



Regular Monthly Meeting

General Assembly
March 26, 2011, Athletic Bowl, Burnham Park, Baguio City

Tublay Benguet
Program Coordinator

8:00 A.M.—9:00 A.M.—REGISTRATION—**The Secretariat**
(Issuance of Certificate of Membership and Pledge of Commitment to New Members)

9:00 A.M. —12:00 NN - **PROGRAMME PROPER**

House Rules	Mr. Rudy Abella BFI Barangay Coordinator
Invocation	Ms. Teodora Bugtong BFI Member
Pambansang Awit	Ms. Helen Bantiloc BFI Municipal Coordinator
Golden Years Hymn	Ms. Helen Bantiloc BFI Municipal Coordinator
Welcome Remarks	Ms. Linda Gumabay BFI Member
Greetings to Birthday Celebrators	Ms. Priscilla Padsican BFI Member
Intermission	BFI Tublay Members
Introduction of Guest Speaker & Inducting Officer	Ms. Luz G. Abella BFI Member
Induction of BFI New Members & Inspirational Message	Dr. Modesto R. Bastian Chief, Elementary Dept. Ed.
Presentation of Mutual Assistance to Beneficiaries	Ms. Amalia B. Agpad, Chair, SSWC; Ms. Eleanor C. Basawil Member, SSWC; & Ms. Julieta A. Palasi BFI Trustee & Treasurer (one of the beneficiaries)
Response	Prof. Ben M. Balweg, conducting BOD Member
BARP Song of Life	Prof. Federico A. Balanag BFI President / CEO
President's Hour	Ms. Simona Calis BFI Member
Closing Prayer	

Mr. Dominador Nisperos
BFI Tublay President
EMCEE

RE M I N D E R S

- BFI Pre-Membership Seminar - April 2, 2011** (1st Saturday), SSS Canteen, Harrison Road, Baguio City, , 8:00 A.M. to 12:00 NOON
- BMC Pre-Membership Seminar**— April 16, 2011, BARP Office, 9:00 A.M.
- Next BFI General Assembly** will be on **April 23, 2011** (Last Saturday) Burnham Athletic Bowl, Baguio City.
- Reminder: For those who have invested to the BFI Investment Program, please get your Certificate of Investment at the BARP Office.
- Last day for payment of Annual Dues will be on March 31 at 4:00 P.M. Please be guided accordingly.

PARTY LIST REPRESENTATIVE VISITS BARP

Upon a visit she made recently to the BARP office here in Baguio, Representative to Congress Atty. Emmeline Aglipay, signed up a Memorandum of Agreement (MOA) covering the scholarship program amongst three parties consisting of Party-List DIWA as First Party, Benguet State University as Second Party and BARP Foundation, Inc., as Third Party. The First Party was represented by DIWA Representative to Congress Atty. Emmeline Y. Aglipay, the Second Party was represented by BSU President, Dr. Rogelio Colting; and the Third Party was represented by BFI President and CEO Federico A. Balanag.

Under the said MOA, the roles, functions and responsibilities of each party were clearly defined. A grantee is entitled to Five Thousand Pesos (Php5, 000.00) per semester.

In the same visit to Baguio another MOA covering medical assistance with the Baguio General Hospital and Medical Center was presented. In this MOA, President Balanag as the authorized representative is empowered to endorse a needy patient to the Baguio General Hospital for the proper treatment for a maximum amount of Ten Thousand Pesos (Php10, 000.00). Any amount beyond that will need the consideration and approved of Rep. Aglipay.

Other matters taken up during the visit were about livelihood projects and membership drives for the DIWA Party-List. This twin item was followed up by a special day activity that took place last March 21 at the Baguio SSS Canteen where participants from different provincial towns converged on the City and agreed that DIWA Party-

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BMC ELECTION FOR 5 NEW DIRECTORS

The BARP Multi-Purpose Cooperative General Assembly will be conducting election of Five (5) Board Members, in addition to the agenda prepared for this year on March 27, 2011 at the City Hall Multi-Purpose Hall.

Accordingly the BMC Election Committee, announced that all interested and qualified members of the cooperative can run for election not only in the board but also in various Committees like Audit and Supervision Committee, election Committee and Mediation and Adjudication Committee. Before the implementation of the new amended Philippine Code of Cooperative, RA 9520, the members of the credit Committee are also elected! At present, members of said committee are appointed by the Board.

