



June 2009

# KAPATIRAN

M A G A Z I N E



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## Editor's Note

In this issue we focus on the recently concluded, inspiring, and successful 29th National Anniversary of the BCBP, held April 17-19 in Baguio, the city nestled high up in the Cordillera mountains. We give you anniversary messages and the three Grand Breakfast sharings plus snippets of events and plenty of pictures. Ronnie Caballero reflects on his own mountaintop experience in his column. The NAC Diary of Annie Salvador is available (EVENTS CALENDAR/Special Events) on the newly launched Community Portal [www.bcbp-phil.com](http://www.bcbp-phil.com). And there are many more anniversary pictures in the website's GALLERY.

Our BCBP community has its own unique kind of spirituality. Fr. Herb summarizes the BCBP Spirituality in Back to Basics, and this explanation is supplemented by our BOT Chairman Bobby Atendido's personal view of BCBP spirituality. Bobby terms it "practical discipleship" and explains what it means to us as BCBP members.

We conclude this issue with the 2008 Audited Financial Statements of the BCBP, excluding the Explanatory Notes due to space constraints.

We urge you to not only visit the BCBP website for breaking news and inspiring personal testimonies, but to make it part of your day with its daily Scripture readings and reflections. We are now connected and global. All the glory is His! -- *Nancy R. Catan*

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**Nancy Catan – Editor-in-Chief  
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# BBC, BCBP Sign Memo of Understanding

In April 2009 the Brotherhood of Christian Businessmen and Professionals, BCBP, joined hands with the Bishops-Businessmen's Conference, BBC, through a Memorandum of Understanding, agreeing to work closely with each other in the areas of social action, pastoral management training, labor and employment.

The BCBP through its members and business groups will assist the BBC in training interested parishes in Pastoral Management, in extending technical assistance when needed in the expansion of the BBC's activities throughout the country, and in promoting high standards of social justice.

The BBC, in its belief that the Filipino modern manager must become a strategist for social development by making the common interest of the whole community his own self-interest, will work closely with the BCBP for effective and successful implementation of BCBP's own social action and micro-finance programs.



A Technical Working Group is being formed composed of designated officials from each organization. This TWG will be tasked with the formulation, coordination, monitoring and evaluation of the specific programs, projects and activities being implemented under this MOU.

Signing this milestone agreement on behalf of their respective organizations were BCBP's BOT Chairman Roberto A. Atendido and its National Service Director for Programs and Services Jose B. Avellana, Jr., and, BBC's National Co-chairmen, Most Rev. Antonio Ledesma, Archbishop of Cagayan de Oro, and Vicente T. Paterno representing the BBC's business sector. 

## BCBP Community Portal Announcements

**Breakfast Venues.** In addition to being in this issue of the Kapatiran, you may see the complete updated list of venues on the BCBP Community Portal [www.bcbp-phil.com](http://www.bcbp-phil.com) at EVENTS CALENDAR/Breakfast Directory. Complete breakfast information and contact person are also posted on the CHAPTERS AND OUTREACHES page by clicking on the particular chapter or outreach you are interested in.

**Chapter Information.** All chapters and outreaches are reminded to furnish the National Office, either directly or through the website FEEDBACK page, their basic information for posting to their respective Chapter/Outreach page. Chapters are also encouraged to put up their own

chapter website/blog to feature their local activities; this would then be linked to the Community Portal.

**Feedback.** The Portal Team is continuing to work on improving the website. We would like to hear from you – your comments, suggestions or ideas on how to make the BCBP website more interesting, relevant, user-friendly, and interactive. We also welcome contributions of **Personal Testimonies** or sharings, articles, and material of general interest to BCBP brothers and sisters (see KAPATIRAN/Contribute Articles/Features/Sharings). **Photos and videos** of BCBP activities may be sent to Loy Judan, BCBP Nat'l office, for consideration for posting in the GALLERY.

## Editorial

By Nancy Russell Catan



# Patience

**W**e have four hyperactive dogs at home running loose in our yard. Princess, the mother, is a Japanese Spitz, the others, two males and a female, are her full-grown children from a neighbor's white mongrel 'askal' (aso sa kalye).

The two male dogs seem to be in a constant contest to determine who is the most macho between them. If one is petted, the other one pushes him aside to be petted also. If one barks or growls, so, too, does the other one. Sometimes they just stand nose to nose and see who can growl the loudest and the longest and sound the most ferocious. Other times, they revert to cautiously being friends with each other.

When it is feeding time, we put down separate bowls, one for each dog. And the contest of "Stay out of my food dish" begins. Since the two of them always want to eat out of the same food dish, even resorting to physically attacking the other one if warning growls fail to impress, meal time often becomes a battle field for the two of them. On the other hand, while the two brothers are noisily striving to assert their imagined priority rights over all the food dishes, Princess and her daughter quietly and patiently lick their own bowls clean and, just as quietly, sneak over to eat the brothers' food.

Time and again this scenario is repeated. It seems to have become a habit for the two males to fight over their food rights, even though there is always enough food for all of them.

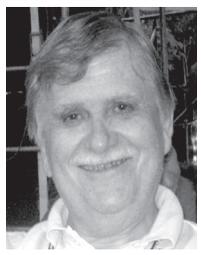
I have observed that we humans act like those two dogs sometimes. Wanting, even

fighting for more than our fair share, not only of food, but of other things too, like power, land, or material possessions. The courtesy of patience, whether it is calmly waiting in line at the supermarket, smiling at the driver who angrily swerves into your lane, or taking time to give directions to someone who has lost her way, has faded into the background.

Patience is based on trust and a certain serenity of spirit. Patience does not react in instant anger or aggressiveness; it responds calmly and, fueled by its faith and trust in others, overcomes setbacks, step by step, little by little, slow by slow. Patience deals with reality; greediness and selfishness spring from insecurity, imagined threats and fears. Patience learns from experience and moves on, while impatience gives birth to frustrations and temper tantrums that only aggravate the situation. Patience yields positive results; impulsiveness usually produces negative results.

Princess and her daughter by exercising patience always have enough to eat, while the two brothers often end up angry, frustrated and hungry because they lack patience and a sense of care and concern for the other. Isn't this how family feuds, neighborhood gang wars, community crises, and wars between nations begin ... when the parties lack patience based on trust and insist on having their own way?

So instead of praying, "Please, Lord, give me patience and I need it right now!", I ask others, "Please be patient with me, as I am trying to be patient with you, for God isn't finished with you or me yet." ❧



## 29<sup>th</sup> BCBP Anniversary Message

*By Fr. Herb Schneider, SJ, Spiritual Director*

Dear Brothers and Sisters:

During the Easter season we reflect on the growth of the Church through the readings from the Acts of the Apostles at the Eucharistic celebrations. As we follow the early missionaries as they brought the Gospel of Jesus Christ from Jerusalem to Judea, Samaria, Syria, and finally to Rome, one is struck how much the mission of the Early Church resembled that of the BCBP.

From the very beginning business people and professionals were responsible for bringing the Good News of Jesus' death and resurrection to the business centers of the ancient world. Business people and professionals traveled because of their business. They had contacts with business people and professionals in other places and they told those with whom they did business about Jesus and brought them to Jesus. It is really true to say that the early missionaries brought Christ into the marketplace and won the marketplace for Christ.

For example, the Apostle Paul was a tentmaker or more precisely a worker in leather. Wherever he stopped he supported himself by working in his own profession, and, of course, evangelized in the workshop and witnessed there to the people who did business with the establishment where he worked. In Corinth Paul worked for Aquila and Priscilla, who ran a leather crafts outfit. The couple had done business in Rome, but then had been exiled from that city with other Jews and Christians under Emperor Claudius. Paul met them and worked for them in Corinth. After Paul was with them in Corinth, they moved on to Asia Minor and then back to Rome. In Philippi, a city in Macedonia, Paul stayed with a business woman, a dealer in purple cloth. The lady had originally been from Thyatira in Asia Minor, but now for business reasons had settled in Philippi.

Church assemblies were held in the homes of these business people. House churches met in the homes of Aquila and Priscilla, Philemon, Phoebe, a deacon of the Church of Cenchrae, the harbor town of Corinth. These house churches were quite small and thus they were similar to the BCBP's Action Groups. The people came together for worship, Eucharistic celebration, for mutual support, and common service.

