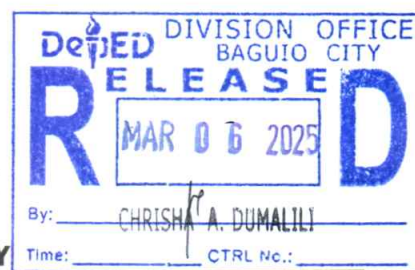




Republic of the Philippines
Department of Education
Cordillera Administrative Region
SCHOOLS DIVISION OF BAGUIO CITY



ADVISORY
No. 016, 2025

To:	ALL MEMBERS OF THE BAGUIO CITY SCHOOLS TEACHERS AND EMPLOYEES MULTIPURPOSE COOPERATIVE (BCSTEMPC)
Subject:	ATTENDANCE TO THE 26 TH ANNUAL GENERAL ASSEMBLY OF THE BAGUIO CITY SCHOOLS TEACHERS AND EMPLOYEES MULTIPURPOSE COOPERATIVE (BCSTEMPC)
Date:	MARCH 05, 2025

1. This is to inform all concerned of the 2025 General Assembly and Election of Officers of the Baguio City Schools Teachers and Employees Multipurpose Cooperative (BCSTEMPC) on March 21, 2025, 3:00 PM at Baguio City National High School Auditorium, Governor Pack Road, Baguio City.
2. Registration and casting of votes will start at 2:00 PM and end at 3:30 PM at the Baguio City National High School ICT Room.
3. Members attending the assembly will receive Php 700.00 as travel and snack allowance, which will be distributed after the assembly.
4. Attached herewith are the following documents for information and guidance:
 - Minutes of the previous General Assembly
 - Program for the 2025 General Assembly
 - Election guidelines
5. In cases that there will be classes to be affected, necessary arrangement should be made with the school head considering the provision of DepEd Order No. 9 s. 2025 on instituting measures to engaged time-on-task and insuring compliance therewith.
6. Immediate and wide dissemination of this advisory to all concerned in requested.


SORAYA T. FACULO PhD, CESO VI
Schools Division Superintendent



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

March 5, 2025

SORAYA T. FACULO, PhD, CESO VI
Schools Division Superintendent
Office of the Schools Division Superintendent

Dr. Faculo,

Warm greetings of solidarity!

The Baguio City School Teachers and Employees Multi-Purpose Cooperative (BCSTEMPC) plans to hold its Annual General Assembly on March 21, 2025 (Friday), at 3:00 PM at the Baguio City High School Auditorium. This gathering is a vital platform for cooperative members to review accomplishments, discuss plans, and strengthen their engagement in cooperative initiatives.

In this regard, we respectfully seek your approval to allow cooperative members from various schools under the Schools Division of Baguio City to attend the assembly. Their participation is crucial in ensuring transparency, accountability, and active involvement in the cooperative's decision-making processes.

Furthermore, we would be deeply honored if you could deliver a special message during the event. Your insights and words of encouragement would greatly inspire our members as they continue their commitment to the cooperative's mission.

Rest assured that the activity will be conducted efficiently to minimize any disruption to school operations. We sincerely appreciate your support in fostering the growth and sustainability of BCSTEMPC.

Attached to this letter is an advisory regarding the participation of members, should you approve this request.

We look forward to your positive response and your presence at the event. Thank you for your continued support.

Respectfully yours,


WHITNEY A. DAWAYEN
Board Chairperson, BCSTEMPC



**BAGUIO CITY SCHOOL TEACHERS AND EMPLOYEES
MULTI-PURPOSE COOPERATIVE**
Upper Session Rd. 2600 , Baguio City
Tel.No. (074) 444-93-95

27th General Assembly of the BCSTEMPC

Date: March 21, 2024 (Friday)

Time: 3:00 PM

**Venue: Baguio City High School Auditorium
Governor Pack Road, Baguio City**

**Theme: "BCSTEMPC: Sustaining Achievements, Pursuing Aspirations,
Broadening Horizons, and Extending Outreach"**

P R O G R A M M E

Part I Registration and Election/Casting of Votes (2:00 – 3:30 PM) c/o Election Committee

