



SJDM Kiddie & Youth Laboratory Cooperative (SKYLABCOOP)
Laboratory Cooperative of San Jose del Monte Savings and Credit Cooperative
San Pedro St., Poblacion I, City of San Jose del Monte Bulacan.

MANUAL OF OPERATION

I. NAME OF THE LABORATORY COOPERATIVE

That the name of this Laboratory Cooperative shall be **“SJDM Kiddie & Youth Laboratory Cooperative (SKYLabCoop)** Laboratory Cooperative of San Jose del Monte Savings and Credit Cooperative .

II. PURPOSES AND BUSINESS ACTIVITIES

That the purposes for which SJDM Kiddie and Youth Laboratory Cooperative (SKYLabCoop) is organized are:

- a. To serve as a training ground for its members in the management and operation of a laboratory cooperative in order to prepare them for membership in regular cooperative.
- b. To teach the value of thrift and savings mobilization among the youth.
- c. To in still cooperative values, principles, financial discipline and leadership skills to the youth.
- d. Engage in fund-raising and social activities to result in multiplication of member population.
- e. To teach the youth to become leaders and entrepreneurs.
- f. To provide goods and services and other requirements to its members.
- g. To promote and advance Filipino social and cultural values, the economic and educational status of members, ecological awareness and sustainable development.

III. MEMBERSHIP

This Cooperative shall have regular and associate members.

A **regular member (Youth Saver)** is 13 to 17 years old (maximum age) and has complied with all the membership requirements and entitled to all the rights and privileges of membership.

An **associate member (Kiddie Saver)** is 6 (minimum age) to 12 years old and members, one who has no right to vote and be voted upon, and shall be entitled only to such rights and privileges provided in these manual.

A. Qualifications for Membership. The membership of this Laboratory cooperative is open to all natural persons, **minor**, Filipino citizen, and within the field of membership described **as follows:**

- a. Residing within Luzon, the same **area** of operation of the San Jose del Monte Savings and Credit Cooperative (SAN JOSE KOOP) the Guardian Cooperative;

- b. Must not be over 18 years old;
- c. Must be willing to undertake the duties and responsibilities of members in the SKYLabCoop;
- d. Should have completed the prescribed pre-membership cooperative education program;
- e. Must secure the consent of his/her parents or guardians to join the SKYLabCoop, and
- f. Must have paid the required minimum share capital of Php100.00 and membership fee of Php100.00 inclusive of SKYLabCoop ID.

B. Application for Membership

- a. An applicant for membership shall file a duly accomplished form to the Board of Directors of SJDM Kiddie & Youth Laboratory Cooperative who shall act upon the application within five (5) days from the date of filing. The Board of Directors of SKYLabCoop with the supervision of the guardian cooperative shall devise a form for the purpose which shall, aside from the personal data of the applicant, include the duties of a member to participate in all programs including but not limited to capital build-up and savings mobilization of the laboratory cooperative and, such other information as may be deemed necessary. The application form for membership shall include an undertaking to uphold the by-laws, policies, guidelines, rules and regulations promulgated by Board of Directors and the general assembly.
- b. The application shall be accompanied by a membership fee of One Hundred Pesos (Php 100.00) which amount shall be returned to the applicant in case he/she is not accepted as a member.
- c. An applicant whose application was denied by the Board of Directors may appeal to the general assembly by giving notice to the Secretary of the Laboratory Cooperative within thirty (30) days before the next General Assembly Meeting, whose decision on the matter shall be final.

C. Minimum Share Capital Requirement. An applicant for membership shall pay the amount of at least One Hundred Pesos (P100.00) upon approval of his/her membership.