Why talk about this at a BCBP anniversary? It is good to remember that in the early church the missionaries, the evangelists, the community builders were the lay people. If the Church really wants to bring Christ into the life of men and women, the lay people once more have to become the evangelists, pastors, community builders, and missionaries. Lay people can go where the clergy are barred. Just as at the beginning of the Church, the Lord has now given to us laypeople in the BCBP a vital mission, to bring Christ into the marketplace and to win the marketplace for Christ. Not only to bring business people to Christ, but to support them in community and to train them to work with us in the same mission.

It is my prayer on this our 29th Anniversary, that the Lord would pour out on the BCBP his Holy Spirit in great abundance to make us more effective in bringing the Lord into our businesses and professions and being his witnesses for justice, peace, reconciliation, honesty, and a dynamic development that benefits all. May the Holy Spirit make us conscious of the great privilege and responsibility we have as lay and business people to share in the Church's mission of evangelization and sanctification.

Congratulations and God's Blessings on the BCBP! 

## Listen to Him

By Larry Veloso, BCBP President



### *Listen, Watch, Wait, and Be Ready to Encounter the Lord*

**B**rothers and sisters, at the start of our 29th BCBP National Anniversary Celebration in Baguio, I was inspired to share with you this message:

*The Bible tells us that some of the most important encounters between God and His people took place on the mountains: Mt. Sinai with Moses, Mt. Carmel with Elijah and Mt. Tabor with Jesus and his apostles – Peter, James and John. In fact, scripture tells us that Jesus often went to the mountain to pray, to commune with the Father.*

*Just as Jesus brought Peter, James and John to Mt. Tabor for a once in a lifetime experience, I believe that the Lord brought all of us here on this mountaintop for a once in a lifetime encounter with our God.*

*In the past, the possibility of holding our BCBP National Anniversary Celebration here in Baguio had come up, but it never materialized. It is only now, on the occasion of our 29th National Anniversary Celebration, that we are finally here on this beautiful mountaintop. I believe that this is our appointed time to be with our Risen Lord on this mountain. I believe that the Lord has gathered all of us here on this mountaintop for an important encounter with Him. Let us, therefore, open our eyes, our ears, our minds and our hearts and take time to listen, to wait, to watch and be ready to encounter our Risen Lord in all the people, places, and events that will come our way during this weekend celebration. Then, just like Peter, James and John who came down from Mt. Tabor recharged, strengthened,*





*inspired and encouraged, we too will come down from this mountain fully empowered to be faithful witnesses of the Lord in the marketplace where He has planted us.*

*My prayer is that every activity we do will truly become a prayer of faith, an act of worship, an opportunity to share our love with the brothers and sisters around us, and an opportunity to encounter our Risen Lord in a personal and intimate way.*

Then, at the closing of our 29th Anniversary Celebration, I shared with you that there were indeed a lot of opportunities to share our love with the brothers and sisters around us, opportunities to encounter our Risen Lord in a personal and intimate way, opportunities to be a witness for the Lord-

- a) during our Prayer Assembly when we praised and worshipped the Lord as one community and when we ministered to one another as brothers and sisters;
- b) during the Anniversary Breakfast when we patiently lined up to get our breakfast and when we gave way to a brother or sister; likewise through the Breakfast sharings of the 3 brothers who shared their victories in the marketplace;
- c) during our Eucharistic Celebration;
- d) during the Dinner;
- e) during the Program and Fellowship;
- f) in between the activities as we were in our hotels, on the streets, in the restaurants;
- g) even before and after the Anniversary Celebration proper.

Many of us recognized the opportunities to share our love with the brothers and sisters



and went out of our way to be witnesses of God's love. We came down from the mountain recharged, strengthened, inspired and encouraged. We realized how important it is for us to continue to wait, to watch, to listen and to take every opportunity to love and to be a witness for the Risen Lord.

There were some of us who missed the opportunities to share our God's love and to encounter the Risen Christ. These brothers and sisters came down

from the mountain disappointed, disgusted, downhearted. However, let us not despair. There will be many more opportunities to love and encounter the Risen Lord that will come our way. We just have to open our hearts and our eyes wider and spend more time to listen to the Lord, to be more familiar with His ways so that we will be able to recognize Him and not miss the opportunities to encounter Him and love Him in the people, places, and events that He brings our way each day.

On a personal note, I have never missed attending a BCBP National Anniversary since I joined the BCBP in 1988. This 29th National Anniversary experience is one that I and my wife Dedit will never forget. As some of you know, Dedit was sick before, during and after the 29th National Anniversary in Baguio. However, the love, care and concern that our brothers and sisters in the BCBP showered upon us (especially on Dedit) before, during and after the Anniversary Celebration were just overwhelming. You, brothers and sisters, have made our mountaintop experience a truly memorable one, a once-in-a-lifetime encounter with our loving God for which we will always be grateful. Thank you, Brothers and Sisters!

God bless the BCBP and to God be the glory! 

# 29<sup>th</sup> BCBP Anniversary Sharing

By Froilan Tampinco, BCBP Baguio



## “Be Not Afraid!”

Jesus tells us in John 15:5: *“I am the vine, and you are the branches. Whoever remains in me, and I in him will bear much fruit; for you can do nothing without me.”* Allow me to put these words of our Lord into your consciousness as I walk you through my life experiences in the Lord’s infinite and unconditional love.

My father, a chemical engineer by profession and a military officer/professor by career, was a soft-spoken, gentle and unassuming person, who loved “teaching”. My mother, a public school teacher by profession, was a full-time housewife who found fulfillment in raising up her six children with love, discipline, and Christian values. My parents struggled to provide us with material needs while instilling in our young minds and hearts the value of family relationships nurtured through love, respect, responsibility, frugality and prayer. All this early formation eventually helped me deal with the challenges I was to face in later life.

At age 26, very much a bachelor, I had the opportunity to pursue graduate studies in Belgium through the faculty development program of SLU. On my own and away from the family for the first time, in a country of a different culture and environment, my priorities changed and my studies suffered. It was when

I was faced with the possibility of being sent home without having completed anything that I reached out for the Lord in prayer, asking Him to forgive the sins of my youth and guide and strengthen me to victory. I finally returned to the Philippines with a graduate degree and, more importantly, with experiences that made me look at life situations from a much broader perspective.

I resumed my teaching at SLU where I met and fell in love with Gladys, a 3<sup>rd</sup>-year chemistry student. Our whirlwind romance culminated in a marriage blessed with love, fulfillment and happiness. As our family grew, I decided to change my work situation. I applied and was accepted for a position at the first Philippine nuclear power plant project of the National Power Corporation. My career picked up and I attained a managerial post in about seven years.

My professional success in Manila, however, compromised my family relationships in Baguio. I was a weekend husband to Gladys and a weekend father to our four children. Worse, my relationship with Lord waned as I became more and more attached to my career’s successes and its perks.

On one weekend in 1996, Gladys enthusiastically told me about the BCBP and that we were being invited to participate in





a 13-Saturday course on Christian renewal. Though I was lukewarm to the idea, I agreed, completed the BCLP course, and we became actively involved in the BCBP.

A major turning point in my career and family life happened after my commitment to the BCBP Way of Life, with the Lord once again providing the scenario for a decision. Our eldest son, Jonathan, who was then still struggling through his studies, caused his girlfriend to get pregnant. He stated in no uncertain terms that he was ready to assume the responsibility. When I asked him if he loved the girl, his answer was – he wasn't sure. I knew then that there was a failure on my part to provide the fatherly guidance and love I was supposed to. So I decided to request for a work transfer – a decision based on priority: family or career? I chose family.

My decision to be with Gladys and the children did not result in a smooth family life. The evil one knew very well where and how to bring about the conflicts, the negative emotions and the hurts. But we stood our ground and continued our struggle to strengthen our family life while working to achieve a full life in Jesus Christ through the BCBP Way of Life.

A major challenge from the Lord came when I was offered the position of Chapter Head of the BCBP Baguio Community. I hesitated and was led to the prayer: *Lord, help me to remember that I will pass through this world but once; any good thing therefore that I can do, or any kindness that I can show to my fellow creatures, let me do it now; let me not defer or neglect it – for I shall not pass this way again.* Upon accepting the Chapter Headship, my growth in the BCBP Way of Life

continued to be nurtured by the challenges and learnings of the position. I particularly learned that the usual corporate norms of power play and aggressiveness are NOT applicable in Community life, that humility is more effective.

