



MASIKAP

CELEBRATING

36 *years*

1987
2023

ANNIVERSARY



2nd Quarter 2023



SAN JOSE KOOP

SAN JOSE DEL MONTE SAVINGS AND COOPERATIVE

MASIKAP

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GET VACCINATED
Protect yourself and others against COVID-19



Recovery After Exit from Pandemic

Almost all organizations whether cooperatives were affected when the Covid-19 Pandemic struck to the whole world. Small, medium and some large cooperatives have to close down and some reduce their operations to the point that their surplus or profit were greatly affected. On top of this inflation shoot up due to elevated price of oil and food prices. One time a member of our cooperative approach me and inquire "Chairman why is it that we are bigger now but the rate of interest on share capital or dividends were declining unlike before where our dividends ranges from 8% to as high as 10%.

I have to explain to them that the Pandemic and the war between Ukraine and Russia very much affected our operations, notable of which are as follows:

- (a) There are few borrowers
- (b) Majority of existing borrowers were delinquent
- (c) We temporarily stop charging penalties
- (d) Others requested for loan restructuring etc.

In addition to this inflation shoot up so that prices of commodities went up thereby affecting the capacity of members to pay their loans and our cost of operations were also affected. It is fortunate that we still managed to at least maintain a profitable operation and attain our yearly surplus budget. The second semester, we hope our operations will normalize so that we can attain our budgeted surplus of P103 Million and assets of P 4 Billion for the year 2023.

General Assembly of Federations

We attended the General Assembly of various federations such as Central Luzon Region League of PFCCO, Bulacan Federation of Cooperatives, One Cooperative Health Federations and from their assessment of the future, they are all optimistic that after this pandemic, our operations will surely improve and all our goals will be achieved with flying colors.

Five-Year Plan of San Jose Koop

In our annual report for the year 2022, we presented our 5-Year Plan beginning 2023 – 2027. To make our vision more concrete, we restated that for 2023 to 2027, our vision will be a "A World Class Financial Institution Committed to Serve with 146,000 Members, Share Capital of P1.6 Billion and Assets of P7 Billion."

The Pandemic Era was the biggest challenge we have met in our operations and surviving this era makes us strong and resilient ready to face the future with vigor and full of confidence that we will surpass our previous performance with flying colors.



2ND QUARTER ACTIVITIES

3 Days Livelihood

PERFUME & FABRIC CONDITIONER AUGUST 26, 2023



ALCOHOL & BLEACHING SOLUTION AUGUST 28, 2023



Training for Members



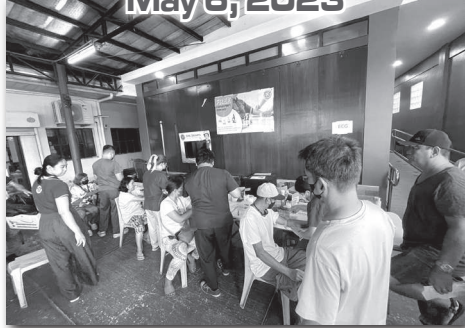
DISHWASHING & DETERGENT POWDER AUGUST 27, 2023



2ND QUARTER ACTIVITIES

FREE LABORATORY TEST FOR MEMBERS

May 6, 2023



MEDICAL MISSION 2023

May 13, 2023





LACTATION STATION AT SAN JOSE KOOP

by Dir. Jovita V. Mateo

Last May 2023, San Jose Koop celebrated its 36th Anniversary as a committed institution in uplifting the lives of the members as well as the community. As part of this celebration after the Thanksgiving Mass on May 15, 2023, we were all gathered for the blessing and to formally open the Lactorium also known as the Lactation Room of the cooperative located at the 2nd floor, Main Office.

This private space is intended for nursing and breastfeeding mothers that can be utilized by members and employees. San Jose Koop adopts the national policy of promoting, encouraging and protecting the practice of breastfeeding by having this kind of facility. It shall create an environment where basic physical, emotional and psychological needs of mother and infants are fulfilled and relationship are enhanced through breastfeeding.