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Resolution No. 007, Series of 2011 A Resolution Amending Further the Policy on RMAP and SMAP Programs

WHEREAS, the Board of Trustees finds the need to further amend the policy on RMAP and SMAP Programs and to strengthen the guidelines on determining the financial benefit due the beneficiaries, and to make the programs more sustainable;

WHEREAS, in the entitlement of benefits a six (6) month contestability period is hereby established to all new members;

WHEREAS, the annual membership dues, SMAP dues, legal and audit fees, and other contributions are payable within the first quarter of each year, that is from January to March 31, regardless of the month when the member is inducted;

WHEREAS, RMAP and SMAP benefits, which take effect on the day the member is inducted, provided such member remains a member of good standing, and provided further that the member's RMAP and SMAP payments are not broken or disturbed by late payment or non-payment, shall henceforth be based on the following tables:

FOR RMAP TABLE I

From the date of induction to 3 years	Php 5,000.00
Over 3 years to 6 years	10,000.00
Over 6 years to 9 years	15,000.00
Over 9 years and above	20,000.00

FOR SMAP TABLE II

From the date of induction to 3 years:	Php 5.00- for all paying members
Over 3 years to 6 years:	Php 10.00- for all paying members
Over 6 years to 9 years:	Php 15.00- for all paying members
Over 9 years and above:	Php 20.00- for all paying members

Members who failed to pay their annual dues, SMAP and other required contributions within the prescribed period shall be declared in default by the Board and shall be automatically delisted from membership. However, should they decide to join again they shall be considered new members and all requirements of new membership shall be observed.

WHEREAS, under the SMAP program, there is a thirty (30)-calendar-day grace period, except when the thirtieth (30th) day falls on a Sunday or a holiday that the member is allowed to pay on the following business day. However, during calamities or disaster days where roads are not passable as determined by the authorities, an additional five (5) days leave or a total of thirty-five (35)-day grace period to pay shall be allowed. Moreover, when a member whose SMAP deposit is totally exhausted dies during the thirty (30)-day grace period, or thirty-five (35)-day grace period whichever is applicable the computation of SMAP benefit shall now be based on the table below:

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BARP Representative...Continued from Page 1
List members are encouraged to make use of the benefits of Medical projects under Aglipay's assistance program supported by her Priority Development Fund.

Membership application forms are available at the Baguio BARP office. In-charge chapter V-P. Menchita Damoslog may be contacted any time during office hours. Act now and be counted.

VENTURE FOR FUND RAISING

Marianne G. Quebral, Executive Director of Venture for Fund Raising Foundation, Inc. paid a brief visit to the BARP Foundation Office last February 24, 2011 upon the prior invitation of BFI President Federico A. Balanag. She was invited to help BFI to prepare and develop a good fund raising program in order to endure greater financial sustainability.

Venture for Fund Raising was conceived by a group of professionals to assist people and organizations to raise and be given resources to fulfill their missions. Its role is to mobilize private action for the public good. This is also in response to the challenges and needs that the government and business Sector are unable to fully address and non-profit organizations improve the lives of people and make better communities.

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BMC Election....Continued from Page 1

All regular BMC Members are advised to attend this once-a-year gather, participate actively, especially in casting your vote/ for your own chosen candidates. Aside from the election of Board members, the Treasurer and General Manager will also be presenting their reports. Other parts of the agenda will be the presentation of the BMC Development plan of 2011-2012 and the unfinished business matters which requires the general Membership appropriate action.



Editorial Staff

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List of Deceased Members February 1, 2011 to February 28, 2011

