



# The BBCCC Coopserver

*Progress Through Unity and Service by Creating Opportunities*

## MALIGAYANG PASKO AT MANIGONG BAGONG TAON

BBCCC'S 65TH FOUNDING ANNIVERSARY



### THE MULTI-PURPOSE HALL AT BUILDING II NAMED BRILLANTES HALL

In a simple ceremony last October 8, 2023, on the occasion of the BBCCC Family Day, representatives of the Brillantes family graced the unveiling of the marker.

The marker reads: "In honor and recognition of Atty. and Mrs. Alexander H. Brillantes, Sr. for their selfless pursuit of the values and ideals of cooperativism, epitomized in the founding, in 1958, of the Baguio Teachers' Cooperative Credit Union, Inc. (BTCCUI), which later became BBCCC." In Photo (L-R): Mike Turvil, Cathy Brillantes-Turvil, Jose B. Brillantes, and Dr. Alex B. Brillantes, Jr.

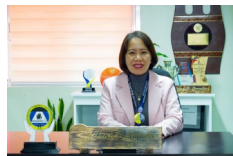
### BBCCC HAILED AS ONE OF THE BEST PERFORMING COOPERATIVES IN BAGUIO CITY

Once again, during the culmination of the Cooperative Month Celebration, BBCCC was recognized as one of the best performing cooperatives in the city of Baguio. This was held at Eurotel on October 24, 2023. This recognition would not have been possible if not for the continued patronage of all members, the dedication and commitment of the management & staff, and the leaders of the cooperative (past and present). Photo shows (L-R) Dir. Frank Bawang of the CDA-CAR giving the award to BOD Chair Mary Ann B. Bungag and Manager Jane P. Suyatan.





**Chair's Corner**  
Mary Ann B. Bungag



**Manager's Corner**  
Jane P. Suyatan

*In this issue, the Chair's and Manager's corner is dedicated to delivering a Christmas message for all BBCCC members coming from the Board of Directors, Officers, Management and Staff of your cooperative. A Blessed Christmas and a Prosperous New Year!*

Dear Members,

We wish everyone a happy Christmas as we gather with our loved ones to celebrate the season. This time of year is not just about having fun, but also about reflecting on our dear BBCCC with the things that we have taken together as co-operative members. BBCCC has reached its 65th year of existence; we have grown stronger and more vibrant. We give due recognition to the dedication and collective efforts of each member, the staff, officers and the board of directors. Together, we have faced challenges, embraced opportunities, and forged a resilient community that embodies the true spirit of cooperation.

As we celebrate Christmas, we remember the birth of hope, love, and joy. We also cherish the bonds that unite us in our cooperative family. May we always live the spirit of unity in this time when we see that peace is at stake with what is happening globally. Let co-

operativism reign in our hearts and be reminded of the old maxim "United we stand, divided we fall".

May the spirit of Christmas fill your homes with happiness, and may the coming year bring even more prosperity and success to BBCCC. In the true spirit of cooperation, let us continue to support and uplift one another. Your commitment and contributions have really led BBCCC towards "progress, unity, service and new opportunities, for that, we are immensely grateful.

Wishing you a Merry Christmas filled with laughter, love, and the joy of shared accomplishments. May the holiday season bring you peace, and may the New Year usher in new opportunities for growth, collaboration, and fulfillment.

Maligayang Pasko at Manigong Bagong Taon, BBCCC!!



Photo taken during the BBCCC Family Day, October 8, 2023

## Editorial

### BBCCC at 65

The Baguio-Benguet Community Credit Cooperative BBCCC was organized through the initiative and leadership of Atty. Alex H. Brillantes. It was started by fifteen (15) teachers of Saint Louis College, now SLU, on October 11, 1958. It was registered on December 23, 1958, with the name Baguio Teachers Credit Union.

It brings us immense joy and pride that we have reached our 65th anniversary of our cooperative. Six and a half decades ago, a vision was born, and today, we BBCCC stand as the longest running cooperative in the Cordillera Administrative Region and one of the billionaire cooperatives in the entire country.

