



The BBCCC Coopserver

Progress Through Unity and Service by Creating New Opportunities

Election and Induction of BBCCC Directors and Officers

During the last ARGAM and election of officers, Directors Eric G. Santos and Atty. Angeline May F. Togade were re-elected directors. A newly elected Director joins the board of directors in the person of Mr. Joseph Porfirio L. Andaya former Manager of BBCCC. Meanwhile during the reorganization of the new board Dir. Mary Ann B. Bungag and Dir. Allan Frank B. Silva were re-elected as Chair and Vice Chair respectively.

On May 20, 2023, an educational forum and oath taking of the new set of BBCCC officers were held at the BBCCC Rimas Hall. The theme of the day's activity focused on the Midyear Term Development Plan (MTDP) theme Progress Through Unity and Service by creating new Opportunities (PUSO). Three directors were tapped as resource persons in the educational forum, namely, Dir. Joseph Porfirio L. Andaya Dir. Eric G. Santos, and Dir. Angeline May F. Togade. The speakers pointed out BBCCC's commitments as a cooperative **(continued on page 10)**

BBCCC Responds to the Clamor for Real Estate Loan

In response to the needs of the members, BBCCC is finally rolling out its Real Estate Loan. This will enable members to acquire real property and build their own house.

The new Real Estate loan includes the following categories: (a) Residential Lot Acquisition / House and Lot Acquisition (b) House Construction on a residential lot (c) Residential Lot Acquisition and House Construction (d) Purchase of a condominium unit/townhouse (e) Re-financing of existing real estate loan from other financial institutions. **(continued on page 10)**

BBCCC's Midyear Assessment of Annual Development Plan

On September 3, 2023, BBCCC directors and officers, together with the management, held the midyear assessment at the BBCCC main office. This activity evaluated the accomplishments after six months, viz., the Annual Development Plan 2023. This process helps ensure that the BBCCC stays on course to achieve its long-term strategic goals and objectives. The activity of monitoring annual plans against strategic plans is a critical aspect of strategic management and organizational performance.

The activity started with an educational forum with Mr. Arturo N. Peralta sharing insights on strategic planning in the corporate world. Mr. Peralta, a retired bank manager, is presently the Investment and Business Development Officer of BBCCC. He gave valuable insights to further enrich practices within the BBCCC.

The different departments and committees presented their progress in the implementation of the Annual Development Plan. This was followed by the Board setting **(continued on page 10)**



BBCCC Directors and other officers together with the management during the midyear assessment of the 2023 Annual Development Plan. This was held last September 3, 2023 at the BBCCC main office.



Chair's Corner

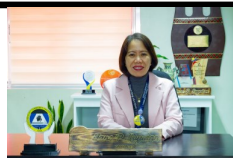
Mary Ann B. Bungag

I hope this message finds you all in good health and high spirits. As we move forward in our cooperative journey, I am delighted to share some exciting news with each of you. I am proud to announce the launching of two general sets of initiatives that, I hope, will translate to better service for our members. Innovation and adaptability are paramount to the growth and success of our cooperative. It is with this belief that we have carefully crafted these new initiatives to address emerging challenges and opportunities while remaining true to our core values.

New loan windows. Seeing BBCCC's primary role as providing financial services to its members, we have been working on the expansion of our loan windows. The introduction of new loan windows would mean we are implementing changes to our loan policies and expanding our loan offerings, which include rolling out new types of loans, adjusting rates, modifying repayment terms, or making other changes to improve the loan services offered to our members. We have recently launched the columbarium loan and the real estate loan. We have worked on the digitization of the loan process through online loan application platforms. Importantly, we are re-designing our loan restructuring strategy to focus on reaching more manageable repayment plans that our member-borrowers can afford, which goes beyond loan refinancing. Led by our Credit and Collection Department, we are meticulously crafting our loan packages and policies while taking into account the valuable feedback from our members.

