

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

ADVISORY
No. **016,2026**

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

Subject: ATTENDANCE AT THE 28TH ANNUAL GENERAL ASSEMBLY OF THE
BAGUIO CITY SCHOOLS TEACHERS AND EMPLOYEES MULTIPURPOSE
COOPERATIVE (BCSTEMPC)

Date: MARCH 10, 2026

1. This is to inform all concerned of the 2026 General Assembly and Election of Officers of the Baguio City Schools Teachers and Employees Multipurpose Cooperative (BCSTEMPC) on March 21, 2026, at Baguio City High School Auditorium, Governor Pack Road, Baguio City.
2. The guidelines for the assembly are as follows:
 - a. Registration and casting of votes will be conducted from 7:30 a.m. to 9:00 a.m. at the Baguio City High School ICT Room.
 - b. The program proper will be held from 9:00 a.m. to 10:30 a.m. at the Baguio City High School Auditorium.
 - c. Only members with a minimum capital share of ₱10,000 and in good standing as of March 11, 2026 are allowed to register and cast their votes.
 - d. Qualified members are entitled to a ₱1,000 travel and snack allowance to be distributed at the end of the assembly except for retirees whose allowance will be distributed upon registration.
 - e. Members arriving after 9:00 a.m. will not be entitled to the travel and snack allowance.
 - f. Failure to register and attend the assembly will result in the forfeiture of the travel and snack allowance.
3. Attached herewith are the following documents for information and guidance:
 - Minutes of the Previous General Assembly
 - Program for the 2026 General Assembly
 - Election Guidelines
4. Immediate and wide dissemination of this advisory to all concerned is requested.

SORAYA T. FACULO PhD, CESO V
Schools Division Superintendent

For the Schools Division Superintendent:


SAMUEL T. EGSAEN JR. EdD, CESO VI
Assistant Schools Division Superintendent



**BAGUIO CITY SCHOOL TEACHERS AND EMPLOYEES MULTIPURPOSE
COOPERATIVE**

Upper Session Rd Ext., Baguio City

27th ANNUAL GENERAL ASSEMBLY MEETING

Minutes of the Meeting

March 21, 2025

Baguio City High School Auditorium

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

PART 1 Registration and Election

The registration and election process took place from 2:00 to 3:30 p.m. and was facilitated by the Election Committee.

PART II: Opening Program

The opening program commenced at 3:00 p.m. beginning with a Doxology and the Nationalistic Song both performed by the BCHS SPA Choir. This was followed by the Cooperative Pledge.

Whitney A. Dawayen, Chairperson of the Board of Directors, delivered the Welcome Address and expressed gratitude to the attendees while emphasizing the cooperative's continuous growth and impact.

Atty. Augustin P. Laban III, General Manager, followed with the Opening Remarks and Cooperative Updates, highlighting key accomplishments, financial performance, and future plans for BCSTEMPC.

A. Key Performance Statistics

1. Membership Growth

The total number of members reached 2,147 in 2022, 2,296 in 2023, and 2,055 in 2024.

2. Assets

Cash and cash equivalents were ₱3,616,595.15 in 2022, ₱4,704,481.84 in 2023, and ₱7,369,836.21 in 2024. Loans receivable stood at ₱155,987,924.68 in 2022, ₱164,467,753.90 in 2023, and ₱162,481,128.75 in 2024.

3. Total Assets

Total assets amounted to ₱160,126,683.22 in 2022, ₱169,977,984.18 in 2023, and ₱170,688,560.12 in 2024.

4. Liabilities

Savings deposits were ₱41,224,867.83 in 2023 and ₱41,717,885.55 in 2024. Interest on share capital and patronage refund stood at ₱4,938,977.57 in 2023 and ₱3,086,236.10 in 2024.

5. Equity

Paid-up share capital was ₱87,919,156.11 in 2022, ₱94,167,479.06 in 2023, and ₱95,631,471.74 in 2024.

B. Updates

- A. The emergency loan amount has increased from ₱10,000 to ₱20,000.
- B. Loan applications can now be submitted through Messenger.
- C. Payments can be made through GCash or bank transfer.
- D. The Coop office is open on Saturdays.

C. Moving Forward

The Cooperative is set to expand its operations, which will involve amending the Cooperative By-Laws (CBL) to accommodate new initiatives.

PART III 27th Annual General Assembly Meeting

Business proper started at 3:00 PM.

