



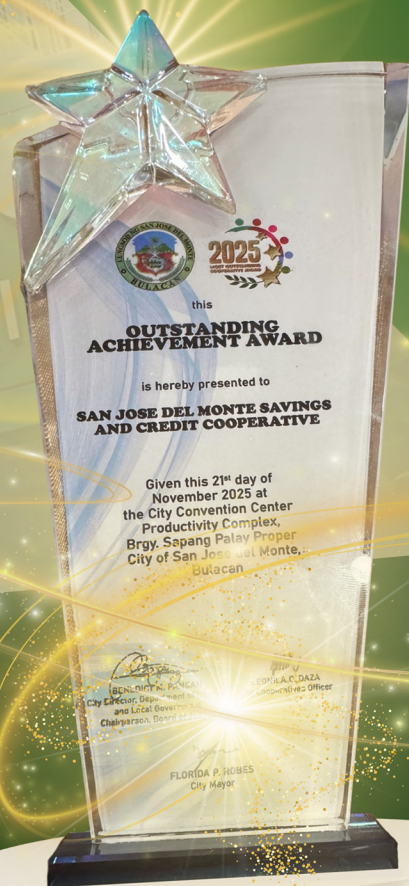
Vol. 4 S. 2025

MASIKAP

MAgasing SInasalamín ang KApátiran ng mga
MAmamayang SImbolo ng KAunlaran at PAg-asa

The Official Newsletter of San Jose Del Monte Savings and Credit Cooperative

**COOPERATIVES UNITED IN PURPOSE
AND ACTION, SHARING PROSPERITY
TO BUILD A BETTER WORLD**





SAN JOSE KOOP
SAN JOSE DEL MONTE SAVINGS AND COOPERATIVE

MASIKAP

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Officers Orientation FOR POTENTIAL CANDIDATES 2025

By: BRIAN F. BERNARDO

Noong ika-18 ng Oktubre 2025, kami ay nagsagawa at nag-facilitate ng seminar na pinamagatang "Officers Orientation for Potential Candidates" na may temang "Empowering Future Leaders: Building Integrity, Competence, and Commitment in Cooperative Governance." Ang aktibidad ay isinagawa bilang bahagi ng aming patuloy na inisyatiba na palakasin ang mabuting pamamahala at ihanda ang mga kasaping nagnanais tumakbo sa mga Elective positions ng ating kooperatiba. May kabuuang labing-siyam (19) na kasapi ang dumalo at aktibong nakilahok sa nasabing seminar.

Ang seminar ay idinisenyo upang bigyang-linaw ang mga tungkulin, pananagutan, at pamantayan ng pamumuno sa kooperatiba, alinsunod sa prinsipyo ng integridad, kakayahan, at malasakit sa serbisyo. Sa pamamagitan ng mga talakayang pinangunahan ng mga kinatawan mula sa Election Committee, Board of Directors, Audit Committee, at Education Committee, naipaliwanag ang proseso ng halalan, ang papel ng bawat opisyal, at ang kahalagahan ng pagsunod sa mga umiiral na patakaran at by-laws ng kooperatiba.

Bilang mga tagapagpadaloy ng aktibidad, aming binigyang-diin na ang pamumuno sa kooperatiba ay hindi lamang isang pribilehiyo kundi isang mandatang may

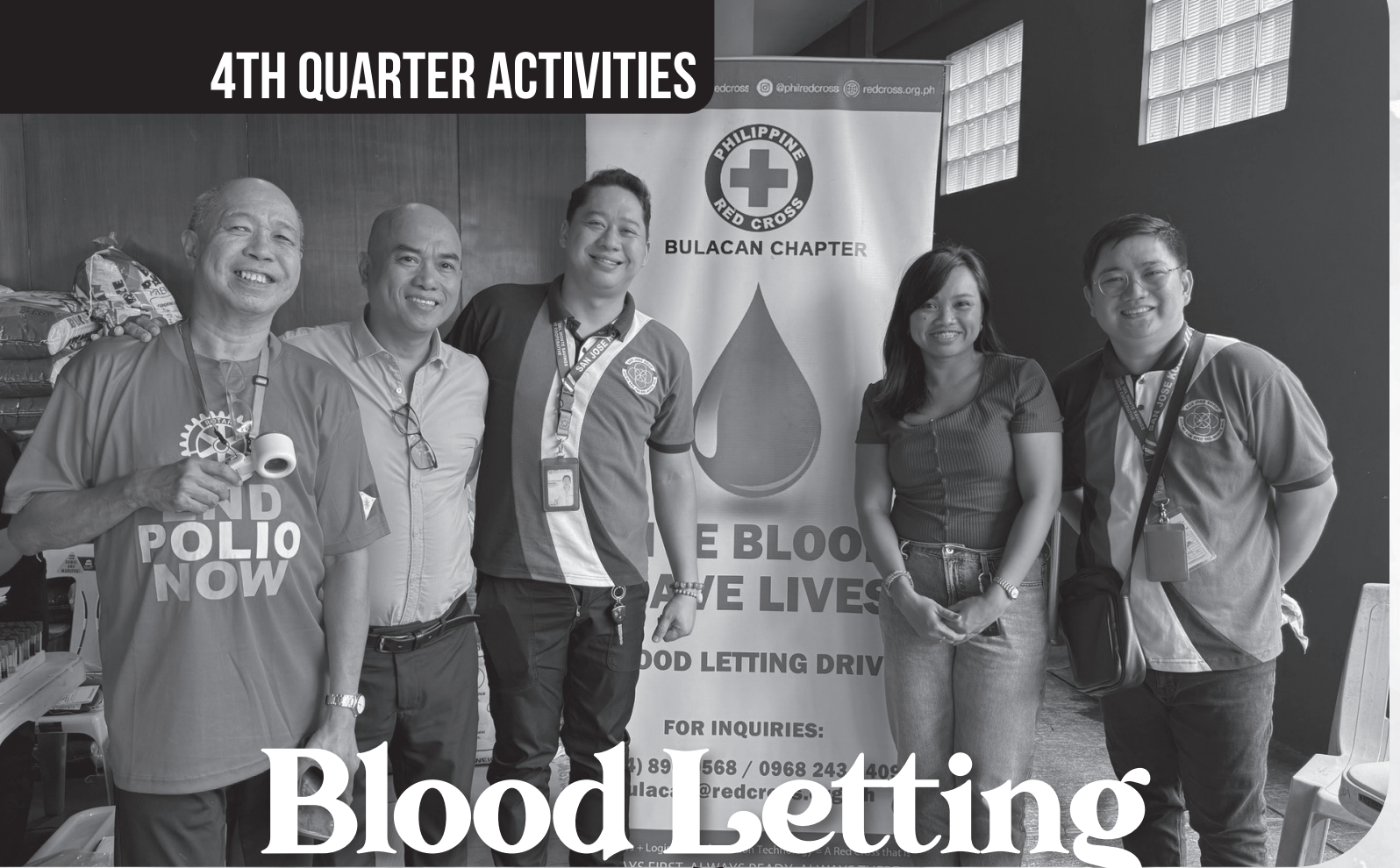
kaakibat na tiwala ng pangkalahatang kasapihan. Ipinabatid na ang pagiging opisyal ay nangangailangan ng mataas na antas ng integridad, sapat na kakayahan sa pamamahala, commitment, at matibay na paninindigan sa kolektibong kapakanan ng samahan.