ARGAM Digitization. In today's digital age, embracing technology has become crucial. Thus, we have been embarking on a digital transformation journey that will streamline our processes, boost efficiency, and foster innovation. During our Annual Regular General Assembly Meeting (ARGAM) last March 23, we tested our electronic registration process, which significantly cut down the time spent in line for our registration. That system was not yet perfect then, but our experience taught us valuable lessons for the next ARGAM. The Election Committee, in coordination with the MIS Department, is presently working on developing a system for electronic voting. We hope that all will be ready for our ARGAM 2024. Furthermore, our electronic registration that allowed for our BBCCC ID with QR Code will also allow us to further revolutionize our processes and improve our efficiency.

These new initiatives reflect our commitment to continuous improvement in our cooperative. I have complete faith in our collective abilities to embrace these initiatives. Together, we can chart a better future for BBCCC.



Manager's Corner

Jane P. Suyatan

BBCCC joins all other cooperatives as partners for sustainable development. The theme for the 2023 International Day of Cooperatives, "Cooperatives: Partners for Accelerated Sustainable Development, emphasizes the roles of cooperatives in economic development. Sustainable development through cooperatives refers to the idea of achieving economic, social, and environmental progress by promoting the principles and practices of cooperative enterprises. It can be said that BBCCC, as a cooperative, can contribute to sustainable development.

As a cooperative, we ensure that the benefits and profits generated are shared among members, which helps reduce income inequality and promote a more equitable distribution of wealth within a community. By engaging in economic activities that are relevant to the communities, BBCCC contributes to the creation of jobs and the circulation of money within its area of operation, thereby making an impact on community development. At BBCCC, we promote inclusivity by giving marginalized groups, such as women, minorities, and low-income individuals, an opportunity to participate in economic activities on an equal footing. This empowerment can lead to improved living standards and a stronger sense of community.

Through the Education, Membership, and Training Committee (EDCOM), the BBCCC provides a platform for members to share knowledge, skills, and resources. This continuous learning and capacity building can lead to improved production techniques, better business management, and increased resilience. BBCCC fostered a strong sense of community engagement and involvement. On many occasions, BBCCC responded to community needs through our CSR programs. BBCCC is currently striving to form networks and partnerships at local, regional, and international levels. These connections enable the exchange of best practices, knowledge, and resources, contributing to a movement toward sustainable development.

To effectively promote sustainable development through cooperatives, it is important for governments, non-governmental organizations, and communities to provide support in the form of education, training, regulatory frameworks, and financial assistance. By harnessing the collective power of cooperatives, societies can work toward a more inclusive, equitable, and sustainable future.

With the support of the members, staff, and officers, BBCCC is very positive that it will indeed continue to be a partner for accelerated sustainable development, consistent with our motto Progress through Unity and Service creating new Opportunities.

Editorial

Distribution of Benefits and Share in the Net Surplus

In cooperatives, the distribution of benefits and interest on share capital are based on the principles of democratic ownership, participation, and economic cooperation among the members. BBCCC is a member-owned and member-controlled enterprise, and the way of distributing benefits and share in the net surplus is different from traditional for-profit businesses. Here are some key aspects of how we members of BBCCC receive benefits and shares in the net surplus.

At the end of the fiscal year, the net surplus from operations of the Cooperative (i.e., the amount of income in excess of expenses) is allocated and distributed to the members. The Cooperative is mandated by law to first allocate a portion of the surplus to various funds, namely: Reserve Fund, Optional Fund, Cooperative Education and Training Fund (CETF) and Community Development Fund (CDF). These funds are used to strengthen the cooperative's financial stability, educate members, and support community projects. The remaining net surplus is then made available to the members in the form of Interest on Share Capital and Patronage Refund (ISCPR).

In business companies, dividends are

payments made to shareholders who invest in the company. In cooperatives, such dividend is properly called the ISCPR. Interest on share capital (ISC) refers to the interest earned by members' paid share capital to the Cooperative. Patronage refund (PR) is the amount returned to the members in proportion to their individual patronage of the Cooperative's services and products.

Our share in the net surplus is based on our transactions or patronage of the cooperative. The more we patronize the services of the cooperative (e.g., loan transactions), the more returns we receive. Thus, the distribution of net surplus is made proportional to the contribution of members to the BBCCC's activities. Members who actively participate in the cooperative's operations or invest more capital receive a larger share of the surplus.