When my term as chapter head ended in December 2003, I continued to be active in the BCBP. Last year I found myself at another crossroads: I realized that I was a retire-able senior citizen with a track record in government service spanning a total of 29 years, who was also a BCBP senior leader with a membership record of 15 years. What now, Lord, what now?



As I prayed for enlightenment and

guidance, the Lord responded twice over – with my election to the BCBP's Board of Trustees representing Luzon Area, and my being appointed a month later as President of the National Power Corporation. Immediately in the corporate world, I was faced with new challenges, new goals to be set, greater expectations, expected hurts and no-win situations. I also look forward to new horizons in the BCBP doing the Lord's work in my marketplace.

I draw comfort and inspiration from the words of the late and much beloved Pope John Paul II, as he echoed Jesus' oft-repeated command: "Be not afraid." I know and I tell you, brothers and sisters, not to be afraid of being honest in your respective fields of endeavor. Being honest is a way of witnessing to the life of grace and abundance given us by our Creator, and as we step out in faith, our Lord will always walk with us for He has promised that with Him, we will bear much fruit. Praise God! ✠

## 29<sup>th</sup> BCBP Anniversary Sharing

By Eduardo F. Pelaez, RCD Northern Mindanao



# Honesty Begins At Home

This year I am a senior member of the BCBP; next year I will be a senior citizen of the Republic of the Philippines.

Looking to my wife of 30 years, I don't look my age. Could the BCBP be a fountain of youth? I believe it is because it teaches us to take care of our body-mind-and-spirit ... and to Be Honest. Honesty begins at home. What we see our parents do influences our character, our attitudes, and our dealings with our loved ones and neighbors. **Children see and children do.**

Our family will always remember the year 1964; I was only 14 then. That was the year my father, Emmanuel Pelaez, then the vice-president, was seeking the Nacionalista Party nomination for presidency. Out of the five Nacionalista Party presidential nominees, only Senate President Ferdinand Marcos and Vice-President Emmanuel Pelaez remained in the final selection. Both had a gentleman's agreement to keep the nomination process clean and free from guns, goons, and gold. I witnessed the commotion in our home as the convention was proceeding when my father's political leaders got news that Imelda was distributing cash to the convention delegates, followed by physical threats from the goons. My father's leaders reasoned out and that he should match the Marcos money with the money offered by pro-Pelaez businessmen.



Papa refused on the grounds that he would abide by his promise to keep the process clean. But you will lose the nomination and the chance to be president, argued his closest leaders. Papa would not stoop to that level. He would rather be right, he told his leaders, than be president. As expected, Marcos, the dark horse, won the nomination and eventually the presidency. My father may not have been president, but to this day, I continue to respect him and be proud that his integrity remained

untarnished up to the end of his life.

In 1992, I was age 41, and had been a member of the BCBP Cagayan de Oro barely six months. Our ranchers' cooperative which I headed was given by the Land Bank of the Philippines the contract to select and boat-load 1,200 beef cattle from Australia. A week before my departure, the cattle supplier offered me 5% commission amounting to USD30,000 equivalent to PHP720,000. Without hesitation, I requested the supplier to use the commission to discount the total cattle cost since Landbank was already paying for our services.

I was thankful that I did not have to struggle with the decision. I had a good role model in my father. He had consistently drilled into our heads that integrity was an important value.

In my years in business, nevertheless,



I have realized that there are moments of great temptation to veer from the path of righteousness. This happens especially when I am physically sapped out, feeling very low and tired. It is then I feel discouraged and less confident about God's provisions and love for me. It is then that I am less energetic about carrying out God's plan in my family and in my work and begin to rely on my own powers, and consider doing "short cuts."

This is evident in my work as President and General Manager of Duka Bay Resort, my personal BCBP Outreach. The resort is located in Barangay Duka, Medina, Misamis Oriental, situated in between Cagayan de Oro City and Butuan City. It has been rated as one of the best resorts in Northern Mindanao. I have realized that I am generally more hopeful and patient with my staff when I am in good physical shape. Thus I rise early, am at Xavier University campus by 5:45am for a brisk walk incorporating the stairway climb to the 6th floor. At 6:30am I attend Mass. I supplement this further with weight training at home.

I encourage my staff at Duka Bay to also be physically by providing them a gym for workouts, plus exposing them to extreme sports during our outings and planning sessions. I believe that by inspiring them to remain physically fit and to be good stewards of their bodies, they become less likely to indulge in habits such as heavy drinking after work or late nights with barkada.

Definitely, Total Wellness means the development and exercise of Body and Spirit. It helps also to work on the Mind. I encourage our Duka Bay employees to attend seminars for productivity and other programs conducted by DOLE or the Cagayan de Oro Hotel, Resort and Restaurant Association. As for me, I am committed to keep learning computer programs that are relevant to my work.



And don't forget the Spirit! I truly believe that our resort is blessed by the employees' keen awareness of God and how He influences our lives. We have daily morning prayers before work; department meetings start and end with a prayer. Last October 2008, I invited five Salesian priests to the resort so they could hear the confessions of our staff and celebrate Mass with us.

We have consciously instituted core values at Duka Bay Resort. We have six values that we espouse: we participate in the 5:30am prayer before work; we put good order into private and family life and in all relationships with co-workers; we are righteous and just in all dealings with co-workers; we are fair and do not misrepresent the company products and services to our customers; we use the company assets and properties solely for the company's business operations; and, we do not gossip about co-workers or stockholders. Do these values sound familiar? They should. They are on the BCBP Commitment Card. Why re-invent when the BCBP guidelines are proven and tested!

My constant prayer in the workplace is that I, too, can model all these values to the employees. The older I get, the more I realize that without God's grace – which one can best receive through a daily prayer time – how weak I would be. I have learned that it is easy to make bad decisions and moves when we allow ourselves to be deceived by power, vanity and prestige.

In all my activities I constantly marvel, as I am sure that I will continue to marvel, at my late father's loving integrity and at my heavenly Father's abundant grace and love: *"See how much the Father has loved us! His love is so great that we are called God's children, and so, in fact, we are."* 1 John 3:1 

## 29<sup>th</sup> BCBP Anniversary Sharing

By Jourdan Andrew Polotan, BCBP Cebu



### *The Blessings of an Honest Life*

**M**aayong Buntag from Cebu! I am here because every time I look at the past, I cannot help but see the hand of God in it. I am here because the Lord has blessed me tremendously, and I would like to proclaim it.

As a young boy I recall how my father used to keep telling us four siblings: You will not inherit anything from me except good health and good education. But other than that he taught us to fear the Lord and to love the sacrament of the Eucharist. My father challenged me to live out a balanced life – sound mind, sound body and sound spirit, which life I forced myself to follow all through high school despite the temptations of drugs, sex and alcohol that my classmates were into.

It was in college at the Ateneo de Manila that I attended my first Christian Life Program. There was no thunder and lightning or burning bush – just a realization in my heart that God is a living and loving God. My faith changed from being a matter of the head, to being a matter of the heart. I experienced a shift from living a “good” life out of sheer will, to living a “blessed” life because of a PERSONAL GOD. How could I not respond to this God? How could I not pursue him in prayer, in scripture, in community, in the sacraments?

In 1988 I joined the BCBP in Cebu. It was in the BCBP during a badminton fellowship among single members that I met my wife, Maria Jocelyn Benitez, also known as Jingle. And, since then, my whole family has become part of the BCBP.

In 1993 I had to leave for Indonesia, initially to help out my sister in her business. While I was in Surabaya, East Java, I was led to a group of mostly Filipino men and women

to form a community, the Surabaya Genesis Catholic Charismatic Community. I found it an incredible grace to be able to grow in faith despite living in a Muslim country. Here in the Philippines we take a lot of things for granted, there are many Catholic churches with many services; in the early 90’s in Surabaya, there was only one English mass a month!

As I was preparing to return to the Philippines, God intervened in my plans. I met a young C.E.O. of a paper mill in Surabaya, looking to do business with him, to sell his products in the Philippines. Instead he made me an offer to run his entire Export Department. After a period of prayer, I took it.