Isa sa mahahalagang kinalabasan ng seminar ay ang mas pinaigting na kamalayan ng mga kalahok sa mga prinsipyo ng mabuting pamamahala, kabilang ang pag-iwas sa conflict of interest, maayos at makatarungang pangangampanya, at kolektibong pananagutan ng mga opisyal sa kanilang mga pasya at aksyon. Isinagawa rin ang isang open forum na nagbigay-daan sa paglilinaw ng mga isyu at sa pagpapatatag ng bukas na komunikasyon at pananagutan.

Sa kabuuan, ang matagumpay na pagsasagawa ng Officers Orientation for Potential Candidates ay sumasalin sa tema nitong Empowering Future Leaders—sa pamamagitan ng paghuhubog ng mga lider na may integridad, kakayahan, at matibay na paninindigan sa responsableng pamamahala. Sa mga ganitong inisyatiba, patuloy naming pinapalakas ang pundasyon ng maayos na halalan at pangmatagalang kaunlaran ng ating kooperatiba.

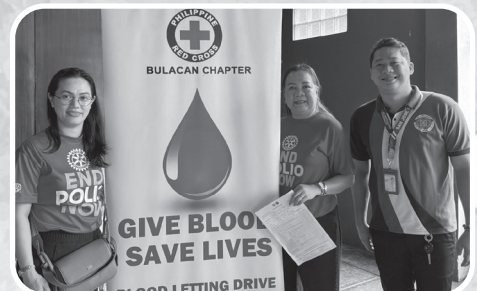


4TH QUARTER ACTIVITIES



Blood Letting Activity

OCTOBER 17, 2025



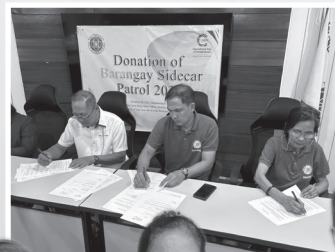
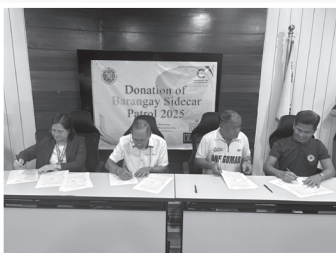
Donation of Barangay Sidecar Patrol

OCTOBER 29, 2025



- Brgy. San Martin De Porres, CSJDM
- Brgy. Sto. Niño II, CSJDM

- Brgy. Gumaoc West, CSJDM
- Brgy. Gumaoc East, CSJDM



4TH QUARTER ACTIVITIES

Kalikasan, Kooperatiba at Kinabukasan: ang Panata ng *Kalikasan-Ko*

Sa gitna ng nagbabagong klima at hamon sa suplay ng pagkain, isang bagong pag-asa ang sumibol sa ating kooperatiba. Sa pamamagitan ng pagtatatag ng KALIKASAN-KO, muling binibigyang-diin ang ating pananagutan sa kapaligiran at sa hapag-kainan ng bawat kasapi.

Ang Hamon ng Klima at Pagkain

Hindi na maikakaila ang epekto ng climate change sa ating sektor. Ang matinding tagtuyot at biglaang pagbaha ay direktang tumatama sa ating mga pananim at kabuhayan. Dito pumapasok ang adbokasiya ng KALIKASAN-KO: ang itaguyod ang Food Security sa pamamagitan ng Climate Care. Naniniwala ang KALIKASAN-KO na hindi tayo magkakaroon ng sapat na pagkain kung ang ating kalikasan ay patuloy na nagdurusa.

Ang Papel ng KALIKASAN-KO at ng mga Bagong Opisyal

Ang Social Services Committee Chairman, Director Aurora 'Auring' Castillo, at GAD Committee Chairman, Director Corazon 'Cora' Antonio ang nagpapalakad at nangangalaga ng SanJo's Farm sa Kaypian, ang sentro ng mga programa at aktibidad ng KALIKASAN-KO. Sa SanJo's Garden ginananap noong Oktubre 25, 2025 ang unang halalan ng opisyal ng KALIKASAN-KO sa katauhan nila President Eleuterio 'Bong' Rabara, VP Internal Edilberto 'Betong' Carriaga, VP External Jun Labrada, Secretary Sharmaine 'Sha' Lizada, Treasurer Dahlia 'Dalie' Garcia, Auditor Edelita 'Edith' Lazaro, Business Manager Bonifacia Onie Valenzuela, PRO1 Ma. Solidad 'Sol' Tamondong, at PRO2 ng Skylab Lois Anne Policarpio. Sila ang magsisilbing tulay upang maisakatuparan ang mga sumusunod na layunin:

Food Security. Ang pagkakaroon ng sapat, ligtas, at masustansyang pagkain na nakasalalay sa kung paano natin itinuturing ang ating mundo ngayon.

Edukasyon sa Organikong Pagsasaka. Pagbabawas sa paggamit ng kemikal upang mapangalagaan ang sustansya ng lupa. Layunin natin dito ang palaganapin ang kaalaman tungkol sa makatao at maka-kalikasang paghahalaman na may paggalang sa ating ekolohiya.

Zero-Waste Management. Pagpapatupad ng tamang pagbubukod ng basura sa loob ng kooperatiba upang mabawasan ang polusyon.

Ang pagkakaisa ng bawat miyembro sa ilalim ng KALIKASAN-KO ay hindi lamang para sa kasalukuyan, kundi para sa susunod na henerasyon. Ang KALIKASAN-KO ay hindi lamang isang pangalan; ito ay isang panawagan para sa konkretong gawa.



Paano nabuo ang pangalang KALIKASAN-KO: KAsapi na Llingap sa KApaligiran Kasama ang SAN Jose KOop. Naitatag ito noong Nobyembre 2023, na sa ngayon ay may 152 miyembro na. Sa ginanap na 1st General Assembly sa SanJo's Garden sa Kaypian noong Oktubre 25, 2025, isinagawa ang 'Urban Gardening Using Recycled Materials & Growing Vegetables in Limited Spaces Hand-on training by resource speaker Mr. Karl Christian Mogueis from City Agriculture Office together with the presence of Ms. Flora San Felipe, the City Agriculture Office Head.

MULA PANGARAP TUNGO SA PAGKILOS: ANG ATING MGA PROYEKTO:

Tree Planting sa SanJo Garden

Sa darating na Abril, kasabay ng Earth Day, magsasama-sama tayo upang magtanim ng pag-asa sa ating komunidad.

Seminars para sa Maka-kalikasang Pamumuhay

1. "Composting Kitchen Waste the Easiest and Cheapest Way" Seminar
2. "Basic Organic Concoctions and Extracts from Kitchen and from the Garden" Seminar
3. Urban Gardening. Hindi hadlang ang maliit na espasyo. Gagamit tayo ng mga recycled na materyales at natural na pamamaraan upang makapagpatubo ng sariling pagkain sa ating mga tahanan.

Garden Sharing at SanJo

Para sa mga nagnanais magtanim ngunit walang sariling lupa, bukas ang pintuan ng ating kooperatiba upang magbahagi ng espasyo at kasanayan.

MAGING BAHAGI SA PAGBABAGO. PANAWAGAN SA MGA VOLUNTEER:

Ang tagumpay ng KALIKASAN-KO ay hindi nakasalalay sa iilang opisyales lamang, kundi sa lakas ng ating pagkakaisa bilang mga miyembro ng kooperatiba. Kailangan namin kayo.