#	Member Name	Address	Date of M'ship	Date of Death	Age at Death	Amount Contributed	SMAP Aid	SMAP (Php)	RMAP (Php)	Total (Php)	Beneficiary
1	Esnara, Felipe M.	Bokon	08/03/01	02/01/11	83	21,106	20	160,540	20,000	180,540	Esnara, Olivia P.
2	Agustin, Lino S.	Bauko	05/26/07	02/01/11	67	11,827	15	120,405	10,000	130,405	Yad-an, Teodora
3	Dagdag, Pascuala T.	Kapangan	04/23/05	02/03/11	72	13,865	20	160,540	10,000	170,540	Esmin, Othessa D.
4	Panique, Balisto C.	Kibungan	05/31/08	02/03/11	73	12,799	5	40,135	5,000	45,135	Balisto, Berto L.
5	Atiwag, Paula L.	Baguio City	07/26/08	02/07/11	78	7,375	5	40,135	5,000	45,135	Senot, Betty A.
6	Botiwey, William L.	La Trinidad	03/30/02	02/10/11	70	15,150	5	40,135	15,000	55,135	Botiwey, Nero
7	Laza, Amparo C.	Mankayan	02/23/02	02/12/11	73	23,166	20	160,540	15,000	175,540	Laza, Francisco
8	Kigangan, Guiri P.	Kabayán	09/30/06	02/14/11	74	11,810	3	24,081	10,000	34,081	Alos, Rudy
9	Balanban, Elisa A.	Buguias	02/26/05	02/17/11	71	20,374	20	160,540	10,000	170,540	Langato, Arian S.
10	Aliteg, Douglas D.	Baguio City	09/05/01	02/18/11	83	23,875	20	160,540	20,000	180,540	Aliteg, Jun B.
11	Garcia, Andrea P.	Baguio City	09/22/01	02/21/11	82	13,595	0	0	20,000	20,000	Garcia, Roberto
12	Moc-eng, Ignacio Y.	Bauko	10/27/07	02/28/11	68	13,267	5	40,135	10,000	50,135	Moc-eng, Angeline
						188,209	138	1,107,726	150,000	1,257,726	

- ◆ SMAP benefit based on **8, 027** average number of members with SMAP balance.
- ◆ *Note:* Payments of benefits are subject to completion of required documents to be submitted to the BARP Office.
- ◆ **Coordinators** are **not entitled** to any percentage of amounts received by **beneficiaries**. For the guidance of the beneficiaries.

Venture for....Continued from Page 1

Marianne G. Quebral, one of the Founding members of Venture for Fund Raising organized in 1999 like the BARP Foundation, graduated from Indiana University, U.S.A. During her visit she brought with her a copy of a manual or toolkit on fund raising prepared by her. In it, she presented the Fund Raising Principles and the five steps to follow when planning and determining the various sources of funds that could be tapped: Likewise, she also talked on how to find a good donor by taking into consideration the use of “3 Cs”- Connections, capability and concern.

The manual/toolkit about fund raising program open the doors of opportunity by facing the challenges found in it. This is very timely since this could open the horizon regarding our dream of having our very own Multi-Purpose Center.

CREDIT COMMITTEE INVITES YOU TO BE AGRIPRENUERS

The Credit Committee served forty-three member-borrowers during the month of February 2011. Total loans released amounted to Php371,000.00 classified into:

Productive loans – 29 broken down into capital for business – 6, livelihood in backyard projects – 10; real estate transaction and agriculture with rice production – 1

Emergency loans - 3 classified into personal needs, payment of taxes and travel expenses

Provident loans – 11 broken down into medicines and hospitalization expense – 5, tuition fee – 4, wedding and funeral expenses – 2.

Most of these loans are payable in 12 months, 5 loans payable in 6 months and 5 loans in 3 months.

As observed, only few borrowed for agriculture business of agribusiness despite the fact that agribusiness plays a big role in the lives of people.

Our member-borrowers should go to vegetable production, hog raising, poultry, sari-sari and wagwagan stores. Those who have the ability are encouraged to use the money loaned on productive ventures such as wood-carving, metal craft, ceramics, loom weaving, leather craft, duck raising, goat raising and cattle fattening.

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The Golden Years Hymn

Melody by: Dean Macario Fronda, SLU

Lyrics by: Mrs. Lyra B. Andam

This life is God’s given gift
That we ought to treasure endlessly.
Our minds and our hearts and skills
Truly are a blessing to our country.

We live and we take the lead
Let our voices ring out loud and clear.
Joyful and graciously
We serve with pride and dignity.

(Repeat)

We serve on faithfully
And with our heads held high eternally
Marching courageously

One in heart and mind and body.
Treading our nation’s streets
Let all the wars and problems cease.

Bravely face all dangers
and light the torch
That will truly make our country free.
(Refrain... This life...)

NOTICE AND REMINDER

To All BARP Members:

Be reminded that the **deadline** for paying your Annual Dues in the amount of **Seven Hundred Fifty Pesos (Php750.00)** is on **March 31, 2011 (Thursday)**.

Failure to do so will greatly affect your Membership to the Foundation because this will mean being **delisted from the roster of bonafide Members**.

ACT NOW!!! BEFORE IT IS TOO LATE!