Our Lactation Room is provided with complete equipments such as refrigerator as storage for expressed milk, lavatory, cleaning supplies, table and comfortable seats. Breastfeeding women need to breastfeed or pump breastmilk regularly during the day as it maintains milk supply and avoid medical problems related to a build-up of milk as well as it contains benefits and nutrients that need to be intake by the infants.

As the Breastfeeding Awareness Month approaches this month of August, San Jose Koop Raises awareness on the importance and to further promote breastfeeding. We have to be an advocate in establishing and incorporating specific measures in the cooperative that would present opportunities for mothers to continue expressing their milk and/or breastfeeding their infant or young child.

2ND QUARTER ACTIVITIES

SAN JOSE KOOP COMMUNITY PROGRAMS

DONATION

OF RICE & GROCERY FOR 5 ORPHANAGE
AND HOME FOR ELDERLY



BAHAY KALINGA
PATAG, STA. MARIA, BULACAN
MAY 25, 2023



LINGAP BATA
PATAG, STA. MARIA, BULACAN
MAY 25, 2023



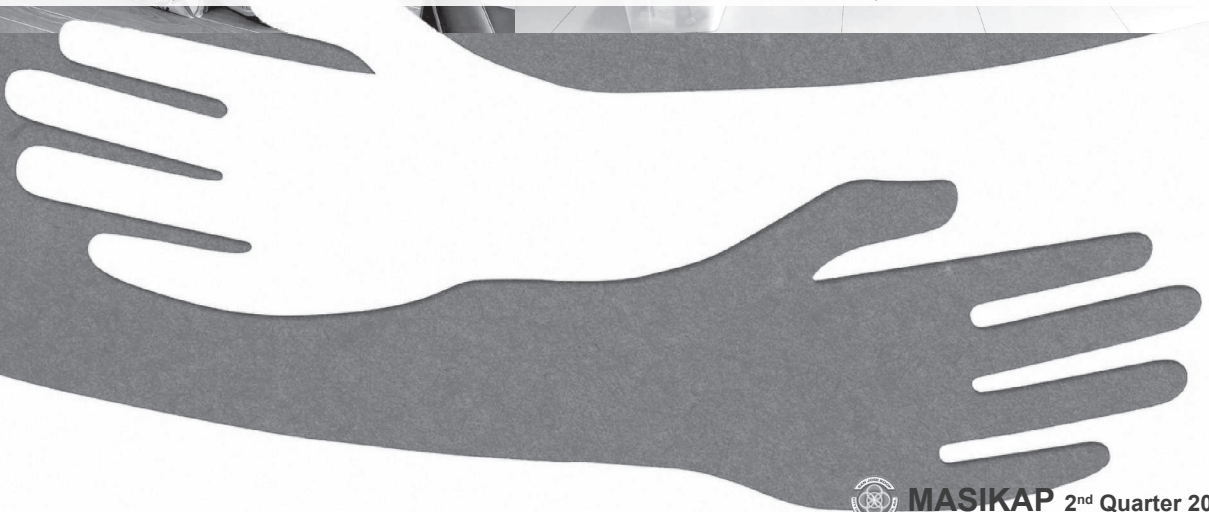
BAHAY SIBOL,
CITY OF SAN JOSE DEL MONTE, BULACAN
MAY 25, 2023



HOME FOR ELDERLY, DELA COSTA III
CITY OF SAN JOSE DEL MONTE, BULACAN
MAY 26, 2023



FR. SIMPLICIANO
CITY OF SAN JOSE DEL MONTE, BULACAN
MAY 26, 2023





FLOWER ARRANGEMENT *Seminar-Workshop*

by: JERRY L. OCAMPO

The Basic Flower Arrangement Seminar-Workshop was held last June 16, 2023 at the training room of San Jose Koop Main Office. It was attended by 22 regular members composed of 2 males and 20 females. The Resource Speaker invited is Ms. LORNA G. FLORES from TESDA.

Ms, Flores discussed the original art of flower arrangement originated from Japan that symbolizes beauty of all components of the natural world working in harmony. It is also known as *ikebana* that symbolizes three main points, the heaven or sky, man and earth. She also introduced the basic materials used such as floral foam, scissor or cutter, flower vases, plastic twine, floral foam, ribbons, accessories to enhance better the said arrangement. Likewise, she identified the names of the flowers, color combination of big or small such as anthurium, mums, roses, and leaves to be used depends upon the arrangement designed.