D. Duties and Responsibilities of a Member. Every member shall have the following duties:

- a. Participate in the capital build-up and savings mobilization activities of the Laboratory Cooperative;
- b. Participate in all the activities of the SKYLabCoop;
- c. Patronize the Laboratory Cooperative's businesses and services;
- d. Participate in its parliamentary affairs and membership education programs;
- e. Attend and participate in the deliberation of all matters taken during general assembly meetings, whether regular or special;

- f. Observe and obey all lawful orders, decisions, rules and regulations as provided by RA 9520, these manual of operation and the decisions of the general assembly and the Board of Directors; and
- g. Promote the purposes and goals of the Laboratory Cooperative, the success of its business, the welfare of its members and the laboratory cooperative movement in general.

E. Rights and Privileges of Members. A member shall have the following rights and privileges:

- a. Attend general membership meetings;
- b. Avail himself of the services of the Laboratory cooperative, subject to certain conditions as may be prescribed by the Board of Directors upon approval of request;
- c. Inspect and examine the books of accounts, the minutes' books, the share register, and other records of the Laboratory Cooperative during reasonable office hours;
- d. Secure copies of Laboratory Cooperative records/documents pertaining to the account information of the requesting member; and
- e. Such other rights and privileges as may be granted by the General Assembly.

F. Member Entitled to Vote. Any member who meets the following conditions is a member entitled to vote:

- a. Paid the membership fee and the value of the minimum shares required for membership;
- b. Not violated any provision of the laws, rules and regulations, Articles of Cooperation and this By-laws, and the decisions, guidelines, policies promulgated by the Board of Directors and the general assembly;
- c. Completed the continuing education program prescribed in this By-laws; and
- d. Participated in the affairs of the Laboratory Cooperative including the Capital Build-Up Program and patronized its businesses in accordance with the Laboratory Cooperative's policies and guidelines.

Failure of the member to meet any of the above qualifications shall mean loss of right to vote as declared by the Board of Directors.

G. Rights of Member Entitled to Vote. A regular member entitled to vote shall have the following rights:

- a. Participate and vote on all matters deliberated upon during general assembly meetings;
- b. Hold any elective or appointive position in the Laboratory Cooperative;

- c. Avail of himself of the services of the Laboratory Cooperative, subject to certain conditions as may be prescribed by the Board of Directors upon approval of request;
- d. Inspect and examine the books of accounts, the minutes' books, the share register, and other records of the Laboratory Cooperative during reasonable office hours
- e. Participate in the continuing education and other training programs of the Laboratory Cooperative; and
- f. Such other rights and privileges as may be provided by the General Assembly.

H. Termination of Membership. Termination of membership may be automatic, voluntary or involuntary, which shall have the effect of extinguishing all rights of a member in the Laboratory Cooperative, subject to refund of share capital contribution.

- a. **Automatic Termination of Membership.** The death or insanity of a member shall be considered an automatic termination of his/her membership in the Laboratory Cooperative. Also, when a member reaches the age of eighteen (18) years old, he/she is no longer a member of the SKYLabCoop but may opt to become a regular member of the Guardian Cooperative if he/she meets the minimum qualification for membership of the Guardian Cooperative.
- b. **Voluntary Termination.** A member may, for any valid reason, withdraw his/her membership from the Laboratory Cooperative by giving a sixty (60) day notice to the Board of Directors;
- c. **Involuntary Termination.** A member may be terminated by a vote of the majority of all the members of the Board of Directors for any of the following causes:
 - i. Has not patronized the services/businesses of the Laboratory Cooperative as provided for in the policies approved by Board of Directors of San Jose del Monte Savings and Credit Cooperative, the Guardian Cooperative;
 - ii. Has continuously failed to comply with his/her obligations as provided for in the policies approved by the general assembly;
 - iii. Has violated any provision of this By-laws and the policies promulgated by the Board of Directors as approved by the general assembly; and
 - iv. For any act or omission injurious or prejudicial to the interest or the welfare of the Laboratory Cooperative.

I. Manner of Involuntary Termination. The Board of Directors with the supervision of the guardian cooperative shall notify in writing the member who is being considered for termination and shall give him/her the opportunity to be heard. The decision of the Board of Directors is appealable to the general assembly.

