



MASIKAP

1st Quarter 2023



33rd General Assembly





SAN JOSE KOOP

SAN JOSE DEL MONTE SAVINGS AND COOPERATIVE

MASIKAP

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MASIKAP o MAgasing SInasalamin ang KAPatiran ng mga MAmamayang SImbolo ng KAunlaran at Pag-asa is the official gazette of the San Jose Del Monte Savings and Credit Cooperative published quarterly with the editorial office at ADMIN Office 2nd Floor SJDMSCC Building, San Pedro St. Poblacion 1, City of San Jose del Monte, Bulacan 3023, Philippines.

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GET VACCINATED
Protect yourself and others against COVID-19



After our usual New Year's Thanksgiving Mass last January 3, 2023, we began to tackle and finalized our Budget for 2023 as well as our 5-year Development Plan that we will submit to our General Assembly to be held on the Third and Fourth Sunday of March 2023. We restated our vision by adding our target for additional members, assets and share capital. Our new Vision for the next 5 years will be "A World Class Financial Institution Committed to Serve with Regular Members of 147,000, Share Capital of P1.5 Billion and Total Assets of 7 Billion by year 2027". We know that this is tall order but we based our assumptions on our financial performance for the last 5 years.

We successfully held our 2-day General Assembly last March 19 and 26, 2023 at the school grounds of Sapang Palay National High School in San Jose del Monte City, Bulacan. We use the facilities of the school as our sports complex where we usually hold our General Assembly was not available and under repair.



Total attendance in our General Assembly reached 11,868 which is 80% of our total Members Entitled to Vote (METV). The usual agenda were discussed and all the reports of the Board of Directors, Management and Committees were presented to the attendees and these were unanimously approved by the members present. We have also some discussions on our 5-Year Development Plan which were also included in our printed Annual Report. The highlight of our Long-term Development Plan is our dream to have a new building in our 1,500 sq. m. lot in front of our current head office, the said lot is now occupied by Edesco Market stall holders. As reported to the General Assembly, there is a need to construct a new head office in as much as we expanded our operations thereby increasing our personnel and volume of transactions. We plan to convert our old building as a branch while the managerial staff including the office of the Board of Directors, Board Room, Executive Offices and training centers will be located at the new office building.

We also included in the Plan, our program of venturing in the commercial space leasing business which will be offered solely to interested member of San Jose Koop. We are now engaging an Architech who will conceptualize the new building. We told the General Assembly that we will prepare a project study on the commercial space leasing business to determine the no. of floors to be constructed. By March 2024, we will hold a referendum on the no. of floors that will be constructed on our 1,500 sq. m. lot. The referendum will be held as part of our General Assembly.

During the first quarter of 2023, we still have elevated inflation of 7%. We hope it will continue to drop to about 6% in the coming months. It is our feeling that we can still overshoot our target income and asset in the first quarter of 2023.

1ST QUARTER ACTIVITIES

Grand Opening of San Vicente Sta. Maria Satellite Office

(January 18, 2023)



San Vicente Sta. Maria Satellite Office

Located at: Petron San Vicente, 938 Gov. F. Halili Ave.

San Vicente, Sta. Maria, Bulacan

Discounted Laboratory for Members

(January 28, 2023)



Dental Awareness & Dental kits Distribution

(February 21, 2023)



1ST QUARTER ACTIVITIES

WOMEN'S MONTH *Celebration*

(Zumba Session for Members) March 3,10,17,24,31, 2023



(Cervical Cancer Awareness) March 18, 2023



Financial Highlights

AS OF MARCH 2023

Total Assets	3.49 B
Loan Receivable (Net)	1.51 B
Deposits Liabilities	2.26 B
Other Liabilities	35.12 M
Members Equity	916.59 M
Gen. Reserve Fund	179.02 M
Net Surplus	27.27 M
Gross Revenue	76.38 M

Portfolio at Risk (PAR 1)	8.94%
Portfolio at Risk (PAR 30)	6.77%

Membership

Regular Member	55,399
Associate Member	1,311
Skylab	3,292

1ST QUARTER MAIN ACTIVITIES

The General Assembly is considered to be the highest policy-making body of the cooperative and shall have exclusive power as stated in the cooperative code, by-laws and articles of cooperation of the cooperative. To provide excellent service to members is our top priority, thus they must be acquainted of the up-to-date operational activities and all undertakings of the cooperative through the general assembly meeting that only takes place once a year.

