

**BAGUIO CITY SCHOOL TEACHERS AND EMPLOYEES
MULTIPURPOSE COOPERATIVE**
Upper Session Rd Ext., Baguio City

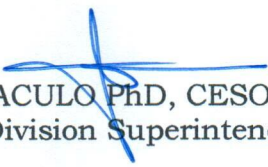
ADVISORY
No. ~~006~~, 2024

To: ALL MEMBERS OF THE BAGUIO CITY SCHOOLS TEACHERS AND
EMPLOYEES MULTIPURPOSE COOPERATIVE (BCSTEMPC)

Subject: ATTENDANCE TO THE 26TH ANNUAL GENERAL ASSEMBLY OF THE
BAGUIO CITY SCHOOLSTEACHERS AND EMPLOYEES MULTIPURPOSE
COOPERATIVE (BCSTEMPC)

Date: MARCH 7, 2024

1. This is to inform the field of the 2024 General Assembly and Election of Officers of the Baguio City Schools Teachers and Employees Multipurpose Cooperative (BCSTEMPC) on March 16, 2024 at Baguio City National High School Auditorium, Governor Pack Road, Baguio City.
2. Registration starts at 7:00 AM and ends at 9:00 AM at the Baguio City National High School Library.
3. Casting of votes starts at 7:00 AM and ends at 8:30 AM at the BCHS ICT Room. Late voting shall not be allowed.
4. Members attending the assembly shall receive Php 700 as travel and snack allowance immediately after the program. Members who will register after 9:00 AM shall not be entitled to travel and snack allowance. Likewise, members who do not have the minimum capital share of Php 5, 000 as of March 15, 2024 shall NOT be entitled to travel and snack allowance.
5. Attached herewith is the BCSTEMPC Election Guidelines and the minutes of the previous General Assembly meeting for your information and guidance.
6. Immediate and wide dissemination of this advisory to all concerned is requested.


SORAYA T. FACULO PhD, CESO VI
OIC- Schools Division Superintendent

BAGUIO CITY SCHOOLS TEACHERS AND EMPLOYEES MULTIPURPOSE COOPERATIVE ELECTION RULES AND GUIDELINES

The following rules and guidelines shall govern the BCSTEMPC election of Board of Directors and members of the Audit and Election Committees on March 16, 2024, from 7:00 am to 8:30 AM at Baguio City National High School (BCNHS) Library during the Annual General Assembly.

1. Positions to be filled up:

Five (5) members of the Board of Directors; two (2) members of the Audit Committee; and two (2) members of the Election Committee

2. Term of office:

The first four (1st to 4th rank) elected members of the Board of Directors, along with the two (2) Audit Committee members and the two (2) Election Committee members, shall serve a term of two years or until their successors have been duly elected and qualified. Meanwhile, the fifth-ranked Board of Directors member shall serve for a term of one year.

3. Qualifications:

(Sections 3 and 4, Art. 4 of the Cooperation and By Laws)

Candidates for Board of Directors should suffice all the requirements so as to qualify. However, for candidates vying for the Board of Directors, requirement "f" is exempted while for the Audit and Election Committees, requirement "e" is exempted. No member shall be elected or continue as member of the Board of Directors unless he/she is a member entitled to vote and has the following qualifications:

- a. Must have been a member of the BCSTEMPC for at least five (5) years;
- b. Must have attained the minimum share capital of Php 20,000 for a board member and Php 10,000 for a committee member;
- c. Must have consistently patronized the cooperative services;
- d. Must maintain a good standing as a member;
- e. Must have attended at least one (1) of the required training sessions as a cooperative member pursuant to R.A. 9520. (For Board of Directors: Governance and Management, Financial, Risk, and Credit Seminar Training); and
- f. Must have completed the required education and training as mandated by law, rules, regulations, and policies approved by the General Assembly. (For Committee Members)

4. Disqualifications of a candidate:

(Section 4 of the Coop By-Laws)