Naghahanap kami ng mga kasaping may malasakit sa kalikasan na handang maglaan ng oras at talento. Maging ikaw man ay isang dalubhasang magsasaka, isang mahusay mag-organisa, o simpleng nagnanais matuto—may lugar ka sa amin.

"Ang bawat punlang itatanim natin ngayon ay ang pagkaing pagsasaluhan ng ating mga anak bukas."

Maaaring makipag-ugnayan sa Koop Admin Main Office, o sa Social Services at GAD committee officers, o sa mga opisyal ng KALIKASAN-KO para sa katanungan ukol sa pagsapi o sa adbokasiyang ito ng ating KALIKASAN-KO.



4TH QUARTER ACTIVITIES

Gift Giving 2025

THE STA. MARIA LINGAP
BATA CENTER, INC

RELIGIOUS MISSIONARIES OF INFANT JESUS THE
DIVINE SAVIOR FOUNDATION, INC



COALITION OF SERVICES OF THE ELDERLY, INC

FR. SIMPLICIANO CHILDREN'S HOME INC



4TH QUARTER ACTIVITIES

Punduhan ng mga Dumagat Norzagaray, Bulacan



Bureau of Jail Management and Penology CSJDM, Bulacan



AGRILINK

October 2, 2025

@Wold Trade Center, Metro Manila, Pasay City



MEMBERS' EMPOWERMENT

Flower ARRANGEMENT SEMINAR

By: Marilou S. Sunga



San Jose Koop celebrates cooperative month every October. As part of their program, a flower arrangement seminar was held on Oct. 21, 2025. It was a free livelihood seminar organized by the cooperative and attended by 31 regular members.

At the start, a short lecture was given the discussion included the essential tools and materials needed for flower arranging such as scissors, wire, floral foam, cutters, flowers etc., as well as the importance of considering occasions and seasonal needs like Valentine's day, birthdays, anniversaries, and weddings. A simple step by step guide on basic flower arrangement designs was demonstrated. Participants began with easy to create arrangement such as simple bouquet, small centerpieces, garlands, corsage, progressing to larger arrangement like basket of flowers, big bouquets, bunch of flowers, and rectangular display. Clear instructions and demonstrations were provided on basic techniques such as flower care, how to make arrangements last longer, properly cutting stems, arranging blooms and creating balanced compositions. Participants were encouraged to be creative and patience with each creations making flower arrangement even more special and meaningful. Once completed, the centerpieces were displayed to showcase everyone's creations. All participants enjoyed seeing their beautiful work and unique designs. Additionally, the step by step process of creating profitable floral arrangement was discussed as well as developing effective pricing strategies, marketing techniques, utilizing social media to showcase designs and managing supply chain effectively.

Participants extended their gratitude to the cooperative for organizing meaningful opportunities such as this seminar. It helps enhance their skills in flower arrangement and gave motivation and inspiration to start a livelihood or business in the future. Through the process of selecting, arranging, and displaying floral arrangement, each participant was able to express creativity, share ideas, enjoy one another's company and feel a sense of accomplishment, relaxation and team work.



3RD QUARTER MAIN ACTIVITY



Most Outstanding Cooperative & Leader Awarding Ceremony

By: CEO Wilma D. De Vera

The Most Outstanding Cooperative and Leader Awarding Ceremony was a momentous occasion that recognized excellence, dedication, and exemplary leadership within the cooperative sector. The event served as a tribute to cooperatives and cooperative leaders who have demonstrated outstanding performance, strong governance, and unwavering commitment to the principles and values of cooperation.

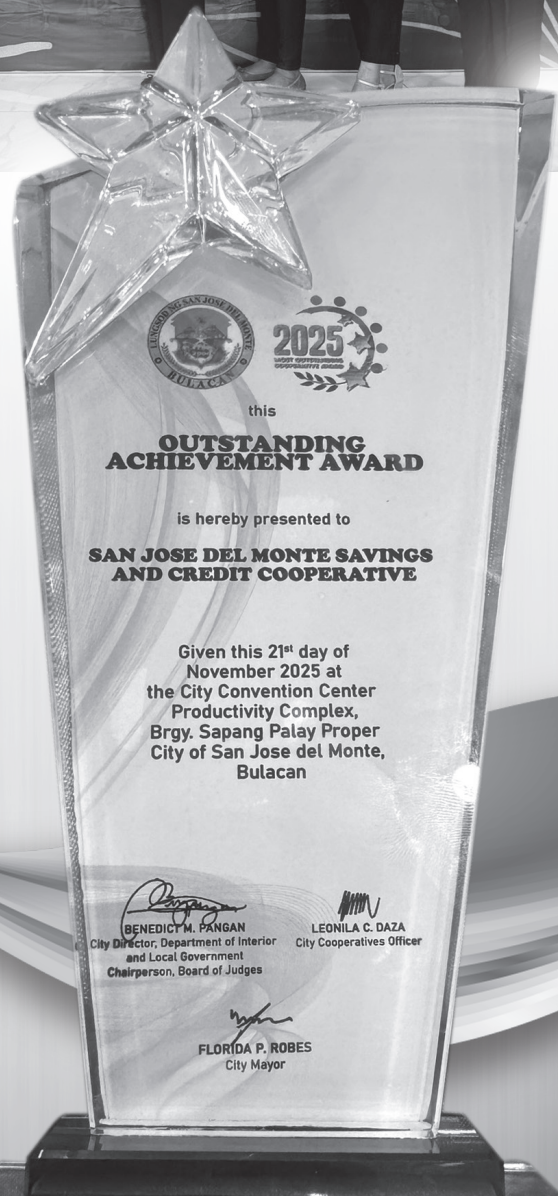
The ceremony gathered cooperative officers, members, partners, and stakeholders in a spirit of unity and celebration on November 21, 2025, at the City Convention Center, Productivity Complex, Brgy. Sapang Palay Proper, City of San Jose del Monte, Bulacan. It highlighted the vital role of cooperatives in promoting inclusive growth, economic empowerment, and community development. Members of the Board of Directors and Committee Officers were among the attendees, together with Ma'am Marietta P. Hwang, CDA III Regional Director. Through this awarding activity, exceptional cooperatives were recognized for their innovation, financial sustainability, sound governance practices, and meaningful contributions to their respective communities.

Equally celebrated were the cooperative leaders whose vision, integrity, and dedication have inspired their organizations to achieve excellence. Their leadership has not only strengthened their cooperatives but has also fostered trust, accountability, and active member participation—key elements in building resilient and sustainable institutions.





The Most Outstanding Cooperative and Leader Awarding Ceremony concluded with a renewed commitment among participants to further advance the cooperative movement. The recognition bestowed upon the awardees stands as a testament to their hard work and dedication and serves as an inspiration to other cooperatives and leaders to pursue excellence and contribute meaningfully to nation-building.



MEMBERS' EMPOWERMENT

Seminar on Candle-Making, Fuzzy Wire Flower, and Balloon Arrangement - A Whole Day of Fun and Creativity Experience!

By: Rosemarie D. Saysay

Learning is a never-ending journey as long as we breathe. There are so much things in life to know-how, whenever, however, and where ever.

It's a great privilege that I became a member of San Jose Koop and still benefitting from the endless opportunities it is providing for its members. One of which is having livelihood trainings and seminars as part of its social services and community development programs.