A Resolution Amending...Continued from Page 2

FOR SMAP TABLE III

If the assessed SMAP AID is:	SMAP AID Applicable:
Php 5.00	Php3.00
10.00	5.00
15.00	10.00
20.00	15.00

Provided further that members who die whose SMAP deposits are exhausted and are not able to take advantage of the 30-day grace period or 35-day grace period, no SMAP benefit shall become due; and finally that members who survive and whose deposits are exhausted and pays their SMAP deposits after the lapse of the 30-day grace period SMAP Table II shall govern;

However, members of over nine (9) years membership with a lapsed 30-day grace period but continuous to pay, Table IV shall apply, except those who only pay once a year who shall always be considered reinstated as new member.

Table IV

Date of payment to below 6 months	Php 5.00
6 Months to below 9 months	10.00
9 Months to below 1 year	15.00
1 year & Above	20.00

WHEREAS, as SMAP benefits increased it is imperative that to avoid endangering said program a maximum ceiling of Two Hundred Thousand Pesos (Php200,000.00) is hereby established.

WHEREAS, any contributing member to the SMAP Program who surpasses the eleventh year life term and upon reaching the 12th, 13th, 14th and 15th year of continuous membership shall be entitled for additional Five Thousand Pesos (Php5,000.00) for each year above the Php200,000.00 maximum benefits as incentive for one's contributing years as a bonafide member of the Foundation.

WHEREAS, in order to insure sustainability of the program, everyone is enjoined to maintain a comfortable level of monthly deposit to afford fluidity of their contribution when needed.

However, no payment of death aid shall be made if after the presentation and careful evaluation of the claims is found out that there is material misrepresentation with the intent to defraud, such as knowingly or intentionally misstating the age or the date of birth by the applicant or the submission of doctor's certificate with unknown cause of death, or spurious medical certificate as the case may be; and provided further that the financial assistance herein mentioned shall exclude death caused by self inflicted injury/suicide, provoked murder or assault. Provided finally that in claiming benefits from the Regular and Special Mutual Assistance programs, the following documents shall be required to be presented:

- Spouse claimants (items a,b, & c below)
- Dependent children claimants (items a, b, d & e below)

If the claimants are not direct dependents/children of the deceased member, proof of relationship, or authority that they are the legitimate beneficiaries, must be presented:

- Original copy of Death Certificate;
- Original copy of Certificate of Membership and BARP ID;
- For spouse claimant/beneficiary- Marriage Contract, or Affidavit of two (2) disinterested persons who personally know of the common-law relationship of the deceased and the claimant/beneficiary;
- For children claimants/beneficiaries-Baptismal Certificate, or Certificate of Live Birth, or Affidavit of two (2) disinterested persons attesting to the identity of the claimants;
- Any two(2) acceptable identification papers, like Driver's license, SSS ID, GSIS ID, Postal ID, Employment ID, or Passport; and,
- Photo of wake attended by members and Barangay Certification duly notarized for Bakun Buguias, Cervantes, Ilocos Sur, and Mankayan.

WHEREFORE, on motion duly seconded, resolved as we hereby resolve that the Foundation adopts this amended policy on RMAP and SMAP programs based on the aforesated premises.

RESOLVED FURTHER that policies, rules, regulations and guidelines in conflict with this policy are hereby repealed, superseded or amended accordingly.

RESOLVED FINALLY that this Resolution shall take effect upon its approval by the Board of Trustees.

UNANIMOUSLY APPROVED this 11th day of February, 2011 at Baguio City, Philippines.

Certified Correct:
(SGD)JACQUELINE P. GINGINO
Secretary

Attested By:
(SGD)JOSE T. TAGUBA
Chairman

Credit Committee...Continued from Page 2

Food production is very important in our daily lives, like production of rice and corn, various fruits, organic vegetables under root crops and organic fertilizers. What about a fishpond in your backyard? Or hollow blocks projects made from wastes and ordinary soil?

The borrower, also known as agripreneur will be guided and supervised accordingly. A "How to Seminar" will be conducted by skilled trainers and credible experts from selected resource agencies. They will receive simple guides on how to engage in new projects, on how to manage their finances, solve their risks and count their profits. In the long run, these ventures will add to the small income of the family. To those who want to enroll with us, the BFI-Human Resource Development program will reach out to existing and potential members. They will be given the fundamental information on "How to do it". Likewise, the BARP Multi-Purpose Cooperative will enter the picture by extending its financial assistance to the borrowers, who will be informed of the cooperative's specific services, lending policies and business. - **Sonya N. Nigos**