During the commemoration of our founding anniversary, we were fortunate to have with us representatives of the Brillantes family, led by Dr. Alexander Brillantes, Jr. The family graced the unveiling of the marker naming the multipurpose hall as Brillantes hall in honor of the BBCCC founder, the late Atty. Alex H. Brillantes. The Hall is on the 3rd floor of BBCCC Building II.

In these 65 years, it is worthwhile to note how BBCCC managed to reach where it is today. We have grown together amidst the challenges that came our way. We triumph with our successes, and we continue to learn from our failures. We have grown together as a

strong and resilient family. Our sincerest appreciation to everyone who became part of BBCCC. You have been a part of this incredible journey. It is the commitment, dedication, and trust that led us to our success.

In the tradition of our founders of the cooperative movement, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others. Likewise, cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity.

As we look forward to the future, BBCCC will always maintain shared values, mutual support, and ethical business practices. The principles of cooperation – self-help, self-responsibility, democracy, equality, equity, and solidarity – will continue to guide us, forming the foundation of our success. As we continue with our journey together, we remain steadfast in our commitment to progress, unity and service by creating newer opportunities.

As members, we are the heartbeat of our cooperative. Your involvement, ideas, and enthusiasm have shaped our identity and propelled us forward. We express our heartfelt gratitude for your continued support and pledge to remain steadfast in our commitment to serving you.

Our warmest greetings this yuletide season!!!

**BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC)**  
Affiliations: NORWESLU, CARCU, PFCCO, CUP, PCC, ACCU

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## Ang Kooperatiba at ang Batas

Ni: Atty. Eric G. Santos

Obligasyon ba ng isang kooperatiba na magbigay ng senior citizen's discount sa kanilang mga miyembro? Sinagot ito ng Korte Suprema sa pamamagitan ng kaso ni Berto at Manny.

Si Berto ay ang general manager ng kooperatiba sa kanilang paaralan. Isa sa mga negosyo ng kooperatiba nila ng pagpapatakbo ng isang kantina.

Isang araw bumili si Manny ng softdrinks sa canteen ng kooperatiba. Hiningi nya na bigyan siya ng senior citizen's discount at pinakita niya ang kanyang senior citizen's ID. Ngunit tumanggi si Berto magbigay ng senior citizen's discount. Dahil dito, kinasuhan ni Manny ang general manager ng kooperatiba. Ayon kay Manny, karapatan nya na bigyan siya ng diskwento bilang isang senior citizen para sa soft drinks na binili sa kantina. Sinabi naman ni Berto na ang kooperatiba, bilang isang exempted sa buwis sa ilalim ng Republic Act No. 9520, ay hindi obligado na magbigay ng diskwento.

Sa kabila ng depensa ni Berto, napatunayang guilty siya ng Municipal Trial Court at sinabi na ang kooperatiba, sa pagbebenta ng pagkain at inumin, ay kwalipikado na ituring bilang isang restaurant sa ilalim ng Implementing Rules and Regulations ng Expanded Senior Citizen Act. Umapela si Berto mula sa desisyon hanggang sa makarating sa Korte Suprema ang kaso.

Ang pangunahing isyu dito ay kung obligado ang isang kooperatiba na nagbebenta ng mainit na pagkain at merienda na magbigay ng 20% na diskwento sa senior citizen na miyembro nito?

Ayon sa desisyon ng Korte Suprema:

Upang itaguyod ang pangangatwiran ng legalidad na taglay ng bawat batas, tungkulin din ng Hukuman na pagtugmain ang tila magkasalungat na probisyon ng Expanded Senior Citizens Act at ng Cooperative Code hinggil sa obligasyon ng mga kooperatiba na maglabas ng discount para sa senior citizen.