BBCCC strives to provide fair and equitable returns on the capital invested in the cooperative. In addition, it also tries to offer more benefits to the members by way of, for example, the Christmas token, meal allowance during the ARGAM, the Medical Assistance Program (MAP), the Saranay and Damayan Program, and some other intangible benefits such as faster loan processing, higher interest for deposits, and a venue to establish networks for common interests, among others. Our involvement and continued patronage to our cooperative are indeed keys to better benefits for all.

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

The BBCCC COOPSERVER is the Official Newsletter of the BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC)
No. 56 Cooperative St., Assumption Road, 2600 Baguio City, Philippines.
Website: www.bbcccconline.com
Email: coopsrver@gmail.com

Tel Nos.: (074) 442-5872; (074) 444-4993 Cell Nos.: (0947) 428-2562; (0906) 368-9392

Editor - in - Chief
Gabriel Paul K. Pinas

Editorial Board/Contributors:
Johamme G. Colingan
Milo Severino N. Distor
Shane R. Tadeo
Alfonso C. Balbin, Jr.
Jennifer P. Valdez

Consultants:
BOD Chairman Mary Ann B. Bungag,
Vice Chairman Allan Frank B. Silva (EdCom)
Manager Jane P. Suyatan

Meet our New Staff



Gilbert Balancio has worked in retail and insurance industries since 2010. He says that he enjoys interacting with people or customers who need the services and products that BBCCC provides. “As a sales front-liner, I need to give them what they really need because they are the life and blood of BBCCC”.

He has been working with BBCCC for almost two months. As a new employee, he appreciates the warm welcome

of colleagues. As one of the front-liners in the Credit and Collection Department, he wants to make sure that all members can maximize their own share to meet their needs.

Gretta Joy

Sibuma is a graduate of BS in Accounting Technology and has been working at Tabuk Multipurpose Cooperative from November 2018 until January 2023.

After four years working in Apayao, she feels like it is about time to expand her circle, to step out of the comfort of her home town, and to seize opportunities outside. She considers her application for this job at BBCCC perfect. Her four years of experience in a cooperative gave her the opportunity to navigate this job. She says that she “believes that cooperatives are the future because they are self-sustaining and pro-people; they improve lives, and provide better economic opportunities for all members.”

Working as a loan processor with BBCCC for al-



most 2 months gave her a different perspective on cooperatives, and it helped her appreciate more how the cooperative helps the community.

Lanie Dulnuan is a graduate of the Bachelor of Science in Psychology, a registered psychologist by profession, a mental health advocate. She is now the Human Resource Officer of BBCCC. She has 11 years of work experience in the field of human resources in various industries such as retail, automation and instrumentation, healthcare, and technology. Her work experiences enables her to nurture her skills in human resource management.



She is a self-driven professional who possesses the enthusiasm to further grow, explore her skills, share her competencies, and learn the ropes of cooperative business. That prompted her to apply at BBCCC since it is an established multipurpose cooperative committed to render service to the members and the community.

Ma’am Lanie says that “human resources are the most important asset of BBCCC.”

“We are what we repeatedly do. Excellence then, is not an act, but a habit.”
-Aristotle

Ethics Play a Crucial Role in Our Cooperative

By: Alfonso C Balbin, Jr.
Chair, Ethics Committee

It may sound nondescript to some, but ethics plays a crucial role in the functioning and success of BBCCC. Without going into the maze of conceptual definitions, ethics simply informs us of the morality of our actions and decisions as individuals or as a group, whether they are acceptable or not, bad or good, with some forms of sanctions if they are transgressed or violated. At this point, the idea of authority or some form of mechanism comes into play, whose role it is to demand accountability. From a larger perspective, ethics is crucial to the survival of human society. In its absence, the fiduciary nature of people's relationships is likewise destroyed or threatened because no one knows what to expect from another. Without ethical morality, everyday life and interactions become formless and chaotic. This idea also extends to business ethics, which our very own cooperative must also adhere to. Without ethics, people can just set their own moral standards, rules, and principles for their own benefit without regard to the impact these have on others around them, whether good or bad. Without ethics, cheating on customers to rake in more and more profit is unacceptable; setting exorbitant prices on merchandise becomes the norm; or creating an environment of unfair competition becomes fashionable. Ethics then provides the foundation for a common understanding of what is right or wrong in people's conduct and its implication for business as an important human activity. In so far as cooperative business is concerned, putting the interests of officers above those of the members is nothing less than unethical. In cooperatives, our very own BBCCC included, the highest ethical considerations should be directed towards what is in the best interest of members, not the few that attempt to subvert it.