In December of 1994 Jingle and I got married and she moved back with me to Indonesia. After taking over the reigns of the Export Department, I began meeting with the shipping lines one by one. Without any hesitation, some immediately offered me a rebate of USD50/container booked. On a slow month of 1,000 containers, that could have meant USD50,000/month extra income for me. They were surprised when I said that was not necessary to get my business; I just said I would need their best price for their best service.

It can be easy to forget why we are here, why we are sent out into the market place, especially when material wealth and comfort are thrown your way. It was only by God’s grace and protection that I remained grounded. As a result of better freight rates, I was able to expand the mill’s market beyond Southeast Asia and all the way to Europe. In 1999 there was a major container shortage in Indonesia and the tables turned. The customer would have to pay the shipping managers USD50 to



communication that it had been settled and transferred to my account. I took their word for it and didn't bother to check the account, as it was a special account just for that one principal. But when my wife went to update the passbook, she received extra special treatment at the bank. When she looked at the updated passbook, it showed a transfer of USD230,000! I immediately confirmed with the bank manager who said that no mistake was made on the side of their bank.

I called the principal right away, and arranged to return the money. Interestingly, I had spoken to a handful of people

100 per container just to book the container. When the crisis broke out, I met the managers and reminded them of my position over the previous five years ... and we never had a problem. My CEO was surprised when all other owners and managers were complaining about a container shortage, when our company had no shortage of containers. When I explained how I had been conducting myself honestly in that area, he finally understood why we didn't have any problems getting containers. Honesty in the marketplace pays off in the long run.

about the situation and not one of them advised me to call and return the money; each one had a different solution from taking out all the money and closing the account, to using the money and just keeping quiet about it. I remember I had no doubts about what to do. Maybe it was the way I was brought up. Maybe it was the reinforcement I got in college. Maybe it was being part of the BCBP where honesty is not just a badge we wear, but a value we promote and live out. I believe it was a combination of all of the above. I believe that being honest is not about NOT getting caught, but about doing the right thing right away. Their International Finance VP even flew to Manila to thank me for my honesty. Until now, after three changes in their head for Southeast Asian operations, I am greeted by the new guy: "You're the man who returned a quarter of a million dollars to us." And our business relationship prospers.

By 2001 I was assigned to our Hong Kong and then to our Shanghai operations. It was there that it became clear that our philosophies and vision no longer coincided, and I asked to leave. Admittedly, it was not the easiest thing to leave. The life of comfort as expats, complete with 5-star globe trotting, an unlimited expense account, and control of a few hundred million dollars in resources. With much prayer and reflection I knew that I was no longer an agent of change where I was. So with a leap of faith, we moved back to Cebu where I started my own paper trading company.

My journey with the Lord can be summed up in my favorite Psalm, Psalm 16: *"Keep me safe, O Lord, For in you I take refuge. You are my Lord, Apart from you I am no good ... Lord, my allotted portion and my cup, you have made my destiny secure. Pleasant places were measured out for me, fair to me indeed is my inheritance."* 

My primary business is as an agent of major international paper mills. A few years ago, an American supplier owed me a USD2,300 commission. Payment kept being delayed until after four months I received

# Anniversary Snippets

# 29<sup>th</sup> BCBP Anniversary

“The Lord has called us to the mountaintop to hear His message.” With these words, National President Larry Veloso encourages the throng of 3,300+ BCBP faithful to find the Lord and listen to Him during the 2009 National Anniversary Celebration of the BCBP in Baguio City, April 17-19.

The anniversary festivities began early Friday morning, April 17, when, despite a light misty rain shower, 45 BCBP golfers teed off at the Baguio Country Club golf course. The winners were announced during the Saturday evening program: Class A Champion was Ronnie Caballero, Makati chapter; 1st Runner Up, also from Makati was Jay Avellana. Class B Champion was Manny Juanillo of Cebu North with Joey Avellana of Makati, the 1st Runner Up. Nad Opiana of Las Pinas bagged the Class C Championship, with Samuel Esguerra of Pasay, the 1st Runner Up. The Ladies Champion and 1st Runner Up, both from Makati chapter, were Libay Robles and Rusela Rubin respectively.

Fr. Herb Schneider, BCBP’s Spiritual Director, during Saturday’s Grand Breakfast shared the lessons he had learned during the early years of the Brotherhood – to be faithful to the Lord every step of the way. He emphasized that the Lord directs us to take one single step, and if we remain faithful, He will show us the next step, faith building upon faith, until we reach the goal He is leading us to. He called on all BCBP members to be faithful to its mission expressed in this year’s anniversary theme “Be My witnesses in the marketplace.”

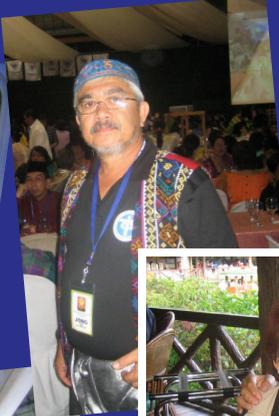
Saturday evening’s program, apart from commemorating the 29th year of the BCBP, was also in honor of Baguio’s centennial year, with the party theme of “Kwela Ka Pinoy!”. Cultural numbers representing Luzon, Visayas and Mindanao traditions were presented by selected chapters from those regions: San Fernando Pampanga, Iloilo, and Cagayan de Oro. St. Louis University Glee Club and Tanghalang SLU echoed the ‘imaginative Filipiniana’ theme with native song and dance numbers.

The anniversary program ended with the formal turnover by this year’s host, the Northwestern Luzon Region, composed of Baguio, Dagupan, San Fernando La Union, Laoag, Urdaneta and Candon chapters and outreaches and ably headed by RCD Nelson and Annie Salvador, to next year’s host the Southern Mindanao Region, headed by RCD Emil Sison, with Davao being designated the host city for BCBP’s 30th anniversary.

(These snippets are taken from reports by Dama Cid, BCBP Pasay, and Annie Salvador, Baguio. More pictures and the complete anniversary Diary by Annie are available on the BCBP website [www.bcbp-phil.com](http://www.bcbp-phil.com)).



# ersary





# Lower Your Nets

By Ronnie Caballero, BCBP Makati

## *We Were Blessed Because We Came*

**A**pril 20th, 6:10 am. It is early Monday morning after the BCBP 29<sup>th</sup> Anniversary Celebration. I am sitting at the balcony of our room at Baguio Country Club overlooking the 18th hole of the golf course still wrapped by dew and early morning light. No, my thoughts do not dwell on golf at this time. My gaze goes beyond the 18th hole to stay fixed on the magnificent pine-covered mountainside slowly being penetrated by slim golden rays of the gentle sunrise.

My thoughts turn to prayer. I cling to the words expressed by Bro. Larry Veloso at last Friday's worship assembly. He said that we should use the following three days of the anniversary to wait for an encounter with the Lord. Since that assembly I have since kept all my senses attuned toward experiencing this sacred encounter.

Every time I attend a BCBP National Anniversary, I always make it a habit to engage myself in spiritual preparation. After several experiences with National Anniversaries I have always attended with much anticipation as to how the Lord will bless his people in the BCBP. In other words, for me National Anniversaries have become less and less a grand social event and more and more a highly anticipated spiritual pilgrimage.

I know pilgrimages are about experiencing holy places of miracles or of historical value. My family and I have been to Rome, to Lourdes, to special burial places of saints and to blessed apparition sites. But my concern for anniversaries is not about the place or destination but about the pilgrim's state of mind.

Many a saint I have read about or have seen stories of on EWTN went on pilgrimages



to purify themselves. Many went on foot from their monasteries, walking long distances to Rome, for example, carrying only a walking stick, constantly fasting and praying along the way. Other believers went on pilgrimages for healing, to obtain special favors, or to seek answers to their prayers. One could say that God definitely kept a place in their consciousness for most of the pilgrimage until its completion. One of my own

unforgettable pilgrimages was when as a childless couple, my wife and I danced at the church plaza of Obando, Bulacan. This simple act of humility, faith, and prayer was rewarded with the birth of our son some years after that.

What I am saying here is that a pilgrim's mind is so full of the Lord and prayer that the attendant sacrifices, setbacks and discipline needed to complete that spiritual journey are glossed over or even accepted.