A. ROLL CALL

The Board Secretary conducted the roll call by district and reported to the Chairperson that there were 870 member-registrants out of 2,055 regular members, accounting for 42% 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 42%, 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 confirmed that copies of the minutes had been posted in DepEd Baguio City. After calling for any corrections or clarifications, no questions or amendments were raised. With no further comments, 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 26th General Assembly, which was moved by Dave Mendoza and unanimously seconded by the General Assembly.

D. MATTERS ARISING FROM THE MINUTES OF THE PREVIOUS MEETING

Chairperson Dawayen inquired if there were any matters arising from the minutes of the 26th AGA. As no additional matters were raised, the Chairperson proceeded to seek a motion for the full acceptance of the minutes of the 26th AGA. Ma'am Brenda Carino moved for its approval.

E. SUMMARY REPORTS OF THE DIFFERENT COMMITTEES

BoD Daguio reported the accomplishment of the different committees and the Board of Directors

1. Education Committee
 - a. Implemented the election process, including an electronic voting system, and supervised the 2023-2024 elections to ensure fairness, transparency, and compliance.
2. Audit Committee
 - a. Conducted quarterly audit examinations
 - b. Audit review covered the following financial documents:
 1. Cash Receipts Journal
 2. Cash Disbursement Journal
 3. General Journal Ledger
 4. Daily Collections, Deposits, and Loading Slips
 5. General Ledger and General Journal Book
 6. Actual Rundown of the System
 - c. Monitored the loan records of borrowers, particularly those with outstanding balances or irregular payment histories.

d. Reviewed financial records, focusing on Interest on Loan, Collection Fees, Filing Fees, Service Fees, Notarial Fees, and Miscellaneous Income

e. Audit findings indicate that the Cooperative is in good financial standing, with effective internal control to safeguard its assets and ensure proper financial reporting.

3. Education Committee

a. Led membership advocacy campaigns to encourage and expand cooperative membership

b. Facilitated dialogues with members who failed to make regular loan payments and worked on solutions to address delinquent accounts. Additionally, notices were issued to borrowers urging them to settle their loans

c. Issued notices to borrowers who need to increase their capital share to P10,000 to avail of the full benefits of the cooperative.

d. Planned and implemented various cooperative activities, including strategic planning and training

4. Gender and Development Committee

a. Conducted capacity building on gender and development during the year-end meeting of officers on December 18, 2024

b. Conducted Kumustahan sa Paaralan

c. Revisited the loan policy and conducted benchmarking to other cooperatives to come-up with loan policy comparison

5. Ethics Committee

a. Developed procedures and processes for handling ethical issues and concerns, including a transparent and confidential reporting mechanism for ethical violations.

b. Recorded no complaints or cases of non-compliance with the Code of Ethics among officers, management, or members during the fiscal year.

6. Mediation and Conciliation Committee

a. Prepared a structured plan with clear guidelines and tools for resolving conflicts within the Cooperative.

b. Conducted dissemination and member recruitment for 39 newly hired teachers, including reiterations during AO meetings, and coordinated with them to further share the information in their respective schools

c. Regularly monitored active conciliation-mediation cases, provided updates to the Board, and tracked the progress of 7 members with higher debt levels.

d. Collected evaluation reports from parties involved in mediation to identify areas for improvement.

7. Board of Directors

a. Approved and implemented 10 resolutions, including prorated Damayan benefits, case-to-case loan insurance for regular loans,

reversion of dormant accounts to the Damayan Fund, and an increase in the emergency loan limit to ₱20,000

- b. Improved member services by approving Saturday office operations and implementing an online transaction system
- c. Implemented proactive measures to ensure delinquent borrowers settle their accounts
- d. Introduced initiatives to encourage members to patronize and actively engage with the Cooperative

F. NEW AGENDA

Chairperson Dawayen proposed amendments to the Articles of Cooperation and By-Laws and the adoption of the BCSTEMPC Election Policy. The proposed amendments and the election policy were presented and explained to the General Assembly for deliberation and approval.