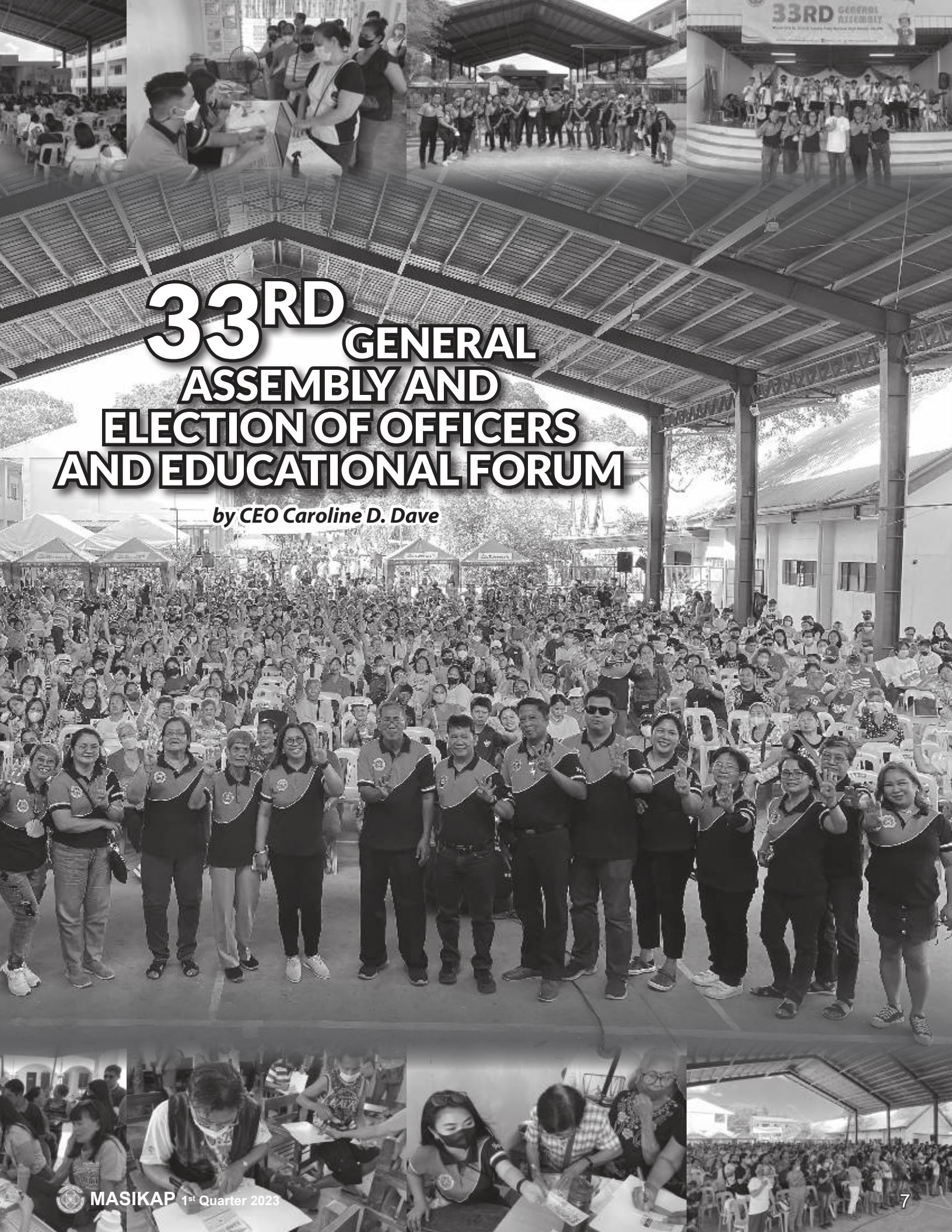
Recently, the San Jose Koop conducted its 33rd Sequential General Assembly and Election of Officers last March 19 & 26, 2023 at the Sapang Palay National High School in San Jose del Monte City, Bulacan, with the theme *"Empowering Members' Financial Future"*. In order to accommodate mass of members attending this special event, we have been implementing the sequential GA meeting to be held for two different schedules.

