



SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE



3RD & 4TH
QUARTER 2021

MASIKAP



SAN JOSE KOOP

SAN JOSE DEL MONTE SAVINGS AND COOPERATIVE

MASIKAP

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NEW NORMAL SAFETY PROTOCOL



NO FACE MASK,
NO ENTRY



CHECK YOUR TEMPERATURE
BEFORE ENTRY



OBSERVE SOCIAL
DISTANCING



SANITIZE YOUR
HANDS REGULARLY

Pandemic Period

For the year 2021, we experienced a one year presence of COVID-19. We all thought that in 2021 the pandemic will end but instead a new variant named Omicron came into the picture. We will again hope that the virus will leave us in 2022. On the economy side of our country, the figures showed that the economy expanded by 5.6% compared to year 2020 when Gross Domestic Product (GDP) growth declined by 9.6% or negative 9.6%. With regards to the business operations of our Cooperative in 2021 initial figures showed that our Gross Revenues increased by 125% or Php 23.4 Million compared to year 2020 where we experienced a 10-month pandemic period. After the completion of our audit by the external auditors, we will find the final amount of our Surplus, Interest on Share Capital or Dividends and Patronage Refund. Based on news reports, there will be a higher demand for loans in 2022, which is very favorable to our operations as we have high liquidity rate in our cash operation.

Community Projects

We are continuously pursuing various community projects as well as “ayuda” or financial assistance to members, we continue supporting various orphanages in Sta. Maria and San Jose del Monte by providing them rice and grocery items every quarter. As a token of gratitude to those who participated in our referendum, a cash gift of Php 300 were added to their savings deposit account. This will at least mitigate the hardship brought about by our fight to eradicate the virus that is bringing havoc to our lives, livelihood and mobility.

General Assembly

The tally of Philippine cases of COVID-19 shows that it is declining and we hope that we can hold our General Assembly for the year 2022. Until we receive a new circular from Cooperative Development Authority (CDA), your Board of Directors will hold a special meeting to discuss the actual date and manner of our general assembly. We are considering a face to face meeting if the LGU will allow, a combination of face to face and virtual meeting, or purely online assembly. We will notify our members the method we will use before the date of the assembly. In a recent seminar that we attended the trainor enumerated the characteristics of a Model Cooperative. These are as follows:

1. Model Cooperative follows business sense in our operation.
2. Model Cooperative encourage members to save and accumulate assets overtime.
3. Model Cooperative do not depend on subsidized international and government grants and loan.
4. Model Cooperative has adequate institutional capital.
5. Model Cooperative are sustainable social enterprise that offer competitive market pricing.
6. Model Cooperative are professional business organization that observe strict financial disciplines (and employees are competent capable and well-trained).

We encourage our officers, staff and members to comment if our Cooperative is a model one or not. This will help us make some improvements that is necessary for our continuous operation



Maging Isa sa Aming BUSINESS PARTNERS!

Malugod po namin kayong inaanyayahan na maging isang business partner ng SAN JOSE KOOP upang kami ay inyong makatuwang sa pagpromote ng inyong negosyo.

Ang San Jose Koop ay nagbibigay ng pagkakataon sa mga may negosyo na aming maging business partner. Ang pagiging isang business partner ng SAN JOSE KOOP ay nangangahulugan ng pagbibigay ng discounts sa mga miyembro para sa mga serbisyo o produktong inyong ibinebenta. Sa ganitong paraan, maaaring ma-engganyo ang aming 50,000+ na miyembro upang bumili sa inyong negosyo. Ipo-promote din namin ang inyong negosyo sa aming facebook page, video presentations, Masikap Magazine (official magazine) at mga offices.

Para po sa inyong mga katanungan, maaari kayong mag-email sa anghelito.sanjosekoop@gmail.com o kaya ay kontakin kami sa numerong 0943-608-8076.

Maraming Salamat!



3RD QUARTER ACTIVITIES

Continuous Face Mask Distribution for TODA Members (June-July 2021)



Distribution of Food Packs for Vaccine Site July 22, 2021



3rd Quarter Rice and Groceries FOR 5 ORPHANAGES



Religious Missionaries of the Divine Savior, Licao-Licao
(July 2, 2021)



Bahay Pag-Asa, CSJDM, Bulacan
(August 31, 2021)



Home for Elderly, Dela Costa III
(July 8, 2021)

Grocery distribution

AND HOME FOR ELDERLY



Fr. Simpliciano Inc.
(July 8, 2021)



Bahay Sibol, CSJDM, Bulacan
(August 31, 2021)

4TH QUARTER ACTIVITIES

Donation of Food Packs for CSJDM Vaccine Site In Partnership with Bulacan Hall of Fame

(OCTOBER 28, 2021)



Donation of Alkaline Drinking Water Purifier for Ospital ng Lungsod ng San Jose del Monte

(November 9, 2021)

BY: MS. ESTELITA B. LORENZO, RN

Ang pamunuan ng Ospital ng Lungsod ng San Jose del Monte ay buong pusong nagpapasalamat sa SAN JOSE KOOP at sa kanilang Community Development Program na ang layunin ay tumulong sa komunidad. Ang SAN JOSE KOOP ay nagbigay at nagpalagay sa hospital nang Alkaline Drinking Water na nakakabit at ginagamit sa OB Ward na ngayon ay pinag kukuhanan ng malinis na tubig ng ating mga bagong panganak na nanay. Malaking tulong ito sa ating hospital para ma accredit ang Ospital ng Lungsod bilang isang Mother Baby Friendly Hospital. Mabuhay ang SAN JOSE KOOP at nawa ay marami pa kayong matulungan.