All of seemingly negative obstacles placed in the way of a pilgrimage fall into a box labeled "PRUNING". In John 15:1 the Lord says, "If any of my branches doesn't bear fruit, he breaks it off; he prunes every branch that does bear fruit, that it may bear even more fruit. You are already made clean by the word I have spoken to you; live in me as I live in you. The branch cannot bear fruit by itself but has to remain part of the vine so neither can you if you don't remain in me." This is an essential part of a pilgrim's mindset as he progresses in his spiritual journey otherwise discouragement and frustration will set in and the ultimate purpose of the pilgrimage would be lost.

Hence, I consciously took on a pilgrim's mindset as the Baguio Anniversary unfolded.

Friday's worship assembly was a wonderful experience of the Lord's presence. All elements, the place, the atmosphere, the music



ministry, the leading of the worship and the intense participation of all present just brought me right to the throne room of God. I could not stop shedding tears of joy as gratitude overflowed from my heart. The Lord was so exceedingly generous with grace and blessing that night. And coming after my months of uneventful prayer time, this was a great outpouring. That night by itself would have been worth all the journey and preparations for the Anniversary with enough blessing to last til the next Anniversary.



But there was more of God's presence to come in the many times of fellowship and in the welcoming and smiling long-missed faces throughout the weekend. God continued to bless all of us through the Saturday breakfast and the Anniversary mass.

And then....and then....came Saturday night's dinner. Inconvenience, delay, disorder, anger tested tempers and patience. Why did the Lord allow this to happen? What is the Lord trying to tell us? Is this to fall into that box labeled "PRUNING"? Is this the branch of our community that the Lord wants to cut off? Is this the branch that does not bear fruit?

I have no answers to these questions right now. But as a pilgrim on a spiritual journey I choose to ACT rather than to REACT. I choose to sit down and be patient knowing that all Christians everywhere are tested and bruised by the 'worldly'. And most of all, I do not want to be robbed of the great spiritual blessing that are already mine.

*"We know that in all things God works for*

*good with those who love him those whom he has called according to his purpose."* Romans 8:28. God tests and prunes those whom he loves, and if we patiently bear with occurrences like last Saturday's dinner, we as a community will bear fruit. God is ever faithful if we learn to trust him with our community, knowing all will be all right even after an evening such as that. I believe God will continue to be present despite our setbacks.

**Back to the present Monday morning.**

The peace is unmistakable. A pure white cloud covers that magnificent pine-covered mountainside gently embracing every tree in the forest. A sentence, a phrase comes to mind, *"The Spirit blows where it pleases....."* It is the Lord! I bow down and ask, "What do you want me to do Lord?" Consolation comes. *"Feel at home...stay awhile...steady the hyperactivity...the noise....this is the eternal life...you can touch it...it is real."*

Still awed by this spiritual encounter, I turn to read the Gospel for the day only to be stunned once more by John 3:7-8, *"Do not be amazed that I told you, 'You must be born from above.' The wind blows where it wills, and you can hear the sound it makes, but you do not know where it comes from or where it goes; so it is with everyone who is born of the Spirit."* And I just continue to look in awe as the cloud moves quietly and serenely on.

My BCBP Baguio anniversary pilgrimage is complete. I have encountered the Lord, not just once but several times this weekend. And as this new day, this Monday morning dawns, my heart is full. Surely, we were blessed because we came. 



# Random Insights

By Bobby A. Atendido, BOT Chairman



## A Personal View on BCBP Spirituality

Last October 2008, Fr. Herb spoke on Christian Spirituality, particularly BCBP Spirituality, during the National Leaders' Retreat. It was a wonderful weekend that opened the hearts and minds of all BCBP leaders to the unique marketplace-based spirituality that we in the Brotherhood must develop and nourish as a community. I want to share here my own thoughts and insights on BCBP Spirituality as a personal spin on what Fr. Herb has already said during the retreat (Fr. Herb's synopsis is published in this issue).



1. Our BCBP Spirituality is one of **"practical discipleship"**. As we all know, what we are about as a community is the transformation of the marketplace. We will best evangelize the marketplace through the

powerful witness of our own Christian practices and behavior in our places of business and profession. Our BCBP spirituality, I believe, is "Marketplace Sanctification" through "practical discipleship". The Lord is honored and pleased when we strive to be the best businessmen and professionals that we, through His grace, can possibly become. We grow into being co-builders of His kingdom when we make full use of the talents and skills that He has endowed us with. Our witness and testimony draw others to Jesus Christ. Some examples of practical discipleship in the marketplace are:

- Praying before a business meeting to ask the Lord for wisdom and guidance. It is always effective because it anoints the meeting and delivers it from negative thinking;
- Conducting your business with integrity, justice, generosity and compassion, confronting and/or turning away from something that is wrong or an obviously bad business practice;
- Striving to implement Best Practices in your line of business or profession because it is pushing and stretching yourself to come up to God's standards of excellence;
- Accessing the best technologies, linking

- up, integrating, connecting with institutions and contacts that will expand your network;
- Constantly improving your craft and knowledge of your business and profession. It pleases the Lord when we always try to develop ourselves and go the extra mile;
- Never settling for second best or mediocre results. After all God gave us the best gift – Jesus Christ. We can do no less. We must remove from our thinking the *"puwede na"* mentality. Such an attitude will never work out in the long run;
- Providing the best service, being nice and courteous to customers;
- Being on time for meetings to show respect for those you deal with;
- Growing in wisdom in decision-making by seeking information that broadens one's perspective.

2. Our BCBP Spirituality is also **being joyful from the inside out**. Members must radiate joy

even amidst the troubles and busyness of daily life. It is about being "cool" businessmen and professionals. It is about wearing a smile all the time that is grounded in our faith in Christ that He is the one in control, that



there is no problem or difficulty big enough that our God cannot overcome. We believe that God is with us all the time and that is why we can stay cool and unruffled even when times get rough. We must

remind ourselves that wonderful things happen when we allow God to be with us. Exuding joy, confidence and enthusiasm inspires our office colleagues and the employees we supervise. That is why St. Catherine explains "The heart of the active Christ-like person must be like a well; God's grace is like the rain always falling





from heaven and filling up the well for others to draw from.”

3. BCBP Spirituality is a spirituality of **consistency and integrity.** The Christian life is a marathon. Throughout the journey we must

consistently be Christ-like in our thoughts, speech and actions. We are expected to behave the same way 24 – 7. Whether we are in the office, at home or elsewhere, we must exude Christ-like virtues of gentleness and patience for example. That is why I found the Baguio experience quite a bit sad and disappointing as a result of some members losing their composure merely due to some inconveniences experienced. Harsh words were spoken; tempers flared up; members pushed and shoved trying to get food. Quite a number missed the grace of the moment. Forbearance is probably a virtue we still have to learn. If we will be consistent, our life must be filled with works that give encouragement, that assist our colleagues at work, that forgive and forget the mistakes of others. Consistent Christian behavior is a real testimony we can show to the marketplace. It is how people will recognize BCBP members as disciples of Christ.

4. Our BCBP Spirituality must also be **Eucharistic** in character. All our activities must be rooted in the person of Jesus Christ. The celebration of the Eucharist must take center stage in our lives because it is the real encounter with Jesus. A parish priest once remarked that charismatic communities must be Eucharistic in character, otherwise they cannot call themselves “renewed”. We certainly need the Eucharist to empower us in the face of adversities and difficulties that fill the marketplace. If we believe that Jesus is totally present in the Eucharist, we should not be content with just receiving Him on Sundays but to go and have Him as often as we can. After all, if we have Him ever present in us, there is nothing to fear. We can go forth boldly in the marketplace because He has already won the victory for us. **K**



# Back to Basics

By Fr. Herb Schneider, Spiritual Director

## Our BCBP Spirituality

*On October 3-5, 2008, Fr. Herb conducted the National Leaders Retreat at the Retreat and Formation Center in Tagaytay. 180 BCBP national leaders, chapter and outreach heads reflected and discussed the myriad aspects of what is expected of a BCBP member in terms of his/her spirituality, in response to Fr. Herb's talks on Christian Spirituality and Our Spirituality, Christian Truth and Spirituality, Spirituality Lived Within the Church, and Our BCBP Spirituality as a Specific Call and Charism. We share with you Fr. Herb's synopsis of these discussions that he gave as a closing overview of our BCBP Spirituality.*



**O**ur spirituality is the way we live for God in response to what he has done in and for us. It is expressed in particular actions and practices which are intended to lead us closer to God and to serve him. These actions and practices are shaped, first of all, by the things revealed by God himself, secondly, by the norms and traditions that have developed in the Church, and thirdly, by the specific call that God has given to us.

