MASIKAP

3rd–4th Quarter 2023

UNITED AS ONE IN BUILDING A BETTER AND STRONGER COMMUNITY

SAN JOSE KOOP

SAN JOSE DEL MONTE SAVINGS AND COOPERATIVE

MASIKAP

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CHAIRPERSON'S CORNER

Romeo A. De Jesus, CPA

For the 3rd Quarter of 2023, the following were the activities undertaken by the San Jose Koop:

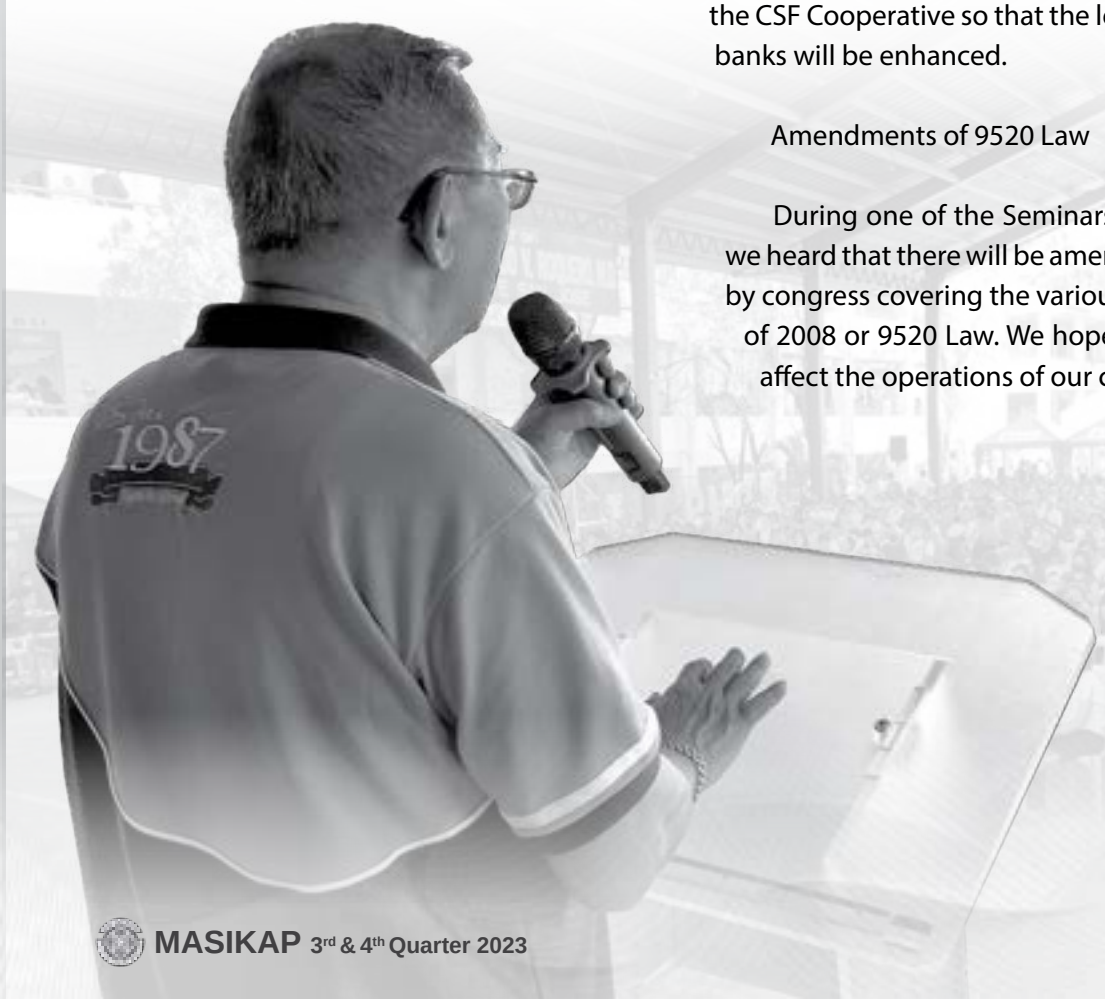
1. GST Seminars for all officers and employees held last September 16 and 23, 2023
2. Livelihood trainings such as:
    - Meat and Food Processing – September 29, 2023
    - Beauty Care Workshop – August 3, 2023
    - Candle Making and Flower Arrangement Workshop – September 26, 2023

The Officers and Management of our cooperative are encouraging all members of San Jose Koop to take advantage in participating in our various seminars in order that they can start a business with the financial support to be given by San Jose Koop for those who are interested. These will help them to earn various income especially nowadays that the price of food etc. are continuously rising. Please get in touch with our Member Services and Business Development Office (MSBDO) for livelihood seminar schedule. The next few weeks we will also coordinate with TESDA Office so that we can send our members who want to attend their training courses with allowances to be provided by our Cooperative.

Credit Surety Fund

We have just attended the 1st Credit Surety Fund Congress in Cebu last October 24 – 26, 2023 and we are submitting our reports about this new loan program offered for cooperative members who are engaged in business.