4TH QUARTER ACTIVITIES

Donation of Hygiene Kits and Disinfectant Materials for BJMP



BY: MS. MICHELLE CRUZ-VILLANUEVA (ELECOM)

On the occasion of Christmas Season, San Jose Koop once again plot multiple activities and to count the gift-giving activities. As part of our commitment to serve our community, we went to Bureau of Jail Management and Penology (BJMP) of LGU City of San Jose del Monte to give hygiene kits and disinfectant materials with around 500 beneficiaries last November 24, 2021.

We handed these materials to the head officials on duty since safety protocols such as physical distancing and exposure to limited number of people is still on guard.

As we all know gift-giving are expressions of our thanks-giving. Blessings received are shared and celebrated as we journey in this life.

Together, as institution and community we need to survive, be healthy and clean inside and out, not only for ourselves but also for our families and loved ones and for the mission that we still need to fulfill. We are connected with each other and it is just right to remind ourselves with these simple thoughts:

H – healthy mind, body, and soul
Y – youthful glow
G – goodness of spirit
I – introspection and reflection
E – energy renewed
N – nobility in action
E – enthusiastic to move forward

K – kindness in words and deeds
I – intentions purified
T – thankful attitude
S – selfless love

May we continue to live with our values and commitments having clean body, hearts, minds and spirit and Together we are Stronger.





Clean-Up Drive 2021

BY: Ms. NANCY MAGNO (ELECOM)

“When your environment is clean, you feel happy, motivated and healthy.”: Lailah Gifty Akita I believe this quote best describes the employees and officers of San Jose Koop when, as a family ,most of them were up very early in the morning of November 27, 2021 for the regular Clean Up drive. With high spirit each group trooped to their assigned area armed with stick broom, dust pan, garbage bags, and helping hands ready to show their love and concern to mother nature by cleaning up the surroundings. Everyone was in the happy mood as they do their share in this regular activity of San Jose Koop. I believe, knowing that cleanliness contributes to health motivated most of us to do this so that everybody will also be disease free, considering that we are still battling with the covid 19 virus.

This regular activity gives us the chance to do our part in saving the environment and doing our share in the community. The Clean up drive is not just another activity but a commitment and service of San Jose Koop to our town, San Jose del Monte City.

It is good to note and see that despite the current situation and restrictions San Jose Koop continues with its commitment, together with its hardworking employees, staff and dedicated officers, to be of service to the community. It may be considered as a tiring activity but everyone went home with smiles in their faces knowing that once more they have contributed to making the community clean and healthy and has proven that “Together we are stronger” !



3RD & 4TH QUARTER MAIN ACTIVITIES

“SPREADING POSITIVITY IN THE COMMUNITY”

BY: CAROLINE D. DAVE

The global impact of COVID-19 Pandemic has been causing long term economic suffering, health deterioration, and emotional damage to many individuals from the onset of the disease. Despite these continuing challenges that becoming more serious due to new variant classifications, San Jose Koop remains its stability and sustainability to cater the needs of members and the community.

The term “positivity” may have been contrary to its precise meaning nowadays, nonetheless the cooperative embraces the circumstances in an optimistic way. “Concern for Community” as the 7th Cooperative Principle has been continuously administered by San Jose Koop for the sustainable development of communities through programs and social services activities to uplift and improve their quality of life.



Food Packs Donation for Vaccine Frontline Workers



Mask Distribution for TODA Members of San Jose del Monte City



Donation of Hand Sanitizer to San Jose del Monte City



3rd Quarter Rice & Grocery Distribution for Orphanage



Donation of Hygiene Kits and Disinfectant Materials to BJMP



Gift Giving to San Jose del Monte City

UNITY AMIDST THE COVID-19 PANDEMIC"

(Chief Executive Officer)

In the 3rd Quarter of 2021, we were able to distribute food packs, facemasks and grocery items to different areas of the City. During the last Quarter, we were able to accomplish the donation and distribution through joint efforts of the management and officers. Aside from basic supplies and commodities, we also granted requests of Water Purifier for Ospital ng Lungsod ng San Jose del Monte; Barangay Sidecar Patrols for Brgy. Dulong Bayan, SJDM and San Vicente, Sta. Maria; and Handwashing Facilities for SJDM Central Elementary School.

We are yearning that through these social programs and activities, many will be encouraged to reciprocate the support in the community and to give as good as one gets, yet following the minimum safety protocols. We truly believe that unity and cooperation can lead the entire world into healing and recovery.



Hand Washing Area to
Central School



4th Quarter Rice & Grocery Distribution
for Orphanage



Donation of Barangay Sidecar Patrol



ing 2021



Donation of Water Purifier for
Ospital ng Lungsod ng San Jose del Monte



Food Packs Distribution Partner with
Bulacan Hall of Fame

4TH QUARTER ACTIVITIES

Donation of Hand Washing Facility to San Jose del Monte Central School

(DECEMBER 20-22, 2021)

San Jose del Monte Central promotes health and sanitation. Young people continue to be taught simple and basic health interventions to promote hygiene and disease preparations that have spread in our country.

Ma'am Julieta Y. Balita, Principal II energetically headed the General Parent's Orientation via Google Meet to educate the parents about the prevention of coronavirus and the importance of handwashing in preparation for the face-to-face classes. Under the new normal, our school conducts Basic Education-Learning Continuity Plan also integrates handwashing practice as part of the recommended health standards. As the COVID-19 pandemic continues, the world turns to a simple well-established solution to weaken the risk of disease transmission – handwashing with soap and water. Through our WASH in Schools Program, DepEd has regularized actions to improve handwashing facilities and impart handwashing behavior among learners. With the children continuing their learning at home because of the pandemic, we call on families to make their homes a safe environment to live and learn; and teach their children to make handwashing a habit.