Because it is shaped by God's revelation and Christian teaching our spirituality is:

### 1. Creedal and Orthodox

The creed expresses what is most central or foundational in our Christian faith. We pray to the Father, through the Son, and in the Holy Spirit. We are orthodox rather than liberal, traditional rather than traditionalistic, open to renewal.

*continued on next page*

**2. Scriptural and Christ-centered**

The Word of God in scripture forms and guides our lives. Above all, we encounter Christ, the Word of God, in the Bible. We read and study the Bible in the school of the Fathers and the liturgy.

Because it is lived within the life of the Church our Spirituality is:

**3. Liturgical and Sacramental**

The liturgy, especially the Eucharist, is the “source and summit” of our Christian life. We draw life from the Church’s liturgical seasons and celebrations. We avail of other liturgical resources, such as the Liturgy of the Hours, and the liturgical devotions to Mary and the saints.

**4. Missionary and Neighbor-Oriented**

Like the whole Church, we too are called to be witnesses, in word and in deed. We evangelize in our various milieus and especially in the



marketplace and the professions, and are willing to be sent to other places to evangelize (work on mission teams). We especially desire to see other business people and professionals receive what we ourselves have received from the Lord. Love of God and love of neighbor are inseparable, and we endeavor to do both in all aspects of our life.

Because we have been given a specific call and mission, and have received certain charisms from the Lord, our spirituality emphasizes:

**5. Living in Committed Relationships in Community**

We live in our BCBP chapter communities in committed relationships with other Christian brothers and sisters. We support one another, not only in our spiritual life, but in all aspects of life. We participate actively and lovingly in community events, and are faithful to the practices developed by our BCBP community.



**6. Radical Discipleship**

We have given our lives fully to God, and we radically follow our Lord Jesus Christ. We express our discipleship in a day-to-day way, endeavoring that all that we are and do might be for the glory of God and might bring about what we say in our vision and mission statement: It is our aim to bring Christ into the marketplace and to win the marketplace for Christ. We do this for the glory of God and to advance God’s kingdom.

**7. The Charismatic Dimension of Christian Life**

Because we have received in our own lives the “grace of Pentecost”, we experience God’s presence in his spirit in an ongoing way. Our whole lives – including our prayer and worship – are empowered by the Holy Spirit who gives us the ability to live our Christian lives well, and who equips us for service and mission.

**8. Being Lay People in the Church and in the World**

Our tasks as lay people in the Church are different, though no less important or necessary, from those of priests, monks or religious. In the midst of the busyness of daily life, going about our duties and responsibilities in society, we wish to be good and faithful disciples of the Lord. Being in the world, but not of it, we want to contribute that this world would become more and more fully the Kingdom of our God and of his Christ.

**9. Ecumenical Convergence**

We have been called by the Lord to bring him into the marketplace and into the professions. We need to live our life and handle our breakfasts and other evangelistic events in such a way that non-Christians, non-Catholics, lapsed Christians, in short all who are searching for the Lord, may feel welcome and at home. Thus we seek to live our Christian life in a way that will further the unity of God’s people. We are guided by the ecumenical instructions of the Catholic Church. ✠



# Punongbayan & Araullo

## Report of Independent Auditors

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Philippines

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**The Board of Trustees**  
**The Philippine Foundation of the Brotherhood of**  
**Christian Businessmen and Professionals, Inc.**  
**(A Nonstock, Nonprofit Organization)**  
2<sup>nd</sup> Floor, 216 Comfoods Building  
Sen. Gil Puyat Avenue  
Makati City

We have audited the accompanying financial statements of the National Office of The Philippine Foundation of the Brotherhood of Christian Businessmen and Professionals, Inc., which comprise the statement of assets, liabilities and fund balances as at December 31, 2008, and the statement of revenues and expenses, statement of changes in fund balances and cash flow statement for the year then ended, and notes to financial statements comprising of a summary of significant accounting policies and other explanatory notes.

### *Management's Responsibility for the Financial Statements*

Management is responsible for the preparation and fair presentation of these financial statements, which are prepared from the books of accounts of the National Office, in accordance with financial reporting standards in the Philippines for non-publicly accountable entities as described in Note 2 to the financial statements. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

### *Auditors' Responsibility*

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit, which was limited to the transactions recorded in the books of accounts maintained at the National Office, in accordance with Philippine Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

Certified Public Accountants  
P&A is a member firm within Grant Thornton International Ltd  
Offices in Cebu, Davao, Cavite  
BOA/PRC Cert. of Reg. No. 0002  
SEC Accreditation No. 0002-F



 Punongbayan & Araullo

- 2 -

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

*Opinion*

In our opinion, the financial statements present fairly, in all material respects, the assets, liabilities and fund balances of The Philippine Foundation of the Brotherhood of Christian Businessmen and Professionals, Inc. as of December 31, 2008, and its statement of revenues and expenses and its cash flow for the year then ended, as carried in the books of accounts maintained at the National Office, in accordance with the financial reporting standards in the Philippines for non-publicly accountable entities as described in Note 2 to the financial statements.

**PUNONGBAYAN & ARAULLO**  
**By: Benjamin P. Valdez**

Partner

CPA Reg. No. 0028485

TIN 136-619-880

PTR No. 1566055, January 5, 2009, Makati City

SEC Accreditation No. 0009-AR-2

BIR AN 08-002511-11-2008 (Nov. 25, 2008 to 2011)

April 24, 2009



**THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF  
CHRISTIAN BUSINESSMEN AND PROFESSIONALS, INC.**  
*(A Nonstock, Nonprofit Organization)*  
**STATEMENT OF ASSETS, LIABILITIES AND FUND BALANCE**  
**DECEMBER 31, 2008**  
*(Amounts in Philippine Pesos)*



Notes

**ASSETS**

**CURRENT ASSETS**

Cash and cash equivalents	4	P	4,561,731
Other current assets	5		<u>1,042,169</u>
<b>Total Current Assets</b>			<b>5,603,900</b>

**NON-CURRENT ASSETS**

Furniture, fixtures and equipment - net	6		<u>102,267</u>
---	---	--	----------------

<b>TOTAL ASSETS</b>		<b>P</b>	<b><u>5,706,167</u></b>
---------------------	--	----------	-------------------------

**LIABILITIES AND FUND BALANCE**

<b>LIABILITIES</b>		<b>P</b>	<b>-</b>
--------------------	--	----------	----------

<b>FUND BALANCE</b>			<u>5,706,167</u>
---------------------	--	--	------------------

<b>TOTAL LIABILITIES AND FUND BALANCE</b>		<b>P</b>	<b><u>5,706,167</u></b>
---	--	----------	-------------------------

*See Notes to Financial Statements.*



*[Handwritten signature]*

**THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF  
CHRISTIAN BUSINESSMEN AND PROFESSIONALS, INC.**

*(A Nonstock, Nonprofit Organization)*

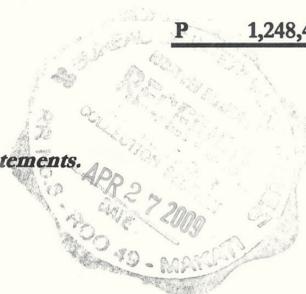
**STATEMENT OF REVENUES AND EXPENSES**

**FOR THE YEAR ENDED DECEMBER 31, 2008**

*(Amounts in Philippine Pesos)*

	<u>Notes</u>	
<b>REVENUES</b>		
National operating fund contribution	7	P 5,657,080
Anniversary assessment	9	1,231,950
Interest income	4	758,673
Kapatiran subscription fees	5	603,285
Donations		505,503
Others		<u>513,576</u>
		<u>9,270,067</u>
<b>OPERATING EXPENSES</b>		
Management committee	8	3,375,997
Anniversary activities	9	1,355,185
Salaries and wages	10	893,772
Project costs	11	662,650
Printing and advertising		409,474
Donations		300,000
Rentals	14	238,587
Utilities		134,859
Depreciation	6	24,616
Others	12	<u>474,789</u>
		<u>7,869,929</u>
<b>EXCESS OF REVENUES OVER EXPENSES</b>		<b>1,400,138</b>
<b>TAX EXPENSE (FINAL TAX)</b>	4	<u>151,735</u>
<b>EXCESS OF REVENUES OVER EXPENSES</b>		<b><u>P 1,248,403</u></b>

