



MASIKAP

1ST QUARTER 2021 PANDEMIC EDITION



WEAR A MASK
SAVE LIVES

Together we can stop the spread of COVID-19



SAN JOSE KOOP

SAN JOSE DEL MONTE SAVINGS AND COOPERATIVE

MASIKAP

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SAN JOSE KOOP SAFETY MEASURE

PLEASE FOLLOW THE SAFETY PROTOCOL:



NO FACE MASK,
NO ENTRY



NO FACE SHIELD,
NO ENTRY



NO QUARANTINE PASS,
NO ENTRY



OBSERVE SOCIAL
DISTANCING



WASH AND SANITIZE
YOUR HANDS REGULARLY



STAY AT HOME
IF YOU'RE ILL.

Mataas na Income lang ba ang **Nakapagpapaligaya?**

Sa pagbabasa ko ng dyaryo noong June 29, 2021, naintriga ako sa isang pag-aaral na ginawa sa Pilipinas ng isang economic professor na si Ms. Rosalina Palanca Tan ng Ateneo de Manila University na ang title ay **"Study Finds Pinoys Can Be Happy Despite Being Poor"**. Ang study ay sinuri ang relationship between **INCOME** and **HAPPINESS** na kung saan ginawa sa 27 barangay sa Koronadal City, South Cotabato.

Mga ordinaryong mga pamilya ang tinanong kung may epekto ba ang paglaki ng income sa pagiging maligaya. Ang kanilang napansin ay kahit na kumita o mag income ng lagpas P20, 000.00 isang buwan ang isang pamilya, hindi masyadong tumaas ang antas ng pagiging maligaya. Ang lugar ng Koronadal sa Mindanao ay Semi-Urban City, kapares ng ating lungsod noon, at sa huli ay natuklasan nila na ang mga tao doon ay masayahin kahit mababa ang kita o income.

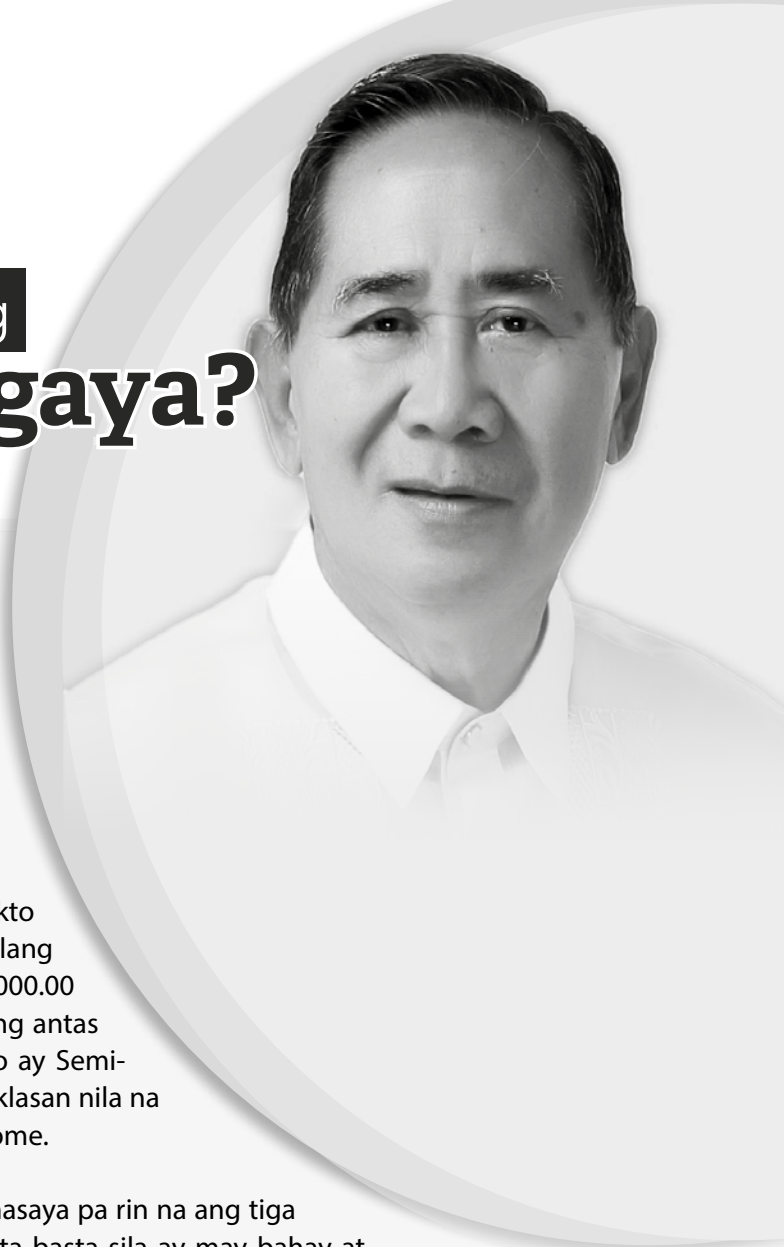
Ang nakatawag sa akin ng pansin ay napag alaman nila na masaya pa rin na ang tiga Koronadal kahit mababa sa P20, 000.00 isang buwan ang kita basta sila ay may bahay at lupa, cellphone, may savings, loan at myembro ng kooperatiba. Ipinamamalaki nila na wala silang masyadong inaalala dahil may kooperatiba na umaalalay sa kanila kung may mga pangangailangan sila. Dito medyo tumaba ang aming puso dahil sa nakita naming pagpapahalaga sa kakayahan ng kooperatiba na nakatulong sa mga myembro na maging maligaya at mabuting mamamayan.