Una, ang mga nakatatanda ay may mataas na pagtingin sa ating lipunan, at tinuturuan natin ang ating mga anak na tratuhin sila ng may lubos na respeto. Ang Konstitusyon ay nag-uutos sa mga pamilya at sa Estado na alagaan ang kanilang mga nakatatandang miyembro. Ang Senior Citizens Act at ang mga amyenda nito ay ipinasa alinsunod sa tungkulin ng Estado sa mga nakatatanda, katarungan sa lipunan, at karapatan ng mga nakatatanda sa isang buo at komprehensibong sistema ng serbisyong pangkalusugan.

Ayon sa Batas, ilan sa mga karapatan ng senior citizen ang mga sumusunod:

Ang pagbibigay ng dalawampung porsiyentong (20%) discount mula sa lahat ng establisyemento kaugnay ng paggamit ng serbisyong pang transportasyon, mga hotel at kahalintulad na pook ng tahanan, mga restawran at

pook ng libangan, at pagbili ng gamot saan man lugar sa bansa: Ngunit dapat, maari ring i-claim ng mga pribadong establisyemento ang halaga bilang tax credit;

Hindi kukulangin sa dalawampung porsiyentong (20%) discount sa bayad sa pagpasok ng mga teatro, sinehan, at concert hall, mga palabas sa sirkus, karnabal, at iba pang katulad na pook ng kultura, aliwan, at libangan;

Pagkatapos, pinapayagan ng batas ang mga pribadong establisyemento na i-claim ang gastos ng mga ibinigay na discount bilang tax credits.

Ayon sa mga nakaraang desisyon ng Korte Suprema, may karapatan ang mga pribadong establisyemento na bawin ang isang bahagi ng mga discount para sa senior citizen na kanilang ibinigay sa kanilang babayaring buwis.

Sa kabilang banda, ang Philippine Cooperative Code of 2008 ay nagsasabing ang kooperatiba ay isang awtonomong asosasyon ng mga tao, na may pangkalahatang ugnayan interes, na kusang nagkakaisa upang matamo ang kanilang mga pangangailangan at pangarap sa sosyal, ekonomiya, at kultura sa pamamagitan ng kontribusyon sa kinaakalang pondo, suporta sa kanilang mga produkto at serbisyo, at pagsang-ayon sa makatarungan na bahagi ng panaganib at benepisyo ng gawain ayon sa tinatanggap na prinsipyo ng kooperatiba.

Ang mga kooperatiba ay hindi namumuhunan para sa kita kundi upang mapanatili ang kanilang mga miyembro, at ang anuman na kanilang kikitain ay ibinabalik sa kanilang mga miyembro. Bukod dito, dahil sila'y batay sa komunidad, ang mga serbisyong inaasahan ng kanilang mga miyembro mula sa gobyerno ay ibinibigay ng kanilang kooperatiba sa kanila mismo sa pinakamadali, pinakamabilis, at pinakamadaling paraan. Ang mga kooperatiba ay kasangkapang partner ng Estado sa pagtataguyod ng katarungan, katarungan sa lipunan, at pang-ekonomiyang pag-unlad.

Upang pag-isahin at bigyan ng epekto ang probisyon ng Expanded Senior Citizens Act at ng Cooperative Code sinabi ng Korte na ang pag-pilit na kinakailangang magbigay pa rin ng 20% discount ang mga establisyemento na hindi makakakuha ng ta credit ay maaaring ituring na pagkakait ng pribadong ari-arian nang walang sapat na proseso ng batas.

Kapag binigay ang 20% discount sa mga customer na senior citizen, nararamdaman ang pagkawala para sa establisyemento sa parehong halaga sa eksaktong oras na iyon. Nakikiramay kami sa senior citizen na nagsabing siya ang naapakan ng karapatan dito. Naiintindihan namin kung gaano kahirap para sa kanya ang tanggihan ang senior citizen discount mula sa kanyang paboritong pook na nag-aalok ng kanyang paboritong soft drink. Gayunpaman, kailangan nating magkaroon ng mas malawak na pananaw. Hindi tila makatarungan na ang mga kooperatiba, na itinatag ng Estado para sa mga layuning katarungan sa lipunan, ay magiging nasa disadvantage kumpara sa pribadong komersyal na establisyemento. Kaya nasa tama si Berto sa pagtanggap sa hiling ni Manny. Pinawawalang sala si Berto sa salang paglabag sa Expanded Senior Citizens Act. (Estoconing vs. People of the Philippines, G.R. No. 231298. October 07, 2020)



