cooperative disputes involving members, officers, directors, and committee members.

Second, if conciliation and mediation at the cooperative level fails, the dispute is to be settled thru voluntary arbitration at the CDA level. Consequently, before any party can validly file a complaint with the CDA, the party concerned must first secure a certification from the cooperative's conciliation and mediation committee that despite all efforts to settle the dispute, the same have failed. In this regard, the cooperative's conciliation and mediation committee is required to issue a certificate of non-settlement (CNS) if mediation fails. The certificate is to be issued within five (5) calendar days from termination of the mediation conference or failure of a party to appear at the preliminary conference despite notice.

Third, all mediation proceedings are strictly confidential; admissions or statements made therein are inadmissible in evidence in other proceedings.

Fourth, all conciliation and mediation proceedings are to be terminated within 30 calendar days from the start of *conflict coaching*. Conflict coaching is a stage in the conciliation-mediation process, the objective of which is to clarify the issues and interests of each party.

Fifth, all conciliation and mediation committees of every cooperative are required to submit semi-annual written report to the CDA within 15 calendar days after the end of every semester.


Sixth, to facilitate all conciliation and mediation proceedings, every cooperative needs to appoint a coordinator who is neither an officer of the cooperative nor a member of its conciliation and mediation committee.

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How then can we respond to the so called CSR in the cooperative sector? There are some obstacles in carrying out this program but we need to assess our cooperative if we are on the right track in fulfilling our CSR.


BBCCC has its own way of responding to this program. The BBCCC established its Foundation (BFI) to be the social arm of the cooperative in carrying out community activities, projects and programs.

Thus, the cooperative could concentrate in its core business while its community responsibilities are being implemented at the same time. Our Co-op's activities include: feeding program, medical mission, and adopt a barangay project.

As members, we could do our part by involving ourselves in the community programs, respecting our members and co-employees, provide quality service to our members and adhering to the cooperative principles. 

One final word.

Section 8 of the Implementing Rules and Regulations (IRR) of Republic Act No. 9520, the Cooperative Code of 2008, specifically requires all cooperatives to comply with the training requirements of officers in the conduct of conciliation and mediation at the cooperative level. Needless to say, appropriate sanctions are in store if this requirement is not met.

In light of the successful staging last April 24 of a mediation test run at the BBCCC which was supervised by an accredited training provider, it goes without saying that, indeed, mediation works at a lesser cost to BBCCC and in an expeditious manner. So, the cry is: **MEDIATE DON'T LITIGATE!** 



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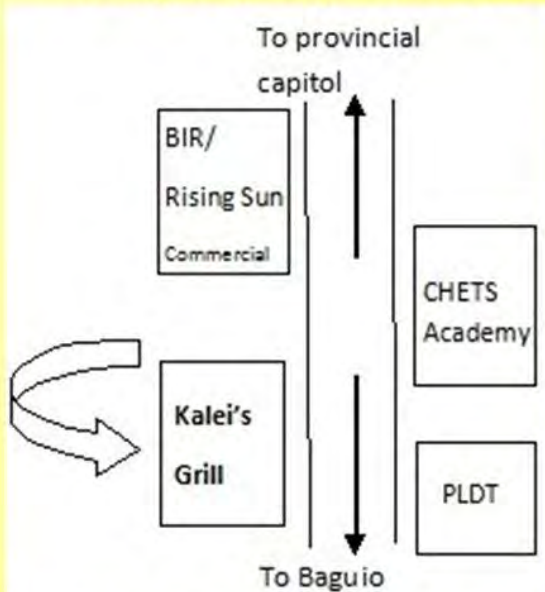
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We also accept functions and reservations

* In case members are senior citizens, they can only avail of the discount which is higher in value but not the two discounts at the same time.