COVID-19 PANDEMYA

Patuloy pa rin ang ating paglaban sa Covid-19 Pandemya. Hindi pa din maalis ang quarantine. Nais naming ibalita sa inyo na kahit may quarantine, patuloy ang pagbibigay ng serbisyo ng ating kooperatiba. Sinusunod pa rin natin ang utos ng pamahalaan, magsuot ng mask, face shield at social distancing sa loob ng opisina. Ating ding nililinis at iniispreyan ang opisina araw-araw ng fogging solution na pumapatay sa virus kapag nakaalis na ang mga empleyado. Idalangin natin na matapos na ang pandemyang ito at maging normal na ang ating operation.

RESULTA NG ATING OPERATION

Bagaman hindi tayo nakapag daos ng face to face general assembly at election of officers, tuloy pa rin ang pagbibigay ng Annual Report ng inyong pamunuan, upang malaman ninyo ang katayuang pinansyal ng ating kooperatiba sa taong 2019 at 2020. Sana basahin ninyo ang ating Annual Report at kung may gusto kayong maliwanagan o katanungan ipagbigay alam po ninyo sa ating pamunuan. Sana matapos na itong ating pandemya para tayo ay magkaroon ng face to face General Assembly sa taong 2022. Samantala, pinag-aaralan din namin ang pagkakaroon ng Sequential Virtual Ownership meeting sa taong 2021.



REGULAR ACTIVITIES



1st Quarter Rice & Grocery Distribution for Home for Elderly and Fr. Simpliciano (January 20, 2021)



1st Quarter Rice & Grocery Distribution Religious Missionary of Divine Savior & Bahay Pag-asa (February 26, 2021)

**1st Quarter Rice & Grocery Distribution for Home for Elderly and Fr. Simpliciano
(January 20, 2021)**



Bahay Sibol
Sitio Himpot,
Brgy., Dulong Bayan
San Jose del Monte,
Bulacan



Bahay Kalinga
Patag, Sta Maria,
Bulacan



Lingap Bata
Patag, Sta Maria,
Bulacan



GREEN REVOLUTION + OFFICERS AND EMPLOYEES EDITION

URBAN GARDENING PROGRAM

Ni: Mikas L. Manuel

Noong ika-1 ng Marso ang San Jose Koop ay nagsagawa ng Green Revolution (Urban Gardening Program) sa pangunguna ng mga Board of Directors, Committees at mga empleyado ng San Jose Koop, na kung saan ang lahat ay nakilahok sa pagtatanim ng mga gulay at ibat-ibang uri ng mga ornamental plants. Ito ay ginanap sa lahat ng tanggapan ng opisina ng San Jose Koop. Pinakita at pinamalas din ng mga kawani ng San Jose Koop ang pagiging malikhain sa pag gawa ng kanilang mga recyclable pots gamit ang mga lumang basyo ng mineral water at softdrinks. Bahagi ng nasabing programa ang City Agri sa pagbigay ng mga binhi ng ibat ibang klase ng gulay.