BBCCC is an organization owned and operated by its members, who work together to achieve common goals and fulfill shared needs. Ethics provide a foundation for cooperative behavior, guiding how members interact, make decisions, and uphold the cooperative's values. Here are some key considerations for why ethics is indispensable in cooperatives:

BBCCC should prioritize transparency in their operations, including financial matters, decision-making processes, and communication with members. Transparent practices help build trust among members and ensure accountability.

BBCCC is built on principles of equity and inclusivity. Ethical cooperatives promote equal par-

ticipation and decision-making power among members, regardless of their contributions or investments.

We treat all members fairly and with respect, regardless of their role or status within the organization. Discrimination or favoritism should be actively discouraged. We the members of a BBCCC should uphold high standards of honesty and integrity in our interactions with fellow members, customers, suppliers, and the wider community. This includes being truthful in all communications and business dealings.

BBCCC often have a strong sense of social responsibility. We aim to benefit not only our members but also the broader community and environment. This may involve supporting local initiatives, promoting sustainable practices, and contributing positively to society.

As a Cooperative we are known for our democratic governance structure, where members have a say in major decisions. We make sure that this democratic process is upheld, allowing all members to participate in shaping the organization's direction. We the members should actively support and cooperate with one another to achieve common goals. Ethical behavior involves collaborating for the collective benefit rather than pursuing individual gains at the expense of others. BBCCC have effective mechanisms in place for resolving conflicts among members or between members and the cooperative. Open communication, mediation, and fair processes help maintain harmony and a sense of community within the cooperative.

We focus on long-term sustainability rather than short-term profits. This includes managing resources responsibly, planning for the future, and ensuring the cooperative's viability for generations to come.

We are open to learning and adapting to changing circumstances. We seek ways to improve our operations, services, and impact while staying true to our ethical principles.

Incorporating and upholding these ethical considerations can lead to a strong and resilient BBCCC that benefits us the members, stakeholders, and society as a whole. It's important for us to regularly assess our ethical practices and engage in meaningful dialogue to ensure that our actions align with our values and principles.

BBCCC, through the Education, Membership, and Training Committee (EDCOM), provides education and training for its members, elected representatives, managers and employees so they can contribute effectively to the development of the cooperative. Members are advised to check our FB page for education and training activities especially for members.



BUSINESS, EXPENSES, SAVINGS, AND TRAINING GAME: Basic Entrepreneurs Training was held on August 16-17, 2023 at Hall A-C, BBCCC Building 1. The activity was held in partnership with the Department of Trade and Industry Baguio-Benguet Office.



Baguio-Benguet Community Credit Cooperative Education, Membership, and Training Committee (EDCOM) in partnership with the Department of Agriculture Bureau of Plant Industry, Baguio National Crop Research, Development, and Production Support Center conducted a seminar on Urban Gardening on August 10, 2023 at the 2nd Floor, BBCCC Building 2, No. 56 Cooperative St. Corner Assumption Road, Baguio City

Cooperation among cooperatives. While BBCCC is independent and maintains its autonomous status, we need to work harmoniously with other cooperatives. Creating a larger network of cooperatives—locally, regionally, nationally, or even internationally—allows BBCCC to better serve its members. In the spirit of cooperation, BBCCC welcomes other cooperatives to share its success stories as well as its best practices. Likewise, BBCCC also interacts with and learns from other cooperatives.



On April 22, 2023, the Makiling Forestry MPC and the Cooperative Union of Laguna held benchmarking sessions with BBCCC.



BBCCC welcomed the Jose Panganiban National High School Multi-Purpose Cooperative (JPNHS MPC) during the benchmarking activity on July 6, 2023.



PCCU Davao Provincial Cooperative Union of Davao visited and BBCCC on August 4, 2023.