A new type of cooperative was introduce by the Cooperative Development Authority. Financing of the CSF Cooperative will come from the cooperative, the local government unit and the government banks. We hope that the CDA will encourage various cooperatives and local government units to adopt and help organize the CSF Cooperative so that the lending activities of cooperative and banks will be enhanced.



Amendments of 9520 Law

During one of the Seminars attended there were information we heard that there will be amendment that were being considered by congress covering the various provisions of the Cooperative Act of 2008 or 9520 Law. We hope no major amendment will greatly affect the operations of our cooperative.

MIDYEAR REVIEW AND ASSESSMENT 2023

August 8, 2023 @ Activity Center, Motorpool, Sapang Palay Proper, CSJDM

5TH BUSINESS FORUM | (Business in Digital Era)

August 10, 2023 @ Activity Center, Motorpool, Sapang Palay Proper, CSJDM

FEEDING PROGRAM 2023

August 12, 2023 @ Baryo Bisaya, Brgy. Tungkong Mangga, City of San Jose del Monte, Bulacan

3RD QUARTER ACTIVITIES

Free Laboratory for SENIOR & PWD

August 26, 2023 @ Activity Area, San Jose Koop Main Office, CSJDM

TREE PLANTING PROGRAM 2023

September 9, 2023 @ Sanjo Garden, Brgy Kaypian, CSJDM, Bulacan

OPENING of Coop Month Celebration

September 27, 2023 @ Malolos City, Bulacan

DONATION
OF HANDWASHING FACILITY

Miguel Cruz Elementary School
Bulac, Sta. Maria, Bulacan
October 6, 2023

Bagong Buhay F Intigrated School
Sapang Palay, CSJDM, Bulacan
October 6, 2023

OWNERSHIP MEETING AND GST SEMINAR

November 11, 2023 @ Sapang Palay National High School,
City of San Jose del Monte, Bulacan

United as One in Building a **Better** and **Stronger** Community

by CEO Wilma D. De Vera

As we gradually overcome extensive social and economic challenges and its impact, San Jose Koop remains its stability and resilience throughout the years. The year 2023 has been the onset for the recovery and healing of each business activities as we move forward to our new endeavour. With that, we were able to accomplish the following activities as our regular projects and services for the community during the 3rd and 4th quarter of 2023.

The undertakings above have been implemented to contribute in achieving Sustainable Development Goals. Moreover, San Jose Koop deeply values the 7th Principle of Cooperative which embodies "Concern for Community" through the implementation of these various collaborative programs. The empowerment of community promotes access to health, well-being, security and opportunity, thus leading to improved quality of life. Let us build a stronger and more connected communities as we strenuously climb into ladder of success and fulfill our shared vision.

Activity	Date	Beneficiaries / Location
Feeding Program	August 12, 2023	Less fortunate children at Sitio San Isidro in Brgy. Tungkong Mangga SJDM, Bulacan
Awarding of Handwashing Facility	October 6, 2023	Bagong Buhay F Integrated School and Miguel M. Cruz Memorial School
Bloodletting Activity in Partnership with Red Cross	October 20, 2023	Held at San Jose Koop Main Office
Donation of Sidecar Patrol	November 29, 2023	Muzon Bagong Pag-Asa MPC
Christmas Trade Fair	December 11-25, 2023	In partnership with SJDM Business Dev't Office for San Joseños
Gift-Giving Activity	December 20, 2023	Fr. Simpliciano and Home for the Elderly in Tungkong Mangga; Orphanages in Sapang Palay and Patag Sta. Maria
Gift-Giving and Donation of Sacks of Rice	December 27, 2023	Ospital ng Lungsod ng San Jose del Monte

Donation
of Motorcycle With Side Car

To Muzon Bagong Pag-Asa MPC (November 29, 2023)

FINANCIAL *Highlights*

AS OF DECEMBER 2023	
Total Assets	3.78 B
Loan Receivable (Net)	1.93 B
Deposits Liabilities	2.20 B
Other Liabilities	204 M
Members Equity	1.02 B
General Reserve Fund	179.02 M
Net Surplus	115.03 M
Gross Revenue	317.57 M
Portfolio at Risk (PAR 1)	10.42%
Portfolio at Risk (PAR 30)	6.94%
Membership	
Regular Member	65,154
Associate Member	1,145
Skylab	3,711