With the cooperation of our teachers under the leadership of our good principal to find a stakeholder for the school's handwashing area, San Jose del Monte Savings and Credit Cooperative partner with Rotary donated Handwashing Area in San Jose del Monte Central School.



Gift Giving 2021

(DECEMBER 20-22, 2021)



Fr. Simpliciano Inc., CSJDM



**Missionary of Divine Savior,
Licao Licao, CSJDM**



Bahay Sibol, CSJDM



**Home for Elderly,
Sapang Palay, CSJDM**



Bahay Pag-asa, CSJDM



**Lingap Bata,
Patag Sta. Maria**



**Home for Elderly,
Dela Costa III, CSJDM**



**Bahay Kalinga,
Patag Sta. Maria**

Kahalagahan ng pagtatanim ng mga puno.

BY: NYRALYN N. DELA TORRE
Chief Administrative and Human Resource Officer

Lumabas sa iyong tahanan at ginagarantiya ko na hindi ka malalayo sa isang puno; maliban kung nakatira ka sa disyerto. Mula sa narra at mangga, hanggang sa atis at abokado, napapaligiran tayo ng napakaraming iba't ibang uri ng mga ito.

At habang lahat sila ay maganda at kahanga-hangang tingnan, ang kanilang kahalagahan ay higit pa sa kagandahan. Ang halaga at layunin ng mga puno ay napakalaki; at ang kanilang pag-iral ay mahalaga para sa ating kaligtasan. Narito ang ilan lamang sa kanilang mga benepisyo.

1.Sa Kapaligiran

Tumutulong ang mga puno upang labanan ang global warming sa pamamagitan ng pagsipsip ng carbon dioxide, pag-aalis at pag-iimbak ng carbon habang naglalabas ng oxygen pabalik sa hangin.

Binabawasan din nila ang bilis ng hangin at pinapalamig ang hangin habang nawawalan sila ng moisture at sumasalamin sa init pataas mula sa kanilang mga dahon. Tinatantya na maaaring bawasan ng mga puno ang temperatura sa isang lungsod nang hanggang 7°C.

Kasama sa iba pang benepisyo sa kapaligiran ang katotohanang nakakatulong sila upang maiwasan ang pagbaha at pagguho ng lupa, sa pamamagitan ng pagsipsip ng libu-libong litro ng tubig twing may bagyo.

2.Sa mga Hayop sa Kagubatan

Mula sa mga ibon at insekto, hanggang sa paniki at unggoy, ang mga puno ay nagbibigay ng canopy at tirahan para sa maraming uri ng wildlife. Ngunit hindi lamang sila kumikilos bilang isang tahanan para sa wildlife; ang mga bunga mula sa mga puno ay nagbibigay din ng pagkain para sa kanila.

3. Sa Kalusugan

Tumutulong ang mga puno upang mapabuti ang kalidad ng hangin sa pamamagitan ng pagharang at pag-trap ng alikabok at iba pang pollutant mula sa hangin. Ang lilim ng mga puno ay nagbibigay din ng isang kapaki-pakinabang na hadlang sa mapaminsalang ultra-violet radiation mula sa araw.

Ngunit hindi lamang ang ating pisikal na kalusugan ang nakikinabang, ang ating mental na kalusugan ay

nakikinabang din. Kapag napapalibutan ng mga puno o nakikibahagi sa mga aktibidad na nakabatay sa kalikasan, ang mga antas ng stress at depresyon ay maaaring mabawasan.

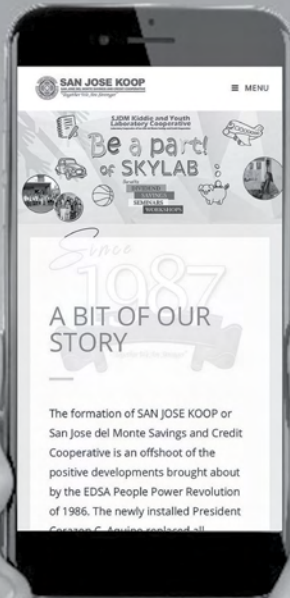
4.Ang aming mga komunidad

Maaaring gamitin ang mga puno at kakahuyan upang pagsama-samahin ang mga tao para sa mga layuning pang-edukasyon. Tumutulong din ito upang maging lilim sa mga palaruan pang bata.

Ang mga benepisyo ng ito ay nakita ng San Jose Koop, kung kaya kami ay nag sasagawa taon-taon ng TREE PLANTING PROGRAM. Kaya noong December 11, 2021 ang San Jose Koop ay isinagawa ang gawaing ito sa Barangay Kaypian City of San Jose del Monte. Ito ay isinakatuparan ng mga kawani at opisyal ng ating kooperatiba. Nakapagtanim kami ng mahigit isang daang iba't-ibang uri ng "Fruit Bearing Trees" na mapapakinabangan sa darating ng panahon.

Ngayong nalaman natin ang kahalagahan ng puno sa ating kapaligiran nararapat lamang na ang mga ito ay ating alagaan at bigyan ng pansin ang pagtatanim ng mga puno kahit sa ating mga bakuran.





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

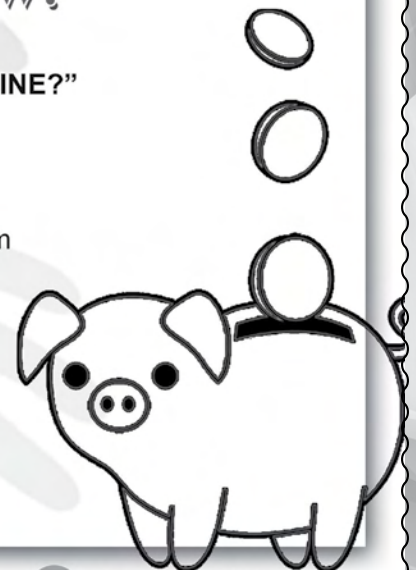


Open Your Child's Savings Account Now!