Election of Officers was the first part of the event wherein all members entitled to vote has to select their candidate/s for each vacant position. Upon constituting the quorum we proceeded promptly to the meeting proper for the approval of proposals. A total of 14,753 Members Entitled to Vote (METV) were expected to attend the sequential general assembly meeting to exercise their rights as members of the cooperative. On March 19, 2023, there was a total of 5,674 attendees or 77% of the declared METV were present on the first schedule of GA. On March 26, 2023 a total of 6,013 attendees or 81% of the declared METV were present during the last schedule of general assembly meeting. There were also METV who were unable to attend on their schedule but counted in. To sum it up, 11,868 attendees or 80% of the Total METV took their best efforts and time to attend this significant event of the cooperative. We also gathered data for those Non-METV who attended the 2-day general assembly meeting, totalling a number of 2,473.

Furthermore, we also conducted an educational forum for members to impart and instill the importance of financial literacy and to make them fully participate in financial decision-making on a day to day basis. Through this short seminar, they will be able to secure and utilize their finances accordingly. Lastly, lots of raffle prizes were given away to all members who participated and voted during the meeting.

This remarkable event was a success because of the support and presence of each one of us. A warm congratulations to all members, officers, staff and newly elected officers of the cooperative!





33RD GENERAL ASSEMBLY AND ELECTION OF OFFICERS AND EDUCATIONAL FORUM

by CEO Caroline D. Dave



POLICY UPDATES



PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

ORGANIZATION AND
GENERAL POLICIES
OGP – SJDMSCC – DAMAY-IMPOK

Page 1 of 6

Subject: Damay-Impok	Revised Date: December 27, 2022
Approved By: General Assembly	Last Board Review: December 20, 2022

I. Layunin

Upang ipagkaloob ng San Jose Koop ang tulong pinansyal at benepisyo sa mga benepisyaryo ng mga namayapang myembro sa pamamagitan ng kontribusyon ng bawat aktibong kasapi ng Abuluyan Program ng kooperatiba. (BoD Res. No. 2559 S. 2020)

II. MGA GABAY AT PATAKARAN SA PAGSAPI:

1. Mag-fill-out ng ABULUYAN form na makukuha sa tanggapan ng MSBDO Dept. at sa mga satellite offices ng San Jose Koop.
2. Ang lahat ng regular member ng San Jose Koop na may ₱ 5,000.00 na saping puhunan ay obligadong sumali sa abuluyan.
3. Ang edad ng bagong sasapi sa abuluyan ay 18 - 70 anyos.

4. Kailangang magbukas ng **DAMAY-IMPOK Savings Deposit** na ang minimum deposit upang makapagbukas ng account ay ₱ 2,000.00 (BoD Res. No. 2960 S. 2022). Sa savings na ito ay awtomatikong iaawas ang abuloy ng bawat aktibong kasapi. Kung sakaling bumaba sa ₱ 2,000.00 ang kanyang balanse, ang kakulangang halaga ay awtomatiko at agad ibabawas sa kanyang regular savings deposit sa katapusan ng buwan o maaari rin itong iawas sa kanyang loan proceeds (BoD Res. No. 2559 S. 2020) at dibidendo upang mapanatiling kumpleto ang ₱ 2,000.00. Ngunit, maaari rin namang mag-update ang isang kasapi sa tuwing siya ay pupunta sa tanggapan ng San Jose Koop upang malaman kung magkano na ang kailangan niyang bayaran para makumpleto muli ang ₱ 2,000.00 na savings deposit. Ang mga miyembrong may damay-impok savings deposit ay makakatanggap ng interest base sa sumusunod na gabay:

ng regular savings deposit.