Ang Layunin ng programa ay turuan at hikayatin ang publiko na magtanim ng mga organic na gulay kahit

walang malaking lupa na pagtataniman. Alam naman natin nung pumasok ang Pandemya o CoVid19 sa ating bansa ilang beses tayong nag lockdown upang mapababa ang bilang ng kaso ng Covid19 at hindi na kumalat pa, kasabay nito ang pag sarado ng mga bilihan kaya maraming tao ang nagugutom at umaasa na lamang sa bigay ng gobyerno na ayuda. Kaya dito nakita ang malaking kahalagahan ng Urban Gardening o pagkakaroon ng taniman sa bakuran lalo na sa ating pang araw-araw na buhay. Nakakatulong din ito upang makatipid sa pag bili ng pagkain sa pang araw-araw, lalo na ngayon ay pamahal ng pamahal ang mga bilihin sa merkado lalo na ang presyo ng mga gulay. Sa pagkakaroon din ng sariling taniman sa bakuran ay masisigurado na ito ay organic at ligtas na kainin.





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



Be a part!
of SKYLAB :

HOW TO BECOME A MEMBER?

1. Attend Pre-Membership Education Seminar (PMES)
2. Fill out the SKYLab membership form
3. Submit either School ID or Birth Certificate and one (1) recent I.D. picture
4. Pay the necessary fees and get your passbook
 - Php 100.00 – Share Capital
 - Php 100.00 – Membership Fee

 skylabcoop@gmail.com

 www.facebook.com/SKYLabCoop

 0943-608-8076

DISTRIBUTION OF TRICYCLE OPERATORS AND

By Caroline D. Dave

The impact of COVID-19 pandemic has caused unimaginable distress to all of us, nevertheless San Jose Koop has proven its stability and robustness through the years despite this challenging situation.

Since wearing facemask is a must under new normal, San Jose Koop conducted a facemask distribution activity to Tricycle Operators and Drivers' Association (TODA) during the 1st quarter of 2021. More than 2,000 washable facemasks were distributed to the recipients from different areas and barangays of the city. We are taking this opportunity to spread awareness, take action and practice solidarity to save lives.

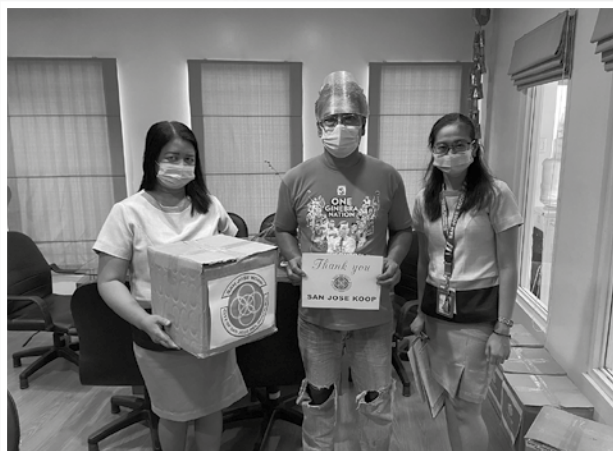


FACEMASK TO DRIVERS' ASSOCIATION

Coronavirus cases in our country are growing exponentially as a result of countless individuals disregarding safety and health protocols. To prevent the spread of the disease, we are strictly implementing guidelines for the safety and welfare of management, members and the entire community.

San Jose Koop embodies social values and the responsibility to the community, as we are committed not only to our members but also to the people around us.

May the Almighty God bless us all and grant us strength and courage to heal the world from this coronavirus pandemic.



FINANCIAL HIGHLIGHTS

as of March 2021

Total Assets	2.74 B
Loan Receivable (Net)	1.38 B
Deposits Liabilities	1.729 B
Other Liabilities	53.72 M
Members Equity	721.10 M
General Reserve Fund	148.91 M
Net Surplus	26.25 M
Gross Revenue	54.71 M
Portfolio at Risk (PAR 1)	
	7.70%
Portfolio at Risk (PAR 30)	
	4.73%
COOP PESOS RATING	
	80.8%
Membership	
Regular Member	48,361
Associate Member	1,306
Youthbee	1,455
Smarteens	438
TOTAL	51,560

NEW FEATURE SERVICES

G)

SAN JOSE KOOP is GCASH ready!