I have attended the Candle-Making, Creating Fuzzy Wire Flower, and Balloon Arrangement Training on October 24, 2025. Diverting from the redundancy of office works, I was able to learn to make candles of my own style and scent, crafting different flower designs from fuzzy wires on my free time, and I can confidently arrange balloons for different occasions. All thanks to the diligent teaching of Ms. Lea Ocampo, Community-based Trainer of TESDA, and Ms. Joan Dimaala, TESDA Scholar and Entrepreneur.

With this personal empowerment, I can explore my talent which I can use to improve not just my well-being but I can soar new heights to improve my finances through entrepreneurship.

Being a business person is really risky but God has made a big world to conquer and resources are abundant for enhancing everyone's knowledge and capabilities. We just need to grab every opportunity that comes our way and let other people help us to reach our goals.

Thank you for the unwavering support of San Jose Koop exemplified by its dedicated officers and excellent management staffs on making its members a part of building a productive community and contributors on economic growth and stability.



No Bake Cake (STEAMED YEMA CAKE, CUSTRAD CAKE & BANANA CAKE)

WITH FOOD SAFETY AND SANITATION, ZERO WASTE
MANAGEMENT AND BASIC ENTREPRENEURSHIP

December 1, 2025



MAHALAGANG PAALALA

Magandang Araw, Mga Kasapi!

Bilang paghahanda sa online na halalan ng kooperatiba sa susunod na taon, hinihikayat po namin kayong tiyaking tama at updated ang inyong personal na impormasyon sa aming system. Maaaring i-update ng personal na impormasyon sa pinaka malapit na opisina ng San Jose Koop.

Partikular na dapat i-verify at i-update ang mga sumusunod:

- **Buong pangalan**
- **Kasalukuyang tirahan**
- **Numero ng telepono**
- **Email address**

Mahalaga ito upang matanggap ninyo ang voting code sa pamamagitan ng inyong rehistradong contact details para sa ligtas na pagboto online.

Para po sa mga hindi pa nakakapag - claim ng kanilang KOOP ID, maaari na po itong kunin sa San Jose Koop Main Office during office hours.

MAHALAGANG PAALALA: ang inyong **KOOP ID** ay gagamitin bilang attendance sa darating na General Assembly.

Maraming salamat po sa inyong patuloy na pakikiisa.

- ELECTION COMMITTEE

FINANCIAL HIGHLIGHTS

AS OF DECEMBER 31, 2025

Total Assets	4.73 B
Loan Receivable (Net)	2.01 B
Deposits Liabilities	2.95 B
Other Liabilities	351.60 M
Members Equity	1.26 B
General Reserve Fund	224.69 M
Net Surplus	147.84 M
Gross Revenue	473.21 M
Portfolio at Risk (PAR 1)	5.37 %
Portfolio at Risk (PAR 30)	4.25 %
MEMBERSHIP	
Regular Member	77,031
Associate Member	325
Skylab	3,906

ABULUYAN PROGRAM

4TH QUARTER 2025

OCTOBER

DATE OF DEATH	ACCOUNT NO	NAME	LENGTH OF MEMBERSHIP	CONTRIBUTION OF EACH MEMBER	TOTAL AMOUNT
11/1/2024	89191	CASTILLO, AMELIA AVENA	1 year	0.65	29,737.50
1/6/2025	37264	VILLANUEVA, SANTIAGO VICENTE	8 years	5.13	239,894.19
9/11/2025	35565	ESPINOSA, EDUARDO DE JESUS	5 years	3.06	149,817.60
9/21/2025	5652	OLIMPO, LYNIE LISUD	11 years	5.99	299,931.28
9/22/2025	66367	MURILLO, ALLAN CAGAS	5 years	3	149,826.00
9/26/2025	92502	IGNACIO, GILBERT BAUTISTA	1 year	0.6	29,954.40
9/28/2025	1903	GARGANTILLA, MILAGROS RENDOQUE	18 years	5.98	299,789.36
9/28/2025	2206	PARAGUYA, LAURA ESTAVILLO	25 years	5.98	299,699.66
9/28/2025	87317	GONZALES, EDNA BALUCAS	2 years	1.2	59,934.00
9/30/2025	56622	REYES, LUZVIMINDA LAVARIAS	7 years	4.2	209,874.00
10/2/2025	26018	TUSI, JOEL RIVERO	9 years	5.41	269,585.71
10/2/2025	63555	PESCADERA, MARILOU MACARANAS	6 years	3.61	179,842.98
10/2/2025	84948	MALATE, VICTOR REDONA	2 years	1.2	59,922.00
10/3/2025	30552	GUILLERMO, SELMA MESA	16 years	6	299,718.00
10/4/2025	53292	FABROS, EMILIO PASCUA	8 years	4.83	239,954.40
10/6/2025	40401	DELA CRUZ, LOLITA GERONA	12 years	6	299,556.00
10/7/2025	50994	UMALI, ANIANO SY JR.	8 years	4.81	239,749.64
10/8/2025	3829	ROLL, GARIZALDY SR. CAPA	13 years	6.02	299,657.54
10/10/2025	82599	ONTAL, ROSALIE RIVAS	3 years	1.84	89,771.76
10/11/2025	7238	BAILON, FRANCISCO AGUIRRE	24 years	6.02	299,783.96
10/13/2025	825	REYES, MICHAEL CRAIG	24 years	6.03	299,926.17
10/13/2025	87133	GADO, EDGARDO ZABALA	2 years	1.22	59,748.28
10/13/2025	40985	FRANCISCO, ONOFRE ABOGADO	12 years	6.04	299,765.20
10/13/2025	20667	GONZALES, ALICIA LINQUICO	14 years	6.05	299,971.10
10/14/2025	106020	MANUEL, LIWAYWAY ALFARO	8 months	0.6	29,692.80
10/15/2025	92440	MARTINEZ, CRISTINA PEÑALOSA	1 year	0.6	29,696.40
10/16/2025	32558	TEODORO, ROGELIO GUILALAS	14 years	6.05	299,704.90
10/16/2025	1154	VALDERAMA, JUANITA BUENAVENTURA	24 years	6.06	299,885.16
10/16/2025	79436	TORRES, LUZVIMINDA BAYLON	4 years	2.42	119,734.34
10/17/2025	41675	NAZARREA, MAGDALENA SAMONTE	11 years	6.06	299,588.22
10/18/2025	67969	DELA CRUZ, ANNABELLE ECAP	6 years	3.63	179,536.17
10/19/2025	67409	SIBTON, JOSEPH JIMENEZ	6 years	3.66	179,753.58
10/19/2025	54357	MORANTE, DOMINGO ALIBAYAN	8 years	4.88	239,544.56
10/20/2025	2120	AGUIRRE, FERMIN GALANTO	16 years	6.09	299,975.13
10/20/2025	74279	NERI, FELICIANO SEBASTIAN	5 years	3.05	149,761.10
10/20/2025	25906	GALO, FELIPE CLAROS	9 years	5.5	269,610.00
10/21/2025	3188	TOLentino, OFELIA	25 years	6.09	299,530.56
10/22/2025	84577	DEO, ROSE RECIAN	2 years	1.22	59,770.24
10/22/2025	19479	ANDRES, ESTHER PRE	5 years	3.09	149,756.85
10/22/2025	83524	AVENA, ROSARIO TIQUI	3 years	1.83	89,693.79
10/23/2025	95130	JULIAN, JIM ALFRED BELEN	1 year	0.61	29,879.02
10/23/2025	108672	TORRES, EDWIN ANGELES JR.	2 mos	0.3	14,701.80
10/24/2025	87066	ORANO, BENEDICTO ABOYME	2 years	1.22	59,795.86
10/24/2025	87311	GONZALES, CARIDAD DE JESUS	2 years	1.25	59,890.00
10/24/2025	8525	LAZATIN, NENITA AMO	23 years	6.13	299,689.57
10/25/2025	77725	CONCEPCION, FRANCISCO DOMINGO	4 years	2.45	119,680.05
10/26/2025	50992	UMALI, RUBEN SY	8 years	4.92	239,544.96
10/27/2025	52860	FAUSTINO, MATIAS RAYO	8 years	4.91	239,853.50
10/27/2025	10548	PIAD, PRISCILA ALONZO	24 years	6.16	299,708.64
10/27/2025	40791	QUINTO, ROLANDO DEL ROSARIO	7 years	4.3	209,891.60
10/28/2025	77316	DULDUALO, HERMYSALVA MESA	4 years	2.47	119,757.95
10/28/2025	104709	FERNANDEZ, BENIGNO RESCO	11 months	0.61	29,545.96
10/28/2025	91248	EUGENIO, ROLLY GUMAFELIX	2 years	1.22	59,573.82
10/29/2025	4849	CERILLO, SOFIA GODOYO	10 years	6.17	299,923.70
10/29/2025	6357	OBEÑITA, NATIVIDAD CASTILLO	16 years	6.18	299,859.78
10/30/2025	49009	ADA, ROSA M.	8 years	4.95	239,525.55
10/31/2025	96405	GAMUS, MADELYN SAAC	1 year	0.61	29,562.43
10/31/2025	61551	ROCHA, ANTONIO ROMERO	5 years	3.11	149,821.14
		TOTAL DECEASED: 58		219.27	10,800,849.86