- ₱ 2,000 - ₱ 20,000 — 2% p.a. o mas mataas ng 1% sa kasalukuyang interest rate ng regular savings deposit na maaaring i-withdraw sa kanilang damay-impok savings account, ngunit may maintaining balance na ₱ 2,000.
5. Kung ang miyembro naman ay hindi nangungutang o hindi sapat ang savings deposit at dibidendo, sya ay agad padadalhan ng liham paalala o iba pang pang pamamaraan ng komunikasyon sa oras na bumaba sa ₱ 800 ang kanyang balanse upang agapan at hindi na humantong pa ang kanyang damay-impok account sa pagiging negatibo. (Board Resolution No. 2748 S. 2021)

NEW FEATURED SERVICES



Real-Time Gross Settlement CASHLESS LOAN RELEASE

LOANABLE AMOUNT UP TO PHP 100,000

thru



Other Services:

- ▶ Online Membership
- ▶ Online Loan Application
- ▶ SM Bills Payment
- ▶ Gcash Payment



Reminder:

Always update your contact number and address to receive updates and announcements from SAN JOSE KOOP.

FOR YOUR INFORMATION

Abuluyan

DATE FILED	NAME	AGE	DATE OF DAMAYAN MEMBERSHIP	DATE OF DEATH	CONTRIBUTION	TOTAL AMOUNT
1/3/2023	RODRIGUEZ, VIRGINIA V.	67	11/8/2019	12/31/2022	1.90	89,742.70
1/3/2023	ESPAÑOLA, TEODORICO ZAMORA	56	4/4/2008	12/28/2022	6.35	299,681.90
1/3/2023	DELA CRUZ, LAURO BARTOLOME	63	11/4/2019	12/29/2022	1.90	89,738.90
1/3/2023	ROSARIO, ASENSO TULAGAN	44	3/16/2015	8/7/2020	4.00	149,960.00
1/3/2023	CONCEPCION, ELSA EMETERIO	53	3/19/2009	12/30/2022	6.35	299,904.15
1/3/2023	FRANCISCO, NATIVIDAD ESPAÑOLA	80	3/24/2001	1/1/2023	6.35	299,897.80
1/5/2023	VICTORIO, MAXIMA FLORES	68	6/15/2011	1/1/2023	6.35	299,904.15
1/5/2023	DEL MORO, DIGNA TARREGA	81	3/24/2001	1/1/2023	6.73	299,942.64
1/5/2023	VERGARA, VICTOR BENEDICT JR. BABIA	55	6/18/2015	1/2/2023	4.71	209,910.57
1/5/2023	ANTONIO, ANGELITO AGUSTIN ESGUERRA	61	1/28/2020	10/18/2022	1.37	59,729.26
1/5/2023	AGUIRRE, BERNARDO JR. BARTOLOME	61	7/31/2012	1/3/2023	6.72	299,651.52
1/5/2023	STA. CRUZ, FORTUNATO DISUCATAN	51	2/12/2020	1/4/2023	1.34	59,790.80
1/10/2023	PEREZ, ROLANDO MAÑAGO	59	1/13/2012	1/7/2023	6.71	299,796.09
1/11/2023	CHAN, HERMINIA AGUILAR	78	3/24/2001	1/6/2023	6.71	299,742.41
1/12/2023	OROGO, ELEONORA MOSTOLES	46	2/28/2020	1/10/2023	1.34	59,928.82
1/14/2023	GIMENO, FLORANTE BUENAVENTURA	63	6/6/2022	12/21/2022	0.67	29,772.79
1/24/2023	NIU, FE BERNARDEZ	73	3/24/2001	1/22/2023	6.67	299,669.76
1/24/2023	TABORDA, FRANCISCO STA MARIA	58	11/9/2015	8/15/2020	3.44	119,987.20
1/24/2023	HERRERA, CRISTINA PASCUAL	53	10/7/2019	1/19/2023	2.00	89,782.00
1/24/2023	EBRADA, ALFREDO DOMO	65	9/28/2020	1/22/2023	1.33	59,751.58
1/26/2023	MARCELINO, LOURDES DELA VEGA	56	3/18/2015	1/23/2023	4.66	209,359.82
1/27/2023	BRAZIL, SALVADOR CUMPA	71	6/4/2021	1/18/2023	0.66	29,611.56
1/27/2023	VILLEGAS, GLORIA GALISANAO	49	10/5/2012	1/6/2023	6.71	299,749.12
1/27/2023	DE LEON, CARLOS DE JESUS	75	8/27/2004	11/30/2022	6.79	299,751.34
1/27/2023	REALES, MARIBETH BONA	60	1/7/2011	1/23/2023	6.67	299,649.75
1/28/2023	SIMBULAN, CRISELDA DALISAY	67	3/24/2001	1/27/2023	6.66	299,680.02
1/30/2023	NOTE, MELVIN TOTO	53	1/30/2020	1/25/2023	1.33	59,803.45
1/31/2023	CASTRO, BENJAMIN MANGAHAS	72	10/19/2015	1/28/2023	4.66	209,737.28
1/31/2023	CRUZ, MICHAEL NOLLAN	39	9/13/2017	1/31/2023	3.32	149,566.00
TOTAL DEATH : 29 MEMBERS					TOTAL:	5,573,193.38