J. Refund of Share Capital Contribution. A member whose membership is terminated shall be entitled to a refund of his/her share capital contribution and all other interests in the Laboratory Cooperative. However, such refund shall not be made if upon payment the value of the assets of the Laboratory Cooperative would be less than the aggregate amount of its debts and liabilities exclusive of his/her share capital contribution. In which case, the terminated member shall continue to be entitled to the interest of his/her share capital contributions, to receive patronage refund during the time of his membership and the use of the services of the Laboratory Cooperative until such time that all his/her interests in the Laboratory Cooperative shall have been duly paid. Upon the acceptance of his/her withdrawal or approval of his/her termination, however, he/she loses his/her right to attend, participate and vote in any meeting of the Board of Directors or the general assembly.

IV. AREA OF OPERATION

SJDM Kiddie and Youth Laboratory Cooperative (SKYLAB) shall recruit its members within the Luzon area. Its principal office shall be located at San Pedro St., Poblacion I, City of San Jose del Monte Bulacan, the laboratory cooperative is affiliated with **San Jose del Monte Savings and Credit Cooperative (SAN JOSE KOOP)** with address at San Pedro St., Poblacion I, City of San Jose del Monte Bulacan and is operating Luzon-wide.

V. COMMON BOND OF MEMBERSHIP

The common bond of membership of this laboratory cooperative is **RESIDENTIAL** and field of membership shall be open to all minors residing and/or studying in the area of operation who are not more than eighteen (18) years of age.

Provided, that the prospective members shall:

- a. Pledge to undergo the responsibilities of members;
- b. Complete the prescribed pre-membership education seminar;
- c. Use or anticipate to use the services of the laboratory cooperative.

VI. ORGANIZATIONAL STRUCTURE

Section 1. Governing Rules

- a) The **SJDM Kiddie and Youth Laboratory Cooperative (SKYLAB)** will be governed by RA 9520, its Manual of Operation and Articles of Cooperation and by laws approved by CDA.
- b) Nothing in this Manual of Operations shall be in conflict with the rules and regulations of the operation of the Guardian Cooperative San Jose del Monte Savings and Credit Cooperative..