Gender and Development

BBCCC believes that pursuing gender will greatly help co-ops take action on gender issues, and this action will help the co-ops achieve more economic and social growth, and also enable both men and women to take active roles in co-op development. With open membership being one of the seven cooperative principles, promoting gender equality has been a key feature of the cooperative movement. BBCCC continues to advocate gender sensitivity and equality through awareness campaigns in working for the improvement in the quality of life for all members.



In response to women's health needs, BBCCC conducted a free Pap smear for members.



Orientation/Seminar on Sexual Orientation, Gender Identity and Expression (SOGIE) through the initiative of the Gender and Development Committee was held on July 28, 2023 at the BBCCC Building II Basement Seminar Hall.

International Youth Day

International Youth Day 2023 On: "Green Skills For Youth: Towards A Sustainable World"

Today, we celebrate the incredible potential, creativity, and resilience of young people around the world. Keep shining bright and making a positive difference in your communities. Wishing a joyful International Youth Day to all the young leaders and change-makers out there. Your passion and dedication are transforming ideas into actions. Keep pushing boundaries and making the world a better place.

Happy International Youth Day 2023!



**BAGUIO-BENGUET
COMMUNITY CREDIT
COOPERATIVE**






"World Senior Citizens' Day"

The theme for the commemoration of the International Older Persons Day is "Resilience of Older Persons in a Changing World."

"We Celebrate the resilience and accomplishments of our senior citizens, the generation that built our world. To the heroes of our past and present, we salute you on this special day. Your legacy will forever be remembered and your wisdom will continue to guide us."

Happy World Senior Citizens' Day 2023!



FOR INFORMATION: Why are there no discounts for senior citizens in cooperatives?

In a case ruled by the Supreme Court, cooperatives registered under the Cooperative Development Authority (CDA) are exempted by law from the coverage of the Expanded Senior Citizens Act. Since cooperatives are tax exempt, they cannot be burdened with the 20% discount for senior citizens. This decision will have a ripple effect on the privileges given to persons with disabilities (PWD) as well.

Mastering the Art of Saving:

Mr. Arturo N. Peralta

Investment and Business Development Officer



In a world where financial stability is very important, the ability to save money has never been more critical. Yet, for many individuals, developing and maintaining effective saving habits can be a challenge.

Creating a budget is the cornerstone of effective money management. By carefully tracking your income and expenses, you can gain a clear understanding of where your money goes and identify areas where you can adjust. With a well-structured budget, you can allocate a portion of your income specifically for savings, making it a non-negotiable expense. Just like planning, you have to know where to allocate your salary or funds for your monthly expenses. Buy a small notebook to track your expenses. A rule of thumb is listing expenses that are more than 200 pesos each day to track your expenses.

Saving becomes more purposeful and motivating when you have specific financial goals in mind. Setting clear and attainable goals gives you a target to work towards. Break down larger goals into smaller milestones, celebrating each achievement along the way. Make a separate passbook for each fund you are saving for. This is where your cooperative can help you since there is no maintaining balance required not unlike banks.

Reducing expenses is an effective way to free up additional funds for saving. Take a closer look at your spending habits and identify areas

where you can cut back. Cutting back on your electric and water bills, cell phone plans and other utilities like internet and cable. If you cannot resist a cup of Starbucks coffee, then probably you can buy instant coffee that taste like Starbucks coffee. Do not buy new toys for your children all the time, there are a lot of second-hand toys at "Wag wag" stores that are very cheap but you have to sanitize them. You can also buy fashionable clothes at "Wag-wag" stores, instead from department stores, you just have to be patient in choosing one that suits you. You can also check the prices being sold at our BBCCC Grocery since you can find items that are cheaper than the big grocery stores. Small changes in your spending habits can add up to significant savings over time.

Making Saving a Priority.

Consider adopting the "pay yourself first" principle. Treat saving as a fixed expense that takes precedence over discretionary spending. Allocate a portion of each paycheck towards your savings before attending to other financial obligations. This approach ensures that saving becomes an ingrained habit, rather than an afterthought. You can start at 10 percent of your net salary per month and if you can increase it, then the better.

Curbing Impulsive Purchases. Impulse buying can quickly

drain your savings. Practice mindful spending by taking a moment to consider the necessity and value of each purchase. Implement a waiting period, such as waiting 24 hours, before making non-essential purchases. This practice allows you to evaluate your buying decisions and avoid impulsive spending.