DATE FILED	NAME	AGE	DATE OF DAMAYAN MEMBERSHIP	DATE OF DEATH	CONTRIBUTION	TOTAL AMOUNT
2/1/2023	AURINA, LILIA ANG	67	3/19/2019	1/29/2023	1.99	89,567.91
2/2/2023	LASQUETY, NATIVIDAD CERVANTES	75	5/25/2018	12/18/2022	2.70	119,820.60
2/2/2023	CAPISTRANO, TENORIO LAGO	64	5/23/2017	1/31/2023	3.32	149,589.24
2/4/2023	PANGILINAN, OLIMPIO GOJO CRUZ	58	1/6/2022	2/1/2023	0.66	29,748.84
2/6/2023	VELASCO, ALFREDO MATA	76	2/22/2016	2/2/2023	3.99	179,984.91
2/6/2023	PEÑA, RENATO ALZAGA	63	3/11/2021	2/4/2023	0.66	29,771.28
2/7/2023	YUMUL, RICARDO JAVIER	53	8/8/2018	2/4/2023	2.66	119,984.62
2/7/2023	CANDILOSAS, MELVITA LOBIGAS	67	5/30/2022	2/3/2023	0.66	29,764.02
2/8/2023	GELERA, PEDRO CASTILLO	75	4/10/2017	2/6/2023	3.32	149,871.44
2/8/2023	PACLETA, HENRY BORIBOR	56	9/24/2018	1/28/2023	2.66	119,718.62
2/9/2023	JAENA, RUDY PADILLA	67	2/10/2020	2/7/2023	1.32	59,615.16
2/10/2023	DELA PAZ, VIRGINIA GARCIA	51	11/5/2019	2/8/2023	1.98	89,470.26
2/13/2023	ESPAÑOLA, HONORIO DAVE	88	3/24/2001	2/11/2023	6.62	299,561.62
2/13/2023	BAYOG, MARIE JUNE SUSTIGUER	34	6/13/2019	2/13/2023	1.98	89,468.28
2/15/2023	RAMOS, JOSELITO MOZO	60	11/9/2021	2/14/2023	0.66	29,889.42
2/16/2023	ANTOLIN, FE CORTEZ	79	3/24/2001	2/6/2023	6.64	299,729.60
2/16/2023	DEL ROSARIO, JULIANA MACLANG	68	11/14/2021	2/8/2023	0.66	29,821.44

Program

1ST QUARTER 2023

2/16/2023	SARTORIO, RICARDO BATANGAS	69	5/9/2019	2/13/2023	1.98	89,628.66
2/21/2023	TATAD, ROSALIE RINGOR	55	7/14/2001	2/16/2023	6.62	299,978.68
2/21/2023	VARGAS, CONCEPCION TOLENTINO	47	7/13/2017	2/19/2023	3.3	149,631.90
2/22/2023	BORROMEO, RICKY ECHANO	47	7/29/2011	11/6/2022	6.15	269,357.70
2/23/2023	FABREGA, BUENAVENTURA GABRILLO	59	4/18/2022	2/20/2023	0.66	29,940.24
2/23/2023	VENTURA, PABLO SAN MARTIN	74	5/17/2019	2/21/2023	1.98	89,872.20
2/25/2023	MENDOZA, CONSTANCIA BUENAFLORES	83	10/2/2014	2/24/2023	5.28	239,854.56
2/27/2023	MANINGAS, EDGAR MARIANO	49	12/2/2020	2/23/2023	1.32	59,962.32
2/27/2023	JARAMILLO, ALLAN JAMES DEL ROSARIO	38	10/6/2020	2/13/2023	1.32	59,753.76
2/27/2023	SARIO, TEODORO VILLADOLID	72	4/5/2019	2/24/2023	1.98	89,939.52
2/28/2023	DACLAN, BENJAMIN ESTOESTA	78	12/16/2014	2/23/2023	5.28	239,833.44
TOTAL DEATH : 28 MEMBERS						TOTAL: 3,533,130.24