Go to GCash main menu
select "Pay Bills"

1 STEP

On "Pay Bills"
Select "Loans"

2 STEP

On "Loans" Type and Choose
"San Jose Koop"

3 STEP

Fill-out information
Account Number
Account Name
Amount (that you paid)
Email Address

4 STEP

Click "Next" Check the details of
confirmation then Click "Confirm"

5 STEP

Thank you!

- Keep your receipt as proof of your payment
- Posting of payment will be made 2-3 business days after your GCash Transaction

Abuluyan Program

Date Died	Acct No	Ref	Name	Gender	Claims	Contribution
January	7271	489390	Melchora Gamier Luna	F	299,675.82	7.06
January	53815	489490	Amelita carlos guy	F	89,672.96	2.08
January	75835	489667	Armando Cruz Diaz	M	29,805.24	0.69
January	40319	489668	Joey Rada Dolina	M	209,519.46	4.86
January	58543	489671	Dionisio Jurolan Tamayo	M	59,922.90	1.39
January	31063	490122	Pacita Caldito Manla	F	269,412.50	6.25
January	69839	490121	ma. Vanessa Ramento Cabillan	F	29,837.67	0.69
January	7570	490120	Rodelia legaspi Sulaña	F	299,809.10	6.95
January	5669	490739	Leonora Antonio del Rosario	F	209,999.30	4.9
January	43852	490740	Joventino legion Iglipa	M	179,986.80	4.2
January	56092	490807	Ravenal sapitan Policarpio	M	59,688.79	1.51
January	5250	491077	Rianel Pineda Casas	M	299,745.18	6.99
January	12528	491078	Pedro San Jose Gojo Cruz	F	299,801.10	6.99
January	70032	491085	Rodrigo Villamar Barredo	M	29,995.00	0.7
January	37041	491318	Ricardo San Martin Flores	M	269,318.70	6.3
January	31069	491331	Ligaya Manifes Cabrera	F	239,612.80	5.6
January	75751	491585	Samuel Mina Cruz	M	29,675.10	0.7
January	8931	491942	Raul Oblena Mendoza	M	299,845.26	7.02
January	4854	491953	Concepcion R. Cruz	F	299,746.98	7.02
January	56158	492344	Annaliza Maregmen Bo	F	29,804.04	0.84
				TOTAL	3,534,874.70	82.74

Date Died	Acct No	Ref	Name	Gender	Claims	Contribution
February	74337	492608	Renato Tagala Tayo Jr.	M	29,613.42	0.69
February	43426	492704	Lourdes Nalangan Sana	F	149,780.33	3.49
February	34261	492842	Remedios Atup Levantocia	F	209,707.68	6.24
February	43424	492843	Evelyn Villarama Solis	F	179,813.85	4.19
February	21373	493118	Ma. Rowena Lopez Chavez	F	269,751.12	6.28
February	69971	493119	Rolando Matic Nabong	M	29,653.44	0.69
February	36483	493147	Leonardo delos Santos Rodil	M	269,553.57	6.27
February	1177	493149	Jessie Diaz Nolasco	M	239,448.73	5.57
February	63222	493540	Dario Genil Naluz	M	29,681.04	0.69
February	46728	493404	Amelita Pascual Ignacio	F	149,912.00	3.5
February	9800	493408	Loreta Gacumo Cabahug	F	299,807.58	6.97
February	43177	493667	Anacleto Ressureccion Ventura	F	179,568.54	4.17
February	76493	493451	Joel Ramento Cabillan	M	29,692.77	0.69
February	59523	493450	julius alejandro Derone	M	59,817.26	1.39
February	31527	493666	Fe Hapa Fandiño	F	59,854.79	1.39
February	64676	493943	Roberto Cruz Santos	M	29,710.02	0.69
February	77005	493987	Victor Andres Caraan	M	29,730.03	0.69
February	75675	494306	Esmeraldo Bunag Mateo	M	29,737.62	0.69
February	9139	495061	Anacleto Severino Rosario	M	299,634.50	6.94
February	2592	495062	Merlita Cruz Hernandez	F	269,718.75	6.25
February	24014	495065	Asuncion Mendoza Alonzo	F	299,607.55	6.95
February	53570	495270	Marietta Estadilla Atibagos	F	89,831.04	2.08
February	74801	495392	Rodel dela Torre Bautista	M	29,811.45	0.69
February	41773	495609	Carmelita Dangel Doctor	F	209,592.75	4.85
February	4457	495610	Felicidad Reyes Sy	F	299,905.16	6.94
				TOTAL	3,772,934.99	88.99