A Boost to Your Savings.

When unexpected windfalls come your way, such as work bonuses, or monetary gifts, consider allocating a portion, to your savings. If possible, establish a reserve or emergency fund equivalent to you 3 months pay for medical expenses and other contingencies. Transfer this to our Cooperative's Time deposit since this is tax exempt and gives higher interest rates as compared with big banks.

Saving on Food Expenses.

Food costs can quickly escalate, particularly when dining out frequently. Embrace meal planning and cooking at home. Plan your meals in advance, shop strategically, and prepare nutritious meals at home. Not only will you save money, but you'll also cultivate healthier eating habits. Instead of buying lunch when working, then probably you can bring leftovers from your home cooked meals. Avoid sodas since they have high sugar content, and high sugar diet can lead to diabetes and other diseases which will increase your medical expenses in the future.

Paying your obligations on time saves you from unnecessary penalties. Credit cards charge 1.5% per month penalties for not paying on the due date. Maintaining a good credit standing with your Cooperative can make you a good repeat borrower and a member in good standing.

By implementing these practical strategies and making saving a priority, you can take significant steps toward building a strong financial future. If you have financial challenges and would like to consult us, the BBCCC Investment and Business Development Office is willing to assist you on your needs.

Usapang BBCCC

Demokrasya: Serbisyo para sa mga Miyembro

Gabby Pinas
PR Coordinator

Mapagpalang araw sa lahat ng mga ka-BBCCC, mga ka-kooperatiba. Kumusta po ba tayo bilang miyembro ng BBCCC. Minsan sa isang seminar tungkol sa Kooperatiba, ako ay tinanong kung ano ang demokrasya sa kooperatiba. Pag usapan natin ang Demokrasya sa BBCCC.

Sa nagdaang Annual Regular General Assembly Meeting ARGAM at eleksyon ay napakingan ang boses ng mga myembro ng BBCCC. Muling nabigyan ng bagong mandato ang kalahati sa mga Board of Directors at ang mga myembro ng Audit at Election Committees. Pagkaraan ay naging abala ang mga pamunuan ng kooperatiba sa reorganization ng liderato, muling nahalal si Dir. Mary Ann B. Bungag na Chair ng BOD ng BBCCC at si Ginoong Allan Frank B. Silva bilang Vice Chair. Nirepaso at isinaayus ng Board ang mga bagong committees nito at ang mga members. Naging bakante ang mga appointive positions at nag appointna rin sila mula sa mga myembro na nagsumite ng application sa mga ibat ibang positions na tutulong sa BODs para maisakatuparan ang mga layunin at hangarin ng Kooperatiba. Hindi naging madali ang nasabing reorganisasiyon kasabay ng paglalalag ng mga bagong direksyon sa ilalim ng pamunuan na naayun din sa mga inaprubahan ng mga myembro sa nakaraang ARGAM. Nirepaso ang mga naging panukala at komento ng mga miyembro para matugunan ang mga nasabing pangangailangan ito ay bilang pagkilala sa pinakamataas ng pamunuan ng BBCCC ang General Assembly.

Naging abala na rin ang pamunuan sa pag re organize sa mga bawat committees na nasa ilalim ng Board. Ito ay kinabibilangan ng Education and Training Committee, Gender and Development GAD, Ethics Committee , Conciliation and

Mediation Committee CONMED, CSR Team, kasama na din ang Treasurer, Legal Officer, Board Secretary, Investment and development Officer at ang PR Coordinator. Nakapagsagawa ng ilang mga panuntunan para sa monitoring ng mga gawain ng mga opisyal para maisakatuparan ang mga plano na aprubado ng mga miyembro noong ARGAM.

Sa kasalukuyan ay inihandanda ng Election Committee ang pagrepasso sa mga alituntunin sa elections. Alinsunod sa digitization, ang nasabing committee ay masusing pinagaaralan kung paano ito ipatupad sa susunod na election. Ang paninigurado na nasusunod ang tamang processo sa pagpapatakbo ng kooperatiba ang tinututukan ng Audit Committee. Masusing tinitingnan nila ang tamang paggamit ng mga resources ng BBCCC. Ang dalawang Committees ay hinalal natin para mas maisakatuparan nila ang kanilang tungkulin sa ikabubuti ng Kooperatiba.