“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



 skylabcoop@gmail.com

 www.facebook.com/SKYLabCoop

 0943-608-8076

FINANCIAL HIGHLIGHTS

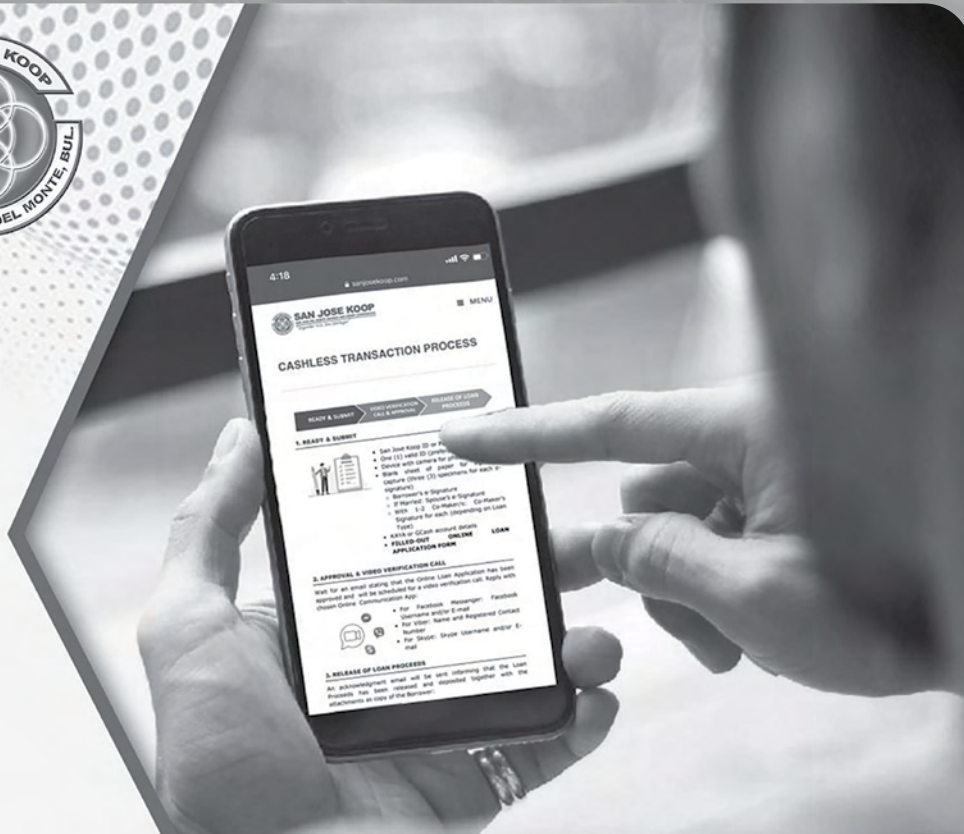
AS OF DECEMBER 2021

Total Assets	2.97 B
Loan Receivable (Net)	1.22 B
Deposits Liabilities	1.87 B
Other Liabilities	105 M
Members Equity	996.88 M
General Reserve Fund	162.34 M
Net Surplus	89.55 M
Gross Revenue	230.35 M
Portfolio at Risk (PAR 1)	12.97%
Portfolio at Risk (PAR 30)	9.86%
COOP PESOS RATING	80.0%

Membership

Regular Member	50,216
Associate Member	1,298
Youthbee	1,382
Smarteens	412
TOTAL	53,308

NEW FEATURE SERVICE



CASHLESS LOAN RELEASE



thru



Pls visit our official website to avail this services: <https://sanjosekoop.com/>

Abuluyan Program 3rd

Date Died	Name	Claims	Contribution
06/25/2021	Veronica Morillo Malinao	269,554.86	6.06
07/04/2021	Nigello Ramirez Emeterio	29,842.47	0.67
07/04/2021	Meserie Adolfo Reyes	29,841.80	0.67
06/28/2021	SALINAS, MARIO JR. MILANIO	209,510.22	4.71
07/05/2021	Jonas Gilles Legaspi	89,543.49	2.01
06/21/2021	Leomar Cagalitan Simbulan	89,742.54	2.02
07/06/2021	Niralyn Domagtoy Espuerto	29,846.49	0.67
07/07/2021	Nestor Sta Maria Nolasco	29,863.91	0.67
07/06/2021	Vicente Vilao Berdos Jr.	89,567.61	2.01
06/08/2021	Eduardo alforte Bernal	89,910.73	2.03
07/08/2021	Armando sarmiento Antonio	269,293.40	6.04
07/08/2021	Dionisio avena de Mesa	119,485.12	2.68
07/11/2021	Warlito Francisco Emeterio	29,882.67	0.67
07/09/2021	mllagos Antonio matias	299,712.00	6.72
07/07/2021	Anna Marie Atilano Quizon	89,581.68	2.01
07/08/2021	Warlito vierra Padilla	299,577.60	6.72
07/11/2021	Marcosa Marquez de Villa	89,641.98	2.01
07/12/2021	Filomena mendoza Emeterio	149,845.92	3.36
07/11/2021	Gilbert Cantoria Almiñe	209,601.20	4.7
07/06/2021	Reymond Entia Babia	269,527.50	6.05
07/14/2021	Merian Lomibao Mendoza	269,565.20	6.04
07/14/2021	Elena Manuel Victorino	29,994.04	0.67
07/13/2021	Juan Cataniag Galvez	29,989.34	0.67
07/14/2021	Nancy Fortunato Tolentino	149,953.44	3.36
07/15/2021	Ana Pontero Brillante	119,632.52	2.68
07/18/2021	Dolores Luzura Gorospe	299,967.36	6.72
07/18/2021	Ernesto Fresado Co	59,826.98	1.34
07/11/2021	Regino Wagas apolinario	149,792.16	3.36
07/20/2021	Nenita Davila Abarca	269,342.01	6.03
07/19/2021	Cristina Soria Aguilar	299,708.86	6.71
07/15/2021	gregorio suinan Zaragoza	179,858.90	4.03
05/29/2021	Michael Damaso Orilla	59,609.25	1.35
07/18/2021	Ambrosio Rodolfo Almonidovar Jr	299,974.08	6.72
07/25/2021	Domingo Perez Velo	29,944.98	0.67
07/24/2021	Marco Davis Macainan	149,721.55	3.35
07/27/2021	Carmen Boquecosa Borcena	29,959.72	0.67
07/22/2021	Michael Moreno Rodriguez	29,934.93	0.67
07/18/2021	monica castillo delos santos	89,708.31	2.01
07/26/2021	Marife Cartajenas Delfin	29,951.68	0.67
07/30/2021	Susana Aviso Ilagan	29,970.44	0.67
		5,389,778.94	120.87