m 1st Quarter 2021

Date Died	Acct No	Ref	Name	Gender	Claims	Contribution
March	59159	495868	Florito Pilontes Rocabo	M	29,844.57	0.69
March	65066	495867	Emil dela Pacion Benedicto	M	29,845.26	0.69
March	66916	495880	Honorio Pantan Pelecio JR.	M	29,872.86	0.69
March	1001	496201	Nicetas Avellanosa Robes	F	299,587.56	6.92
March	1627	496211	Delapaz Capa Del Valle	F	299,580.64	6.92
March	28920	466498	Evangel Liwanag Guiam	M	299,895.75	6.93
March	36159	496506	Alfredo Tomentos Emperado SR	M	239,670.20	5.53
March	43275	496813	Rosalinda del Corro pore	F	179,572.50	4.14
March	14933	496828	Gloria Dela San Juan	F	299,811.08	6.91
March	52247	496830	Ronald Rodriguez Atilano	M	89,815.23	2.07
March	42433	496829	Edwin Nayre Peñalosa	M	29,925.99	0.69
March	61478	497078	Elizabeth Magat Agustin	F	29,976.36	0.69
March	54163	497335	Alfredo Pascual Sta Maria	M	89,682.10	2.06
March	58	497579	Segunda Fernando Lizarondo	F	299,995.52	6.88
March	3387	497590	Elvira Gado Hilario	F	299,564.21	6.85
March	62083	497769	Erlinda Feliciano Feliciano	F	59,910.10	1.37
March	65019	497976	Santos Laron Cañete Jr.	M	29,753.40	0.68
March	24335	497986	Lorna Balanday Balanquit	F	299,564.64	6.84
March	24806	498328	Alejandro Agpaoa Poleracio	M	179,616.90	4.1
March	40342	498329	Rogelio Calimbo Dela Cruz	M	209,402.24	4.78
March	68733	498330	Imelda Fernando Guballa	F	29,592.92	0.68
March	50571	498500	Willie Valerio German	M	119,571.27	2.73
March	64607	498503	Jose Ariel Pascual Salen	M	29,786.04	0.68
March	46097	498502	Cecilia Morallos Delena	F	149,777.81	3.43
March	56347	498571	Gregorio Villarta Domingo	M	59,572.08	1.36
March	50887	498572	Robert Florentino Gonzales	M	119,776.36	2.74
March	77983	498373	Orlando Ongoda Magayo	M	29,780.60	0.68
March	45655	498885	Rogelio Agsaway Serranon	M	149,796.00	3.42
March	50506	499036	Janice Abucay Gonzales	F	119,565.81	2.73
March	67085	499038	Eufemio San Diego de Mesa	M	29,745.92	0.68
March	20999	499102	Angeles Badillo zamora	M	299,947.68	6.84
March	55384	499101	Corazon Hilario de Mesa	F	89,898.65	2.05
March	3980	499103	Estelita Lizano Castillo	F	119,702.31	2.73
March	77968	499108	Reynaldo dela Fuente Villastique	M	29,801.68	0.68
March	2861	499201	Anacoreta Masongsong Tangalin	F	299,947.68	6.84
March	75047	499203	Concepcion Buendicho Agunod	F	29,798.96	0.68
March	3405	499202	Eulogio biglang Awa Robes	M	299,940.84	6.84
					5,330,889.72	122.22
				TOTAL	12,638,699.41	293.95



Members' Benefits



Sa lahat ng Myembro ng San Jose Koop, tuloy parin ang pamimigay ng LIBRENG Business Signage. Para sa mga gustong mag karoon ng Business Signage pumunta lamang po sa pinaka malapit na opisina ng San Jose Koop upang mag request ng Business Signage o mag message sa official facebook page ng San Jose Koop @sjdmscc

A large graphic template for a business signage sign. On the left is a thumbs-up icon with the text "A Proud Member of SAN JOSE KOOP". In the center, the words "STORE NAME" are written in large, bold, outlined letters. On the right is the San Jose Koop logo, which is a circular emblem with the text "SAN JOSE KOOP" and "CITY OF SAN JOSE DEL MONTE, BUL." around it. At the bottom, there is contact information: "For Online Membership and Loan Renewal visit www.sanjosekoop.com", "@sjdmscc", "sanjosekoop1987@gmail.com", and "307-05-26 / 0943-608-8076".