FOR YOUR INFORMATION

Abuluyan

July

TRANSACTION DATE	NAME	DATE OF DEATH	TOTAL OF MEMBER TO CONTRIBUTE	CONTRIBUTION PER MEMBER	AMOUNT
7/1/2023	NERY, FELIX BAUTISTA	6/28/2023	47,313	5.07	239,871.84
7/1/2023	RETAMAR, MERLINDA HAMOL	6/30/2023	47,362	3.16	149,663.92
7/5/2023	CABRAL, ANTONIO BALDOMARO JR	6/21/2023	47,218	0.31	14,637.58
7/5/2023	DIOSO, CHARLITO NAVAL	7/1/2023	47,389	1.26	59,710.14
7/6/2023	PENINSULA, MARCIAL JR. PULOD	4/23/2023	46,192	5.84	269,761.28
7/7/2023	MALAPIT, ALICIA CANTADO	6/21/2023	47,219	3.81	179,904.39
7/7/2023	CARUMBA, LYDIA BERNAS	7/5/2023	47,470	6.31	299,535.70
7/7/2023	ANCHETA, ROMEO CARILLO	6/30/2023	47,363	2.53	119,828.39
7/10/2023	COLLERA, YOLANDA PAERA	7/5/2023	47,464	1.26	59,804.64
7/12/2023	CARPIO, MYRNA DOMINGO	3/20/2023	45,689	0.32	14,620.48
7/12/2023	ROBES, ELADIO BARTOLOME	7/11/2023	47,621	6.29	299,536.09
7/18/2023	TALON, REYMON FORTICH	7/16/2023	47,731	1.88	89,734.28
7/18/2023	PANGILINAN, ELENA GLORIANE	7/16/2023	47,730	3.14	149,872.20
7/18/2023	TINOY, JONATHAN ALEMAN	5/29/2023	46,798	6.41	299,975.18
7/19/2023	SIBAYAN, ANNA MAE SANTOS	7/16/2023	47,729	6.28	299,738.12
7/19/2023	SURATOS, TERESITA ASOMBRA	7/18/2023	47,803	6.27	299,724.81
7/22/2023	ZABALA, LUDIVICO	7/22/2023	47,939	2.5	119,847.50
7/25/2023	MACION, ROMINALYN DE VERA	7/21/2023	47,915	1.87	89,601.05
7/25/2023	BOY, LUDIVINA BLAQUERA	7/13/2023	47,681	0.31	14,781.11
7/25/2023	HERNANDEZ, BONIFACIO CIRIACO	7/20/2023	47,886	6.26	299,766.36
7/26/2023	MATUGUINA, MARY JANE MAGARRO	7/26/2023	48,026	0.31	14,888.06
7/26/2023	BOTICTIC, LORNA DE MESA	7/23/2023	47,934	2.5	119,835.00
	TOTAL DEATH: 22 MEMBERS (JULY)			**TOTAL:**	**3,504,638.12**

September

TRANSACTION DATE	NAME	DATE OF DEATH	TOTAL OF MEMBER TO CONTRIBUTE	CONTRIBUTION PER MEMBER	AMOUNT
9/4/2023	GOGO, ALIMUDIN ALI	8/28/2023	48,954	5.5	269,247.00
9/4/2023	QUINTE, NENITA AMPARADO	8/31/2023	49,076	4.88	239,490.88
9/5/2023	CAWAD, ARTHUR MALDIA	9/2/2023	49,137	3.05	149,867.85
9/5/2023	INTONG, JOSHUA GLENN RECAIDO	8/27/2023	48,953	4.89	239,380.17
9/5/2023	ANZANO, TERESITA BAUTISTA	8/18/2023	48,693	3.69	179,677.17
9/5/2023	GOJO CRUZ, EDUBIGES VIRGILIO	8/21/2023	48,712	0.3	14,613.60
9/6/2023	PALAGTIW, SATURNINO BALSOMO	9/3/2023	49,134	1.22	59,943.48
9/6/2023	OLARTE, GERMAN REYES	9/3/2023	49,133	0.61	29,971.13
9/6/2023	DULAY, ENRIQUE QUINTANILLA	8/26/2023	48,949	0.3	14,684.70
9/6/2023	CASTILLO, DANIEL DELA CRUZ	9/2/2023	49,131	5.49	269,729.19
9/7/2023	TUMALIP, JIMMY AGSUNOD	8/29/2023	49,021	3.05	149,514.05
9/7/2023	PINEDA, REYNALDO ABARICIA	9/5/2023	49,190	3.04	149,537.60
9/11/2023	BAHILANGO, AIDA BERNAL	9/6/2023	49,219	6.09	299,743.71
9/12/2023	GUMAFELIX, VIRGILIO CONCEPCION	9/7/2023	49,272	1.82	89,675.04
9/12/2023	EUGENIO, LUCIA PASCUAL	9/7/2023	49,271	4.86	239,457.06
9/12/2023	BAYOT, ROSITA AUXILIO	9/7/2023	49,270	0.6	29,562.00
9/14/2023	MIRAS, MARCELINA NICOLAS	9/11/2023	49,391	4.85	239,546.35
9/15/2023	UGADDAN, JUAN SALVATIERRA	7/17/2023	47,704	6.28	299,581.12
9/15/2023	DOMINGO, LEONORA MENDOZA	9/15/2023	49,586	4.23	209,748.78
9/18/2023	TOLEDO, ARTURO TOLENTINO	9/16/2023	49,603	0.6	29,761.80
9/19/2023	VICENTE, EDUARDO SAN FELIPE	9/17/2023	49,601	3.02	149,795.02
9/19/2023	GADO, ELISEO JR. MUYO	9/14/2023	49,515	3.02	149,535.30
9/19/2023	JORE, REYAN JAY BAILON	9/16/2023	49,599	1.81	89,774.19
9/20/2023	SANTOS, RUPERTO VALENTIN	9/15/2023	49,586	1.81	89,750.66
9/20/2023	UNTONG, SALUDENIA AGUINALDO	9/18/2023	49,656	3.02	149,961.12
9/21/2023	AVENDAÑO, ROMEO MIRANDA	9/16/2023	49,599	2.41	119,533.59
9/27/2023	ESPAÑOLA, ROMEO ARCEGONO	9/26/2023	50,001	0.29	14,500.29
9/27/2023	RAMIREZ, RAFAEL DELEON	8/25/2023	48,887	1.83	89,463.21
9/28/2023	TAYCO, MA. ELENA LIM	9/27/2023	50,059	4.79	239,782.61
9/28/2023	ENRIQUEZ, NORMA MINA	9/27/2023	50,058	2.99	149,673.42
9/28/2023	SACAYAN, VIRTUDES HANDUMON	9/23/2023	49,880	3	149,640.00
9/29/2023	BALTAZAR, REBECCA REQUIO	9/28/2023	50,098	2.99	149,793.02
	TOTAL DEATH: 32 MEMBERS (SEPTEMBER)			**TOTAL:**	**4,743,935.11**