DATE FILED	NAME	AGE	DATE OF DAMAYAN MEMBERSHIP	DATE OF DEATH	CONTRIBUTION	TOTAL AMOUNT
3/1/2023	LUZON, OLIVIA ROCENAS	71	9/5/2017	3/28/2022	2.9	119,810.60
3/1/2023	FAUSTORILLA, WILLIE LITE	54	1/21/2012	10/17/2022	6.19	269,704.49
3/1/2023	VALDEZ, ROSILYN EDEP	61	9/5/2019	2/25/2023	1.98	89,943.48
3/2/2023	EUSEBIO, CONRADO SEVILLA	71	12/13/2018	2/28/2023	2.63	119,554.54
3/4/2023	CATANIAG, MARIO ESPAÑOLA	73	2/17/2015	3/2/2023	5.27	239,779.73
3/6/2023	SANTIAGO, MARITES VILLANO	51	3/24/2001	3/4/2023	6.58	299,613.72
3/6/2023	GOJO CRUZ, MILAGROS LORENZO	73	6/23/2015	3/5/2023	4.60	209,451.80
3/7/2023	ELUMBA, LOURDES D.	84	3/24/2001	3/6/2023	6.58	299,751.90
3/7/2023	DELOS SANTOS, ROSIE TALUBAN	61	3/25/2014	3/3/2023	5.27	239,842.97
3/7/2023	COSME, ZENAIDA BINALAY	70	12/27/2019	3/6/2023	1.97	89,694.10
3/7/2023	ELIZAN, JEAN ROMERO	50	6/21/2022	3/6/2023	0.65	29,609.45
3/8/2023	KEH, VIRGINIA MARIANO	68	9/14/2011	2/26/2023	6.60	299,818.20
3/13/2023	CAPA, ROGELIO DEL VALLE	78	10/23/2015	3/13/2023	4.59	209,652.84
3/13/2023	JIMENA, MIGUEL CASTRO	66	10/18/2018	3/13/2023	2.62	119,671.12
3/14/2023	MAGLONZO, BONIFACIO DELA CRUZ	67	2/13/2013	3/13/2023	6.57	299,940.21
3/15/2023	RAZOL, NANCY MARAYA	52	3/9/2021	3/11/2023	1.31	59,801.50
3/15/2023	OLIVA, TERESITA EUGENIO	59	12/12/2008	3/12/2023	6.57	299,913.93
3/15/2023	MAPALAD, VICTORIA ESPALDON	46	3/18/2019	3/11/2023	1.97	89,926.56
3/16/2023	CAPELLAN, FELIMON MERDEGIA	72	10/12/2016	3/13/2023	3.93	179,487.03
3/18/2023	JOSON, LANIE SORIANO	63	3/13/2018	3/15/2023	3.28	149,807.44
3/18/2023	TABIRAO, GARRY CATAJAY	36	3/24/2021	3/16/2023	0.65	29,730.35
3/20/2023	GONZALEZ, LETICIA AVANCEÑA	64	12/15/2017	3/19/2023	3.27	149,638.47
3/21/2023	MANUEL, ARNOLD CADIZ	53	5/28/2013	3/20/2023	5.89	269,720.77
3/23/2023	GUMAFELIX, LEONCIO AGAPITO	50	3/16/2021	3/22/2023	1.30	59,610.20
3/23/2023	CRUDO, ANTONETTE JIMENEZ	53	1/7/2017	3/20/2023	3.93	179,974.35
3/23/2023	ROQUE, OLYMPIA AGULLANO	70	10/19/2017	3/14/2023	3.28	149,899.28
3/24/2023	ESTILLORE, MILAGROS HAYAGAM	62	2/8/2020	3/22/2023	1.96	89,873.84
3/24/2023	DEL ROSARIO, PELAGIA LEGASPI	63	3/29/2003	3/23/2023	6.53	299,550.69
3/27/2023	DE MESA, ROSALINDA PORCIUNCULA	63	7/2/2008	3/25/2023	6.53	299,727.00
3/29/2023	GUMAFELIX, ZOSIMO CONTRERAS	64	4/25/2019	3/26/2023	1.95	89,499.15
3/29/2023	AVENA, GODOFREDO VILLANUEVA	81	5/2/2002	3/28/2023	6.52	299,580.96
3/29/2023	TADURAN, BERNARDO BERMUNDO	74	7/28/2018	3/28/2023	2.60	119,462.20
3/30/2023	RAÑOSA, HERMILINA SODSOD	69	12/10/2014	3/29/2023	5.21	239,488.07
3/30/2023	GRAVADOR, CRESENCIANA SANTOS	71	12/19/2022	3/24/2023	0.32	14,681.60
3/30/2023	ODULIO, CYNTHIA MAGNO	55	10/21/2022	3/24/2023	0.65	29,821.35
3/30/2023	ABRANTES, MA. LOURDES DE VERA	58	3/28/2001	3/27/2023	6.52	299,561.40
3/31/2023	FAJARDO, AQUILINO EUGENIO	57	4/30/2013	3/29/2023	5.86	269,231.84
TOTAL DEATH : 37 MEMBERS						TOTAL: 6,603,827.13