## Testimonies

### Being a BBCCC Member

By: Norma Taray

As a private school teacher with low fixed income, I faced budget constraints. Before the payday, I was financially drained, burdened with bills and debts. I felt embarrassed borrowing money from friends, relatives, and co workers to make both ends meet financially. Oftentimes, I asked how I could get out of this situation.

When I became a member of BBCCC, the financial constraints were lessened. Through the loans, I could breathe and loosen my belt a little. Furthermore, I leaned to become a responsible borrower, meeting my obligations on due dates and borrowing only the amount I am capable of paying.

Striving to have savings deposits helped me during emergencies. This also enabled me to give cash assistance to others. As a member, I have the feeling of satisfaction that the cooperative is a means of financially helping others too. From the loans, I bought construction materials to help my sister build our present residence. My sister, who was then a BBCCC member, passed away and the monetary claims from the cooperative helped defray some of our expenses.

I learned trust and respect as a member of the cooperative. The management and staff deserve my thanks for managing my money. As the BBCCC grows, the expansion and improvement of the services also increase. The satellite offices serve the people outside Baguio City. Given the traffic woes and fare increases, this is a good development. I also appreciate the cash assistance and gifts of the cooperative and the unrelenting continued services of the staff and management.

May the cooperative be blessed through the coming years to extend help and benefits to all members. More power!

*Ms. Norma Taray is a retired high school teacher.*

Apat na taon na member ako ng BBCCC, sana mas maaga ako na naging myembro. Nais ko na mga anak at lalo na mga apo ko na pangalagaan nila ang pag-iimpok para sa kanilang kinabukasan kaya ko sila pinamyembro bilang Young Savers. Ako ay namamahala ng konting negosyo at malaking bagay ang BBCCC lalong-lalo na sa puhunan. Sana may mga promo loans pa o di kaya mga loans na nababagay sa tulad namin na may mga small scale business. Ang aking pasasalamat sa BBCCC. Maligayang Pasko at Manigong Bagong Taon sa ating lahat.

*Melinda Mely P. Cadio*

I am a BBCCC member since 1994. It was a big help especially in times of need. BBCCC had helped me especially in the education of my children. A Blessed Christmas to BBCCC and more power.

*Josefina Kawi*

Salamat unay ti BBCCC dakkell nga tulong nga adda pag utangan ti pagkasapulan. Merry Christmas and a Happy New Year!!!!

*Josephine Carlos Kedyam*

Bilang myembro ng BBCCC natutunan ko ang kahalagahan ng savings na siya rin ang kailangan kong takbuhan pagdating ng pangangailangan. Malaking bagay sa aking pamilya ang BBCCC sa mga bagay na meron kami ngayon. Maraming salamat sa BBCCC sana magpapatuloy pa ang serbisyo nito sa mga myembro. Mabuhay at maligayang Pasko sa lahat ng bumubuo ng BBCCC.

*BBCCC Member*

15 years nga member ak ti BBCCC dakkell nga pasalamat ta nakatulong unay ti BBCCC ti pamilyak iti panagpaaramid ti balay, kasta met ti panag escuela ti anak ko. Agtultuloy kuma ti serbisyo ti BBCCC para iti pagsayaatan ti kaaduan nga myembro.

*Maryllyne Mero Cayat*

BBCCC was a big help most especially in the provision for capital in business and in the renovation of our residence. Kudos to the Management and the Officers, Merry Christmas to fellow cooperators.