1. Amendments to the Articles of Cooperation

- a. Article II of the Articles of Cooperation was amended to specify the Cooperative's purposes, expanding it from general engagement in credit, consumer, canteen, and leasing services to include the following purposes:
 - 1. Encourage thrift and savings mobilization among the members;
 - 2. Generate funds and extend credit to the members for productive and provident purposes;
 - 3. Procure and distribute goods to members;
 - 4. Engage in real estate leasing;
 - 5. Develop expertise and skills among its members;
 - 6. Provide protection to the loans and funds of the members;
 - 7. Promote and advance the economic and social status of the members;
 - 8. Coordinate and facilitate the activities of the Cooperative;
 - 9. Advocate the cause of the cooperative movement;
 - 10. Ensure the viability of the Cooperative through the utilization of new technologies; and
 - 11. Encourage and promote self-help or self-employment as an engine for economic growth and poverty alleviation.
- b. Article VI of the Articles of Cooperation, regarding the common bond of membership, was amended to expand the field of membership from only DepEd-CAR employees to include all teachers, administrators, and employees of both public and private schools within the Cordillera Administrative Region (CAR) who are natural persons, Filipino citizens of legal age, with the capacity to contract, and who meet the qualifications and none of the disqualifications prescribed by the Articles of Cooperation and By-Laws.
- c. The area of membership and business operation, as stated in Article VI of the Articles of Cooperation, was amended from "DepEd-CAR, Cordillera Administrative Region" to "Cordillera Administrative Region (CAR)." Additionally, the principal office address was changed from Military Cut-Off, Baguio City to Ground Floor, PFVR Building, Upper Session Road Extension, Baguio City.

2. Amendments to the By-Laws

a. Article II, Section 1 is amended to recognize only regular members, defined as individuals who have fulfilled all membership requirements and are entitled to all rights and privileges. The classification of associate members is removed.

b. Article II, Section 4 is amended to increase the membership application fee from ₱100 to ₱200, refundable in case of rejection of the application.

c. Article II, Section 6 is amended to require each applicant to subscribe to at least twenty (20) shares and pay the value of at least five (5) shares upon approval of membership, replacing the previous requirement.

d. Article IV, Section 3 is amended to increase the minimum capital requirement for candidates for the Board of Directors to ₱50,000.

e. Article IV, Section 4 is amended to remove the disqualification provision prohibiting members from running after serving three consecutive terms as director.

f. Article IV, Section 5 is amended to provide that all elected directors shall serve a term of two (2) years, and the limitation on serving more than three consecutive terms is removed.

g. Article V, Section 8(j) of the By-Laws was amended by deleting the provision referencing MC 2007-03-05 dated March 20, 2007 and the related rules and regulations on conciliation and mediation proceedings.

h. Article VII, Section 2 is amended to require every member to invest at least two and one-half percent (2.5%) of each good procured or service acquired from the Cooperative, replacing the previous capital build-up formula.

i. Article IX is amended to provide that at least five percent (5%) of the net surplus shall be allocated to the Education and Training Fund.

3. Approval of the BCSTEMPC Election Policy

The BCSTEMPC Election Policy was presented by the Chairperson and subsequently approved and ratified by the General Assembly. The policy establishes the guidelines governing the qualifications, disqualifications, election procedures, and terms of office of the Board of Directors and Officers of the Cooperative, in accordance with Republic Act No. 9520 and the regulations of the Cooperative Development Authority.

a. Qualifications for the Board of Directors and Officers

Members seeking election must be members in good standing, have completed the required cooperative education and training, possess the necessary skills and experience for cooperative governance, have no delinquent accounts with the cooperative, and must not have any conflict of interest or pending criminal or administrative cases involving moral turpitude.

b. Specific Qualifications for the Board of Directors

Candidates for the Board of Directors must be at least thirty (30) years old, have actively participated in cooperative activities, must not be an incumbent employee or officer of the cooperative, must not hold an elective government position, and must have at least ₱50,000 paid-up share capital.

c. Qualifications for Officers

The Chairperson and Vice-Chairperson shall be elected from among the members of the Board of Directors. Other officers must possess leadership experience, relevant cooperative training, and no conflict of interest. The Secretary, Treasurer, and Committee Members must have at least ₱20,000 paid-up share capital.

d. Disqualifications

Members shall be disqualified from running for office if they have been convicted of a crime involving moral turpitude, removed from any cooperative office due to misconduct, engaged in activities that create conflict of interest, failed to meet participation requirements, or are related within the third civil degree to an incumbent director or officer.

e. Election Process

The Election Committee shall supervise and oversee the conduct of elections to ensure transparency, fairness, and compliance with the cooperative's By-Laws and applicable regulations.

f. Terms of Office

Members of the Board of Directors shall serve for a term of two (2) years with staggered terms, while officers shall be elected annually by the Board of Directors from among themselves.

g. Oath of Office

All elected directors and officers shall take their oath of office prior to assuming their duties.

h. Effectivity

The BCSTEMPC Election Policy shall take effect upon approval by the Board of Directors and ratification by the General Assembly.