She also discussed that flower arrangement should be balance to all the corners, scattered the flowers depends upon to be use for a purpose like low and long flower arrangement for presidential table of speaker or wedding, round center piece can be use for a debut or wedding to be place on the table of the guest attendees. The mechanics should covered by inserting fillers of small leaves. Grouping of color of flowers or combination of colors is acceptable. Focal point is also important to emphasized at the center.

There are five arrangement designs demonstrated by Ms. Flores namely Round Center Piece, Long and Low, One Sided, Arm Bouquet and Bridal Bouquet. The participants divided into 4 members and grouped themselves. The five group names created are Group1-Shagedy, Group 2 – Bukang Liwayway, Group 3- Power Puff, Chair Group 4- Flower Five and Group 5- Flower Blossom.

After each actual demonstrated of Ms. Flores the members was given materials and the perform actual workshop with a group effort symbolizes “Cooperativism”. The facilitators were Ms. Mikas L. Manuel and Ms. Lorie Ann Lozano who assisted the participants in their activities. They were guided by a pattern flower designed made by Ms. Flower to make it easier. Each flower arrangements was judged/constructive criticized by Chief MSBDO Officer Mr. Rodolfo Z. Gado and Education Committee Chairperson Mr. Jerry L. Ocampo respectively. It was observed that the participants were improving as the flower arrangement and were very artistic, imaginative skills to make their arrangements unique, authentic and a different one.

Each group and individual participants who were outstanding in the flower arrangement output were given a Certificate of Appreciation. The following groups were awarded for their best flower arrangement as follows: Round Center Piece – Flower Puff Group, Long and Low – Flower Blossom, One-Sided – Bukang Liwayway Group.

On the other hand, the individual participants who won the best for their flower arrangement is Ms. Jo Ann Glaze, for Arm Bouquet, and Ms. Maria Aurora Poblete and Ms. Eliza Alegria respectively won for Bridal Bouquet category.

It was indeed a very productive of the members of cooperative where their skills, talents were enhanced that can help to uplift their socio-economic livelihood which is one of the mission of San Jose Koop to serve and empower the members thru community services and conducting seminars and workshops. Together we are stronger.



2ND QUARTER MAIN ACTIVITIES



Activities	Date
FREE Laboratory Test for Members and Non-Members held at San Jose Koop Main Office	May 6, 2023
Medical Mission held at San Jose Koop Main Office	May 13, 2023
Thanksgiving Mass held at St Joseph Parish Church and SJDMSCC Main Office that was attended by Officers and Staff	May 14 & 15, 2023
Distribution of free snacks in all San Jose Koop Offices for the transacting members	May 15, 2023
Awarding of Side Car Patrol to Barangay Mulawin and Barangay Guyong, Sta Maria.	May 15, 2023
Donation of Rice and Groceries to Orphanages and Abandoned Elderly	May 25 - 26, 2023

We are hoping that your endless support to San Jose Koop and the togetherness will always remain for us to provide quality services and initiate organizational activities that lead towards success to the each one of us.