Part II Opening Program (3:00 - 3:30 PM)

DOXOLOGY

NATIONALISTIC SONG

WELCOME ADDRESS

OPENING REMARKS AND COOPERATIVE UPDATES

MESSAGE

RECOGNITION OF SPECIAL AWARDS

BCHS GLEE CLUB

BCHS GLEE CLUB

WHITNEY A. DAWAYEN

Principal IV – BCNHS (BOD Chairperson)

ATTY. AUGUSTIN P. LABAN III

General Manager

SORAYA T. FACULO PhD, CESO VI

Schools Division Superintendent

c/o BoD and Management

Part III Meeting Proper (3:30 - 5:00 PM)

ROLL CALL AND DETERMINATION OF QUORUM

CALL TO ORDER

READING OF THE MINUTES OF THE PREVIOUS
MEETING AND APPROVAL

DISCUSSION ON MATTERS ARISING FROM
THE PREVIOUS MEETING

SUMMARY REPORTS OF THE DIFFERENT
COMMITTEES

GERALDINE SUMIPIT

Board Secretary

WHITNEY A. DAWAYEN

BOD Chairperson

GERALDINE SUMIPIT

Board Secretary

WHITNEY A. DAWAYEN

BOD Chairperson

c/o Masters of Ceremonies

- **AUDIT COMMITTEE**
- **GENDER AND DEVELOPMENT COMMITTEE**
- **ETHICS COMMITTEE**
- **MEDIATION AND CONCILIATION COMMITTEE**
- **EDUCATION COMMITTEE**
- **ELECTION COMMITTEE**

BOARD OF DIRECTORS REPORT
AND NEW AGENDA

OPEN FORUM

OTHER MATTERS

PRESENTATION OF ELECTION RESULTS

ADJOURNMENT OF THE MEETING

LILLIAN S. PAGULONGAN
Board of Director

NINO TIBANGAY
Election Committee Chairman

Part IV Distribution of Transportation and Snacks Allowance

*Members will receive their transportation and snack allowance at designated tables, arranged alphabetically for an orderly process.

*Senior citizen/retirees will receive their allowance upon registration/voting and will have a separate table.

*Raffle draw will take place at intervals throughout the program.

Masters of Ceremonies: Jackson Cayaos and Danny Gayao



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

Minutes of the Meeting of the 26th Annual General Assembly

March 16, 2024

Baguio City 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 9:00 AM.

PART II Opening Program

At exactly 9:00 AM, the opening program commenced. The program began with the singing of a nationalistic song, led by Ms. Doris Rullan, faculty member of Baguio City National High School. This was followed by a prayer led by Ms. Soledad E. Copsiyan, a member of the Ethics Committee. Thereafter, Mr. Romulo M. Flora, a member of the Board of Directors, guided the assembly in the Pledge of Cooperativism. To officially welcome all attendees, Ms. Elma D. Donaal, also a member of the Board of Directors, delivered the welcome address, emphasizing the significance of the gathering in advancing the Cooperative's mission.

PART III 26th Annual General Assembly Meeting

A. ROLL CALL

Board Secretary conducted the roll call by district and reported to the Chairperson that 907 members had registered, making up 40% of the total 2,296 regular members.

B. DECLARATION OF THE PRESENCE OF A QUORUM

Chairperson Dawayen declared the presence of a quorum, noting that the attendance rate of 40% exceeded 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 minutes of the 25th General Assembly were posted on DepEd Pines for members' reference. After confirming that the minutes had been made available for review, the Board Secretary asked if there were any corrections or clarifications. As no questions or corrections were raised, the Board Secretary informed Chairperson Dawayen that the minutes were ready for approval. Chairperson Dawayen then called for a motion to accept the minutes of the 25th General Assembly. The motion was

made by Ms. Lilibeth Balutoc and was unanimously seconded by the General Assembly.