H. ELECTION RESULT

Sir Niño Tibangay, Chairperson of the Election Committee, presented the results of the election and proclaimed the winners.

1. Board of Directors

NAME	TOTAL VOTE	RANK
Elvira Daguio	674	3
Joseph Estigoy	756	1
Romulo Flora	713	2

2. Audit Committee

NAME	TOTAL VOTE	RANK
Brenda Cariño	170	1
Teresita Mayam	80	2

3. Election Committee

NAME	TOTAL VOTE	RANK
Jackson Cayaos	894	1

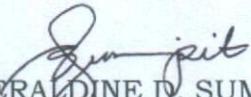
I. ADJOURNMENT

There being no further matters to discuss, the 27th BCSTEMPC Annual General Assembly was adjourned at 4:45 PM.

PART IV DISTRIBUTION OF TRANSPORTATION AND SNACK ALLOWANCE

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

Recorded by:


GERALDINE D. SUMIPIT
Board Secretary

Certified Correct:


WHITNEY A. DAWAYEN
Chairperson



**BAGUIO CITY SCHOOL TEACHERS AND EMPLOYEES
MULTI-PURPOSE COOPERATIVE**

Ground Floor, PFVR Building, Upper Session Road Extension, Baguio City

bcstempc@gmail.com Tel. Nos. 444-93-95

CDA Registration No. CEO – 628

BCSTEMP COOPERATIVE ELECTION RULES AND GUIDELINES

The following Rules and Guidelines shall govern the election of the BCSTEMP Board of Directors and Members of the different Committees, which will be held on March 21, 2026 at Baguio City High School (BCHS) from 7:30 a.m. to 9:00 a.m. during the Cooperative General Assembly.

1. Position to be filled:

Four (4) members of the Board of Directors, one (1) Audit committee member, two (2) Election committee members

2. Term of office:

The elected four (4) members of the Board of Directors (ranked 1st to 4th), one (1) Audit Committee member, and two (2) Election Committee members shall hold office for a term of two (2) years or until their successors have been duly 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, but for Audit and Election Committees, requirement "e" is laid off. No member shall be elected or continue as a 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 BCSTEMPC for at least five (5) years;
- b. Must have met the minimum share capital of Php 50,000.00 for Board members and Php 20,000.00 for Committee members;
- c. Must have continuously patronized the cooperative's services;
- d. Must be a member in good standing;
- e. Must have attended at least one (1) of the required training for cooperative members pursuant to Republic Act No. 9520 (*for Board of Directors*), such as Governance and Management, Financial Management, Risk Management, or Credit Seminar Training;
- f. Must have completed the required education and training as may be provided by law, rules and regulations, and policies approved by the General Assembly (*for Committee members*).

4. Disqualifications of a Candidate:

(Sections 4. of the Coop By-Laws)

Any member under any of the following circumstances shall be disqualified from being elected as a member of the Board of Directors or any committee, or from continuing as such:

- a. Has conflicting interests with the business of the cooperative;
- b. Has been absent for three (3) consecutive Board meetings without valid excuse;
- c. Is full-time employees of the cooperative;
- d. Has been convicted of any crime involving moral turpitude gross negligence, or misconduct in the performance of duty;
- e. Has been convicted in administrative, civil or criminal cases involving financial and/or property accountability;
- f. Is holding any elective position in the government; and
- g. Has 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 9, 2026, with the members of the Election Committee at the BCSTEMPC office located at Ground Floor, PFVR Building, Upper Session Road Extension, Baguio City.

The deadline for filing is March 12, 2026 at 5:00 p.m..

COC forms are available at the said office. Applicants must attach the required documents supporting their qualifications for the position applied for.

6. Screening of candidates and eligibility verification:

Screening shall be conducted daily from 3:00 p.m. to 5:00 p.m., from March 9 to March 12, 2026.

Confirmation of candidacy status shall be sent after 5:00 p.m. through Messenger or text message.

7. Campaign period and conduct of campaign:

(Campaign paraphernalia may be used)

Campaign period shall start on March 14, 2026 and end on March 20, 2026, at 5:00 p.m., a day before the General Assembly.

Campaigning after the stipulated campaign period, in any form or manner, shall be a ground for disqualification.

8. Procedure of manner of voting:

Each cooperative member shall verify his/her name in the master list of members, after which he/she shall affix his/her signature beside his/her name.

The voter will then be directed to the polling area/room to cast his/her vote using the e-ballot system. After submitting the vote and confirming the submission on the screen, the voter shall leave the polling room.