November

TRANSACTION DATE	NAME	DATE OF DEATH	TOTAL OF MEMBER TO CONTRIBUTE	CONTRIBUTION PER MEMBER	AMOUNT
11/3/2023	CARITERO, SIMPLICIO LIMBAGA	10/31/2023	51,736	5.21	269,544.56
11/3/2023	CRUZ, REMEDIOS CRISTY	10/28/2023	51,698	5.8	299,848.40
11/3/2023	CAÑETE, NIMFA OLINIO	10/27/2023	51,650	0.29	14,978.50
11/3/2023	FLORENTINO, RODERICK BABARAN	10/28/2023	51,696	0.29	14,991.84
11/4/2023	VACAL, ERLINDA GRABILLO	10/31/2023	51,732	2.89	149,505.48
11/4/2023	MACEDA, GILBERT MAGBUHOS	10/27/2023	51,647	1.16	59,910.52
11/4/2023	PEÑARANDA, LEAH CLARO	10/30/2023	51,693	0.29	14,990.97
11/4/2023	VENTURA, ROGELIO CATAHAN	11/4/2023	51,789	1.15	59,557.35
11/6/2023	RESURRECCION, JOSELITO CRUZ	10/12/2023	50,801	2.36	119,890.36
11/6/2023	CALUSAY, ROGELIO IMPERIAL	11/3/2023	51,769	5.79	299,742.51
11/7/2023	CAGAYAN, VERONICA CEDULA	10/31/2023	51,847	4.62	239,533.14
11/7/2023	BUGAYONG, YOLANDA BERNARDO	11/6/2023	51,837	5.78	299,617.86
11/7/2023	ENABORE, RICA DE JESUS	10/31/2023	51,727	5.79	299,499.33
11/8/2023	DE LOS REYES, EMMANUEL JR. CARPIO	11/6/2023	51,836	1.73	89,676.28
11/8/2023	ULEP, ARNULFO SANCHEZ	11/7/2023	51,927	5.77	299,618.79
11/8/2023	DATO, FILOMENA ANASTACIO	11/7/2023	51,926	2.3	119,429.80
11/10/2023	BOLO, LUCIANO BONAOBRA	11/8/2023	52,034	5.76	299,715.84
11/10/2023	BERBA, FE BARIA	11/6/2023	51,834	5.78	299,600.52
11/11/2023	VIDAL, SILVERIO JR. NAMBATAC	11/5/2023	51,782	2.89	149,649.98
11/13/2023	IDURIA, REYNALDO AGUSTIN	11/12/2023	52,236	4.59	239,763.24
11/13/2023	LUCABA, CESINIA RATO	11/10/2023	52,208	5.74	299,673.92
11/13/2023	FRANCISCO, MYRNA CRISTOBAL	11/13/2023	52,307	4.58	239,566.06
11/13/2023	SONAYA, MICHAEL VISTAL	11/6/2023	51,826	1.15	59,599.90
11/13/2023	CANTON, LYDIA MARCELO	11/8/2023	52,025	4.6	239,315.00
11/15/2023	RAMIREZ, CONSORCIA DUEÑAS	11/5/2023	51,775	5.79	299,777.25
11/15/2023	BUHIAN, FERNANDEZ VALIOS	11/9/2023	52,112	0.28	14,591.36
11/16/2023	DEL ROSARIO, ENRIQUITO VALEROS	11/15/2023	52,472	5.71	299,615.12
11/16/2023	GASPAY, WILLIAM CAPIOSO	11/5/2023	51,772	0.28	14,496.16
11/17/2023	PESCADOR, EFREN GALLEGO JR	11/14/2023	52,388	0.57	29,861.16
11/17/2023	MANINGAS, BARBARA CARR	11/5/2023	51,770	5.79	299,748.30
11/18/2023	QUEROL, CORAZON MARCELO	11/15/2023	52,468	3.99	209,347.32
11/18/2023	TORRES, LUZVIMINDA DEL VALLE	11/18/2023	52,648	2.27	119,510.96
11/20/2023	BAGAMAN, ARNOLD SANTIAGO	10/30/2023	51,670	4.64	239,748.80
11/20/2023	GUBALLA, MA. CLARA C.	11/19/2023	52,651	5.69	299,584.19
11/21/2023	COLICO, MARGARITA ENRIGA	11/11/2023	52,223	5.74	299,760.02
11/22/2023	GERMAN, VICTORINO JR VALERIO	11/19/2023	52,650	1.13	59,494.50
11/23/2023	GUINACARAN, DIONELYN NIFRAS	11/21/2023	52,819	5.67	299,483.73
11/24/2023	DAZA, MICHAEL RAMOS	11/22/2023	52,871	3.96	209,369.16
11/29/2023	SERRANO, LEONILA PARIÑA	11/27/2023	53,044	5.65	299,698.60
11/29/2023	ANGELES, ADELINA NOVICIO	11/20/2023	52,744	2.27	119,728.88
11/30/2023	POLICARPIO, BENEDICTO SALAZAR	11/23/2023	52,959	5.66	299,747.94
11/30/2023	PEREZ, MARIA CONCEPCION SAPALO	11/28/2023	53,143	4.51	239,674.93
11/30/2023	PEREZ, IRENE RAMONAL	11/25/2023	53,042	5.65	299,687.30
	TOTAL DEATH: 42 MEMBERS (NOVEMBER)			**TOTAL:**	**8,430,145.83**