San Jose Koop's 36th Founding Anniversary

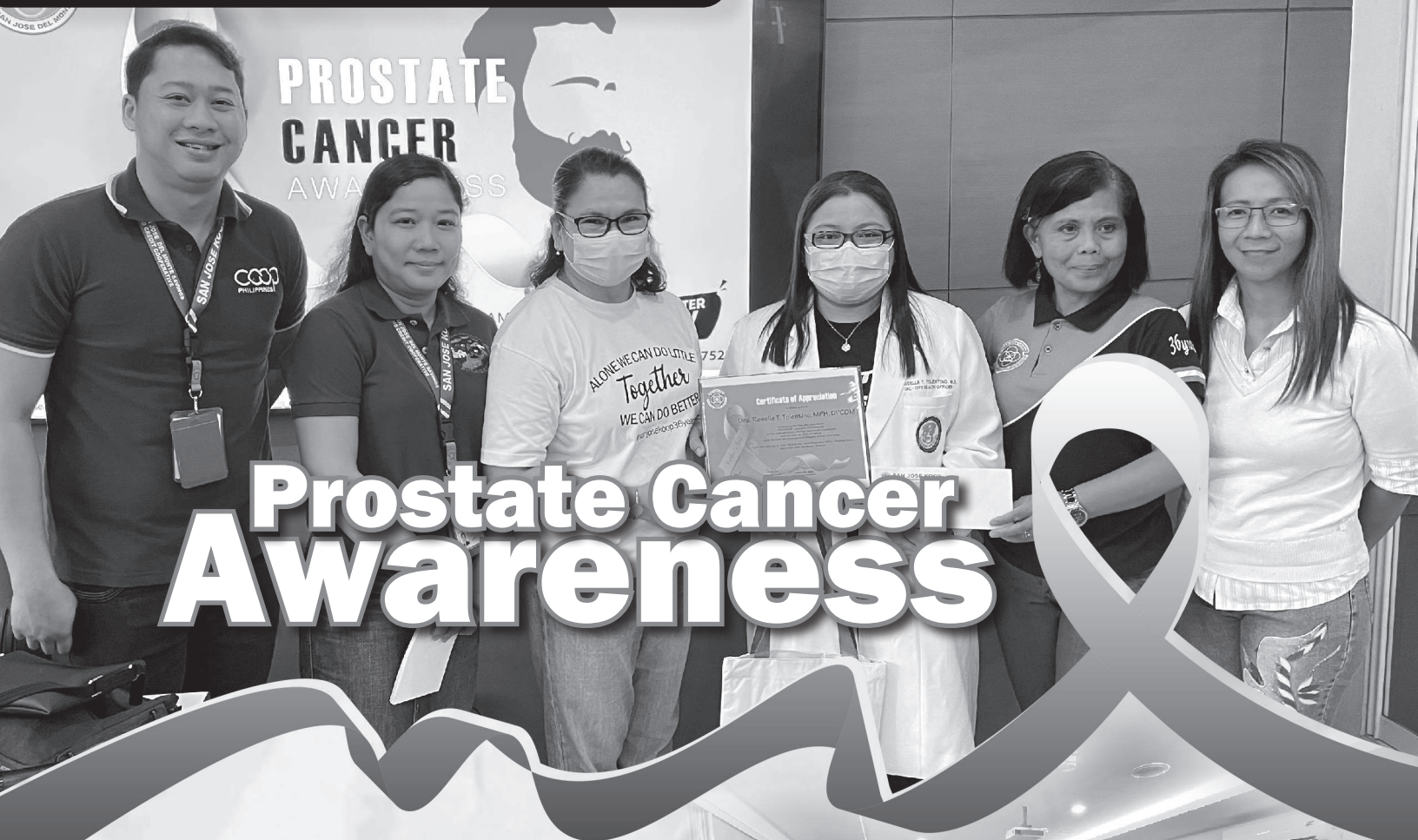
By: CEO Caroline D. Dave

Another fruitful year has been added to San Jose Koop's milestones as the cooperative celebrates its 36th Year of continuous service and providing sustainable programs to members and community. By God's grace, we were able to make possible ways of sharing the blessings we received upon. This act of service certainly contributes to the success and development of San Jose Koop throughout the years.

We have a month-long celebration of our founding anniversary by conducting the following activities in order to express our appreciation and gratefulness for your overwhelming support from the very beginning.



2ND QUARTER ACTIVITIES



Prostate Cancer Awareness

In Celebration of Father's Day, we conducted Prostate Cancer Awareness for Men Members, to increase cancer awareness among men and to provide understanding about the importance of having a right screening test and self-check for an early detection.

Participant: 54 Members (45years old above)
Speaker: Dr. Roselle T. Tolentino
Date Conducted: June24, 2023



FINANCIAL HIGHLIGHTS

AS OF JUNE 2023

Total Assets	3.60 B
Loan Receivable (Net)	1.59 B
Deposits Liabilities	2.18 B
Other Liabilities	159.13 M
Members Equity	941.94 M
General Reserve Fund	179.02 M
Net Surplus	60.02 M
Gross Revenue	147.18 M

Portfolio at Risk (PAR 1)	9.27%
Portfolio at Risk (PAR 30)	6.69%

Membership

Regular Member	56,860
Associate Member	1,309
Skylab	3,444

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.