Date Died	Name	Claims	Contribution
07/31/2021	Leonida Legaspi Perez	119,903.20	2.68
07/30/2021	Florentina Perez Mangahas	29,975.13	0.67
08/03/2021	Rosenda Bernabe Nolasco	29,992.55	0.67
08/04/2021	Ma. Teresa Ventocilla Domacena	29,805.62	0.67
08/03/2021	Dennis Fabreag Aliwalas	29,991.21	0.67
08/05/2021	Antonio Cabungkal	29,998.58	0.67
08/03/2021	Zosima BlancaMorales	29,989.87	0.67
08/02/2021	Ricardo Bosalla Gabay Jr.	29,978.48	0.67
07/31/2021	Ernesto Pagarigan Yanguas	29,971.11	0.67
07/29/2021	Erlinda Gimeno Canta	59,926.14	1.34
07/25/2021	Agripino Nicolas Agapito	149,661.25	3.35
08/05/2021	Rockey Caranto Alavazo	149,555.18	3.34
07/30/2021	Teresita Abecia Tiu	29,968.43	.067
08/05/2021	Edgardo Malunas Diaropa	239,562.30	5.35
08/07/2021	Leonardo Brigino Pantaleon	299,625.03	6.69
08/08/2021	Cresciana Cadiz Mirabueno	299,618.34	6.69
04/15/2021	Florencia Alo Dela Pisa	29,698.32	6.68
08/08/2021	jasmencita de Lima laganga	299,611.65	6.69
08/06/2021	Gilda Villareal Macapal	299,578.20	6.69
08/08/2021	Julian Policarpio Cruz	59,560.06	1.33
08/09/2021	Nelia Cruz Palermo	239,733.50	5.35
08/11/2021	Reymundo Guilalas Francisco	119,688.09	2.67
08/12/2021	Aurelio Guilalas Rodriguez	299,594.40	0.66
08/11/2021	Glenn Dinglasa Patula	29,584.50	0.66
08/12/2021	Susana Violanta Prevendido	29,573.28	0.66
08/10/2021	Vilmore Borre Quenita	29,572.62	0.66
08/16/2021	Rolando Belgera Marcos	29,601.66	0.66
06/12/2021	Pedro Balisacan Oclarino	29,589.78	0.66

06/16/2021	Antonio ampa Rivera	209,477.52	4.67
08/16/2021	Pia Patricia Pulmones Roño	119,762.85	2.67
08/14/2021	Eduardo Chavez Uy	299,577.96	6.68
07/18/2021	Rosemary Iacap Undang	29,873.96	0.67
08/19/2021	Socorro Elfa Linquico	149,895.86	3.34
08/17/2021	Lea Marie Rayla Saraga	59,675.77	1.33
08/20/2021	Feliciano Badillo Osdaña	299,851.84	6.68
08/21/2021	Marlon Amador Gregorio	269,885.06	6.01
08/22/2021	Danielle ace Usison Boyles	59,723.65	1.33
08/15/2021	Eva Tiu Espinosa	29,592.42	0.66
08/20/2021	Reynaldo Osdaña Herrera	299,952.04	6.68
08/23/2021	Reynaldo San Diego Ramos	299,569.71	6.67
08/22/2021	Virgilio Torres Duque	209,701.68	4.67
08/23/2021	Maximo Elfa Agapito	119,463.26	2.66
08/23/2021	Ana Atendido Tiamzon	299,998.80	6.68
08/20/2021	Aurora Quijano	29,631.36	0.66
08/01/2021	Perseus Rio Aguilar Sr	299,843.06	6.71
08/13/2021	Lydia Guilalas Gorospe	179,764.29	4.01
08/27/2021	Angel Alegre Samorillo	59,760.89	1.33
08/30/2021	Yolanda abela Garcia	29,659.08	0.66
08/23/2021	Adora Let Ramos Rapsing	29,634.00	0.66
08/29/2021	Maria Espiriru Gojo Cruz	209,401.76	4.66
08/28/2021	Antoneita Alolor Gepiga	149,633.55	3.33
		6,826,238.85	146.26