*See Notes to Financial Statements.*




**THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF**  
**(A Nonstock, Nonprofit Organization)**  
**CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED DECEMBER 31, 2008**  
**(Amounts in Philippine Pesos)**

	<u>Notes</u>	
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Excess of revenues over expenses		P 1,400,138
Adjustments for:		
Depreciation	6	24,616
Interest income	4	( 758,673 )
 Operating excess of revenues over expenses before working capital changes		 666,081
Increase in accounts receivable		( 569,003 )
 Cash from operations		 97,078
Cash paid for income taxes		( 151,735 )
 Net Cash Used in Operating Activities		 ( 54,657 )
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Acquisitions of furniture, fixtures and equipment	6	( 126,883 )
Interest received		758,673
 Net Cash From Investing Activities		 631,790
 <b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>		 577,133
 <b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>		 3,984,598
 <b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>		 P 4,561,731

*See Notes to Financial Statements.*



# BCBP BREAKFAST DIRECTORY, JUNE 2009

CHAPTER/OUTREACH	VENUES	DAY	1st	2nd	3rd	4th	CONTACT PERSON	CELL PHONE
<b>METRO MANILA</b>								
CAMANAVA	Max's Restaurant, EDSA, Cal.	SAT	M	J	M	S	Galo Arias	09178588105
GREENHILLS	Club Filipino	THU	M	J	M	S	Danny Lazo	09053407385
QUEZON CITY	Max's Restaurant, Sct. Tuazon	SAT	M	J	M	S	JR Lioanag	09189037411
RIZAL	Max's Restaurant, Taytay	SAT	M	J	M	S	Marius Sienes	09175457341
MARIKINA	Max's Restaurant, Blue Wave Mall	SAT	M	J	M	S	Ronnie Avelino	09273065077
ALABANG	Ayala Alabang Country Club	SAT	M	J	M	S	Lito Pascual	09173287785
LAS PIÑAS	Max's Resto, Alabang-Zapote Rd	SAT	M	J	M	S	Bong Valdez	09175299384
MAKATI (Wed)	Max's Restaurant, Glorietta 3	WED	J	M	M	M	Rudy Orino	09272544687
MAKATI (Sat)	Chateau 1771, Greenbelt 5	SAT	-	J	-	S	Dindo Ibazeta	09175136667
MANILA	Jade Vine Resto, UN Ave., Ermita	FRI	M	J	M	S	Ferdie Correa	09176271009
MANILA NORTH	City Steak Café, 2848 Abad Santos Ave	SAT	M	J	M	S	Lino Chu	09274104483
PARAÑAQUE	Jollibee, Santana Grove, Sukat	SAT	M	J	M	S	Jun Ignacio	09175272392
PASAY CITY	Shogun Hotel, 2892 Taft Ave	SAT	M	J	M	S	Mario Racho	09183240440
PTO PRINCESA NORTH	Linda Hall, Skylight Apartelle	SAT	J	-	S	-	Jess Perilla	09172006958
PTO PRINCESA SOUTH	Ardent Hotel, San Miguel	SAT	-	S	-	J	Nelson Caabay	09178196768
<b>NORTHERN &amp; CENTRAL LUZON</b>								
BAGUIO	Supreme Hotel, Magsaysay Ave	SAT	M	J	M	S	Ver Colcol	09064903928
CANDON, Ilocos	Max's Restaurant, Candon City	SAT	J	-	J	-	Butch Mascarinas	09217348389
DAGUPAN	J*-Star Plaza, S (M-Pinkies, L-Jam)	SAT	J*	-	S	-	Abing de Venecia	09064735953
URDANETA	Ciudad Ferdinandina	SAT	-	J	-	M	Ariel Noranda	09179676671
LAOAG	M-Michoico Resto, J-Palazzo dLaog	SAT	-	M	-	J	Sydney Santiago	09175700100
SAN FERNANDO, L.U.	Sea & Sky	SAT	J	-	S	M	Allan Avila	09173501091
TUGUEGARAO	Crown Resto & Hotel	SAT	M	M	S	J	Gary Hernandez	09173902413
SANTIAGO, ISABELA	Hotel Amancio	SAT	M	J	J	M	Nash Lagman	09228692221
BAYOMBONG	Governor's Palace, Solano	SAT	-	J	-	J	Oscar Bacena	09187809316
APARRI	ST. Patrick Hotel	SAT	J	-	J	-	Angel Rabago	09279437744
ANGELES	KM 86 Food Rest. Sta. Maria	SAT	J	J	J	J	Meng Evaresto	09189401614
BALANGA Bataan	Crown Royale Hotel	SAT	J	J	J	J	Oca Banzon	09175760982
BULACAN	Max's Rest., Guiginto, Bulacan	SAT	J	M	J	S	Jess Perilla	09173980148
BULACAN North/Pulilan	Café Narciso, Pulilan	SUN	J	J	J	J	John Garingarao	09228136108
CABANATUAN	Village Inn, Mabini Homes	SAT	M	J	J	J	Ed Mateo	09209538540
OLONGAPO	Max's Restaurant, Magsaysay Drive	SAT	J	J	J	J	Nestor Publico	09209519791
SAN FERNANDO, PAMP.	Villa Conchita R/ McDonalds (S/Mens)	SAT	J	M	M	S	Tolong Andin	09189204998
GAPAN	Luz Kitchenette, Poblacion	SAT	-	M	-	M	Ferdie Liwag	09175664726
<b>SOUTHERN LUZON</b>								
BACORR	Don Enrico's Restaurant	SAT	M	-	M	-	Ed Ancheta	09175747467
BATANGAS CITY	Hotel Pontefino	SAT	M	J	S	M	Alen Abendan	09228998991
NASUGBU	Nasugbu Parish Hall	SAT	-	J	-	J	Dan Pasia	09209035490
BIÑAN-SAN PEDRO	Max's Resto Pavillion, Binan	SAT	M	J	M	S	Jimmy Mitra	09155139267
CALAMBA	Riverview Resort	SAT	M	J	S	M	Henry Francisco	09282934395
CALAPAN	Chowking, Calapan	SAT	M	J	S	M	Rod Umali	09175040832
CAVITE-IMUS	Jollibee Makro, Imus	SAT	M	J	M	M	Nookie Umali	09189489234
DAET	Golden Palace & Restaurant	SAT	-	J	-	J	Buddy Madarang	09214811275
GEN TRIAS	Tempura Resto, Gov Drive, Manggahan	SAT	J	M	S	M	Boy Castro	09195714042
GUMACA	Chowking Restaurant	SAT	M	J	M	J	Hector Babista	09209028461
LIPA	Luntian Restaurant, Lipa City	SAT	M	J	M	S	Jun Latay	09178566345
LOS BANOS	Chowking, Vega Ctr, Grove LB	FRI	-	M	-	M	Mar Perilla	09283038341
LUCENA	Guisseppe Restaurant	SAT	M	J	M	S	Joji Aranilla	09209095545
SABLAYAN	Kainan sa Kubo Resto	SAT	M	-	J	-	Boy Abeleda	09209245826
SAN PABLO	Max Restaurant	SAT	M	J	M	S	Willie Cadiante	09283025212
STA ROSA	Jollibee	SUN	M	J	M	S	Ting Gomos	09178888554
STA CRUZ	Jollibee, Sta Cruz	SAT	J	J	J*	J	Vic Apale	09209181515
TAGAYTAY	Taalena Restaurant	SAT	M	M	M	M	Boyot Cabonce	09178016409
TANAUAN	Darasa Fiesta Resort	SAT	M	J	M	M	Pol Hernandez	09188872352
LEGAZPI	Quick & Hearty	SAT	-	J	M	S	Ric Quiambao	09182430637
NAGA	Champagne Garden	SAT	S	-	J	-	Tom Cecilio	09175583041
SORSOGON	Jollibee Sorsogon	SAT	M	-	J*	-	Gie Diaz	09178051687
PINAMALAYAN MINDO	Floras Resto	SAT	-	-	M	-	Bon Lim	09189364081
SAN JOSE MINDORO	Sikatuna Beach Hotel	SAT	-	M	-	L	Bong Espiritu	09279919775
TAAL-LEMERY	Max's Resto, Lemery	SAT	-	M	-	J	Art Mercado	09297889254