- P 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

Apply now thru our Online Loan Application

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

DATE FILED	NAME	AGE	DATE OF DAMAYAN MEMBERSHIP	DATE OF DEATH	CONTRIBUTION	TOTAL AMOUNT
4/3/2023	FELIX, LYDIA MARCOS	51	9/30/2015	3/13/2023	4.59	209,588.58
4/3/2023	SAMSON, LUCILA MACALALAD	67	6/14/2013	3/27/2023	5.87	269,538.66
4/4/2023	REYES, RAYMUNDO PERMEJO	74	6/8/2016	4/4/2023	3.90	179,571.60
4/4/2023	PADIL, LICENIO BOBE DALINA	53	6/11/2021	4/1/2023	0.65	29,916.25
4/5/2023	DIRECTO, MARIA ANGELES SOLIS	61	1/13/2016	4/3/2023	4.55	209,495.65
4/5/2023	GERMAN, BIBLANA DE VERA	78	3/24/2001	4/4/2023	6.51	299,902.68
4/11/2023	GALLEGO, LINA FRANCISCO	70	4/6/2002	4/8/2023	6.51	299,948.25
4/11/2023	LANIP, JOCELYN BOLINA	67	11/13/2013	3/31/2023	5.86	269,530.70
4/11/2023	SANTOS, FRANCISCO ARATIA	70	8/29/2019	4/3/2023	1.95	89,766.30
4/12/2023	ANDAL, ERLINDA TOMAGAN	70	4/10/2012	4/11/2023	6.50	299,637.00
4/12/2023	CUNANAN, ALFREDO AGUILAR	70	11/12/2021	4/8/2023	0.65	29,942.90
4/12/2023	SANTOS, ALDRIN ATIVO	39	12/23/2013	3/29/2023	5.21	239,389.08
4/13/2023	DIGNO, LEONILA CARANTO	60	9/20/2016	4/7/2023	3.90	179,657.40
4/17/2023	CALUAG, LORNA RAPSING	68	12/29/2005	4/15/2023	6.50	299,981.50
4/17/2023	BAUTISTA, JUANA NEPOMUCENO	83	3/24/2001	4/17/2023	6.49	299,688.73
4/20/2023	CANDELARIO, MARCO MANUEL GATA	48	11/9/2010	4/16/2023	6.50	299,968.50
4/24/2023	CRISOSTOMO, ENCARNACION HUERTO	91	3/24/2001	4/17/2023	6.49	299,656.28
4/24/2023	PERONA, JAIME PANGILINAN	79	7/26/2002	4/21/2023	6.48	299,635.20
4/24/2023	DELA CRUZ, ISRAEL HILARIO	71	11/9/2017	4/24/2023	3.24	149,924.52
4/24/2023	NAVALLE, ROSITA PADO	56	5/12/2020	4/24/2023	1.29	59,692.17
4/25/2023	BAGACAY, RAMEL VILLAREAL	54	5/18/2020	4/21/2023	1.29	59,643.15
4/25/2023	GADO, JOSEFINO SR. NIETO	76	10/1/2014	4/25/2023	5.18	239,802.92
4/25/2023	AVENDAÑO, ERLINDA BENEDICTO	60	7/16/2015	4/19/2023	4.54	209,807.02
4/26/2023	ZAMORA, RODOLFO SR. LEANG	90	3/24/2001	4/23/2023	6.48	299,667.60
4/26/2023	RAYMUNDO, BERNARDO PANTALEON	72	11/24/2016	4/20/2023	3.88	179,376.28
4/27/2023	REYNA, FLOCERPIDA DE LEON	79	3/4/2015	4/14/2023	5.20	239,829.20
4/27/2023	MANLAPAZ, ANGELITO REYES	69	2/18/2020	4/22/2023	1.94	89,705.60
4/27/2023	INTONG, HERMINIGILDO DAPLIN	57	5/27/2014	1/31/2023	5.32	239,346.80
4/28/2023	LACERNA, MYLENE GIRON	44	6/16/2012	8/29/2021	6.85	269,451.60
4/29/2023	GOJO CRUZ, RODRIGO ESPANUEVA	51	2/4/2022	4/29/2023	0.64	29,665.92
TOTAL DEATH: 30 MEMBERS					TOTAL:	6,170,728.04