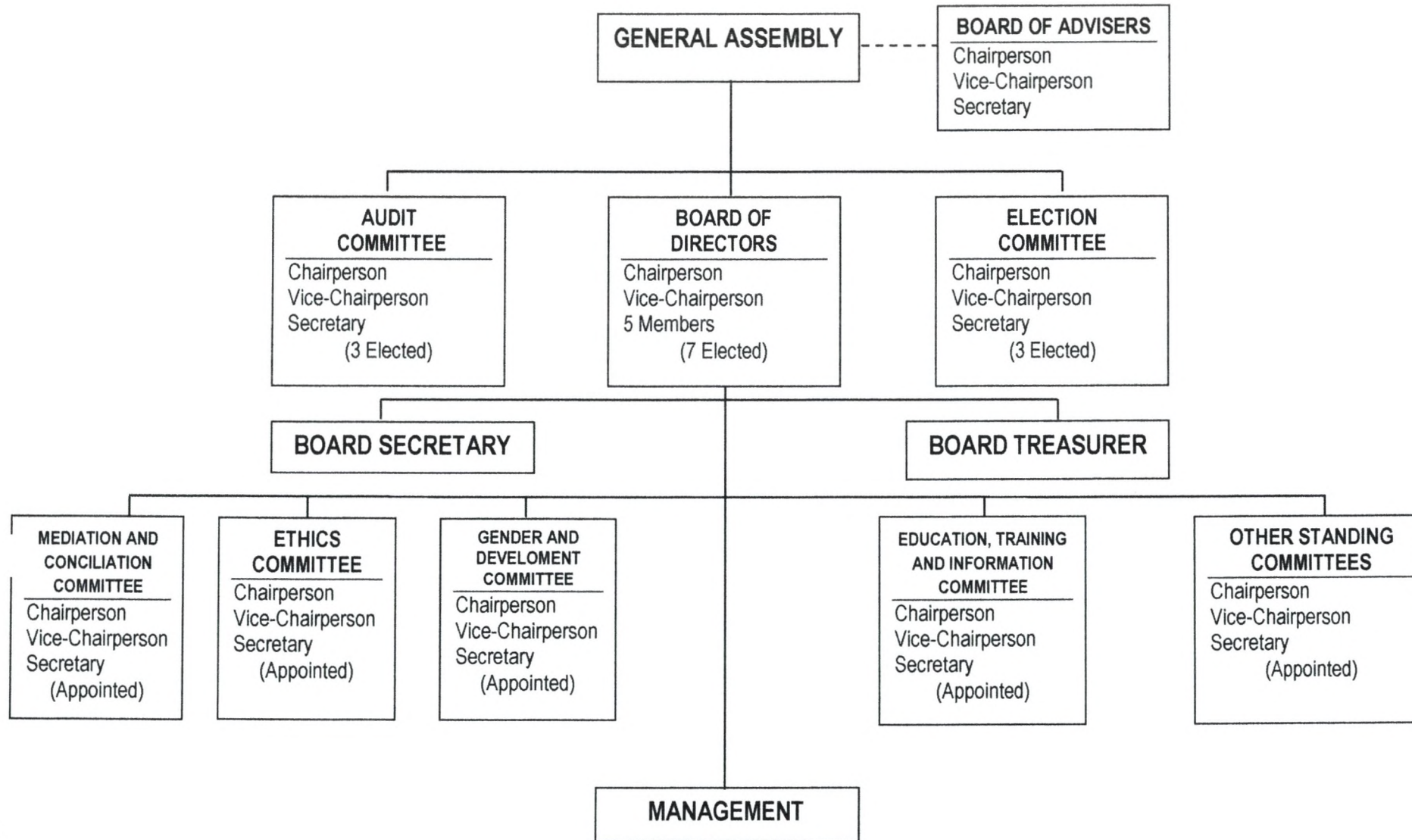
Section 2. Board of Directors & Officers

- a) The business of the Laboratory Cooperative shall be administered by the Board of Directors of seven (7) members elected by the General Assembly with the supervision of the Guardian Cooperative.
- b) The Audit Committee and Election Committee, both composed of three (3) members shall also be elected by the General Assembly.
- c) The Board Treasurer and Board Secretary shall be appointed by the Board of Directors.
- d) The Mediation and Conciliation Committee, Ethics Committee, GAD Committee, Education, Training and Information Committee and other committees composed of three (3) members for every committee, shall be appointed by the Board of Directors.

Section 3. Organizational Structure

The following Organizational Structure shall be adopted by SKYLabCoop:

SJDM Kiddie & Youth Laboratory Cooperative (SKYLabCoop)
ORGANIZATIONAL STRUCTURE



Section 4. Role of Guardian Cooperative in the Organizational Structure of the Laboratory Cooperative

San Jose del Monte Savings and Credit Cooperative, the Guardian Cooperative of SKYLabCoop shall supervise/oversee/monitor the laboratory cooperative by appointing a Board of Advisers and assigning regular staff as SKYLabCoop Focal Person as part of the Management of SKYLabCoop.