SKYLabCoop ONLINE MEMBERSHIP

Visit our official page: www.sanjosekoop.com



SJDM Kiddie and Youth Laboratory Cooperative

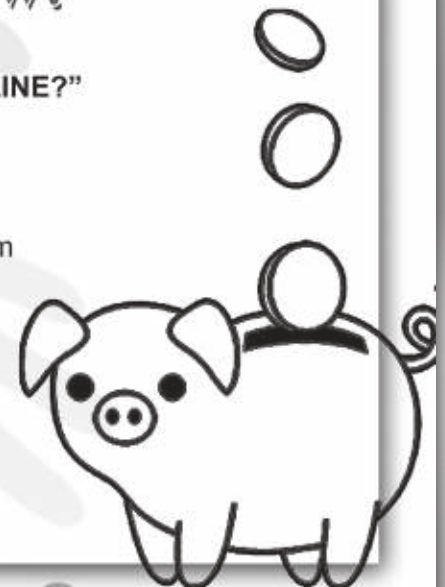
Laboratory Cooperative of San Jose del Monte Savings and Credit Cooperative



Open Your Child's Savings Account Now!


"HOW TO OPEN YOUR CHILD'S ACCOUNT ONLINE?"

1. Must be 6 to 17 years old
2. Go to sanjosekoop.com
3. Click "Become a SKYLab Member Now"
4. Fill out the SKYLab Online Membership Form
5. Attach pictures of necessary requirements
6. Choose your desired amount deposit
7. Payment options:
 - Via Bank Transfer
 - Over the counter payment at our offices
8. Get your passbooks at your chosen office



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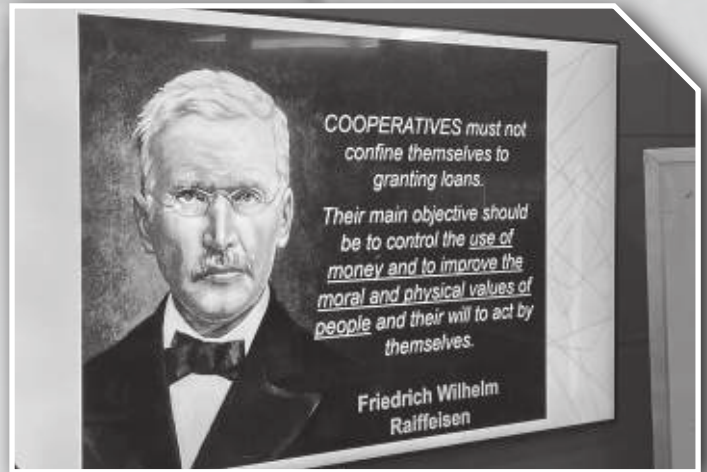
FUNDAMENTAL OF COOPERATIVE