ANNUAL MEDICAL AND PHYSICAL EXAMINATION

By: Darryl Mykhael C. Cruz

Taun-taon ang mga Empleyado ng San Jose Koop ay sumasailalim sa Annual Medical and Physical Examination, ito ay isang paraan para ma-check or ma-monitor natin ang Health Status ng bawat Empleyado kung sila ba ay nakapaloob sa tinatawag natin na “Fit to work” or kailangan nilang sumailalim sa mas mapanuring medical examination.

Meron tayong tinatawag na Basic 5 examination na Nakapaloob dito, ito ay ang Complete Blood Count, Urinalysis, Chest X-ray, Visual Acquity, ECG, and Fecalysis. Ang mga examination na ito ay ang basis ng mga Doctor para ma-detect kung anong sakit ng bawat

isa sa atin at upang ito ay maagapan at mabigyan agad ng pangunang lunas.

Batay po sa aming previous Annual Medical and Physical Examination, 40% ng aming empleyado ay nakakaranas ng pan-lalabo ng mata, marahil ito ay resulta ng araw-araw na pag-gamit ng computer sa workplace at 60% ng aming empleyado naman ay “Fit to work”.

Sa panahon ngayon ng pandemya, hinihikayat ang bawat isa na mas ingatan at alagaan natin ang ating mga sarili, Kumain ng masusustansyang pagkain, mag-ehersisyo, uminum ng vitamins upang mas mapalakas ang pangangatawan, at umiwas sa masasamang bisyo.



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	MINIMUM BID
076-2018006954	L-1 B-7 Rodeo Countryside estate, Esperanza Ilaya, Alfonso Cavite/Res..	1,100SQ.M.	Res-Vacant	3,025,000.00
076-2018006950	L-2 B-7 Rodeo Countryside Estate, Esperanza Ilaya, Alfonso Cavite/Res..	1,000SQ.M.	Res- Vacant	2,500,000.00
076-2018006951	L-3 B-7 Rodeo Countryside estate, Esperanza Ilaya, Alfonso Cavite/Res..	1,000SQ.M.	Res- Vacant	2,500,000.00
040-2018011527	Brgy. Tigbe Nor. Bul.	333 SQ.M.	Residential	1,200,000.00
T-183692 (M)	Loma De Gato Marilao	1,000 SQ.M.	Res.	2,600,000.00
040-2019027666	Loma De Gato Marilao, Besides Patulo Elem. School	500 SQ.M.	Res.	1,250,000.00
040-2019027467	Kamandalaan, Muzon	1,000 SQ.M.	Res.	3,500,000.00
040-2017017696	Partida Muzon Beside Partida Elem. School	883 SQ.M.	Residential	1,766,000.00
040-2013009722	Brgy. Kaypian Near BSU Campus	82 SQ.M.	Res. Subd.	615,000.00
040-2012023264	Brgy. Kaypian Near Villa Antonio Resort	2,561 SQ.M.	Res.	11,000,000.00
040-2018011529	Brgy. Kaypian	444 SQ.M.	Residential	1,332,000.00
040-2018011053	Bo. Of Sto. Cristo	13,457 SQ.M.	Cogon Land	9,419,900.00
040-2016031897	Brgy. San Martin III	224 SQ. M.	Residential	672,000.00
040-2015001434	Brgy. San Pedro Area F, S. Palay	331 SQ.M	Residential	993,000.00

Interest Rates

Time Deposit - Regular Members

	30 days / 1 month	90 days / months	180 days / 6 months	270 days / 9 months	360 days / 12 months
P10,000 - 499,999	1.50% p.a	1.75% p.a	2% p.a	2.25% p.a	2.50% p.a
P500,000 - 999,999	2.50% p.a	2.75% p.a	3% p.a	3.25% p.a	3.50% p.a
P1M - 2,999,999	3.50% p.a	3.75% p.a	4% p.a	4.25% p.a	4.50% p.a
P3M and above	4.50% p.a	4.75% p.a	5% p.a	5.25% p.a	5.50% 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