Any member who is under any of the following circumstances shall be disqualified to be elected as a member of the Board of Directors or any committee, or to continue as such:

- a. Any member who has served for the third time as a board and/or committee member;
- b. Any member who has conflicting interests with the business of the Cooperative;
- c. Any member who has been absent for three (3) consecutive board meeting without being excused;
- d. Any member who is a full-time employee of the Cooperative;
- e. Any member who has been convicted of a crime involving moral turpitude, gross negligence, or misconduct in the performance of his/her duty;

- f. Any member who has been convicted of administrative and/or civil criminal suits involving financial and/or property accountability;
- g. Any member who is holding any elective position in the government; and
- h. Any member who has violated any of the election rules.

5. *Filing of Certificate of Candidacy and Deadline:*

Qualified candidates are required to file their certification of candidacy from March 7, 2024 to March 13, 2024, by 5:00 PM. Candidates should submit their certification to the Election Committee members at the BCSTEMPC office located at Upper Session Road, Baguio City. Certification of Candidacy Forms are available at the office. Candidates must also attach the necessary documents to support their qualifications for the position they are applying for.

6. *Screening of candidates and eligibility verification:*

The screening of candidates and verification of their eligibility will be conducted daily from March 7 to March 13, 2024, between 3:00 PM and 5:00 PM. Confirmation of candidacy status will be promptly communicated to candidates via text messaging or Messenger after 5:00 PM.

7. *Campaign Period and Conduct of Campaign:*

Campaign period will start on March 11, 2024 and end on March 15, 2024, at 5:00 PM, a day before the annual general assembly. The use of campaign paraphernalia is permitted during this period. It is important to note that campaigning beyond the specified dates is strictly prohibited and may result in disqualification.

8. *Procedure of Manner of Voting:*

Each Coop member will verify his/her name and affix his/her signature beside it. Voter is then directed to enter the polling area and cast his/her vote through the e-ballot (Google Form). After casting his/her vote, he/she should leave the room once confirmation appears on the screen.

9. *Polling Precincts and Board of Election Tellers (BET)*

Polling precincts will be situated at the ICT Room of the Baguio City National High School. Fifty (50) computers will be utilized for the casting of votes that will be supervised, monitored and maintained by five (5) ICT personnel serving as Board of Election Inspectors (BEIs).

10. *Appreciation of Ballots*

Cast e-ballots will be deemed valid and counted if they are successfully confirmed and accepted by the computer. However, it is important to note the following:

- a. Over vote will not be accepted by the computer.
- b. Under vote will be accepted and credited only to the marked candidates.

11. *Canvassing of Votes and Proclamation of winning Candidates:*

After closing the polling area at 8:30 AM, the BEIs will proceed to print the consolidated votes. Following this, the winners of the 2024 election will be announced and proclaimed.

12. *Protest:*

In the event of any protest arising from the conduct of the election, it must

be submitted in writing and under oath to the Election Committee within twenty-four (24) hours after the proclamation of winners. A filing fee of Php 5,000.00, which is non-refundable, is required.

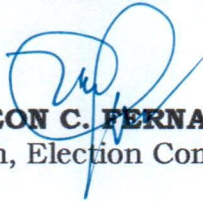
13. In Case of Ties:

In the event of a tie between candidates, the final winner will be determined by a coin toss.

14. Budget:

Budget allotted for the election is Php 22,000.
NB Depending on the actual expenses.

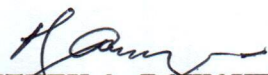
Adopted this 6th of March, 2024 at Baguio City, Philippines.