Date Died	Name	Claims	Contribution
08/27/2021	Ofelia Jabrica Dones	59,762.22	1.33
08/29/2021	Jovit Dacuya Española	299,703.11	6.67
08/30/2021	Adelaida Vargas Panganiban	299,683.10	6.67
08/28/2021	Renato Buara Lorilla	89,858.00	2
08/26/2021	Delano Yap	89,842.00	2
08/28/2021	Gina Alim Marquez	149,603.58	3.33
08/18/2021	Joselito Rivera Bladjay	269,530.47	6.01
08/26/2021	Lucito Gana Monton	299,589.72	6.67
09/01/2021	Jimmy gerona Espayos	299,789.82	6.67
08/23/2021	Froilan Vergara Lajara	29,624.76	0.66
09/03/2021	enrique avena delos Santos	299,876.53	6.67
09/03/2021	Imelda Abenoja Matias	269,766.00	6
09/03/2021	Jimmy De Vera Agapito	299,876.53	6.67
09/03/2021	Felomina Seco Soreto	89,938.00	2
08/31/2021	Daniilo Sumile Escarpe	119,527.10	2.66
08/15/2021	Petronilo Ang Sacdalan	299,745.45	6.69
09/03/2021	Daniilo Molina Macapagal	269,466.14	5.99
09/06/2021	Ma. Teresa Santos Bangasan	179,490.15	3.99
08/28/2021	Ma. Raquel Manzano Posadas	179,656.00	4
09/08/2021	Narciso Serrano Bijasa	299,713.32	6.66
09/08/2021	Leah Mendoza Zamora	269,609.90	5.99
09/11/2021	Rosita Caberos Quijano	299,799.90	6.66
09/10/2021	Pedro de Leon Guilalas	179,605.86	3.99
08/24/2021	Antonia Cordilla Ngalew	299,838.48	6.68
09/08/2021	Lucila Pascual policarpio	299,733.30	6.66
08/25/2021	Procopio Ramos Cruz JR	299,858.52	6.68
08/25/2021	Benjamin Llena Flaviano	119,850.96	2.67
09/06/2021	Estrellita Vivar Lopez	29,682.84	0.66
09/13/2021	Domnador Natividad Mendoza	269,651.83	5.99
09/05/2021	Ramoncito Lim Garcia	209,485.64	4.66
09/13/2021	Ester Adela Suarez	299,819.88	6.66
09/14/2021	Lourdes Disquilitado Espanueva	299,806.56	6.66
09/06/2021	Maximino Castillo Azur	89,930.00	2
09/13/2021	Emma Pastorfide Mendoza	299,766.60	6.66
09/10/2021	Soledad Alday Literato	59,865.96	1.33
09/13/2021	Herminia San Pedro Faustino	179,585.91	3.99
09/13/2021	Imleda Torcuator Cairo	149,876.64	3.33
09/13/2021	Mercedes Tubalinal Tarriman	299,746.62	6.66
09/10/2021	Ruel Tarayo Quiño	29,696.04	0.66
09/07/2021	Perla Martinez Feliciano	299,983.25	6.67
09/15/2021	Giovanni Jocson Del Rosario	119,702.66	2.66
09/09/2021	Andrea Virginia H. Cengar	209,658.06	4.66
09/15/2021	Sunshine Diamante Bazar	89,577.86	1.99
09/17/2021	Leonardo Elfa Pantaleon	299,555.90	6.65
09/13/2021	Teodora De Baguio Buenavente	59,846.01	1.33
09/04/2021	Arniel Puriran Domingo	89,864.00	2
09/20/2021	Bayani De Guzman Francisco	299,655.65	6.65
09/22/2021	Rogaciano Guilalas Guilalas	209,622.00	4.65

rd & 4th Quarter 2021

07/19/2021	Rosalie J. Dulva	29,835.77	0.67
09/03/2021	Purita Salinas Cachero	149,596.92	3.33
09/19/2021	Romeo Andal Aguila	89,631.59	1.99
09/14/2021	Carolina Fernandez	179,573.94	3.99
09/20/2021	Jose Marquez Hagos Sr.	299,682.25	6.65
09/14/2021	Maria Grace Roma Boneng	269,609.90	5.99
09/10/2021	Narciso Ressurreccion San Diego	29,682.84	0.66
09/24/2021	Felipe Mendoza policarpio Jr	269,626.24	5.98
09/08/2021	Nemesio Abano Cantemprate	29,680.20	0.66
09/21/2021	Teresita Dela Cruz Sundiam	299,688.90	6.65
09/24/2021	Flora Nolasco Diaz	299,928.30	6.65
09/26/2021	Benjmain Policarpio Jose	299,921.65	6.65
09/26/2021	Ernesto Pangilinan Guevarra	299,908.35	6.65
09/11/2021	Evelyn Valencia Mendoza	59,810.10	1.33
09/21/2021	Randy Lagajet Guzman	89,667.41	1.99
09/16/2021	Antonio Salazar Castañarez jr	59,861.97	1.33
09/21/2021	Remedios Salinas Doringo	149,589.24	3.32
09/14/2021	Proceso Bernardo Policarpio	299,613.42	6.66
09/14/2021	Rosevelt Pelone Sia	269,466.14	5.99
09/24/2021	Eluisa Agbu Capentes	29,757.42	0.66
09/28/2021	Isadora Madulin Francisco	269,715.94	5.98
09/29/2021	Christopher Galamiton Alolino	29,774.58	0.66
		13,660,341.90	303.63