- 1. Composition of the Board of Advisers** – The Board of Advisers shall be composed of three (3) members who shall come from the guardian cooperative to which the Laboratory cooperative is affiliated with. The Board of Directors of the regular cooperative shall appoint the member of the Board of Advisers.
- 2. Qualifications of the Board of Advisers** – Any member of the Board of Advisers shall have the following qualifications:
 - a. Must be a regular member of the cooperative; provide, however, that the person closely involved with the formation of the SKYLabCoop may also be appointed to the Board of Advisers;
 - b. Must be of legal age; and
 - c. Must be knowledgeable of cooperatives and/or cooperativism.
- 3. Powers and Functions of the Board of Advisers** – The following are the powers and functions of the Board of Advisers;
 - a. Supervise the SKYLabCoop in its management and operations;
 - b. Represent the SKYLabCoop in transactions requiring the consent of persons of legal age ; and
 - c. Formulate Educational program for the value formation of the members of the SKYLabCoop.
- 4. Attendance of the Board of Advisers** – At least one (1) member of the Board of Advisers shall attend meeting whether regular or special General Assembly, Board of Directors and Committees meetings.
- 5. Assigning Focal Person as part of the Management of SKYLabCoop** – The Guardian Cooperative shall assign a SKYLabCoop Focal Person in a concurrent capacity who shall facilitate in all the activities of the SKYLabCoop, particularly in the processing of savings deposits, keeping and updating of the SKYLabCoop's book of accounts and records, and coordinating with the Guardian Cooperative in all the administrative needs of the SKYLabCoop.

VII. DUTIES AND RESPONSIBILITIES OF OFFICERS OF THE LABORATORY COOPERATIVE

- A. Board of Directors** – The Board of Directors with the supervision of the Guardian Cooperative shall:
 - a. Provide general policy direction;
 - b. Formulate the strategic development plan;
 - c. Determine and prescribe the organizational and operational structure;
 - d. Review the Annual Plan and Budget and recommend for the approval of the GA;

- e. Establish policies and procedures for the effective operation and ensure proper implementation of such;
- f. Appoint the members of the Mediation/Conciliation, Ethics and GAD Committees and other Officers as specified in the Code and laboratory cooperative By-laws;
- g. Declare the members entitled to vote;
- h. Decide election related cases involving the Election Committee and its members;
- i. Act on the recommendation of the Ethics Committee on cases involving violations of Code of Governance and Ethical Standards; and
- j. Perform such other functions as may be prescribed in the By-laws or authorized by the GA.

B. The Chairperson – The Chairperson with the supervision of the Guardian Cooperative shall:

- a. Set the agenda for Board of Directors meetings in coordination with the other members of the Board of Directors;
- b. Preside over all meetings of the authorized officers and of the general assembly;
- c. Perform such other functions as may be authorized by the authorized officers or by the GA.

C. The Vice-Chairperson – In the absence of the Chairperson, the Vice-Chairperson with the supervision of the Guardian Cooperative shall perform the duties of the Chairperson.

In the case of death, resignation or removal of the Chairperson, the Board of Directors may decide to elect his successor who may not necessarily be the Vice-Chairperson.

D. Audit Committee - The Audit Committee with the supervision of the Guardian Cooperative shall:

- a. Monitor the Laboratory Cooperative's management and control system;
- b. Audit the performance of the Laboratory Cooperative;
- c. Review continuously and periodically the books of account and other financial records to ensure that these are in accordance with the laboratory cooperative principles & generally accepted accounting procedures;
- d. Submit reports on the results of the internal audit and recommend necessary changes on policies and other related matters on operation to the Board of Directors and the GA;
- e. Recommend or petition to the Board of Directors the conduct of special general assembly when necessary; and
- f. Perform such other functions as may be prescribed in the By-laws or authorized by the GA.

E. Election Committee. The Election Committee with the supervision of the guardian Cooperative shall:

- a. Formulate election rules and guidelines, and recommend to the GA for approval;
- b. Implement election rules and guidelines duly approved by the GA.

- c. Recommend necessary amendments to the election rules and guidelines in consultation with the Board of Directors, for approval of the GA;
- d. Supervise the conduct, manner and procedure of election and other election related activities and act on the changes thereto;
- e. Canvass and certify the results of the election;
- f. Proclaim the winning candidates;
- g. Decide election and other related cases except those involving the Election Committee or its members, and
- h. Perform such other functions as prescribed in the By-laws or authorized by the GA.