NOVEMBER

DATE OF DEATH	ACCOUNT NO	NAME	LENGTH OF MEMBERSHIP	CONTRIBUTION OF EACH MEMBER	TOTAL AMOUNT
3/1/2025	26412	LONDON, ASUNCION JUDAL	8 years	5.19	239,549.64
8/16/2025	61002	GUMABAO, EDUARDO ALBALATE	5 years	3.14	149,784.28
12/1/2025	60918	FLORES, GHENGHISKHAN JUMAWID	7 years	4.39	209,969.31
12/1/2025	94957	DIAZ, LOLITA DEGUINO	1 year	0.62	29,649.64
11/1/2025	85894	NOLLEDO, MARGIE RUBIO	2 years	1.25	59,737.50
12/2/2025	2147	FRANCISCO, JOVITA JOSE	24 years	6.26	299,547.26
12/4/2025	66221	PAROFIL, MARIBETH PON-AN	3 years	1.87	89,625.36
12/4/2025	108752	CABALTERA, HENRY RAMIR TAGUMPAMA	3 months	0.31	14,839.08
12/6/2025	92018	FERRER, FLOSERFINA SALUNGA	2 years	1.25	59,892.50
12/6/2025	53929	FIEL, MARIA ESPERANZA PASOL	8 years	5.01	239,918.88
12/9/2025	82441	MARTIN, SHARLYN MARTINEZ	3 years	1.87	89,569.26
12/9/2025	21579	ORILLA, AMELYN DAMASO	8 years	5	239,685.00



NOVEMBER

DATE OF DEATH	ACCOUNT NO	NAME	LENGTH OF MEMBERSHIP	CONTRIBUTION OF EACH MEMBER	TOTAL AMOUNT
12/10/2025	8837	DESAMITO, LEONILA SAYCO	24 years	6.25	299,562.50
12/10/2025	12231	CUBACUB, OSCAR RANGEN	21 years	6.27	299,950.53
12/11/2025	73408	IDALO, FRANCISCO MENDOZA	5 years	3.13	149,823.71
12/11/2025	65172	SALDIVAR, ELMA ESPINOSA	5 years	3.13	149,820.58
12/11/2025	90609	MARPA, RACHIL BUENA	2 years	1.25	59,910.00
12/11/2025	34237	CINCO, LISA CATUBAY	15 years	6.26	299,985.46
12/13/2025	105558	MANGAHAS, EDGARDO BAYOMBON	11 mos	0.62	29,579.58
12/13/2025	57177	PEÑAFLO, ALEX BUSAMBA	7 years	4.38	209,929.02
12/13/2025	80186	EISMA, ARISTON ESTACIO	4 years	2.5	119,692.50
12/16/2025	5557	NIEGAS, NATALIA DALIMOCON	24 years	6.28	299,681.60
12/16/2025	41483	ARANTE, RODOLFO TEODORO	12 years	6.27	299,586.87
12/16/2025	85583	RELUCIO, ALVIN RAZO	2 years	1.25	59,702.50
12/18/2025	56643	CAILO, MILAGROS MIRANDA	7 years	4.39	209,591.77
12/18/2025	21414	FRIAS, FELICISIMA GABRIEL	19 years	6.27	299,712.27
12/20/2025	64991	GACUAN, ALEJANDRO TAMANI	6 years	3.77	179,866.70
12/20/2025	71311	ESPANOLA, CRISANTO HERMAN	5 years	3.14	149,985.24
12/20/2025	85277	BARRERA, MARTINA BAGAUISAN	2 years	1.25	59,651.25
12/21/2025	65552	DE VENEZIA, SALVADOR DE GUZMAN	4 years	2.51	119,867.56
12/22/2025	73768	PINEDA, BABY CHEERS GUANZON	4 years	2.51	119,817.36
12/26/2025	96155	SORETO, GERRY SECO	2 years	1.25	59,670.00
		TOTAL DECEASED: 32		108.84	5, 197,154. 71