Date Died	Name	Claims	Contribution
09/25/2021	Consolacion Suba Yutatco	119,923.44	2.66
09/25/2021	Isidro Cabanban Paragas	29,754.78	0.66
09/30/2021	Guillermo Mariano Masilang	209,352.16	4.64
10/02/2021	Leticia Borcena Cabrera	299,669.84	6.64
10/02/2021	Maximo Elfa German	299,663.20	6.64
10/05/2021	Lourdes Policarpio Contreras	299,736.24	6.64
09/12/2021	Pepito Estacio Damian	179,784.00	4
09/27/2021	IOvelyn Bucayan Gapasangra	59,967.04	1.33
09/17/2021	Johann Fuertes Lalas	269,573.96	5.99
10/05/2021	Divina Olaguer Maglonzo	299,769.44	6.64
09/27/2021	Dominga Perilla Manlangit	149,682.20	3.32
09/30/2021	Jaime Cordova Velaso Jr	29,771.94	0.66
09/30/2021	Yolanda manalo dinglasan	29,771.28	0.66
10/05/2021	Raul Formegones Roldan	299,742.88	6.64
10/03/2021	Lilia Gonzales dela Cruz	299,603.44	6.64
09/27/2021	Eleanor Abes Sagadraca	179,869.20	3.99
09/30/2021	Adela Capili Mutuc	299,934.95	6.65
09/28/2021	Gregorio Sanchez Francisco	299,795.30	6.65
09/26/2021	Zosimo Lapig Santos	59,933.78	1.33
09/23/2021	Sylvia Sayco Delumen	299,999.70	6.66
10/08/2021	Henry Naungayan Pascua sr	149,565.66	3.31
10/09/2021	Patricia Albarico Castillo	89,464.32	1.98
09/08/2021	Faustino Logronio Sabarez III	269,544.00	6
09/12/2021	Dorothy Logronio Sabarez	269,568.00	6
09/23/2021	Teresita Delman Sibayan	59,903.20	1.33
10/10/2021	Benjamin Domingo Centeno	59,638.92	1.32
10/04/2021	Benita Reyes Borela	29,777.88	0.66
10/06/2021	Irma Mobo Cordova	29,791.74	0.66
10/08/2021	Ma. Ruby Capul Ollero	59,629.68	1.32
09/13/2021	Romeo Badilla Marfil	59,760.89	1.33
10/12/2021	Anastacio Dequito Ehora	29,832.66	0.66
10/14/2021	Felisa Elfa Sta Maria	179,511.49	3.97
09/20/2021	Jose oliva Yulo Jr	59,842.02	1.33
10/11/2021	Elvira B. Marasiqan(Julian)	59,645.52	1.32
10/19/2021	Conchita Arellano Arnaiz	239,700.76	5.33
10/18/2021	Alexander Lasig Gomez	59,719.44	1.32
10/19/2021	Rodlfo Jacinto san JOSE	299,614.58	6.62
10/19/2021	Dory Villaflores Villalobos	299,601.34	6.62
10/21/2021	Joven Fernandez Lozano	59,744.52	1.32
10/20/2021	Annabelle Tibos Vitto	269,297.00	5.95
10/21/2021	Herbert Perado Bacani	209,604.73	4.63
10/19/2021	Marites Ferreras Patrimonio	59,732.64	1.32
10/08/2021	Luis Diva Huerto JR.	299,796.00	6.64
09/14/2021	Ricardo Galileo Malicsi	119,489.86	2.66
10/21/2021	Wilma Custodio Caronan	29,870.94	0.66
10/27/2021	Nick Luzura Varnal	59,801.28	1.32
10/24/2021	Marina Benedicto Treyes	119,512.80	2.64
10/29/2021	Mary Anne Natividad Delamente	29,908.56	0.66
		7,576,169.20	167.92

Date Died	Name	Claims	Contribution
10/30/2021	Prxides Disquitado Sarmiento	299,618.08	6.61
11/02/2021	Rodolfo Galanto Aguirre	149,615.40	3.3
09/29/2021	Guillermo Duran Cruz	29,727.06	0.66
11/02/2021	Victoria Barrientos Montemor	299,670.96	6.61
11/04/2021	Herminio Lim Wytangcoy	299,748.75	6.65
11/04/2021	Cerelina Bernabe Palad	89,675.37	1.99
11/03/2021	Luis Crame Baldomer0	59,865.96	1.32
11/06/2021	Wilfredo Abela Garcia	149,763.90	3.3
11/08/2021	Marcelo Villanueva Avena	119,816.40	2.64
11/07/2021	Lodivina Echavarria Sidayon	299,975.02	6.61
10/31/2021	Veronica occasion santos	59,818.44	1.32
09/26/2021	Inocencio Disquitado	299,733.30	6.66
11/06/2021	Micah JOY del Rosario Ypparraguirre	29,952.78	0.66
08/31/2021	Felixbert John Mendoza Galang	89,574.00	2
11/01/2021	Mario Cloma Gallego	179,892.61	3.97
11/04/2021	Danilo Morales Caventa	179,633.52	3.96
09/05/2021	Elorde Onita Robles	89,638.00	2
11/10/2021	Remedios Magtaka Mosca	119,914.08	2.64
11/08/2021	Victoriano Flores Sarmiento	29,965.32	0.66
11/05/2021	Haydee Inquiungco Rodriguez	119,790.00	2.64
11/13/2021	Maximo Gojo Cruz Casas	209,923.56	4.62
11/13/2021	Bayani Osdaña Elfa	119,958.96	2.64
11/16/2021	Julito Legaspi Zalamea	299,983.20	6.6
11/10/2021	Ricardo StA Ana Acosta	89,923.68	1.98
08/19/2021	Danilo Pambid Reyes	269,492.76	6.03
11/11/2021	Edwin Abundabar Rodriguez	59,955.72	1.32
06/10/2021	Nestor Baustista ibis	299,953.26	6.81
11/10/2021	Ramses Ramirez Panganiban	209,794.20	4.62
11/19/2021	Myrna Concepcion Dela Cruz	179,748.70	3.95
11/21/2021	Cornelio Palad de Jesus	299,877.95	6.59
11/23/2021	Virginia Macalinao Zapanta	149,737.77	3.29
11/21/2021	Marianita Mupal Zapandez	29,975.00	0.65
11/23/2021	Joefanis Eroy Ore	179,784.25	3.95
11/15/2021	Amelia Valerio Santos	29,987.10	0.66
11/23/2021	Petronila Calcaben Casidsid	29,586.70	0.65
11/19/2021	Mary Jean Valeriano Bansal	29,573.05	0.65
09/01/2021	Florina Bien Sibayan	89,991.72	2.01
11/22/2021	Domingo Policarpio Reymundo Jr.	119,696.56	2.63
11/21/2021	Glorioso avena manigbas	149,675.26	3.29
11/26/2021	Rolenda Acosta Piosca	269,626.40	5.92
11/27/2021	Teodora Teodoro Abogado	239,608.78	5.26
11/27/2021	Isaias Alfonso Aguinaldo	29,608.15	0.65
11/25/2021	Arnaldo Makahilig Briones	209,497.80	4.6
		6,590,349.48	145.57