F. The Secretary – The Secretary with the supervision of the guardian Cooperative shall have the following duties:

- a. Keep an updated and complete registry of all members;
- b. Prepare and maintain records of all minutes of all meetings of the Authorized Officers & the GA;
- c. Ensure that necessary Authorized Officers actions and decisions are transmitted to the management for compliance and implementation;
- d. Issue and certify the list of members who are in good standing and entitled to vote as determined by the Authorized Officers;
- e. Prepare and issue Share Certificates;
- f. Serve notice of all meetings called and certify the presence of quorum of all meetings of the Authorized Officers and GA;
- g. Keep copy of the Treasurer's report & other reports;
- h. Keep and maintain the Share & Transfer Book;
- i. Serve as custodian of the Laboratory Cooperative seal; and
- j. Perform such other functions as may be prescribed in the By-laws or authorized by the GA.

G. The Treasurer – The Treasurer with the supervision of the guardian Cooperative shall have the following duties:

- a. Ensure that all cash collections are deposited in accordance with the policies set by the Authorized Officers;
- b. Have custody of all funds, securities, and documentations relating to all assets, liabilities, income and expenditures;
- c. Monitor and review the financial management operations of the Laboratory Cooperative, subject to such limitations and control as may be prescribed by Authorized Officers;
- d. Maintain full and complete records of cash transactions;
- e. Maintain a Petty Cash Fund and Daily Cash Position Report; and

H. Mediation and Conciliation Committee. The Mediation and Conciliation Committee with the supervision of the guardian Cooperative shall:

- a. Implement the Conciliation-Mediation Program developed by the Guardian Laboratory Cooperative, San Jose Savings and Credit Cooperative.
- b. Monitor Conciliation-Mediation program and processes;
- c. Accept and file mediation and conciliation reports prepared by the mediator;
- d. Submit recommendations to the Board of Directors of the Guardian Laboratory cooperative for improvements of the mediation-conciliation programs;
- e. Issue the Certificate of Non-Settlement; and

- f. Perform such other functions as may be prescribed in the By-laws or authorized by the GA.

I. Ethics Committee - The Ethics Committee with the supervision of the guardian Cooperative shall:

- a. Implement the Code of Governance and Ethical Standard developed by San Jose Savings and Credit Cooperative the Guardian cooperative to be observed by the members, officers and employees of the Laboratory Cooperative subject to the approval and ratification of the general assembly (GA);
- b. Disseminate, promote and implement the approved Code of Governance and Ethical Standards;
- c. Monitor compliance with the Code of Governance and Ethical Standards and recommend to the Authorized Officers measures to address the gap if any;
- d. Conduct initial investigation or inquiry upon receipt of a complaint involving Code of Governance and Ethical Standards and submit report to the Authorized Officers together with the appropriate sanctions;
- e. Recommend ethical rules and policy to the Board of Directors;
- f. Perform such other functions as may be prescribed in the By-laws or authorized by the GA.

J. GAD Committee - GAD Committee with the supervision of the guardian Cooperative shall:

- a. Conduct gender analysis;
- b. Develop and recommend GAD and GE policies and programs/activities/ projects to the board;
- c. Monitor and assesses progress in the implementation of GAD programs/ activities/ projects towards achieving GE;
- d. Submit report to the Board; and
- e. Provide directional guidance.

K. Education, Training and Information Committee - Education, Training and Information Committee with the supervision of the guardian Cooperative shall:

- a. Provide education and training for its members, officers and management so they can contribute effectively to the development of the SKYLabCoop;
- b. In from the general public, particularly the young people and opinion leaders, about the nature and benefits of cooperation;
- c. Maintain a calendar of activities for cooperative continuing education and training; and
- d. Publish its activities and programs at the official gazette of the guardian cooperative.