DECEMBER

DATE OF DEATH	ACCOUNT NO	NAME	LENGTH OF MEMBERSHIP	CONTRIBUTION OF EACH MEMBER	TOTAL AMOUNT
9/14/2025	41673	DIZON, SALVADOR ILARDE	7 years	4.38	209,648.70
11/1/2025	61981	FERRER, BYRON MARAMBA	6 years	3.73	179,718.86
11/1/2025	80212	HONRADO, GILDA BRAZIL	3 years	1.85	89,625.10
11/1/2025	75418	VIDAL, TERESITA TANGLAO	5 years	3.08	149,777.32
11/1/2025	43521	VIZMONTE, CONSORCIA VIGONTE	10 years	6.15	299,714.10
11/2/2025	60603	DIAZ, MAURA BRIGATAY	7 years	4.31	209,741.84
11/2/2025	13610	HOFLEÑA, AMALIA F.	11 months	0.61	29,578.90
11/4/2025	49940	OSIRA, CELESTE POQUITA	9 years	5.56	269,587.72
11/6/2025	73889	DUCANES, JOSE DANNY DIAZ	4 years	2.49	119,900.97
11/6/2025	49437	PASOLA, ERLINDA JOSE	8 years	4.95	239,961.15
11/6/2025	59822	CABACABA, VIRGILIO OGSILA	7 years	4.35	209,556.90
11/6/2025	8828	SOTO, RENATO LAI	24 years	6.2	299,726.60
11/7/2025	91184	DAYANAN, ARMANDO SABETE	2 years	1.24	59,689.88
11/7/2025	107126	BAUTISTA, DELIA TANO	6 months	0.31	14,933.94
11/7/2025	41573	AGUILUZ, RICHARD PRAFEROSA	11 years	6.25	299,818.75
11/7/2025	47326	BAILON, ROSARIO FRIAS	9 years	5.57	269,849.79
11/8/2025	67061	DELUYAS, LIGAYA GALICIA	6 years	3.74	179,781.80
11/9/2025	26536	AVILA, CHRISTOPHER BENLOTA	1 year	0.62	29,647.16
11/9/2025	49350	CAMARGO, ANGELINA CRUZ	8 years	4.96	239,622.56
11/10/2025	72445	PAGLIAWAN, REYNALDO ELLANO	4 years	2.48	119,741.84
11/10/2025	3383	FRANCISCO, ARCADIO QUINTANA	24 years	6.21	299,731.86
11/10/2025	79283	AMORA, GIL ONIOT	4 years	2.48	119,545.92
11/12/2025	94025	TAPIS, ARTEMIO TALBONG JR.	1 year	0.62	29,767.44
11/12/2025	4937	CASTELO, MARCELO ASPIRAS	5 years	3.12	149,872.32
11/12/2025	108497	MERIADO, CARL KEVIN GALLARDO	5 months	0.31	14,813.66
11/12/2025	57391	BORCENA, ARCANGEL SOPERIOR	7 years	4.36	209,986.32
11/13/2025	77203	ESPINO, JERRY PALCO	3 years	1.86	89,638.98
11/13/2025	89	GUILLAS, LEONILA CRUZ	24 years	6.23	299,899.74
11/13/2025	31300	BINONDO, PETRONILA PEREZ	10 years	6.24	299,725.92
11/14/2025	7555	DIMARUCUT, FLODELIZA	17 years	6.25	299,968.75
11/14/2025	81295	BALIZALIZA, JOEL DOMINGO	3 years	1.87	89,786.18
11/15/2025	47632	ESCALA, CECILIA CRUZ	9 years	5.63	269,682.63
11/15/2025	78229	ONGCOL, GRACELDA FERRER	4 years	2.5	119,900.00
11/17/2025	104452	MACARAIG, ARIANE DELA CRUZ	1 year	0.62	29,689.32
11/18/2025	57533	MAGALLON, MA. CLAIRE PESCA	6 years	3.74	179,673.34
11/20/2025	99602	MIANO, MARITES ANIBAN	1 year	0.62	29,734.58
11/21/2025	64919	TALUCOD, RODOLFO MARTIN	6 years	3.75	179,936.25
11/22/2025	17726	DE LARA, NENITA BADILLA	7 years	4.37	209,633.27
11/23/2025	82950	SALAMANCA, ANDRES DATULAYTA	3 years	1.87	89,645.93
11/24/2025	88097	ROBIN, EDITA BUGO	2 years	1.25	59,948.75
11/24/2025	77141	REYES, RENATO RUZ	4 years	2.5	119,807.50
11/25/2025	58374	GOJO CRUZ, MARILYN ESQUIVEL	7 years	4.38	209,718.78
11/26/2025	41540	AGUILUZ, LIEZEL VITUG	11 years	6.26	299,647.42
11/27/2025	87632	QUIACHON, MARIA ALMA MAGDALENA CASABAT	2 years	1.25	59,860.00
11/27/2025	79039	ANTONIO, FELINA CATAHAN	4 years	2.5	119,660.00
11/29/2025	7405	AMBAGAN, DOLORES ARABACA	24 years	6.26	299,872.78
11/29/2025	69210	NOCUM, SOCORRO BALLON	5 years	3.13	149,845.62
11/29/2025	7596	CRUZ, PRISCILA GUGULAN	24 years	6.27	299,862.75
		TOTAL DECEASED: 48		169.28	8,148,479.89

POLICY UPDATES



PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

CREDIT MANAGEMENT
POLICIES
CMP – SJDMSCC – LOAN PROD

Page 1 of 3

Subject: MOTORCYCLE / SIDE CAR UNIT LOAN

Revised Date: November 27, 2025

Approved By: Board of Directors

Last Board Review: November 2025

Objective:

- A loan product intended for members who want to purchase a brand new motorcycle to be utilized for private/personal use or as source of income.
- To provide a loan product that will cater the needs of Tricycle Operators and Drivers in purchasing either side car or motorcycle unit only or a tricycle unit.

Guidelines in Availing Motorcycle Loan for Personal Use or as Source of Income:

1. Must be a regular member with minimum share capital of P 5,000 and above.
2. Interest rate is 14% per annum in a diminishing computation. Service fee charges shall be based on the existing lending policy.
3. Maximum loanable amount for motorcycle loan is up to P 500,000.00 subject for assessment and approval of the Loan Department. (BoD Reso No. 2968 S. 2023)
4. Minimum down payment requirement shall be as follows: (Board Resolution No. 2025-209)

	DOWN PAYMENT	TERM
TODA Member	5%	Maximum of 3 years
Non-TODA Member	10%	Maximum of 2 years
Non-TODA member who will avail the maximum loanable amount of P500,000.00	20%	Maximum of 2 years

5. Issuance of post-dated check is required for monthly payment installment or may open auto-debit savings account.
6. Mode of payment shall be monthly.
7. The unit to be purchased must be mortgaged in favor of the SJDMSCC. The original certificate of registration and official receipt shall be kept by the cooperative.
8. The unit to be purchased shall be used as the collateral of the loan.
9. Subject to foreclosure after one (1) month of failure to pay the loan. (Board Resolution No. 2025-171)

Guidelines in Availing Side Car Unit only as Source of Income:

1. The maximum amount of loan in this loan product is based on the unit price of the side car. The loan proceeds shall be automatically forwarded to the side car unit manufacturer.
2. Daily re-payment, and collection schedule is from Monday to Friday.

POLICY UPDATES



PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

CREDIT MANAGEMENT
POLICIES
CMP – SJDMSCC – LOAN PROD.

Page 1 of 2

Subject: LOT ACQUISITION LOAN ASSISTANCE

Revised Date: November 27, 2025

Approved By: Board of Directors

Last Board Review: November 2025

OBJECTIVE:

To provide loan assistance program that will provide additional wealth product for the regular members. To help the regular members to achieve their goal in owning lot for their family.

WHO MAY JOIN THIS PROGRAM?

All regular members provided that the last age upon loan application is 60 years old and the maximum term of loan is up to 65 years old. (BR 2025 - 208)

LOAN

WHO MAY JOIN THIS PROGRAM?

All regular members provided that the last age upon loan application is 60 years old and the maximum term of loan is up to 65 years old. (BR 2025 - 208)

Chief Credit and Collection Officer will issue endorsement letter to the Loan Officer for loan approval.

5. After the loan approval the loan department will issue and execute a Letter of Guarantee to the present lot owner to guarantee his payment, and inform the applicant to process the transfer of title under his name. All expenses for titling shall be shoulder by the applicant.
6. In the case that the property to be sold is under San Jose Koop's acquired properties, the expenses for the transfer of title shall be included on the principal loan amount.
7. The original copy of transfer certificate of title (TCT) must be submitted to Loan Department for validation and for loan processing. A Condominium Certificate Title (CCT) is not applicable to LALA.
8. Mortgage contract shall be executed by the loan department and must be duly signed by the applicant and notarized by the legal counsel. Applicant will be assisted by the cooperative in the Registry of Deeds for the mortgage annotation. If capable, the applicant may also be given an authorization by the cooperative to carry out solely the foregoing transaction. All expenses incurred in the processing

POLICY UPDATES



PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

CREDIT MANAGEMENT
POLICIES
CMP – SJDMSCC – LOAN PROD.