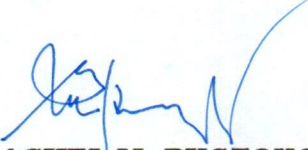

NAPOLEON C. FERNANDEZ
Chairman, Election Committee



ARTHUR U. SADCAT
Election Committee Member



NIÑO M. TIBANGAY
Election Committee Member

Approved:


WHITNEY A. DAWAYEN
Chairperson


RACHEL M. BUGTONG
Vice-Chairperson


ELMA D. DONAAL
Member

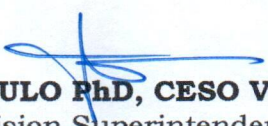

ROMULO M. FLORA
Member


LILLIAN S. PAGULONGAN
Member


JOSEPH A. ESTIGOY
Member

Noted:


ATTY. AGUSTIN LABAN III
BCSTEMPC Gen. Manager


SORAYA T. FACULO PhD, CESO VI
Asst. Schools Division Superintendent
OIC- Schools Division Superintendent
Adviser



BAGUIO CITY SCHOOL TEACHERS AND EMPLOYEES MULTIPURPOSE COOPERATIVE

Upper Session Rd Ext., Baguio City

**25th ANNUAL GENERAL ASSEMBLY MEETING
Minutes of the Meeting**

April 1, 2023

Baguio City National High School Auditorium

Theme: "The BCSTEMPC: Sustaining Gains, Pursuing Dreams, Expanding and Reaching Out"

PART 1 Registration and Election

At 7:00 AM, the members registered then proceeded to the ICT room to cast their votes. Voting closed at 9 AM.

PART II Opening Program

A. The opening program started at exactly 9:00 AM following the sequence below:

DOXOLOGY

NATIONALISTIC SONG

WELCOME ADDRESS

WHITNEY A. DAWAYEN

Principal IV – BCNHS

Chairperson, Board of Directors

ATTY. AUGUSTIN P. LABAN III

General Manager

OPENING REMARKS

JOPO ANDAYA

Head, Research Department

Philippine College of Criminology

Cooperatives Advocate

INSPIRATIONAL MESSAGE

B. Atty. Augustin P. Laban III, General Manager, presented the following:

- 1. New logo of the Cooperative



- 2. Members- In 2021, the Cooperative had 2,481 members, and in 2022, the membership decreased to 2,147 members. Atty. Laban clarified that there was a decrease because the Cooperative removed names of non-existent members.
- 3. The Cooperative holds assets worth Php 160,000,000, with a net surplus of Php 7,852,417.27.
- 4. Cooperative’s target for 2023
 - a. income from loan operations

INCOME FROM OPERATIONS	
A. Income from loan operations	12, 000, 000.00
B. Filing fees	2, 700, 000.00
C. Service fees	1, 800, 000.00
D. Membership fees	20, 000.00
E. Interest income from banks	20, 000.00
F. Income from investments in stocks	20, 000.00
G. Passbook	5, 000.00
H. Miscellaneous income	25, 000.00

b. budget for 2023

Total Gross Revenue from Operations	16, 590, 000.00
Less: Operating Expenses	5, 158, 000.00
TOTAL NET SURPLUS	8, 932, 000.00

c. new opportunities

1. Engaging in consumer cooperative activities
2. Venturing into food-related business such as catering
3. Exploring other avenues to provide support for teachers and employees

PART III 25th Annual General Assembly Meeting
Business proper started at 10:00 AM.

A. ROLL CALL

The Board Secretary conducted the roll call by district and reported to the Chairperson that there were 1,315 member-registrants out of 2,147 regular members, accounting for 61.25% of the total membership.

B. DECLARATION OF THE PRESENCE OF A QUORUM

Chairperson Dawayen declared the presence of a quorum, considering the attendance rate of 61.25%, which exceeds the 25% threshold stipulated in the Cooperative's Constitution and By-Laws.

C. APPROVAL OF THE MINUTES OF THE PREVIOUS ANNUAL GENERAL ASSEMBLY MEETING

The Board Secretary, after confirming that copies of the minutes had been distributed earlier for members' review, asked if there were any corrections. However, no questions or corrections were raised. Since there were none, the Board Secretary informed Chairperson Dawayen that the minutes were ready for approval. Chairperson Dawayen then asked for a motion to accept the minutes of the 24th General Assembly, which was made by Teresita Mayam and unanimously seconded by the General Assembly.