Program

3rd & 4th QUARTER 2023

August

TRANSACTION DATE	NAME	DATE OF DEATH	TOTAL OF MEMBER TO CONTRIBUTE	CONTRIBUTION PER MEMBER	AMOUNT
8/1/2023	DELA ROCA, FELICIANA ANDAL	7/20/2023	47,886	0.62	29,689.32
8/1/2023	SUPNET, RICARDO MARTINEZ	7/28/2023	48,060	2.49	119,669.40
8/2/2023	PERONA, EDGAR PADERON	8/1/2023	48,152	1.24	59,708.48
8/2/2023	SALVADOR, EDDIE RAMOS	7/19/2023	47,836	0.62	29,658.32
8/3/2023	MALINCON, JACINTO MIRANDA	7/31/2023	48,103	1.86	89,471.58
8/4/2023	MORTEL, EUGENE CLAUD	10/11/2022	43,379	4.14	179,589.06
8/7/2023	PIOQUINTO, JOAN ORBACEDO	7/27/2023	48,053	1.87	89,859.11
8/12/2023	DELA CRUZ, REMEDIOS IRABON	8/10/2023	48,447	6.19	299,886.93
8/12/2023	CABACANG, ANTONIO ORTEGO	8/4/2023	48,269	0.62	29,926.78
8/12/2023	ROBES, RAMON BARTOLOME	8/11/2023	48,483	6.18	299,624.94
8/14/2023	HUYAN, FERNANDO SERRA	8/9/2023	48,420	0.3	14,526.00
8/14/2023	TEODORO, DALISAY ANDRES	7/15/2023	47,712	4.39	209,455.68
8/14/2023	ROLLE, TRIFINA HIZON	8/14/2023	48,529	6.18	299,909.22
8/14/2023	BODINO, MARGIE BALAGTAS	8/12/2023	48,488	5.56	269,593.28
8/15/2023	LLANTO, EVELYN CANILLAS	8/11/2023	48,480	6.18	299,606.40
8/16/2023	AVENA, ROSARIO MAGBANUA	8/14/2023	48,525	1.23	59,685.75
8/18/2023	AUJERO, SOCITA DELOS REYES	7/20/2023	47,868	5	239,340.00
8/18/2023	MASDO, ELINETO SR. A	5/14/2022	41,638	1.44	59,958.72
8/22/2023	TENORIO, CLIDE DENERO	8/6/2023	48,282	4.34	209,543.88
8/23/2023	CUPCUPIN, MARISEN MAQUIO	8/17/2023	48,658	2.46	119,698.68
8/24/2023	AMPARO, ESTERLITA SABATE	7/21/2023	47,887	0.31	14,844.97
8/24/2023	BORCENA, EPIFANIA ESPAÑOLA	8/23/2023	48,812	6.14	299,705.68
8/24/2023	ANTONIO, JULIE ANN ABAD	8/21/2023	48,726	5.53	269,454.78
8/24/2023	YODICO, RODOLFO ARCEO	8/19/2023	48,725	1.84	89,654.00
8/24/2023	ESPAÑOLA, LORINA ESPAÑOLA	8/24/2023	48,861	6.14	300,006.54
8/25/2023	PARNES, BIENVEBIDO GIHAPON	8/5/2023	48,272	1.86	89,785.92
8/26/2023	FLORENDO, ROMEL GANADEN	8/24/2023	48,859	2.45	119,704.55
8/26/2023	MOLINA, WENDELINA BITANGA	8/19/2023	48,721	0.61	29,719.81
8/29/2023	ANTONIO, LUIS AJENA	8/26/2023	48,962	6.12	299,647.44
8/29/2023	DELA CRUZ, RENATO DEL MUNDO	8/26/2023	48,961	0.61	29,866.21
8/29/2023	TRINIDAD, EVA ELENZANO	8/29/2023	49,031	6.11	299,579.41
8/29/2023	BALDONADO, AIDA FUGABAN	8/29/2023	49,032	2.44	119,638.08
8/31/2023	GONZALES, NOEL CASTILLO	8/11/2023	48,457	0.61	29,558.77
	TOTAL DEATH: 33 MEMBERS (AUGUST)			**TOTAL:**	**4,999,567.69**