D. MATTERS ARISING FROM THE MINUTES OF THE PREVIOUS MEETING

Chairperson Dawayen inquired whether there were any matters arising from the minutes of the 25th General Assembly. As no additional matters were identified, the Chairperson proceeded to call for a motion to accept the minutes of the 25th General Assembly. The motion was duly moved and seconded, and the minutes were unanimously approved.

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

1. Membership

In 2022, the cooperative had 2,147 members, which grew to 2,296 members in 2023, reflecting a 7% increase in membership.

2. Financial Standing

a. Assets

General Manager presented the report on the Cooperative's assets, highlighting the changes between 2022 and 2023. There was a notable 30% increase in Cash and Cash Equivalents, rising from ₱3,616,595.15 in 2022 to ₱4,704,481.84 in 2023. Loans Receivable, Net also saw a 6% increase, reaching ₱164,467,753.90 from the previous year's ₱155,987,924.68. Other Receivables, which amounted to ₱40,000.00 in 2022, were no longer recorded in 2023, indicating a decrease. The Financial Assets at Cost (Investment) remained unchanged at ₱379,638.50 for both years. Meanwhile, Property and Equipment, Net experienced a 169% decrease, dropping significantly from ₱59,456.17 to ₱22,051.88. On the other hand, Other Non-Current Assets showed a remarkable 838% increase, growing from ₱43,068.72 in 2022 to ₱404,058.06 in 2023. Overall, the Total Assets of the cooperative increased by 6.15%, from ₱160,126,683.22 in 2022 to ₱169,977,984.18 in 2023, reflecting the cooperative's financial growth over the year.

b. Liabilities

The General Manager's report on liabilities during the General Assembly highlighted changes in financial obligations between 2022 and 2023. Savings Deposits saw an 8.8% increase, rising from ₱37,861,024.49 in 2022 to ₱41,224,867.83 in 2023, reflecting higher member deposits. Trade and Other Payables also increased by 28%, from ₱9,837.71 to ₱12,597.75. However, there was a 1.6% decrease in Interest on Share Capital and Patronage Refund Payable, which dropped from ₱5,889,312.55 to ₱4,938,977.57. Similarly, Due to Unions/Federations declined by 1.6%, from ₱196,310.43 in 2022 to ₱164,632.59 in 2023. Overall, Total Liabilities increased by 4.8%, reaching ₱56,979,374.70 from the previous year's ₱54,348,825.53, indicating a rise in the cooperative's financial obligations.

c. Revenues

The General Manager's report on revenues during the General Assembly indicated a decline across all income sources between 2022 and 2023. Interest Income from Loans decreased by 4.6%, from ₱11,544,366.88 in 2022 to ₱11,032,667.16 in 2023. Collection Fees and Filing Fees also saw a 9% decline, dropping from ₱1,648,499.84 to ₱1,492,808.93. Similarly, Service Fees experienced a 9% decrease, from ₱592,820.00 in 2022 to ₱536,340.00 in 2023.

Other Income showed the most significant decline of 19%, falling from ₱829,333.94 to ₱670,443.33.

d. Total Surplus

The General Manager's report on the cooperative's total surplus during the General Assembly highlighted a 16% decrease in Net Surplus. In 2022, the Net Surplus stood at ₱7,852,417.27, but it declined to ₱6,585,303.42 in 2023.

e. Total Releases

During the General Assembly, the General Manager presented the report on this year's releases, totaling ₱5,764,262.07. Dividends accounted for the largest portion at ₱3,457,494.30, followed by the Patronage Refund amounting to ₱1,481,783.27. Additionally, ₱824,984.50 was allocated as Interest on Savings. These releases reflect the cooperative's commitment to providing financial returns to its members.