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Subject: “GIVE ME FIVE PROMOTION”
MEMBERSHIP RECRUITMENT INCENTIVE PROGRAM

Approved Date: December 22,
2025

Approved By: Board of Directors

Reference: BoD Reso. 2025 - 228

1. Program Title

Give Me Five Promotion

2. Objective

To encourage membership growth of San Jose Koop by motivating existing members to recruit new qualified members while rewarding them with insurance coverage and raffle participation.

3. Promo Period

The promotion shall run for the period determined and officially announced by San Jose Koop Management through the MSBDO. Any extension or modification shall be subject to approval by the Board or Management.

4. Eligibility

- 4.1 Open to all active and good-standing members of San Jose Koop
- 4.2 Members with unsettled obligations or inactive status are not eligible to participate.

5. Promo Mechanics

- 5.1 Each qualified member must successfully recruit five (5) new members.
- 5.2 Recruited members must:
 - 5.2.1 Have completed all membership requirements of San Jose Koop;
 - 5.2.2 Be approved and officially recorded as members; and
 - 5.2.3 Maintain active membership status.
 - 5.2.4 Once all five (5) recruits are validated, the recruiting member becomes entitled to the promo rewards.

6. Promo Rewards:

Qualified members who successfully recruit five (5) new members shall be entitled to the following incentives:

6.1 Patext 15 Insurance Coverage

- Insurance coverage shall be provided under the terms and conditions of the Patext 15 insurance program.
- Coverage activation is subject to submission and verification of required documents.
- The five (5) recruited members are each entitled to one (1) PaText15 insurance coverage.

POLICY UPDATES



PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

CREDIT MANAGEMENT
POLICIES
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6.2 Quarterly Raffle Entry:

- One (1) raffle stub entry for the Quarterly Raffle Promo of San Jose Koop.
- Raffle stubs are non-transferable and valid only for the assigned raffle draw.
- Each recruiter is entitled to five (5) raffle entries, while each of the five (5) recruited members is entitled to one (1) raffle stub.
- Cash Prizes:
 - 1st Prize – ₱ 5,000.00
 - 2nd Prize – ₱ 3,000.00
 - 3rd Prize – ₱ 2,000.00

7. Validation and Approval:

- 7.1 All recruited members shall be verified by the Member Services and Business Development Office (MSBDO).
- 7.2 Rewards shall be released only upon complete validation and approval by the authorized officers.

8. Disqualification:

San Jose Koop reserves the right to disqualify any recruiter who:

- 8.1 Submits falsified or incomplete information
- 8.2 Engages in fraudulent recruitment practices
- 8.3 Violates any cooperative rules and policies

9. General Conditions:

- 9.1 Insurance rewards are non-convertible to cash and non-transferable.
- 9.2 San Jose Koop reserves the right to amend, suspend, or terminate the promotion with prior notice.
- 9.3 All decisions made by the Management shall be final and binding.

10. Assessment and Source of Fund

This program shall be reviewed on a semi-annual basis. Source of Fund shall from Marketing and Promotion

12. Effectivity

Promo period starts on January 5, 2026

POLICY UPDATES



PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

SAVINGS PRODUCTS
SP – SJDMSCC – LONG-TERM TD

Page 1 of 1

Subject: LONG-TERM TIME DEPOSIT (SAVINGS PRODUCT FOR
RETIREES, PWD & SENIOR CITIZENS)

Termination Date: December 1, 2025

Approved By: Board of Directors

Reference: Board Resolution No. 2527

OBJECTIVE:

To encourage individual members of San Jose Koop who are retirees, senior citizens and persons with disabilities to establish and secure their retirement benefits through a long-term deposit.

SAVINGS FEATURES:

- 2.1. This savings product is to invest his/her money for long term or minimum of five (5) years. Since this savings product is a long term deposit, the interest rate is much higher compare to the regular savings deposit. The principal deposit is non-withdrawable within the period of five (5) years.
- 2.2. After its maturity date, the depositor may consider the following options:
 - He/she may renew the deposit before the term ends
 - Withdraw monthly the principal and interest earned to be deposited to his/her regular savings account
 - Withdraw the principal deposit in full amount

BASIC REQUIREMENTS:

- 3.1. Must be at least 50 years-old and above: such as retirees, senior citizens and persons with disabilities.
- 3.2. Must deposit the minimum required amount of P 1,200,000.00.

SAVINGS GUIDELINES:

- 4.1. Minimum amount to open an account is P 1,200,000.00 and maximum amount to be deposited is P 6,000,000.00.
- 4.2. Interest Rate per annum is 6%.
- 4.3. Certificate of Deposit shall be provided by San Jose Koop.
- 4.4. Non-transferable and non-withdrawable for five (5) years. But in case of emergency, the depositor may withdraw his/her deposit before the agreed term. However, the interest computation shall be based on regular savings deposit rate. The remaining interest earned from the 6% interest rate shall be deducted to the principal deposit. Upon death of the depositor, the same interest rate or 6% p.a. will be the reference on the interest computation.
- 4.5. The depositor shall surrender the Time Deposit Certificate to San Jose Koop at the end of the term.

SKYLAB Coop's Trick-or-Treat Party

By: Lorie Anrol M. Lozano

Last October 30, SKYLAB Coop held a fun and exciting trick-or-treat party for kids. The event was filled with joy, laughter, and Halloween spirit. Children arrived wearing creative costumes and were excited to participate in the activities prepared for them.

One of the highlights of the party was the different games organized by the facilitators. The kids enjoyed playing fun and interactive games that allowed them to move around, laugh, and work together. These games helped create a cheerful atmosphere and kept everyone engaged throughout the event. Winners received small prizes, which made the games even more enjoyable.