October

TRANSACTION DATE	NAME	DATE OF DEATH	TOTAL OF MEMBER TO CONTRIBUTE	CONTRIBUTION PER MEMBER	AMOUNT
10/2/2023	FESALBON, ARLENE COLARINA	8/6/2023	48,239	6.21	299,564.19
10/5/2023	MERCADER, FLOCERFIDA VALLEJOS	10/1/2023	50,175	2.38	119,416.50
10/5/2023	HERRERA, GUILLERMA POLICARPIO	9/26/2023	49,996	4.2	209,983.20
10/5/2023	AFABLE, ANDRES CADA	10/4/2023	50,324	3.57	179,656.68
10/6/2023	SALVACION, EUTEMIO SAJUL	10/4/2023	50,322	0.59	29,689.98
10/7/2023	DELA CRUZ, NESTOR VALENTINO	10/2/2023	50,211	5.97	299,759.67
10/9/2023	DIAZ, LUIS CALIUAG	10/7/2023	50,552	5.93	299,773.36
10/9/2023	DELOS SANTOS, JUANITA POLICARPIO	10/8/2023	50,551	5.93	299,767.43
10/9/2023	ALBANO, FEDERICO FLORES	10/7/2023	50,550	1.77	89,473.50
10/9/2023	RODRIGUEZ, LOLITA JAVIER	10/5/2023	50,465	5.94	299,762.10
10/9/2023	POLICARPIO, AURELIA GUILALAS	10/7/2023	50,548	2.96	149,622.08
10/9/2023	CASAS, JESUS GERONA	10/9/2023	50,612	5.92	299,623.04
10/10/2023	PRESILDA, AIZA ROSQUITES	10/7/2023	50,545	2.96	149,613.20
10/10/2023	LUMANTAS, ARIEL INDONTO	9/10/2023	49,302	3.04	149,878.08
10/12/2023	DE JESUS, SERAFIN BLANQUISCO	10/4/2023	50,308	1.19	59,856.52
10/12/2023	DONCILLO, ANTONIO DOMASIAN	10/6/2023	50,519	3.55	179,342.45
10/13/2023	POSADAS, NORMA CUSTODIO	8/31/2021	39,253	5.34	209,611.02
10/17/2023	BERMUDEZ, LEONARDO MOSENABRE	9/12/2023	49,386	3.64	179,765.04
10/17/2023	SABIO, MICHELLE CORATE	10/7/2023	50,535	1.77	89,446.95
10/17/2023	JUSTALERO, GINA CUARTO	10/4/2023	50,301	2.38	119,716.38
10/18/2023	MARIA DELA CRUZ PACION	10/17/2023	51,066	5.87	299,757.42
10/18/2023	MUAJE, REMYLYN GRAVADOR	10/7/2023	50,534	1.77	89,445.18
10/19/2023	PIMENTEL, MARIA NIZA NOLASCO	10/19/2023	51,164	4.1	209,772.40
10/19/2023	REALON, NORMA CAMOTA	10/19/2023	51,163	3.51	179,582.13
10/20/2023	OSDAÑA, ERIC DELOS SANTOS	10/20/2023	51,232	5.85	299,707.20
10/23/2023	SECRETARIO, LEONARDO AREÑEGO	10/19/2023	51,157	5.86	299,780.02
10/24/2023	ABENIR, ALFREDO JR. DESIERTO	10/22/2023	51,262	2.34	119,953.08
10/24/2023	BALAGTAS, DANILO SAN JOSE	10/22/2023	51,261	1.75	89,706.75
10/25/2023	CAYABAN, ROGELIO ASUNCION	10/23/2023	51,344	5.84	299,848.96
10/26/2023	MAÑACOP, BELEN BERNABE	10/24/2023	51,399	2.33	119,759.67
10/31/2023	BIRON, RICARDO BORDEOS	10/23/2023	51,342	5.84	299,837.28
	TOTAL DEATH: 31 MEMBERS (OCTOBER)			**TOTAL:**	**6,020,471.46**