3. Challenges and Ways Forward

a. Increase Membership

The Division of Baguio consists of 7 schools, with a total of 2,713 teaching and non-teaching personnel. Among them, 1,680 are cooperative members, representing 62% of the workforce, while the remaining 38% are non-members.

b. Increase Capital Share

General Manager reported that the Cooperative has a total of 168 members with share capital ranging from 500 to 4,999, contributing a total of 387,098.53. There are 713 members in the 5,000 to 10,000 range, with a combined contribution of 4,815,503.65. A total of 578 members fall within the 10,000 to 20,000 share capital range, contributing 8,174,498.83. In addition, 681 members have contributed above 20,000, amounting to a total of 82,324,618.83. General Manager requested the General Assembly to approve the proposal to increase the minimum capital share to P10,000.

c. Increase Income

Another challenge is to increase income by encouraging the use of the Cooperative's products and services. This includes taking advantage of the loan facility, which offers an interest rate of less than 6% per annum.

d. Meet the Targets This Year

General Manager reported on the income from operations for the year. The income from loan operations is projected to be 13,000,000.00, with filing fees contributing 2,300,000.00 and service fees amounting to 1,700,000.00. Membership fees are expected to generate 20,000.00, while interest income from banks is forecasted at 6,000.00. There is no expected income from investments in stocks. Fines and penalties are anticipated to contribute 5,000.00, and miscellaneous income is projected to be 230,000.00. This brings the total gross revenue from operations to 17,261,000.00.

The budget for 2023 showed a total gross revenue from operations of 17,261,000.00, with operating expenses of 7,633,000.00, resulting in a total net surplus of 9,628,000.00. The GM emphasized that these projections reflect the Cooperative's goals for 2024, and efforts will be made to meet or exceed these targets while managing operating expenses efficiently.

e. Minimize Losses

General Manager reported that another challenge the Cooperative is facing is minimizing losses. To address this, the Management and the Board of Directors are working on insuring loans to cover potential losses due to death or disability. This measure aims to safeguard both the Cooperative and its members from the financial impact of such unforeseen circumstances.

f. Online Processing of Loans

General Manager reported that another challenge the Cooperative is facing is the online processing of loans. The Management is collaborating with the Division Office to implement online loan processing starting this year. Furthermore, GCash has been accepted as a mode of payment, offering members a more convenient and efficient method for settling their loan obligations.

g. New Opportunities and Ways Forward

General Manager shared new opportunities and ways forward, including a partnership with Heaven's Garden, located in Loakan, Baguio City. This collaboration is expected to open new avenues for growth and provide benefits to the cooperative and its members.

h. Announcements

General Manager announced the following updates:

1. BCSTEMPC is offering ten (10) St. Peter Plans at a discounted price of P40,000.00, available on a first-come, first-served basis.
2. Starting at next year's General Assembly, members with delinquent loans will not be allowed to vote and may not be entitled to travel and snack allowances.
3. Stricter rules regarding Over-the-Counter loans will be applied this year.
4. Dividends and patronage refunds will be released starting March 25, 2024.

Mr. David Mendoza moved for the acceptance and approval of the GM's report. The motion was seconded by members of the General Assembly.

F. REPORT AND WAYS FORWARD OF THE DIFFERENT COMMITTEES

1. Audit Committee Report

- a. 1st Quarter Audit (September 25, 2023):
 1. Conducted an audit examination of key financial documents, including cash receipts journals, cash disbursement journals, general journal ledgers, and deposits/loading slips
 2. Conducted inquiries and provided recommendations for enhancing financial management and transaction accuracy.
- b. 2nd Quarter Audit (October 3, 2023):
 1. Focused on loan records, identifying borrowers who were not paying their monthly obligations.
 2. Reviewed disbursement vouchers, official receipts, and system records related to loan payments.
 3. Recorded and tabulated findings.
 4. Submitted a report with recommendations for addressing loan payment issues.