Date Died	Name	Claims	Contribution
11/27/2021	Jose Espulgar Lope	89,733.50	1.97
11/28/2021	Samuel Valenzuela Ignacio	89,729.56	1.97
11/17/2021	Cristita Ferraris Necesito	299,989.80	6.6
11/29/2021	Guilberto Duray Reyes Sr	299,797.96	6.58
11/25/2021	Yulita Esteria Payumo	59,650.85	1.31
11/27/2021	cecilia Tubo Navarro	299,672.94	6.58
12/03/2021	Carmelita Casas	299,559.15	6.57
11/26/2021	Armando esguerra Morandarte	29,601.00	0.65
12/04/2021	Saviano Autida Borja	299,546.01	6.57
09/03/2021	Radegundo Cases Gonzales JR	299,985.80	6.7
12/11/2021	Ma. Carmen Fortunata Sisonllagan	179,829.48	3.94
12/13/2021	Rodolfo Marcos Capulong	299,887.65	6.57
12/15/2021	Lolita Lacdao	149,764.80	3.28
12/17/2021	Geralda Lalan Montemayor	299,634.56	6.56
12/19/2021	Cecilia Domingo Dariza	29,690.05	0.65
12/20/2021	Remedios Obidos Versosa	239,426.08	5.24
12/17/2021	Zenaida Reyes San Diego	269,506.10	5.9
12/22/2021	Narciso Malaca Lapuz	299,923.20	6.56
12/23/2021	Pacifico Adriano Daluz	299,988.80	6.56
12/19/2021	Florante Malapityy Lagazo SR	29,688.10	0.65
12/26/2021	Cristy Garcia Salandanan	89,615.12	1.96
		4,254,220.51	93.37



DONATION OF BARANGAY SIDE CAR PATROL

(OCTOBER 29, 2021)



Peace and order in the barangay is one of the many tasks the Barangay Council in every place needs to address. Being able to do this task entails the Council's capacity to be able to reach places within the barangay that belongs to its jurisdiction, so that they will be updated on what is happening within their jurisdiction.

Thanks to San Jose Koop, Dulong Bayan's "Brgy Peacekeepers or Brgy. Tanods " can now do their rounds instantly using the Tri-Patrol they donated. This is of big help to us, aside for being low maintenance, it can reach areas not accessible by other vehicles. Barangay patrolmen can now do monitoring of the different places 24 hours and assures safety within the area.

Thank you San Jose Koop for continuing to be of service to the community through different projects and thus be able to lift the status of living of the people within your reach. May you continue to be instrument of development and prosperity of the people you serve. May God continue to bless you and make you even stronger.



BLOOD DONATION

BY: DARRYL MYKHAEL C. CRUZ

Blood transfusion save lives and improves health, but many patients requiring transfusion do not have timely access to safe blood. Providing safe adequate blood should not be integral part of every country's National Health Care policy and infrastructure.

Amidst the pandemic which had seriously affected our supply for safe and quality blood in the province of Bulacan, the patients' demand for blood transfusions has not actually reduced but unbelievably increased during this pandemic. San Jose Koop Directors, Officers and Employees respectfully supported and sponsored Mass Blood Donation last October 30, 2021 in our premises purposely to augment Philippine Red Cross inventory of adequate, safe and quality blood for the benefit of all Bulakenyos.

Almost 50 employees are qualified to donate safe bloods. In return, Philippine Red Cross Bulacan Chapter blood station will reciprocate donors by assisting them in case their need for blood arises in the future.



MASIKAP

*MAgasing Sinasalamin 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
040-2019027467	Kamandalaan, Muzon	1,000 SQ.M.	Res.	3,500,000.00
040-2018006661	Sitio Gulod San Vicente, Sta Maria.	2,000 SQ.M.	Residential	3,000,000.00
T-183692 (M)	Loma De Gato Marilao	1,000 SQ.M.	Res.	2,600,000.00
040-2017017696	Partida Muzon Beside Partida Elem. School	883 SQ.M.	Residential	1,766,000.00
040-2018011529	Brgy. Kaypian	444 SQ.M.	Residential	1,332,000.00
040-2018011527	Brgy. Tigbe Nor. Bul.	333 SQ.M.	Residential	1,200,000.00
040-2015001434	Brgy. San Pedro Area F, S. Palay	331 SQ.M	Residential	993,000.00
040-2016031897	Brgy. San Martin III	224 SQ. M.	Residential	672,000.00

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