*Primitivo Calma Galera*

Being a member of BBCCC for 12 years, it has been a rewarding experience. I am thankful for the services that the cooperative is providing to all the members. Services, such as the grocery loan and lodging, are indeed beneficial us members. May our cooperative continue to provide services that are beneficial to all members and may all members continue their unending support to all the programs of the cooperative for prosperity. Merry Christmas and a Happy New Year!!!!

*Gemma A. Viray*

Ako ay miyembro ng BBCCC mula 1987. Bilang isang emplyado na di kalakihan ang sahod, masasabi ko na malaki ang naging tulong ng BBCCC sa aking pamilya. Sa panahon ng kagipitan lubos ang aking pasasalamat at nandyang ang BBCCC na madaling takbuhan. Nakatulong din ang BBCCC sa aming kabuhayan at sa pagpapaaral ng aking mga anak at sa awa ng Diyos ay nakapagtapos sila lahat ng Kolehyo. Sa nalalapit kong pagretire sa trabaho inaasahan ko na may pondo ako na maaari kong gamitin. Maligayang Pasko, BBCCC! Maraming Salamat sa serbisyo lalong lalo na ang mga masikasong mga emplyado ng BBCCC.

*BBCCC Member*

I am very thankful to BBCCC as there is always something to look forward to every year. I always look forward to our General Assembly especially our dividends, likewise I am delighted every December to receive our tokens. It amazes me that all the members of the family are also recipients. More power to BBCCC and I wish everyone a Merry Christmas and a Happy New Year!!!

*BBCCC Member*

# BBCCC 65th Anniversary



BBCCC, in partnership with the Baguio Everlasting Lions Club MJF, conducted a medical mission on October 21, 2023, at the BBCCC Main Office. Beneficiaries of this activity were senior citizens and PWDs. The services rendered were vision screening and medical check-up. The Baguio Everlasting Lions Club MJF represented by Celia Flor C. Brillantes MD (photo above with BBCCC BOD Chair Mary Ann B. Bungag) is BBCCC's partner in the carrying out of BBCCC's medical missions as one of the component of CSR.



As part of the BBCCC's commitment to serve our local community, the BBCCC Conciliation and Mediation Committee organized a legal aid clinic on October 21, 2023, held at the BBCCC main building. This was done in collaboration with BBCCC officers in the legal profession. The services rendered were legal advice and simple document notarization for members and non-members of the BBCCC.



BBCCC held an arts festival during the BBCCC Family Day held on October 8, 2023. Participants in the festival are BBCCC members. The event was facilitated by Sin Agi of the Baguio Educators Arts Guild (BEAG).



## BBCCC 65th Anniversary

The Family Day is an annual tradition at BBCCC, usually on the first or second Sunday of October. Those who attended this year's family day witnessed the unveiling of the marker naming the multipurpose hall *Brillantes Hall*. Fun and some surprises that filled the air as members participated in various games organized by the staff of BBCCC.



The Baguio Benguet Community Credit Cooperative, through the Education, Membership, and Training Committee, conducted a *Seminar on Managing Financial Resources: Budgeting, Saving, and Debt Management* on October 17, 2023, at Hall A-C, 4th Floor, BBCCC Building 1. It was attended by 41 members of the cooperative, including some officers and staff. Ms. Rodora Teresa Ramoso Openiano of the Bangko Sentral ng Pilipinas—North Luzon Regional Office, the sole speaker of the event, imparted and shared her knowledge and expertise in a very interactive and informative discussion on financial management. The participants were grateful for the seminar and are looking forward to a similar one, as indicated in their responses.





## Reflecting on Our Educational Trip and Benchmarking Experience

By: Elizabeth C. Cinco  
Billing Section Head

BBCCC Board of Directors, officers, management, and staff went on an educational trip to Abucay, Bataan and Subic Bay, Olongapo City on November 10-11, 2023. During this trip, our team engaged in an enlightening benchmarking visit to two successful cooperatives in Olongapo. This experience not only provided a pause from our routine but also offered a valuable opportunity to learn from the exemplary practices of others, thus fortifying our cooperative's strategies.