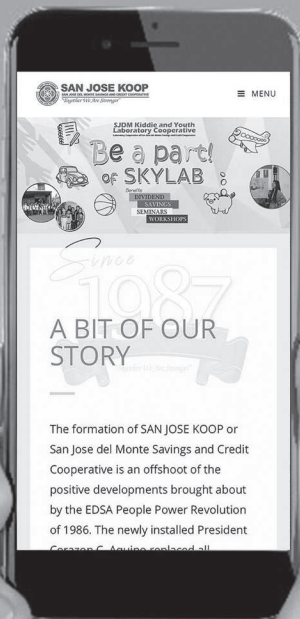
DATE FILED	NAME	AGE	DATE OF DAMAYAN MEMBERSHIP	DATE OF DEATH	CONTRIBUTION	TOTAL AMOUNT
5/3/2023	TROGELIO, TERESITA DUMO	85	3/24/2001	4/28/2023	6.47	299,871.56
5/3/2023	JESALVA, FELOMINA TORRECAMPO	77	3/24/2001	4/30/2023	6.47	299,910.38
5/5/2023	SAN JUAN, NORMA GOJO CRUZ	68	8/5/2013	5/5/2023	5.80	269,485.40
5/5/2023	OBINARIO, MARISSA DULOT	50	2/5/2014	5/2/2023	5.81	269,403.89
5/8/2023	VILLANUEVA, DOMINGA GERMAN	63	4/6/2002	5/6/2023	6.45	299,757.30
5/8/2023	CHUA, DANILO BASILIO	66	9/8/2011	5/7/2023	6.45	299,750.85
5/10/2023	AYAG, MARILOU IPIO	56	10/29/2013	5/10/2023	5.79	269,449.23
5/11/2023	ORMENITA, PONCIANA DISTRAJO	86	2/7/2001	5/8/2023	6.45	299,860.50
5/12/2023	QUINITIO, MAY ANN ARGENTE	35	3/17/2017	5/4/2023	3.87	179,660.88
5/12/2023	SEVERA, VICTORIA CALVELO	74	3/23/2018	5/11/2023	3.22	149,900.66
5/12/2023	DALMACIO, FILOMENA MENDOZA	73	2/1/2021	5/11/2023	1.28	59,586.56
5/15/2023	MAGARRO, MARIA GILLES	90	3/24/2001	5/15/2023	6.43	299,631.57
5/15/2023	BALAYO, NORBERTO INOCENCIO	58	10/4/2017	5/14/2023	3.22	149,990.82
5/15/2023	SUBIA, GINA HERRERA	62	4/20/2018	5/14/2023	3.22	149,987.60
5/15/2023	FERNANDEZ, LOURDES AUQUICO	74	1/13/2016	5/14/2023	4.50	209,605.50
5/16/2023	ESPENEDA, MARK JOSEPH GAUTANE	35	8/14/2018	5/13/2023	2.57	119,702.89
5/18/2023	BEGASO, RITA GARCIA	62	8/25/2015	5/16/2023	4.50	209,785.50