Bilang tugon sa mga pangangailangan ng mga myembro muling ni repaso ang mga promo loans na naisagawa bilang pantugon sa nakaraang pandemya. Sa pagharap natin sa kasalukuyan ay matatapos na ang ilan sa mga promo loans at bumuo ng mga bago na tutugon sa pangangailangan ng mga myembro. Sa taong ito unang ipinakilala sa mga myembro ang Columbarium loan na magbibigay oportunidad sa mga myembro na magkaroon ng magandang ala-ala sa mga kamag anak na namayapa at isa rin itong investment opportunity. Sa wakas ay naihandanda na ang pinakahihintay ng lahat ang Real Estate loan. Ito ay magbibigay oportunidad sa hangarin ng mga myembro na magkabahay o makabili ng lupa, bahay, o d kaya ay condo unit. Ang ating mga maa-sahan at masisipag na staff ay

naghahanda para makatulong sa atin para maka avail tau sa nasa-bing loan. Sila ay makapagbibigay ng tamang advise para sa tamang pagpili sa mga options ng nasabing bagong loans. Sa mga naisagawang pagsusuri sa pagbabayad ng utang ay ating aabangan. Ang bagong restructuring ng loan inaasahan na ito ay makakatulong sa ilang mga myembro na hirap sa pagbayad sa mga kadahilanang di inaasahan, bunga pa rin ito sa pagsisikap ng pamunuan para matulungan ang mga myembro. Bilang isang myembro sana tangkilikin natin itong mga bagong oportunidad na matagal na rin nating kahilingan. Maraming salamat sa pagresponde ng BBCCC sa mga kahilingan ng mga mahal nating myembro.

Ating kilalanin at pasalamatan ang dedication at commitment ng ating Management and Staff sa ilalim ng pamumuno ng ating Manager na si Ms. Jane P. Suyatan, ang Assistant Manager na si G. Ronald Linglingan at mga heads ng mga ibat ibang departments. Sa kanilang pang araw araw na serbisyo ay nainipaparating sa atin, mga myembro ang mga ibat ibang serbisyo na binibigay ng BBCCC.

Mga ka Kooperatiba, sa atin ang BBCCC. Kilalanin natin ang ating Kooperatiba at maki isa tau sa mga hangarin nito. Alamin natin ang mga pangyayari sa ating coop, makibalita sa mga kapwa ka Kooperatiba. Bisitahin natin ang FB page ng BBCCC o website. Ipabahagi ang mga karanasan at mga idea na mas lalong magpapatatag sa ating samahan. Mahalaga ang partisipasyon natin sa ating kooperatiba, kung anu ang naiambag natin ay ganun din ang balik sa atin.

Mabuhay tayong lahat ,ang tagumpay ng BBCCC ay tagumpay nating lahat.

Comment and suggestions email us at coopserver@gmail.com

(Election, from page 1) that prioritizes care to members as well as employees and staff. The speakers also spelled out directions that the cooperative can take, articulating on the theme, Progress Through Unity by creating new Opportunities (PUSO).

The BBCCC officers for the year 2022–23 were inducted by the CDA CAR Regional Director Atty. Franco G. Bawang, Jr. The new set of officers was led by the re-elected Chair of the board Dir Mary Ann B. Bungag. The said induction was witnessed by the management, staff, and employees of BBCCC.

This year's set of elected and appointed officers are:
BOARD OF DIRECTORS: Chair Dir. Mary Ann B. Bungag, Vice Chair Dir. Allan Frank B. Silva, Dir. Joseph Joseph Porfirio L. Andaya, Dir. Michael Tim B. Balagot, Dir. Janette D. Orca, Dir. Atty. Eric G. Santos, and Dir. Atty. Angeline May F. Togade.

Treasurer Dr. George K. Ramos, Legal Officer Atty. Mark Noel A. Navarro, Secretary Mr. Milo N. Distor, Investment and Business Development Officer Mr. Arturo N. Peralta, PR Coordinator Mr. Gabriel Paul Pinas.