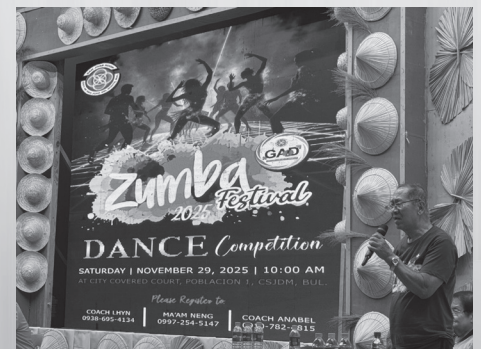
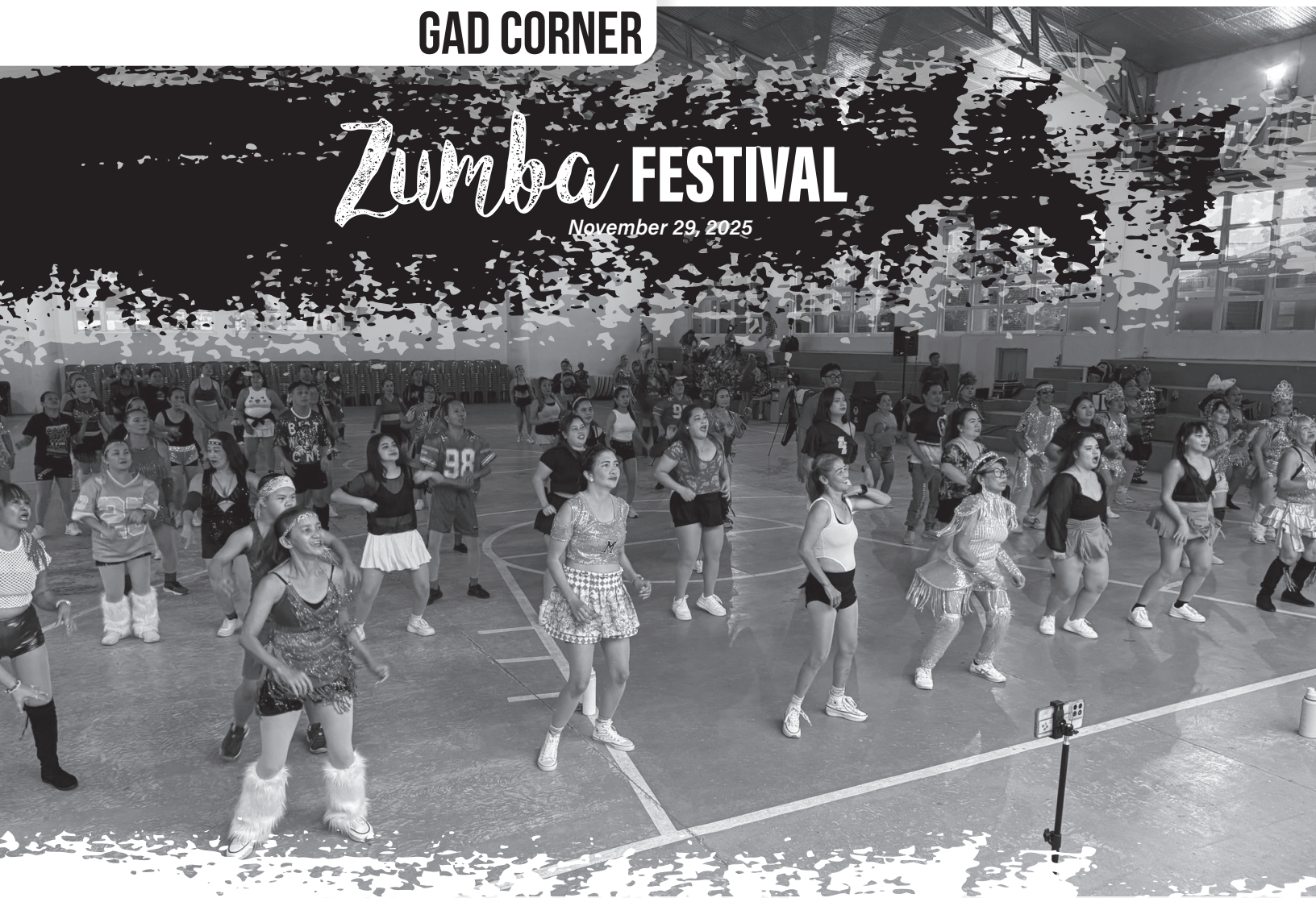
Another special activity during the party was painting a drawstring bag. Each child was given a plain bag and art materials such as paint and brushes. The kids happily designed their bags with colorful Halloween-themed drawings like pumpkins, witch, and spooky patterns. This activity allowed them to express their creativity while making their own personalized bag to use for trick-or-treating.

After the games and painting activity, the children collected treats using their decorated drawstring bags. The party ended with smiling faces and happy memories. Overall, SKYLAB Coop's trick-or-treat party last October 30 was a successful and memorable event that brought fun, creativity, and togetherness to everyone who attended.



Zumba FESTIVAL

November 29, 2025



Disaster Risk Reduction and Management Orientation, Earthquake Drill and BFAT

By: Claudine S. Juan

On November 15, 2025, San Jose Koop conducted a Disaster Risk Reduction and Management (DRRM) Orientation, Earthquake Drill, and Basic First Aid Training (BFAT) for all employees. The activity was organized in collaboration with CSDJM CDRMO and was facilitated by Rotsen V. Diaz.

The session aimed to strengthen employees' awareness and preparedness for emergencies, particularly earthquakes and other disaster-related incidents. Topics covered included disaster risk awareness, proper response during seismic events, evacuation procedures, and essential first aid techniques that can be applied during emergencies.

A practical earthquake drill allowed employees to apply learned safety protocols such as Drop, Cover, and Hold, orderly evacuation, and assembly point procedures. Meanwhile, the Basic First Aid Training equipped participants with fundamental life-saving skills, reinforcing the importance of immediate and appropriate response while awaiting professional medical assistance.

The activity strengthened coordination, communication, and shared responsibility among employees—key elements in responding effectively during emergencies. By fostering a culture of cooperation and mutual support, San Jose Koop reinforces the principle that safety and resilience are built not by individuals alone, but through unified effort.

As the organization continues to invest in preparedness and capacity-building initiatives, this shared commitment serves as a reminder that in times of uncertainty, collaboration and solidarity remain our strongest defense.



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 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 Aquired Assets Available for Sale INVITATION TO BID

San Jose Koop invites interested bidders to purchase properly through sealed public in an "as is, where is" basis.

Brief Description of Properties:

TITLE NO.	LOCATION	AREA / SQ.M	CLASSIFICATION	MIN. BID
040-2025022643	Phase 1, Colinas Verdes, Brgy. Ciudad Real, CSJDM, Bulacan	200 SQ.M	Residential	3,400,000.00
040-2025029188	Brgy. Sto. Cristo, City of San Jose Del Monte, Bulacan	334 SQ.M	Residential	2,000,000.00
040-2018006661	Sitio Gulod, Brgy. San Vicente, Sta. Maria, Bulacan	2,000 SQ.M	Agri / Bacood	2,000,000.00
040-2024007525	Brgy. San Vicente, Sta. Maria, Bulacan (near Villa Muzon Classique)	401 SQ.M	Residential	2,300,000.00
Visit sanjosekoop.com	Block 16 La Hacienda, Brgy. Bagumbayan, Teresa, Rizal (14 lots available)	63 to 125 SQ.M	Residential / Vacant Lot	787,500.00 to 1,562,500.00
Visit sanjosekoop.com	Block 18 La Hacienda, Brgy. Bagumbayan, Teresa, Rizal (18 lots available)	60 to 63 SQ.M	Residential / Vacant Lot	600,000.00 to 630,000.00
Visit sanjosekoop.com	Block 38 La Hacienda, Brgy. Bagumbayan, Teresa, Rizal (19 lots available)	65 to 105 SQ.M	Residential / Vacant Lot	812,500.00 to 1,362,500.00
Visit sanjosekoop.com	Forest Hills Golf and Country Club, Antipolo City (8 lots available)	397 to 1140 SQ.M	Residential / Vacant Lot	9,925,000.00 to 28,500,000.00

TERMS AND CONDITIONS:

- Method of Payment: Cash or installment basis.
- 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.
- For buyers on installment basis, 15% down payment 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 Investment and Property Management Office thru **Alfredo G. Cruz Jr, Investment and RPA Officer with contact no. 0993-374-2945 / 0943-041-4403 / (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.

TIME DEPOSIT INTEREST RATES

FOR 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 - 999,000	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



San Jose Koop
Official Website



San Jose Koop
Official Facebook Page