Abubuyan Program

2ND QUARTER 2023

5/18/2023	PEQUE, ELMER QUIDLAT	48	2/20/2019	5/7/2023	2.58	119,869.38
5/22/2023	ALDAS, SUSETTE ELEAZAR	65	10/5/2011	5/19/2023	6.42	299,679.18
5/22/2023	TAMAYO, RICARDO GABRIEL	66	12/6/2021	5/10/2023	0.64	29,777.92
5/23/2023	TACSIAT, JUAN CASTILLO	68	3/8/2021	5/19/2023	1.28	59,741.44
5/23/2023	VERGARA, MARIA TERESA ROBIDILLO	49	5/29/2013	4/28/2023	6.48	269,623.14
5/23/2023	BRIGATAY, MA. CRISTINA VERGANCIA	55	10/22/2015	5/19/2023	4.49	209,557.28
5/23/2023	LACASA, IMELDA NALUIS	58	1/18/2019	5/19/2023	2.56	119,477.76
5/23/2023	SAMONTE, MARCELA LAMSIN	67	3/24/2001	5/17/2023	5.78	269,509.84
5/24/2023	SUEL, RITO ANAC-ANAC	38	9/13/2016	4/6/2023	3.90	179,474.10
5/25/2023	BORCENA, NICANOR ABELA	89	1/29/2015	5/24/2023	5.12	239,380.48
5/26/2023	MONTOYA, JULITA NACIONAL	58	10/10/2011	5/18/2023	6.43	299,953.07
5/26/2023	ANURAN, GERONIMO MARILAG	62	12/12/2019	5/12/2023	1.92	89,806.08
5/29/2023	NAZ, NORMA NIEBLA	66	1/10/2015	5/21/2023	5.13	239,453.01
5/29/2023	DE LUNA, CHILLY LAVAPIE	61	12/23/2011	5/27/2023	6.40	299,616.00
5/30/2023	SOLIS, ATANASIA CUANAN	56	7/31/2015	5/27/2023	4.48	209,726.72
5/30/2023	GUIRAL, MICHAEL LAQUINDANUM	37	5/8/2015	5/30/2023	5.12	239,912.96
5/31/2023	TABAMO, EDGARDO QUINES	66	3/5/2021	5/28/2023	1.28	59,919.36
5/31/2023	MAJAM, JUANITO MANALON	81	8/12/2000	5/28/2023	6.40	299,590.40
TOTAL DEATH: 35 MEMBERS					TOTAL:	7,369,409.21

DATE FILED	NAME	AGE	DATE OF DAMAYAN MEMBERSHIP	DATE OF DEATH	CONTRIBUTION	TOTAL AMOUNT
6/1/2023	GARCIA, ERNESTO VICTORIO	74	11/6/2007	5/28/2023	6.40	299,609.60
6/1/2023	JAVINES, CARMELO ABUNDO	73	12/7/2018	5/30/2023	2.56	119,959.04
6/1/2023	DELOS SANTOS, ROLANDO PASIOLA	66	2/24/2012	5/30/2023	6.40	299,891.20
6/6/2023	SISON, OFELIA ALBERTO	60	1/18/2014	6/5/2023	5.75	269,928.00
6/6/2023	DE VERA, ARIEL AGAPITO	60	4/29/2015	6/5/2023	5.11	239,878.73
6/7/2023	ALONZO, RAMON LAVARIAS	69	1/24/2019	5/29/2023	2.56	119,887.36
6/7/2023	MERCADO, GUILBERT ALLAN PADERES	54	6/27/2019	1/24/2023	2.01	89,828.91
6/8/2023	PEREZ, REYNALDO MARIANO	75	3/24/2001	6/6/2023	6.38	299,598.42
6/8/2023	LECHIDO, ELENA POSADAS	72	8/6/2019	4/11/2023	1.95	89,772.15
6/10/2023	LIM, JULITA RONE	81	3/24/2001	6/9/2023	6.38	299,987.60
6/13/2023	PIAD, CORNELIO JR. TOLENTINO	69	5/4/2006	6/8/2023	6.38	299,860.00
6/14/2023	PEÑA, RAQUEL BATISLAONG	47	5/6/2002	6/10/2023	6.37	299,663.91
6/14/2023	POLO, ROGELIO SR. FUMERA	76	12/13/2017	6/11/2023	3.18	149,609.46
6/14/2023	DARIZA, VIRGILIO GARRAFA	85	3/24/2001	6/13/2023	6.37	299,855.01
6/15/2023	BELLIN, MARIVEL ALAGAR	44	8/5/2011	6/12/2023	6.37	299,670.28
6/16/2023	MENDOZA, EMMANUEL DE ASIS	65	5/11/2018	6/15/2023	3.18	149,863.86
6/19/2023	MENDOZA, AGUSTIN FLORES	70	8/7/2013	6/17/2023	5.72	269,743.76
6/21/2023	TORMES, FARRALYN CADAG	37	1/8/2020	6/16/2023	1.9	89,596.40
6/22/2023	COMESO, ROMEO TAPAY	75	7/29/2017	6/15/2023	3.18	149,854.32
6/23/2023	BATALON, LUZ BANAWA	77	4/22/2008	6/22/2023	6.34	299,577.68
6/26/2023	GAMBOA, ARCELITA SANTOS	75	2/27/2018	6/25/2023	3.17	149,902.96
6/29/2023	SOLIMAN, LORAIN LUMAPAG	29	1/19/2023	6/23/2023	0.31	14,652.46
6/30/2023	DE MESA, MANUEL AVENA	68	10/1/2018	6/21/2023	2.54	119,933.72
6/30/2023	DOMINGO, ELEANOR HIMOR	45	8/2/2019	6/29/2023	1.89	89,472.60
TOTAL DEATH : 24 MEMBERS					TOTAL:	4,809,597.43