# BCBP BREAKFAST DIRECTORY, JUNE 2009

CHAPTER/OUTREACH	VENUES	DAY	1st	2nd	3rd	4th	CONTACT PERSON	CELL PHONE
<b>VISAYAS</b>								
BALAMBAN	Balamban Nat'l High School	SAT	-	J	-	M	Boy Beltran	09159849839
BOGO Cebu	Pizza Pub	SAT	J	-	J	-	Rolly Caballes	09285080760
CEBU NORTH	City Sports Club, Ayala	SAT	J	M	S	M	Jojo Cinco	09189378476
CEBU SOUTH	Sacred Heart Ctr., D. Jakosalem	SAT	J	S	M	S	Nato Licayan	09284892200
CEBU CENTRAL	Casino Espanol de Cebu	SAT	M	S	M	J	Jay Aviles	09217613574
CONSOLACION	San Narciso Pastoral Council	SAT	-	J	M	M	Siegfred Lanticse	09282632189
MACTAN	Crown Regency Suites	SAT	M	J	S	J	Lando Buctuanon	09209015864
MANDAUE	UP Cebu College, Lahug	SAT	M	J	S	J	Mar Sequino	09263125821
TALISAY Cebu	Chowking Gaisano Tabunok	SUN	M	J	-	S	Lino Canete	09173273780
BAIS	PPC	SAT	-	M	-	J	Eden Garcia	09276839648
DUMAGUETE-NORTH	Bethel Guest House	SAT	J	M	S	-	Tony Tero	09193528725
DUMAGUETE-SOUTH	Plaza Ma. Luisa	SAT	S	M	J	-	Don Teves	09196474530
SIQUIJOR	Webs Legacy Inn	SAT	J	-	J	-	Tata Quilicot	09169638026
SAN CARLOS	Carmel's	SAT	-	M	-	J	Joy Tambis	09085907794
TAGBILARAN NORTH	JJ Seafood	SAT	-	J	S	M	Chuck Tarac	09208200120
TAGBILARAN SOUTH	La Roca Hotel	SAT	-	J	M	S	Oca Lopez	09277334154
TALIBON	Talibon Pension House	SUN	-	J	-	J	Cleto Garcia	09208016808
TUBIGON	JJ Rest., 2/F Pub Market	SUN	-	J	-	M	Boy Caga	09202321369
NAVAL, BILIRAN	Marina's Seaside Inn	SUN	-	J	-	M	Juan Pastor	09153647226
BORONGAN	JRC Bldg, Brgy Songco	SAT	-	J	-	J	Sonny Uy	09177222803
CALBAYOG	I's Plant Hotel * / Breadmix **	SUN	J**	M*(Sat)	L*	-	Dado Callosa	09216304902
CATBALOGAN	Flaming Hat Resto	SAT	J	-	M	-	Egan Gabon	09209241699
CATARMAN	DCC Annex	SUN	-	J	-	J	Jess Laodeno	09168763219
TACLOBAN	Le Jardin Garden Resto	SAT	-	S	M	J	Alder Medalla	09296411380
BAYBAY	Parish Center	SUN	-	J	-	S	Tom Londina	
MAASIN	Ampil Function Hall	SUN	J	-	S	-	Rex Austria	09107830347
ORMOC	Pongos Hotel	SAT	-	J	M	J	Boy Fiel	09189207074
SOGOD	Sogod Bay Lodge	SAT	J	-	J	-	Adrian Alquiza	09185702685
HILONGOS	Holy Name Society Social Hall	SAT	J	-	J	-	Maning Fulache	
PALOMPON	PACCI	SAT	J	-	M	-	Edwin Cortez	
BACOLOD NORTH	Quan / Pearl Manor*/Jollibee-La Salle**	SAT	M	M	S**	J*	Senic Sansing	09162711361
BACOLOD SOUTH	ExecInn / L'Fisher /JollibeeLS*	SAT	M	M	S*	J	Pepe Ledesma	09177070057
BACOLOD EAST	BCBP Activity Center	SAT	M	-	M	-	Ogie Ascalon	09209269851
BINALBAGAN	Sn Teodoro Hall	SAT	-	J	-	J	Liby Frias	09173008968
KABANGKALAN	Snackee Restaurant	SAT	-	J	-	M	Albert Garcia	09228115476
SILAY	BCBP Center, Santan , Rizal St	SAT	-	M	J	M	Leonel Horvidalla	09104038331
VICTORIAS	VMC Fastfood	SUN	-	-	M	J	Martin Osano	09275192490
ILOILO	Amigo Terraces Hotel	SAT	J	M	S	M	Sean Pilapil	09177511914
MOLO	Jollibee UPV	SAT	J	M	S	M	Tom Cheng Chua	09193007978
KALIBO	Nazareth Home	SAT	S	J	M	M	Jack Acaling	09186978112
BORACAY	Tropical Guest House Stn 3	SAT	J	J	J	J	Rey Tagua	09194903590
ROXAS	Pizza Junction, Rizal St.	SAT	J	M	S	M	Jess Diaz	09209213448

## MINDANAO

BUTUAN	Luciana Convention Center	SAT	M	J	-	J	Mark Villareal	09189018721
CDO EAST	Mindy's Restaurant, Yacapin	SAT	M	M	J	S	Oscar Salcedo	0915308359
CDO WEST	VIP Hotel	SAT	M	S	J	M	Pepot Fortich	09177071240
DAVAO	Royal Mandaya Hotel	SAT	M	S	M	J	Pepe Agulo	09165092401
DIGOS	CAP Building	SAT	-	J	-	J	Macy Directo	09052805519
GEN. SANTOS	East Asia Royale Hotel	SAT	J	-	J	-	Danny Hamoy	09177154289
SURIGAO	Gateway Hotel	SAT	J	-	J	-	Jun Bayana	09208344407
TAGUM	Miko's Brew, Apokon	SAT	-	J	M	J	Boy Galagala	09177197790
MALAYBALAY	Haus Malibu	SAT	J	-	J	-	Lino Epie	09095139015
VALENCIA	Mindy's / * Paulican FH Maramag	SAT	*J	M	-	J	Nick Baliguig	09176281957
DIPOLOG	Top Plaza Hotel	SAT	-	J	M	S	Ike Gamalinda	09189223172
ILIGAN	Ma. Cristina Hotel	SAT	M	J	M	S	Rolly Obach	09185042630
KAPATAGAN	Arcinas Resto	SAT	J	-	J	-	Fernie Legaria	
OROQUIETA	Kamaynan sa Oro	SAT	J	-	J	-	Marchito Gonzales	09192205515
PAGADIAN	Pinchik Restaurant* Jollibee **	SAT	-	J*	M**	J*	Joe de Pedro	09178194168
ZAMBOANGA	Astoria Hotel	SAT	J	-	M	-	Lino Genel	0929539171
IPII	Sibugay Hotel	SAT	-	J	-	J	Bogs Din	09177081432

## ABROAD / CALIFORNIA USA

SOUTHERN CALIFORNIA:	Maynila Resto/ Maegans Grill	Sun	S	J	J	-	Nelson Ynion	310-3579973
NORTHERN CALIFORNIA:	Fresh Pizza & BBQ Sn Lorenzo CA	Sat	-	-	J	-	Manny Florendo	1-650-867-1510
VALLEJO / NORCAL	Max's of Mla, Sonoma, Vallejo CA	Sat	J	-	-	-	Dennis Galvez	510-325-1064



## **Our Vision:**

Bringing Christ into the marketplace  
and winning the marketplace for Christ.

## **Our Mission:**

We are a community of  
business people and professionals  
committed to living out Christian values  
and being change agents in the marketplace.  
We accomplish this through a process of  
on-going personal conversion, a commitment  
to professional excellence, community and nation  
building, practice of justice and integrity, and  
responsible care for all entrusted to us.