The insights gleaned from our benchmarking activities hold significant implications for the future of our cooperative. These insights will play an essential role in our strategic development planning and the implementation of changes aimed at enhancing our cooperative's overall performance.

One significant learning opportunity that could improve our services to members involves enhancing the way we greet them. The quality of service, particularly the food experience, is memorable and greatly influences our guests' perceptions.

Another profound insight with a considerable impact on both our members' livelihoods and the wider community is the cooperative's complex approach. Their provision of pangkabuhayan loans, merchandise for sari-sari stores, and van financing, along with offering an affordably priced fitness gym to their members, stands out as a holistic support system.

What struck me most was their profound appreciation for and dedication to their employees. As shared by their president and consultant, Mr. Lino J. Obana, they consider it a loss if an employee resigns. Therefore, their practice involves offering an indefinite leave option, ensuring that if the new opportunity isn't as fulfilling, the employee can return to the organization. Their officers exhibit exemplary leadership and a commitment to good governance. Their dedication to the cooperative, its employees, members, and the community sets an inspiring standard.

The insights derived from the benchmarking have direct implications for our cooperative's future. These lessons learned will guide our decision-making processes as we strive to enhance our cooperative's overall performance.

Reflecting on our collective experiences will be thoughtful as we embark on implementing changes and improvements within our cooperative. The Lakbay-Aral was an enriching experience; it did not only broaden our perspectives but also provided tangible insights that may fuel the growth of our cooperative. As we progress, we are enthusiastic about implementing positive changes inspired by the successful practices observed during our benchmarking activities.

## Lakbay-Aral: An Engine for Opportunity

By: Daniel E. Dumaos  
Billing Section Clerk

Exploring things outside of your comfort zone enables one to acquire knowledge, skills, and capabilities, become more innovative, and be more creative. Lakbay-aral is an activity conducted and participated in by officers and staff of the cooperative. The purpose of this activity is to gain insights from the exchange of experiences and learn about policies, strategies, and techniques being applied in running a cooperative.

Joining the Lakbay-Aral is a privilege, and it is an opportunity to grow and learn. As a new employee at the Baguio-Benguet Community Credit Cooperative (BBCCC), participating in the activity for the first time had a great impact on me because it emphasized how the cooperative is able to help members and the community. Ways such as providing easy access to individuals in the community to join the cooperative and be one of the successful cooperative members, developing products where members can borrow, use, and pay obligations to the cooperative, and implementing temporary but effective programs that can help members. The visit to the two cooperatives, Abucay Multi-purpose Cooperative and Subic Bay Multi-purpose Cooperative, is indeed an opportunity to see and learn some techniques accomplished and administered by them. The way they welcome BBCCC officers and staff is highly appreciated.

I appreciate how cooperatives focus not only on their members but also on their management staff. Providing them benefits and incentives for their hard work will enhance their dedication and commitment to their everyday work and will result in them being more excellent at providing such good services to fellow members and non-members.

Benchmarking is truly an activity that drives officers and staff of the cooperative to meet more opportunities. An opportunity to enhance the cooperative's programs in the future. More detailed ideas for a broad plan for the success of the cooperative and readiness for the circumstances in which backups or reserves will continue the business without prior delays or failure to reach the goals of the cooperative.



Photos taken during the Lakbay-Aral of BBCCC management and staff together with some Directors and Officers.



"That is what learning is. You suddenly understand something you've understood all your life, but in a new way."

- Doris Lessing



## "BBCCC, NEVER FAILS!"

By: Recolectica Agamata, BBCCC member

The sayings : "Experience life's best in every great day everyday!"

Having been a long-time Member of the most prestigious Cooperative in Baguio City, the BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE, (BBCCC), people of all walks-of-life, help get back on track and comfort yet never give-up on despair; endure trials in life. Through it all, Members learn deeper relationships; take time and efforts mingling and sharing thoughts and ideas with others.