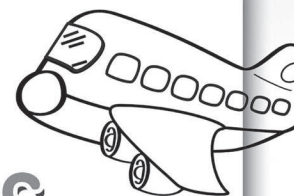
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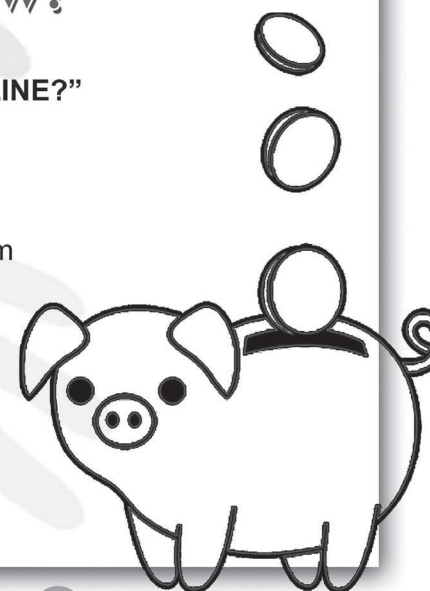
Laboratory Cooperative of San Jose del Monte Savings and Credit Cooperative



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“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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Basic Accounting for Non-Accountants

By: *Oliver Himor*

Attending seminars has a great contribution to the growth of an employee. Various learning and skills can accumulate through proactive discussion. A good speaker also has a huge impact in conducting seminar like the one that I attended last April 28, 2023 here at SJDM Savings and Credit Cooperative, Training Hall led by the Philippine Federation of Credit Cooperatives (PFCCO) employees together with our resource speaker Ma'am Ma. Socorro N. Bartolome, CPA, MBA (dean at baliwag polytechnic college).

PFCCO is an organization that provides proper education through seminars and trainings to all member-cooperatives set of directors, officers, committees, and management/staffs. For non-accountants graduate like me, it's a privilege to be chosen as one of the few participants of the said seminar. At first, she discussed the Financial

Management and how important to know it since we are inside of a financial institution. Then, we started at analysing the different financial approach and how it is related to a cooperative. Next are the Accounting Methods, the Cash and Accrual methods. And lastly, the difficult and probably the longest topic she discussed are the Accounting Process. To be easy for us to digest the knowledge that we have learned, she taught us first the Accounting Equation and the Debit Credit system.

For me, she makes things easier for us to understand the discussion by citing her experiences about what she learned from her past works. Many say that accounting subject is really hard but I think it really depends on how it will be process and taught to us.



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- 2015001434	Brgy San, Pedro Area F. Sapang Palay CSJDM, Bulacan	331 S.Q.M	Residential	993,000.00
040-2016031897	Brgy San Martin III CSJDM, Bulacan	224 S.Q.M	Residential	672,000.00
040-2018011529	Brgy Kaypian, CSJDM, Bulacan	444 S.Q.M	Residential	1,332,000.00
040-2018011527	Brgy Tigbe N.Garay, Bulacan	333 S.Q.M	Residential	1,200,000.00



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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