December

TRANSACTION DATE	NAME	DATE OF DEATH	TOTAL OF MEMBER TO CONTRIBUTE	CONTRIBUTION PER MEMBER	AMOUNT
12/1/2023	CONTRERAS, ARIEL HERRERA	11/27/2023	53,041	5.65	299,681.65
12/1/2023	POLERACIO, LUZMINDA CORPUZ	11/27/2023	53,040	5.08	269,443.20
12/1/2023	CASOL, AURORA CRISTOBAL	11/22/2023	52,863	5.67	299,733.21
12/2/2023	AGUILAR, VIRGINIA OCEÑA	11/17/2023	52,612	5.7	299,888.40
12/2/2023	SOLIMAN, ERICA STA. MARIA	11/30/2023	53,278	0.28	14,917.84
12/4/2023	ESMERALDA OBAL ALFANTE	11/30/2023	53,275	1.12	59,668.00
12/4/2023	BONIERGES MAPILI CERVERA	11/28/2023	53,135	3.38	179,596.30
12/5/2023	AFAN, GERALDO FILLOMENA	12/4/2023	53,442	1.12	59,855.04
12/5/2023	LEO LAGAHIT SILVANO	12/3/2023	53,372	2.24	119,553.28
12/6/2023	TALISIC, MARILOU AFABLE	12/3/2023	53,371	2.81	149,972.51
12/7/2023	ENOY, EDISON ISIDRO	11/29/2023	53,195	0.28	14,894.60
12/11/2023	ARBAN, MARIA LUISA CAPULE	11/28/2023	53,134	5.64	299,675.76
12/11/2023	TAMAYO, BERNADETTE BERNARDO	12/9/2023	53,693	3.9	209,402.70
12/11/2023	TOLENTINO, TERESITA DATU	12/10/2023	53,692	5.58	299,601.36
12/12/2023	FREDERICK, MARY ANN BONAYOG	12/9/2023	53,691	1.67	89,663.97
12/12/2023	DELA CRUZ, ELENA ALFARO	12/9/2023	53,690	4.46	239,457.40
12/12/2023	CONTRERAS, ERLINDA DAGUIPEL	12/1/2023	53,332	1.68	89,597.76
12/13/2023	ENRIQUEZ, JHANICE MAJAM	11/25/2023	53,024	1.69	89,610.56
12/13/2023	LACHICA, MINERVA MAYNOCAO	12/11/2023	53,765	2.22	119,358.30
12/14/2023	ABOGA, ROSALINA BURAGAO	12/12/2023	53,831	4.45	239,547.95
12/14/2023	ALLINAS, FLORENTINA BERNARDO	12/8/2023	53,651	1.67	89,597.17
12/15/2023	SO, ODETTE GRANDE	12/7/2023	53,652	5.59	299,914.68
12/15/2023	QUIMBA, VERONICA QUILAÑA	12/13/2023	53,918	5	269,590.00
12/16/2023	DAGSAAN, ROBERTO CORREA	12/13/2023	53,917	5.56	299,778.52
12/16/2023	SARABIA, FATIMA HERNANDEZ	12/11/2023	53,758	0.55	29,566.90
12/18/2023	SAJULGA, BERNARDITO DAGANGON	12/15/2023	54,079	3.87	209,285.73
12/20/2023	BALTAZAR, DELFINA CABAGUING	12/20/2023	54,476	5.5	299,618.00
12/20/2023	GASCON, MAYLENE TINIO	12/20/2023	54,486	0.27	14,711.22
12/21/2023	LADERA, AMANDO DUMALAGA	12/15/2023	54,076	1.1	59,483.60
12/23/2023	AJON, ALBINO MERZA	12/8/2023	53,644	4.47	239,788.68
12/27/2023	GENOTIVA, RICHARD BORCENA	12/24/2023	54,647	3.28	179,242.16
12/28/2023	ACOSTA, ROMEO CABINTOY	12/26/2023	54,646	0.54	29,508.84
12/28/2023	VINOYA, FILOMENA DAMASCO	12/20/2023	54,496	3.3	179,836.80
12/28/2023	FRANCISCO, ARSENIA SILVESTRE	12/21/2023	54,560	0.54	29,462.40
12/28/2023	OLIVEROS, SONIA MARIE ENRIQUEZ	12/25/2023	54,648	0.27	14,754.96
12/28/2023	Arsenio Liberato Barcena	12/26/2023	54,644	1.64	89,616.16
12/29/2023	SAN DIEGO, MELITON JR. CECILIO	12/15/2023	54,067	2.21	119,488.07
12/29/2023	GALACAR, ADELA	10/15/2023	50,869	4.71	239,592.99
12/29/2023	AQUINO, ESTRELLA SALTO	12/27/2023	54,698	5.48	299,745.04
	TOTAL DEATH: 39 MEMBERS (DECEMBER)			**TOTAL:**	**6,435,701.71**

POLICY UPDATES

	PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE	ORGANIZATION AND GENERAL POLICIES OGP – SJDMSCC – SCHOLARSHIP Page 1 of 1

Subject: Scholarship Program	**Effective Date: May 8, 2019**
Approved By: Board of Directors	**Revised Date: August 9, 2023**
Reference: Board Resolution No. 2466	**Last Board Review: August 2023**

QUALIFICATIONS:

1. Open only for third year and graduating college students. The beneficiary's family who belong to the poverty level of the society shall be prioritized.