D. MATTERS ARISING FROM THE MINUTES OF THE PREVIOUS MEETING

The Chairperson of the Board of Directors inquired if there were any matters arising from the minutes of the 24th AGA meeting. With no additional matters identified, the Chairperson proceeded to seek a motion to accept the minutes of the 24th AGA.

Ma'am Brenda Carino moved for the full acceptance of the minutes of the 24th AGA.

E. REPORTS AND WAYS FORWARD OF THE DIFFERENT COMMITTEES

Reports were presented by Dr. Lillian S. Pagulongan, Co-Chairperson of the Board of Directors

b. The plan to include the Code of Ethics in the passbook to ensure that most members are informed and guided ethically is still in progress at this time.

c. The request to include the Code of Ethics as one of the topics during the pre-membership seminar has been approved. It is hoped that this inclusion will be implemented during pre-seminars for new members.

d. There were no reported cases of complaints regarding non-compliance with the Code of Ethics from either management or co-members during the fiscal year.

5. Mediation and Conciliation Committee

a. Formulated the Mediation and Conciliation Program/Action Plan for Calendar Year 2023.

b. Distributed letters/notices to cooperative members/debtors regarding debt settlement and monitored status. As a result, no conciliation-mediation cases were referred to the committee.

c. Recommended the conduct of conciliation-mediation trainings to establish a pool of cooperative conciliators-mediators.

F. BOARD OF DIRECTORS' REPORT

A. Accomplishments of the Board of Directors were reported by Chairperson Dawayan

1. Approved and implemented board resolutions

a. Board Resolution Requiring the Audit Committee of the Baguio City School Teachers and Employees Multipurpose Cooperative (BCSTEMPC) to Report to the Board of Directors Quarterly and Monitor the Implementation of the Credit Policy and Payment of Loans

b. Board Resolution Authorizing the Management to Register the Baguio City Schools and Teachers and Employees Multipurpose Cooperative (BCSTEMPC) with the Philippine Government Electronic Procurement System (PhilGEPS)

c. Board Resolution Merging the Ethics Committee and Mediation and Conciliation Committee of the Baguio City Schools and Teachers and Employees Multipurpose Cooperative (BCSTEMPC)

d. Board Resolution Replacing the Existing Logo and Adopting the New Logo and Dry Seal

e. Board Resolution Granting the Management the Authority to Apply Dividends and Patronage Refunds Against Loan Arrearages and Penalties

f. Board Resolution Authorizing the Management to Venture Into Online Payment of Loans

2. Finalized the Damayan Policy

3. Approved and implemented the Credit or Loan Policy

4. Approved and implemented the Technology Support Loan

5. Conducted the 2022 Strategic Planning

6. Conducted continuous monitoring of the cooperative

7. Invested in other business venture

a. Technology Support Loan

b. PhilGEPS

8. Monitored the action plan of the different committees

9. Acted on the recommendations of the committees

B. Damayan Policy was presented by BoD Romula Flora. *Please refer to the attached copy for details.*

G. ELECTION RESULT

Sir William Rilveria, Chairperson of the Election Committee, presented the results of the election and proclaimed the winners.

1. Board of Directors

NAME	TOTAL VOTE	RANK
Joseph Estigoy	695	1

1. Education Committee
 - a. Conducted strategic planning to address issues and concerns received by the office and prepared a strategic plan on December 12, 2022 at Home Sweet Home, Gov. Pack Road, Baguio City.
 - b. Organized “Kumustahan sa Paaralan” campaign to promote cooperativism, held at various schools and institutions
 1. Baguio City Science National High School on December 2, 2022
 2. Irisan National High School on December 12, 2022
 3. Kias Elementary School on February 7, 2023
 4. Loakan Elementary School and MIL-AN NHS on February 6, 2023
 5. DepEd Division Office during DISMEA- 94 participants (School Heads and Head teachers)