L. Other Committees. By a majority vote of all its members, the Board of Directors may form such other committees as may be deemed necessary for the operation of the Laboratory Cooperative.

VIII. RULES AND PROCEDURES ON CONDUCTING GENERAL ASSEMBLY

- a. **Regular General Assembly** The General Assembly shall hold its annual regular meeting at the principal office of the Laboratory Cooperative every 2nd Sunday of February.

b. Special General Assembly – The Board of Directors may call a special general assembly meeting at any time to consider urgent matters requiring immediate membership decision. The Authorized Officers must likewise call a special general assembly meeting within one (1) month from receipt of a written request from:

- a. at least ten percent (10%) of the total number of members entitled to vote;
- b. upon order of the Guardian Laboratory cooperative; or
- c. upon order of the Cooperative Development Authority.

c. Notice of Meeting. All notices of meetings shall be in writing and shall include the date, time, place, and agenda thereof stated therein.

- a. Regular General Assembly Meeting. Notice of the annual regular general assembly meeting shall be served by the Secretary, personally or his/her duly authorized representative, by registered mail, or by electronic means to all members of record at his/her last known postal address, or by posting or publication, or through other electronic means, at least one (1) week before the said meeting. It shall be accompanied with an agenda, minutes of meeting of the last general assembly meeting, consolidated reports of the Authorized Officers and Committees, audited financial statements, and other papers which may assist the members to intelligently participate in the proceedings.
- b. Special General Assembly Meeting. Notice of any special general assembly meeting shall be served by the Secretary personally or his/her duly authorized representative, by registered mail, or by electronic means upon each members who are entitled to vote at his/her last known postal address, or by posting or publication, or through other electronic means at least one (1) week before the said meeting. It shall state the purpose and, except for related issues, no other business shall be considered during the meeting.

d. Order of Business. As far as practicable, the order of business of the Laboratory Cooperative shall be:

- a. Call to order;
- b. Roll call;
- c. Proof of due notice;
- d. Declaration of presence of quorum;
- e. Consideration of presence of quorum;
- f. Reading and approval of the previous minutes of meeting;
- g. Matters arising from the minutes;
- h. Consideration of the consolidated report of the board of directors, officers, and the committees, including audited financial statements of the cooperative;
- i. Unfinished business;
- j. Election of Directors and Audit and Election Committee members;
- k. Approval of Development Plan and Budget;
- l. New business.

- m. Other matters; and
- n. Adjournment
- e. **Quorum for General Assembly Meeting.** During regular or special general assembly meeting, at least fifty percent plus one (50%+ 1) of the total number of members entitled to vote.
- f. **Voting System.** Only members entitled to vote shall be qualified to participate and vote in any general assembly meeting. A member is entitled to one vote only regardless of the number of shares he/she owns. Election or removal of Board of Directors shall be by secret ballot. Action on all matters shall be in any manner that will truly and correctly reflect the will of the membership. No proxy and/or cumulative voting shall be allowed.

IX. INTEREST RATE

All savings deposit will earn the same rate as the regular savings rate of the guardian cooperative which is 1%.

X. DUTIES AND RESPONSIBILITIES OF THE GUARDIAN COOPERATIVE

The following are the duties and responsibilities of the Guardian Cooperative over the Laboratory Cooperative:

- a. Formulate Plans, Programs and Activities appropriate for the education and training of the members of the Laboratory Cooperative;
- b. Supervise the conduct of Officers and General Assembly meetings of the Laboratory Cooperative
- c. Represent the laboratory cooperative in its dealings and transactions with third parties;
- d. Formulate, adopt and implement of internal control policies and procedures of laboratory cooperative
- e. Prepare, keep and maintain the list of members
- f. Submit an annual report on the activities and economic operations of the Laboratory Cooperative;
- g. Maintain separate subsidiary ledgers, passbooks of members, and other accountable forms
- h. Adopt and implement a systematic procedure in the collection of savings deposits.