By: Rene A. Beronilla II

Last February 28, 2023 San Jose Del Monte Savings and Credit Cooperative sponsored a seminar entitled “FUNDAMENTALS OF COOPERATIVE” conducted by Ms. Ruby Salvador held at San Jose Koop training room together with some new employees and Koopdinators of San Jose Koop. She discussed the History of Cooperative, Cooperative Movement Milestone, Laws & Regulations, 7 Cooperative Principles, and Cooperative Values. We tackled the Powers of the General Assembly their Right & Duties as Members. One of the thing I liked as a co-op member was the Patronage Refund. Patronage Refund was one of the benefits offered by cooperatives. These were portion of profits earned by the Cooperative that the Board of Directors declares to give to the members in appreciation of their business and in accordance with the Cooperative’s By-laws. It took 8 hours of listening and I would say, I had really enjoy every single moment and at the same time we learned a lot. It was indeed a great and memorable experience to be part of this seminar.

As an employee, attending and listening to seminars is so much important for us because it helps you become a better listener, present your arguments and ideas clearly and be open to others point of view. Group discussions and activities can also let you practice interpersonal skills, such as dealing with conflicting opinions among group members and working together to accomplish assignments or tasks. The other benefits of attending seminars are, improving your communication skills, gaining expert knowledge, networking with others and renewing motivation and confidence.

The most important thing that I’ve learned is that “Adhering to the cooperative principles is not a checklist nor is it a destination. Instead, living out the principles is a practice that we will need to continuously reflect on and develop as a cooperative.



MASIKAP

*MAgasing SInasalamín ang KAPatiran ng mga
MAmamayang Simbolo ng KAunlaran at Pag-asa*

MASIKAP is the official gazette of the San Jose del Monte Savings and Credit Cooperative, with the editorial office at SJDMSCC Building, San Pedro St. Poblacion 1, City of San Jose del Monte, 3023 Bulacan, Philippines. For inquiries, comments, suggestions or contributions, call us (044) 815-21-66 and 307-0526, telefax 913-7744, E-mail at sanjosekoop1987@gmail.com or visit us at www.sanjosekoop.com

List of Acquired Assets Available for SALE

INVITATION TO BID

San Jose Koop invites interested bidders to purchase property through sealed public bidding in an “as is, where is” basis.

Brief Description of Property:

TITLE NO.	LOCATION	AREA SQ.M.	CLASSIFICATION	MIN. BID
040-2017017696	Partida, Brgy. Muzon (Besides Partida Elem. School)	883 SQ.M.	Residential (Vacant Lot)	1,766,000.00
040-2015001434	Brgy. San Pedro Area F., S. Palay	331 SQ.M.	Residential	993,000.00
040-2018006661	Sitio, Gulod, Brgy San Vicente, Sta. Maria, Bul	2,000 SQ.M	Agri / Bacood	3,000,000.00
040-2016031897	San Martin 1 Csjdm	224 SQ.M.	Residential	672,000.00
040-2022037109	Sitio Tubigan, Brgy Gaya – Gaya, Csjdm	361 SQ.M	Residential	1,000,000.00
040-2019027467	Kamandalaan, Brgy Muzon, Csjdm	1,000 S.Q.M	Residential	3,500,000.00



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Interest Rates

Time Deposit - Regular Members					
	30 days / 1 month	90 days / 3 months	180 days / 6 months	270 days / 9 months	360 days / 12 months
P10,000 - 499,999	1.5% p.a	1.75% p.a	2% p.a	2.25% p.a	2.50% p.a
P500,000 - 999,999	2.5% p.a	2.75% p.a	3% p.a	3.25% p.a	3.50% p.a
P1M - and above	3.5% p.a	3.75% p.a	4% p.a	4.25% p.a	4.50% p.a

- In case of pre-termination or withdrawal is made before due date, interest rate shall be based savings deposit rate (regular/associate).
- If not renewed at maturity, interest rate shall be computed based on one(1) month term.
- Once partial withdrawal is made, the balance shall be considered as new placement, same term shall apply and interest rate varies based on the remaining amount.
- This Policy applies per certificate of Time Deposit.

Regular and Other Savings: 1% net per annum