AUDIT COMMITTEE: Mr. Conrado B. Chan, Jr. (Chair) Ms. Milgaros M. Cardona, Ms. Nida F. Flavier,

ELECTION COMMITTEE: Mr. Emmanuel A. Tadeo (Chair) Ms. Lorraine M. Adversalo, and Atty, Jaybee D. Pascua

EDUCATION, MEMBERSHIP AND TRAINING COMMITTEE Dir. Allan Frank B. Silva (Chair), Ms. Annabelle G. Carreon, and Ms. Johamme G. Colingan,

GENDER AND DEVELOPMENT COMMITTEE: Dir. Michael Tim B. Balagot (Chair), Dir. Joseph Porfirio L. Andaya and Dir. Eric G. Santos.

CONCILIATION & MEDIATION COMMITTEE: Atty. Jennifer N. Asuncion, (Chair), Mr. Gerry B. Soriano and Mr. Jeffrey S. Rubino.



Contract signing for the design of the 4th floor Multipurpose hall renovation in BBCCC Building I. Signing the contract on behalf of BBCCC is the manager, Jane P. Suyatan, and for ORO Architects Co., Marie Kris A. Banta. The signing was witnessed by Engr. Irineo S. Diazen Jr. BBCCC resident engineer, BOD Vice Chair Dir. Allan Frank B. Silva and BBCCC BOD Chair Dir. Mary Ann B. Bungag.

((BBCCC, from page 1) Members who can avail of the said loan must be in good standing for three (3) consecutive years prior to the filling of the loan and must have contributed at least a share capital of Php 50,000.00. All loans promo shall be paid first or outstanding balance shall be automatically deducted from the proceeds of the Real Estate Loan. A member may give authority through a Special Power of Attorney (SPA) to contract a loan; the amount of the loan is reflected in the Special Power of Attorney. The member must not be 65 years old upon loan maturity, subject to existing policy.

Earlier BBCCC also rolled out its Columbarium Loan to help BBCCC members arrange for the perpetual care and remembrance of deceased loved ones by providing for the full payment of a mortuary plan and to provide some investment opportunity for the members.

The Board is presently working for a loan restructuring scheme to better help members settle obligations with the cooperative.

(BBCCC's Midyear, from page 1) the directions or goals for 2024, which are meant to guide the tactical planning which we will be done in the coming months. In her introduction, the Chair noted that the officers and staff have always exhibited the ability to find creative solutions to challenges and she expects the same when plans are laid out for the following year.

The activity underlined the idea that monitoring annual plans against strategic plans is an iterative process that requires a commitment to adaptability and a strong alignment between the short-term and long-term goals. It ensures that the BBCCC remains agile and responsive to changing conditions while staying true to its strategic vision.



**Introducing our exclusive
Real Estate Loan, your key to
making those dreams a reality!**

Categories

- Residential Lot Acquisition
- House and Lot Acquisition
- House Construction on a residential lot
- Residential Lot Acquisition and House Construction
- Purchase a 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)

0999 878 5461 (Smart)

0963 605 444(tnt)

(074) 442 5872 (Landline)

bbccccreditandcollection@gmail.com

Baguio Benguet Coop Billing (Messenger)

**SCRAL - 1
Special
Calamity
Recovery
Assistance
Loan**

**SCRAL - 2
Special
Calamity
Recovery
Assistance
Loan**

Cor
Cre
091
096
096
07
bbc
Bac

Steps when paying LOAN thru GCASH:

- Enter your "MPIN" and go to "BILLS"
- Select the category "LOANS"
- Scroll down and select "Baguio-Benguet Community Credit Cooperative".
- Fill up all needed information.
- For the information regarding payment type, select "LOAN".
- For the information regarding the loan account number, enter the loan account number found in your loan passbook.
- Complete the information to proceed.
- Click Next until the transaction is successful.
- Kindly send the confirmation of payment to bbccccreditandcollection@gmail.com

In response to the impact of typhoon EGAY, BBCCC is offering two calamity loans to help affected members to rebuild and recover. Members have the option to choose from these calamity loans depending on their membership status, current loans and other considerations. Members affected by calamities are advised to get in touch with the Credit and Collection department for further details and advise.

"Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity."

— International Cooperative Alliance