2. Gender and Development Committee
 - a. Supported the advocacy of the National Women's Month celebration by preparing and printing tarpaulin with the theme "WE for gender equality and inclusive"
 - b. Encouraged staff and GAD Committee members to wear purple t-shirt in support of gender equality efforts
 - c. Attended and participated in programs recognizing outstanding women of Baguio.
 - d. Updated sex-disaggregated data of all members including new members

	Male	Female	Total
Members	626	1, 563	2, 189
Staff and Officers	10	17	27

3. Audit Committee (Report as of March 15, 2023)
 - a. Audits Conducted

First Quarter (Jan-Mar)	-	September 21, 2022
Second Quarter (April-June)	-	October 12, 2022
Third Quarter (July to Sept)	-	December 7, 2022
Fourth Quarter (Oct to Dec)	No audit conducted (Waiting for coop staff to be ready with books and other records to be audited, and hope to include it in report to be presented in scheduled general assembly)	

- b. General Observations:
 1. Well-organized and systematic recording in various books and journals (Cash Disbursements Book/Journal, Cash Receipts Book/Journal, General Journal, others)
 2. Collections are deposited daily.
 3. During audit, coop staff are cooperative to answer queries from the audit team.

c. Recommendations from the audit team were readily accepted by the Cooperative staff such as the use of improvised ORs, Cash Disbursement Vouchers with attachments, and rectification of minor typographical errors.

- d. Committee Meetings
 1. November 28, 2022- Crafted Action Plan for 2023 and prepared reports
 2. January 19, 2023- Made inventory of supplies and properties

4. Ethics Committee

Based on the action plan presented by the Ethics committee and approved by the Board of Directors, the following is the present status of the objectives targeted for the fiscal year:

 - a. Prepared and submitted the action plan for the year 2022 to 2023

Romulo Flora	635	2
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2. Audit Committee

NAME	TOTAL VOTE	RANK
Alice Milan	850	1

3. Election Committee

There were no candidates for the Election Committee.


H. ADJOURNMENT

There being no further matters to discuss, the 24th BCSTEMPC Annual General Assembly Meeting was adjourned at 10:30 AM.

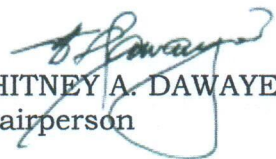
I. DISTRIBUTION OF TRANSPORTATION AND SNACK ALLOWANCE

Transportation and snack allowance of Php 700 was given to attending members.

Recorded by:


GERALDINE D. SUMIPIT
Board Secretary

Certified Correct:


WHITNEY A. DAWAYEN
Chairperson

DAMAYAN POLICY

Article 1
OBJECTIVE

This provides for the guidelines governing the provision of immediate financial assistance to members and their beneficiaries upon death.

Article 2
COVERAGE

Damayyan covers all regular members of the Baguio City Schools Teachers and Employees Multipurpose Cooperative.

Article 3
PREMIUM TO BE PAID

Members will pay a premium contribution of P4, 000.00. Said amount will be deducted from the annual dividends at P600.00 every year until fully paid. The excess collection made during the previous years will serve as advance payment.

Once a member completed the premium contribution, he/she will pay an annual fee of P100.00.

Article 4
BENEFICIARIES

Beneficiaries are the following:

- a. member; and
- b. four (4) beneficiaries listed by the member in his/her application of membership.

Section 5
BENEFIT/ENTITLEMENT

When a member of the BCSTEMPC or the beneficiaries he/she listed in his/her application of membership die, the financial assistance will be as follows:

Member	P25, 000.00
Spouse	P10, 000.00
Parents	P5, 000.00
Other Beneficiaries	P3, 000.00

If the member is the claimant, the benefit is subject to BoD Resolution No. 12-02 Series of 2021.

Section 6
REQUIREMENT FOR CLAIM

- A Death certificate of the member/beneficiaries issued by the Local Civil Registrar
- B. Quit claim signed by the beneficiaries, if needed.

Section 7
EFFECTIVITY

Any and all existing Damayan policies inconsistent with the foregoing provisions are hereby amended, modified, and repealed accordingly to take effect upon approval of the board.