Yes, the greatest gift to share not only at this time of the year, but with fellow BBCCC Members and Personnel, is LOVE and the best way to spell love is T-I-M-E!

Together with BBCCC's staff and personnel, members feel their love, affection, concern and assistance extended to everyone!

As a long-time Member of BBCCC, I felt so at home and never experienced being a stranger to its staff and every personnel; everyone is so accommodating, kind and friendly in every step of the way.

But the core of it all ... when we avail our most needed help, particularly in financial problems and/or matters, I am indeed so greatly blessed as I never had a hard time bringing up all my concerns with the Cooperative, friendly-wise; financial-wise or otherwise!□

In a nutshell, BBCCC is the answer to every members' problems. My grateful 'Thank You' to everyone and all!

In its entirety, may I share these simple thoughts

One 'SMILE' can begin a FRIENDSHIP  
 One 'LAUGH' can conquer a gloom  
 One 'HOPE' can raise one's spirit  
 One 'TOUCH' can show we care  
 One 'LIFE' can make a difference and that ONE us today and everyday!

"One of the most important task we can share" let people know that they are not 'ALONE!'

Greeting everyone ...  
 JOYOUS CHRISTMAS 2023 and a PEACEFUL NEW YEAR 2024!

Wishing the whole Christendom "Happy Holidays!

GOD BLESS US ALL♡

My fervent prayers:

Let there be PEACE THROUGHOUT THE WORLD; UNITY among our World leaders and UNDERSTANDINGS of all COUNTRIES!□

JUST LOVE!

Have a great day everyday and enjoy life's best always!

## Meet Our New Employees



**Daniel E. Dumalaos**



**Aileen R. Bautista**

**Daniel E. Dumalaos**, a Saint Louis University graduate of the Bachelor of Science in Business Administration major in Financial Management, with specialization in business analytics. He enjoys working together with people. With his high level of confidence and dedication to work, he decided to share his knowledge and expand his career in the cooperative sector. For more than a month at the Credit and Collection Department, his determination enabled him to adjust to the demands of his present job. As part of the team, he sees that "we have to be focused on our goals to meet expectations." As a new employee, he feels that there is much to learn so that he can contribute to the realization of BBCCC's goals. He commits himself to being of service, especially to members of the BBCCC.

**Aileen R. Bautista** is assigned to the credit and collection department as a releasing clerk. She looks forward to the fact that, with her stay at BBCCC, she will be able to further expand her knowledge, values, and skills. She was born and raised in Baguio City. She is a graduate of Bachelor of Science in Management Accounting at the University of the Cordilleras. She has five (5) years of work experience in the private sector in the fields of clerical work and customer service support before joining the cooperative.

### (Testimonies from page 5)

BBCCC had, is, and will still impact me, especially in times of financial need, and with that, I am forever grateful for "her". Thank you for being there, ever ready, ever dependable to respond to our needs. But this also reminds me that in turn, I have to do my part/ role to deepen our mutual relationship where both of us benefit from that shared relationship as well as with the rest of the members of our BBCCC family. May all of us in the BBCCC family be BLESSED this Christmas with the LOVE of the Reason why we have this CHRISTMAS..

Arlene Natucyad



**BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE**

# REAL ESTATE LOAN



## Categories

- Residential Lot Acquisition
- House and Lot Acquisition
- House Construction on a residential lot
- Residential Lot Acquisition and House Construction
- Purchase of condominium unit/townhouse
- Re-financing of existing real estate loan from other financial institutions

\*The Loanable amount starts from Php 500,000.00 to Php 3,000,000.00  
 \*The maximum loan term is fifteen (15) years

**CONTACT US FOR MORE DETAILS:**

CREDIT AND COLLECTION DEPARTMENT  
 0917 100 3387 (Globe)  
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 Baguio Benguet Coop Billing (Messenger)

## Bridging Diversity: My Internship Experience at BBCCC

Madania P. Pangandamun  
 Student Intern, MIS  
 University of the Cordilleras


As a Muslim student-intern from the University of the Cordilleras, my experience as an intern at the Baguio-Benguet Community Credit Cooperative (BBCCC) was an amazing mix of learning, professional growth, and community engagement. I not only contributed to the cooperative's projects but also had the chance to promote understanding and respect for diversity in the cooperative.