- c. 3rd Quarter Audit (October 9, 2023):
 - 1. Conducted a follow-up on recommendations made in previous audits.
 - 2. Reassessed loan records, particularly those of delinquent borrowers with over-the-counter (OTC) loans.
 - 3. Discovered that some borrowers had insufficient net pay to cover loan obligations.
 - 4. Monitored the progress of collections for members issued demand letters.
 - 5. Verified an increase in cash collections from overdue/past-due accounts based on official receipts.
 - d. 4th Quarter Audit (February 8, 2024):
 - 1. Reviewed financial documents to ensure compliance with audit recommendations.
 - 2. Confirmed that recommendations, such as controlling OTC loan approvals, were implemented.
2. Education Committee
- a. Conducted strategic planning to address issues and concerns received by the office and developed a strategic plan for each committee during a session held on December 8–9, 2023, at SPED Center, Baguio City.
 - b. Implemented the “Kumustahan sa Paaralan” advocacy campaign on cooperativism to promote awareness and increase membership.
 - c. Conducted information dissemination sessions for employees to enhance their understanding of cooperative programs, benefits, and membership opportunities.
3. Election Committee
- a. Prepared and submitted a work plan to the Board of Directors for the preparation and conduct of the election for the current year.
 - b. Disseminated information on vacant positions and the qualifications required for candidates.
 - c. Presented the final draft of the election process, including legal provisions outlined in Sections 12 and 22 of the Constitution and By-laws, to the Board of Directors for approval.
 - d. Successfully implemented an online election for the 2022–2023 Board of Directors and other elected officials.
 - e. Supervised the conduct, procedures, and overall management of the 2022–2023 election, including all election-related activities.
4. Ethics Committee
- a. Prepared, finalized and submitted the documents needed for Performance Audit Report per committee for the fiscal year 2023-2024
 - b. Integrated the Code of Ethics into the new passbooks to provide members with essential information and guidance.
 - c. Ensured the continuous implementation of the Code of Ethics as a key topic during pre-membership seminars, as facilitated by the Education Committee.
 - d. No reported cases of non-compliance with the Code of Ethics were recorded among officers, management, and members throughout the fiscal year.
5. 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. Wearing of the purple t-shirt by the staff and GAD committees in support of "purple Wednesday". (a color that is associated with efforts to achieve gender equality).
- c. Attended and participated in the women's month program recognition for outstanding women of Baguio.
- d. Updated of sex-disaggregated data of all members including new members

6. Mediation and Conciliation Committee

- a. Developed the Mediation and Conciliation Program/Action Plan for Calendar Year 2023.
- b. Issued letters and notices to cooperative members and debtors regarding debt settlement and monitored their status, resulting in no cases being referred to the committee for conciliation-mediation.
- c. Recommended the implementation of conciliation-mediation training programs to establish a pool of qualified cooperative conciliators-mediators.

Mr. Johnny Kidian moved to accept and approve the report of Ms. Elvira Dagui, and the motion was seconded.

G. BOARD OF DIRECTORS' REPORT AND NEW AGENDA

Dr. Lillian Pagulongan reported the accomplishments of the Board of Directors, highlighting the following:

1. Resolutions Approved and Implemented:
 - a. Board Resolution requiring the Audit Committee of the Baguio City School Teachers and Employees Multipurpose Cooperative (BCSTEMPC) to monitor the implementation of the Credit Policy and payment of loans, with quarterly reports to the Board of Directors
 - b. Board Resolution terminating the dividends, travel allowance, and voting rights of members with less than ₱5,000 capital share
 - c. A Resolution implementing the "No Passbook, No Transaction Policy," effective July 1, 2023, and setting the payment of lost passbooks
 - d. A Resolution establishing the Laboratory Savings Account of Baguio City Schools Teachers and Employees Multipurpose Cooperative
 - e. Board Resolution giving authority to the General Manager, Atty. Augustin P. Laban III, to file administrative, civil, and criminal cases against delinquent borrowers
 - f. Resolution prohibiting over-the-counter payments for active members of BCSTEMPC with a history of payment delinquency
2. Approval and Implementation of Policies:
 - a. Baguio City Schools Teachers and Employees Multipurpose Laboratory Cooperative Policy
 - b. Baguio City Schools Teachers and Employees Multipurpose Cooperative Medical Assistance Policy
3. Opening of a Wellness Center:

The launch of "Wellness Options," a wellness center aimed at providing health and wellness services to members.

Walter Pundo moved for the acceptance and approval of the report of BoD Pagulongan.

H. PRESENTATION OF PROPOSED AMENDMENTS OF THE BOARD AND APPROVAL

Chairperson Dawayen presented the proposed amendments to the by-laws as follows:

- 1. Section 6, Article II: An applicant for membership shall subscribe to at least twenty (20) shares and pay the value of at least ten (10) shares upon approval of his/her membership.
- 2. Item (b), Section 1, Article IX: Education and Training Fund. Ten percent (10%) shall be allocated for the Education and Training Fund.