2. The scholar shall be enrolled at any State University and Colleges for four (4) year course.

3. The cooperative shall pay the allowances for four-year (4) course in the amount of Five Thousand Pesos (P 5,000.00) each per semester for four (4) scholars continuously in their third and fourth year of studies (mode of distribution is monthly). ***(Board Resolution No. 3060 s. 2023)***

4. He/she should maintain a General Weighted Average not lower than two and one-half (2.5) for the whole period of studies. ***(Board Resolution No. 3060 s. 2023)***

5. The scholar may serve / render services as follows:

   a. Summer-Job every month of April and May with allowance of P100/day as pre-requisite from getting his/her semester allowance.
   b. On-the-job training required by the school.

6. Additional Requirements/Qualifications:
   a. Submit parents proof of income.
   b. Certificate of Indigency – DSWD.
   c. A SKYLAB member or Parent must be a member of our Cooperative and Member in Good Standing.
   d. Course must be B.S. Cooperative, Marketing, Accountancy, Management, HR, Psychology, Information Technology and Computer Engineering.
   e. Not related to Officers and employees up to 3rd degree of consanguinity and affinity.
   f. Not recipient of scholarship program granted by any local government.
   g. Must be 18 to 25 years old.

GST for OFFICERS, EMPLOYEES & MEMBERS

Gender Sensitivity Training for Officers & Employees : September 16 & 23, 2023
@ Sapang Palay National High School, City of San Jose del Monte, Bulacan

Ownership Meeting 2023 and GST Seminar for Members : November 11, 2023
@ Sapang Palay National High School, City of San Jose del Monte, Bulacan

Gawad Galing Kooperatiba 2023 Awardee

November 17, 2023
at Tha Pavilion Hiyas ng Bulacan Convention Center, City of Malolos, Bulacan

LEADERSHIP *Bootcamp*

By: Mary Grace Ale

In commitment to fostering a culture of continuous growth and development, San Jose Koop conducted Leadership Bootcamp last July 14 and 17, 2023 at San Jose Koop Training Room participated by Assistant from different Department and Satellite Offices. This served as a platform for cultivating leadership skills, promoting collaboration and empowering assistants to thrive in their roles.

Mr. Ernan Palabyab, Chief Executive Officer of Philippine Federation of Credit Cooperatives (PFCCO), facilitated the two-day training focused on John Maxwell Leader – Shift lessons. Among those shifts are:

Focus Shift – Soloist to Conductor
Personal Development Shift – Goals to Growth
Cost Shift – Perks to Price
Relational Shift – Pleasing People to Challenging People
Abundance Shift – Maintaining to Creating
Production Shift – Ladder Climbing to Ladder Building
Communication Shift – Directing to Connecting
Improvement Shift – Team Uniformity to Team Diversity
Influence Shift – Positional Authority to Moral Authority
Impact Shift – Trained Leaders to Transformational Leaders
Passion Shift – Career to Calling

Throughout the training, participants engaged in interactive exercises to assess their leadership styles, identify strengths and pinpoint areas for improvement.

Leadership Bootcamp is not just a training, it's a journey towards becoming a leader who can navigate change, inspire innovation and guide others towards success. In a world where leadership demands continuous evolution, leader shift lessons provides the tools and insights needed to succeed in the challenges of tomorrow. Empowering leaders at every level is not just a philosophy, it's a commitment in shaping leadership mindset for the continuous success of our cooperative. Elevate your leadership. Shift your mindset. Lead with purpose.

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	MIN. BID
040-2019027467	Kamandalaan,Brgy Muzon,Csjdm	1,000 S.Q.M	Residential	3,500,000.00
040-2023002831	Loma De Gato, Marilao, Vacant Lot	1,000 S.Q.M	Residential	1,500,000.00
040-2018006661	Sitio, Gulod, Brgy San Vicente,Sta. Maria,Bul. Vacant Lot	2,000 SQ.M	Agri / Bacood	3,000,000.00
040-2016031898	Likod Simbahan, Loma De Gato, Marilao Vacant Lot	1,600 S.Q.M	Residential	2,000,000.00

SCAN ME!

San Jose Koop Official Facebook Page

San Jose Koop Official Website

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

Terms and Conditions:

a) Method of Payment: Cash or installment basis.
b) The reservation fee of P 10,000 for the property is good only for a period of 30 days and 20% shall be forfeited to cover administrative expenses.
c) For buyers on installment basis, 15% downpayment is required and the remaining 85% shall be payable at maximum term of ten (10) years at interest rate of 12% per annum diminishing balance.

Any prospective taker may inquire with the Cash and Investment Management Operations Dept. thru **Alfredo G. Cruz Jr, Investment and RPA Officer with contact no. 0975-5237859 / (044)8152166** and negotiate as regards the selling price with the approval of the Board of Directors.

Selling of Acquired Asset is open to all members and is entitled for a commission. Interested agent must secure an authority to sell issued by the Chief Executive Officer.