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

Polling precincts shall be located at the ICT Room of the Baguio City High School.

Voting will be open from 7:30 a.m. to 9:00 a.m. only.

A total of 50 computers will be used for the casting of votes, which will be supervised, monitored, and maintained by eight (8) ICT Board of Election Inspectors (BEIs).

10. Appreciation of ballots

All cast e-ballots shall be considered valid and counted, provided that the vote has been successfully confirmed and accepted by the computer system.

- a. Overvotes will not be accepted by the computer system.
- b. Undervotes will be accepted and credited only to the candidates selected by the voter.

11. Canvassing of votes and proclamation of winning candidates:

After the polling period closes, the Board of Election Inspectors (BEIs) shall verify and tally the reports and cast votes from all computers used, ensuring that the votes were properly recorded and accepted in the central server.

The Chairperson of the e-Election shall then print the official election results, after which the Chairperson of the Election Committee shall announce and proclaim the winners of the 2026 election.

12. Protest:

Any protest arising from the conduct of the election shall be filed in writing under oath with the Election Committee within twenty-four (24) hours after the proclamation of winners.

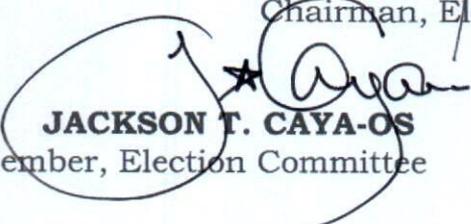
A filing fee of Php 5,000.00, which is non-refundable, shall accompany the protest.

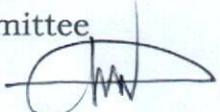
13. In case of ties:

In case of a tie between candidates, the split-term agreement shall be followed. If no agreement is reached, the tie shall be resolved through a coin toss.

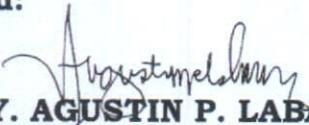
Adopted this 6th of February 2026 at Baguio City, Philippines.


WILLIAM R. RILVERIA
Chairman, Election Committee

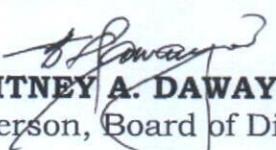

JACKSON T. CAYA-OS
Member, Election Committee


ARLITO G. PECAY
Member, Election Committee

Noted:


ATTY. AGUSTIN P. LABAN III
General Manager

Approved:


WHITNEY A. DAWAYEN
Chairperson, Board of Director



**BAGUIO CITY SCHOOLS TEACHERS AND EMPLOYEES
MULTI-PURPOSE COOPERATIVE**

Upper Session Rd. 2600 , Baguio City

Tel.No. (074) 444-93-95

28th General Assembly

Date: March 21, 2026 (Saturday)

Time: 7:30 a.m.

**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 (7:30 – 9:00 a.m.) c/o Election Committee

Part II Opening Program (9:00 a.m.)

DOXOLOGY

AVP

NATIONALISTIC SONG

AVP

OATH OF COOPERATIVISM

WELCOME ADDRESS

WHITNEY A. DAWAYEN

Principal IV – BCHS (BoD Chairperson)

OPENING REMARKS AND COOPERATIVE UPDATES

ATTY. AUGUSTIN P. LABAN III

General Manager

Part III Meeting Proper

ROLL CALL AND DETERMINATION OF QUORUM

GERALDINE D. SUMIPIT

Board Secretary

CALL TO ORDER

WHITNEY A. DAWAYEN

BoD Chairperson

PROOF OF DUE NOTICE

GERALDINE D. SUMIPIT

Board Secretary

READING OF THE MINUTES OF THE PREVIOUS
MEETING AND APPROVAL

GERALDINE D. SUMIPIT

Board Secretary

DISCUSSION ON MATTERS ARISING FROM
THE PREVIOUS MEETING

WHITNEY A. DAWAYEN

BoD Chairperson

SUMMARY REPORTS OF THE DIFFERENT
COMMITTEES

ELVIRA G. DAGUIO

Member, Board of Director

OPEN FORUM

PRESENTATION OF ELECTION RESULTS
AND PROCLAMATION OF WINNERS

WILLIAM RILVERIA

Chairperson, Election Committee

CLOSING REMARKS AND ACKNOWLEDGMENT

ARTHUR TIONGAN

Adviser

ADJOURNMENT OF THE MEETING

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.

*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: Aira Naron and Alma Hull