Josie Jane D. Padio-an moved for the acceptance and approval of the amendments, and the motion was duly seconded and unanimously approved by the General Assembly.

I. Open Forum

1. Asuncion A. Corpuz inquired about who are qualified for the training. Chairperson Dawayen clarified that while officers are required to undergo training as mandated by the CDA, members are also welcome to participate in the training.

BoD Donaal added that training is mandatory for the Board of Directors and officers as per CDA regulations. She further suggested inviting a resource speaker during a training session or general assembly to benefit the members. He emphasized that new members must undergo training and education as part of their membership.

2. Lourdes Valdez expressed concern that members who fail to meet the ₱10,000 minimum by next year would no longer be eligible for allowances and dividends. She asked for clarification regarding the payment process for the increase.

General Manager clarified that members have the option to pay the adjusted capital share either in full or through installments. BoD Donaal further urged those who have the extra funds to settle their capital share as soon as possible.

Chairperson Dawayen mentioned that there was a follow-up question as whether members who pay the minimum subscribed capital share a day before the General Assembly would be entitled to allowances and dividends. The GM confirmed that these members would be entitled, though he encouraged members to complete their payments earlier.

David Mendoza moved to proceed to the next part of the business proper. The motion was duly seconded by the General Assembly.

H. ELECTION RESULT

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

- 1. Result of Election
 - a. Board of Directors

NAME	TOTAL VOTE	RANK
Rachel M. Bugtong	665	3
Ellaine B. Cabuag	351	6
Elvira G. Daguio	460	5
Whitney A. Dawayen	769	1
Elam d. Donaal	651	4

Lillian S. Pagulongan	667	2
-----------------------	-----	---

b. Audit Committee

NAME	TOTAL VOTE	RANK
Brenda M. Carino	171	1
Teresita D. Mayam	79	2

c. Election Committee

NAME	TOTAL VOTE	RANK
Arlito G. Pecay	159	1
William Rilveria	64	2

2. Based on the election results, the following individuals were officially proclaimed as elected officers:

- a. Board of Directors
 - 1. Whitney A. Dawayen
 - 2. Lillian S. Pagulongan
 - 3. Rachel M. Bugtong
 - 4. Elma D. Donaal
 - 5. Elvira G. Daguio
- b. Members of the Audit Committee
 - 1. Brenda M. Carino
 - 2. Teresita D. Mayam
- c. Members of the Election Committee
 - 1. Arlito G. Pecay
 - 2. William Rilveria


I. ADJOURNMENT


With no further matters to be discussed, the 26th BCSTEMPC Annual General Assembly Meeting was formally adjourned at 10:45 AM

J. DISTRIBUTION OF TRANSPORTATION AND SNACK ALLOWANCE

Subsequent to the adjournment, a transportation and snack allowance amounting to ₱ 700 was distributed to all attending members.

Recorded by:


GERALDINE D. SUMIPIT
Board Secretary

Certified Correct:

WHITNEY A. DAWAYEN
Chairperson

BCSTEMP COOPERATIVE ELECTION RULES AND GUIDELINES

The following Rules and Guidelines shall govern the BCSTEMP Election Board of Directors and Members of the different committees which will be held on **March 21, 2025 at Baguio City National High School (BCNHS) from 2:00pm - 3:30pm** during the COOP General Assembly.

1. Position to be filled up:

Three (3) members of the Board of Directors, two (2) Audit committee members, one (1) Election committee member.

2. Term of office:

The elected (3) Board of Directors – (rank 1st to 3rd), (2) audit committee member, and (1) election committee member shall hold office for a term of two years or until their successors shall have been elected and qualified.

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 as Board of Directors, for Election Committees, requirement “e” is laid off, and for audit committee, requirements “e” to “g” shall take effect. No member shall be elected or to continue as such member of the Board of Directors unless he/she is a member entitled to vote and has the following qualifications.