XI. OTHER MATTERS INCIDENT TO THE PURPOSE AND ACTIVITIES OF THE COOPERATIVE

- a. **Investment of Capital.** The Laboratory Cooperative shall invest its capital to the Guardian Cooperative.
- b. **Accounting System.** The Laboratory Cooperative shall keep, maintain and preserve all its books of accounts and other financial records in accordance with generally accepted accounting principles and practices applied consistently from year to year, and subject to existing laws, rules and regulations.
- c. **External Audit.** At least once a year, the Audit Committee of the Guardian Cooperative shall cause the audit of the books of accounts of the Laboratory Cooperative.

- d. **Annual Report.** During the annual regular assembly meeting, the Laboratory Cooperative shall submit a report of its operation to the general assembly together with the audited financial statements conducted by the Audit Committee of the Guardian Cooperative. The annual report shall be certified by the Chairperson and Manager/Focal Person of the Laboratory Cooperative as true and correct in all aspects to the best of their knowledge.

XII. OFFICIAL LOGO AND HISTORY BEHIND THE NAME

The SJDM Kiddie and Youth Laboratory Cooperative (SKYLabCoop) shall adopt the following official logo:



SYMBOLISMS BEHIND THE LOGO:

The Guardian Coop's Logo on top – symbolizing that SKYLabCoop is a part of San Jose Savings and Credit Cooperative.

Open hands - symbolizing volunteerism, openness and being present.

Seven Open Hands with the Seven Rainbow Colors of varying heights – symbolizing diversity of age, sex and background of membership (kiddie and youth), also representing the 7 Cooperative Principles. The tallest green hand in the middle towards the guardian coop logo means that SKYLabCoop members, upon reaching their maturity age of 18 may become part of the Guardian Cooperative.

The Font and Color of SKYLabCoop – patterned after the official name and color of the Guardian Cooperative, with the nickname on top and the full name at the bottom.

The tagline “Together We Are Stronger” – patterned after the official tagline of the guardian cooperative.

THE STORY BEHIND THE NAME “SKYLABCOOP”:

The SJDM Kiddie & Youth Laboratory Cooperative (SKYLabCoop) was named after the United States SkyLab, the first US Space Station which was launched into orbit on May 14 1973. SJDM Savings and Credit Cooperative was formally

founded on May 14, 1987, thus sharing the same anniversary as the Skylab launching.

From its launch on May 14, 1973 until the return of its third and final crew on February 8, 1974, the US Skylab program proved that humans can live and work in outer space for extended period of time. It was a trailblazing achievement which led to the development of the International Space Station which up to present has been performing fantastic research in the microgravity of Earth orbit and other futuristic scientific endeavors.

San Jose Koop, on the other hand, from its launch into the community on May 14, 1987, with its humble beginnings at the then lowly Municipality of San Jose del Monte, Bulacan, up to the present serving the whole island of Luzon, has made a big difference in promoting sustainable development in the community and in empowering its members towards a goal of financial independence.

SKYLabCoop, being the first venture of SAN JOSE KOOP to promote the values of savings and thrift among young people was conceptualized to secure the influx of future leaders who will continue on the beginnings of San Jose Koop. The youth is our future, and SkyLabCoop is envisioned to be a trailblazing avenue to develop future leaders and inculcate cooperative values and principles in the youth of today.

On the 45th Anniversary of the US Skylab launching, and as San Jose Koop ushers into its 31st year of existence this May 14, 2018, may SKYLabCoop be formally launched as a strong vehicle for the young people to empower themselves and the community, and secure a better and brighter future for all.

This is to certify that the foregoing Manual of Operation of SJDM Kiddie and Youth (SKYLAB) a Laboratory Cooperative of San Jose Savings and Credit Cooperative is true and correct.

Secretary

Attested by:

Chairperson