My internship at BBCCC was a journey into the alive culture of the Cordilleras. Being a Muslim in a mostly Christian community, I embraced the chance to share and celebrate our cultural differences. The cooperative, committed to inclusivity, became a symbol of unity, where people from different backgrounds worked together. Initially, there was an adjustment period as I familiarized myself with the new workplace and community. However, the warmth and acceptance from BBCCC staff and fellow interns (Gay-an and Paul from Saint Louis University, and Jessaca and Pia also from the University of the Cordilleras) quickly dispelled any concerns. As an intern, my unique perspective brought fresh ideas, fostering a collaborative and respectful environment. At BBCCC, I gained hands-on experience in several aspects of community credit cooperative operations. The cooperative's commitment to diversity extended beyond culture to embrace diverse skills and backgrounds. This inclusive approach empowered me to develop professionally, contributing to both the cooperative's success and my personal growth.

I was assigned to the MIS Department. The staff, including Ma'am Blanche, Sir Briner, Sir JC, and Sir Reine Joe, were unsung heroes in BBCCC because they tirelessly and constantly looking for solutions to challenges. Their commitment to service is shown by their continuous adoption of automated systems, making them instrumental in the cooperative's efficient operations. As an intern, I mirrored their dedication, wearing multiple hats as a programmer, graphic designer, video editor, and more, contributing to the cooperative's technological evolution.

BBCCC's commitment to community development goes beyond outreach programs, extending to a unique tradition of giving tokens to members each year. As an intern, I actively participated in this process, gaining insights into how these gestures positively impact the lives of BBCCC members. Witnessing the cooperative's dedication to recognizing and giving back to its members strengthened my belief in the transformative power of financial inclusion and community-driven initiatives.

Looking back, my internship at Baguio-Benguet Community Credit Cooperative was not just a professional experience; it was a journey of cultural exchange, personal growth, and community building. As a Muslim student-intern at the University of the Cordilleras, this experience enriched my understanding of the cooperative sector and showcased the potential for unity in diversity. I am thankful for the chance to contribute to BBCCC's mission and the valuable lessons learned during my internship.



**BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE**

PAYMENT CENTERS	
PAYMENT CENTER	BILLER NAME /MERCHANT NAME
BDO	Baguio Benguet Com Credit Coop
BPI	Baguio Benguet Com Credit Coop
METRO BANK	Baguio Benguet Com Credit Coop
UNION BANK	Baguio Benguet Community Credit Cooperative
GCASH	Baguio Benguet Community Credit Cooperative
SHOPEEPAY	BBCCC (Baguio-Benguet Community Credit Cooperative)
CEBUANA LHUILLEIR	Baguio Benguet Community Credit Cooperative
ECPAY/7-11	Baguio Benguet Community Credit Cooperative

OVER THE COUNTER PAYMENTS (3 Days Posting)	
PAYMENT CENTER	REFERENCE NUMBER
METRO BANK	BBCCC ID NUMBER
UNION BANK	BBCCC ID NUMBER
BDO	BBCCC ID NUMBER

COLLECTING PARTNERS PAYMENT CENTERS (5 Days Posting)	
PAYMENT CENTER	LOCATION
SAVEMORE CEDAR PEAK	BILLS PAYMENT AREA
SM BAGUIO	BILLS PAYMENT AREA

Please inform BBCCC Office immediately when payment is made by sending a validated proof of payment through the following:  
 CP NO.: 09171003387 / 09171133444  
 Email : bbccccreditandcollection@gmail.com  
 FB Account: Baguio Benguet Coop Billing

**Kindly indicate the following information:**  
 Name of Member    Amount    Date of Payment

*Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow.” – Melody Beattie*