- a. Should be at least five (5) years as member of the BCSTEMPC;
- b. Has met the minimum share capital of Php 20,000.00 for board member and Php 10,000.00 for committee members;
- c. Has continuously patronized the cooperative services;
- d. Must be a member in good standing;
- e. Should have attended at least one (1) of the required training as coop member pursuant to R.A. 9520; (for board of directors) (Governance and management, financial, risk and credit seminar training);
- f. Completed the required education and training as may be provided by law, rules and regulations and policy approved by the general assembly. (for committee member)
- g. Has an experience or education in accounting/ auditing procedures.

4. Disqualifications of a Candidate:

(Sections 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. Had served for the third time as board and/or committee member;
- b. Has conflicting interests with the business of the cooperative;
- c. Had been absent for three (3) consecutive board meeting without being excused;

- d. Being full-time employees of the cooperative;
- e. Had been convicted of any crime involving moral turpitude gross negligence, or misconduct in the performance of his/her duty;
- f. Had been convicted of administrative and/or civil criminal suits involving financial and/or property accountability;
- g. Holding any elective position in the government; and
- h. Violated any of the election rules.

5. Filing of Certificate of Candidacy and Deadline:

Qualified candidate shall file his/her certification of candidacy starting March 10, 2025 to the members of the Election Committee at the main BCSTEMPC office located at Upper Session Road, Baguio City and ends on March 14, 2025 at 5 in the afternoon. (COC's are available at the said office). Attach the documents qualifying each candidate for the position applied for.

6. Screening of candidates and eligibility verification:

(ASAP) every 3:00pm to 5:00pm of March 10 to 14, 2025. Confirmation of their candidacy status will be send to them after 5pm thru their messenger or messages.

7. Campaign Period and Conduct of Campaign:

- a. Campaign period starts on March 14, 2025 and ends at March 20, 2024, 5pm a day before the general assembly. **Campaigning after the stipulated dates of campaign of any manner is a ground for disqualification.**
- b. Candidates May use campaign paraphernalia.
- c. Candidates must observe at all times decency in campaigning.

8. Procedure of Manner of Voting: Final Session

Each Coop member will verify his name in the master list of members and after which, affix his/her signature beside his/her name.

Voter is then directed to enter in the polling area/ room cast his/ her vote in the e-ballot submits then leave the room after confirmation appears in the screen.

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

Polling precincts will be located at the ICT Room of the Baguio City National High School. The election time is open from 2:00 pm to 3:30 pm only. 50 computers will be utilized in the casting of votes that will be supervised, monitored, and maintained by ICT BEIs.

10. Appreciation of Ballots

Cast e-ballots shall be considered valid and be counted provided it was successfully confirmed and was accepted by the computer.

- a. Over vote will not be accepted by the computer.

b. Under vote is accepted, credited to the marked candidates only.

**11. Canvassing of Votes and Proclamation of winning Candidates:
Procedure 8-11**

After closing the polling area in the closing time, the BEIs shall now check and tally the reports and cast votes in all computer used if it was recorded and accepted in the central server.

The chairman of the e-Election will now print a copy of the result of the election after which the chairman of the Election Committee announces and proclaims the winners of the 2025 election.

12. Protest:

Any protest that may arise from the conduct of the election shall be filed in writing under oath to the Election Committee within twenty-four (24) hours after the proclamation of winners with a filing fee of Php 5,000.00 which is non-refundable.

13. In Case of Ties:

In case of ties between candidates, the split term agreement will be followed. Tossed coin to determine who will serve first.

14. Budget:

Budget allotted for the election is Php 22,000.00 (attached is the breakdown of the proposed budget)

Adopted this 7th of February, 2025 at Baguio City, Philippines.


NIÑO M. TIBANGAY

Chairman, Election Committee


WILLIAM RILVERIA

Election Committee Member


ARLITO G. PECAY

Election Committee Member

Noted:


ATTY. AUGUSTIN P. LABAN III

BCSTEMPC Gen. Manager

Approved:


WHITNEY A. DAWAYEN

Chairperson