



MAgasing SInasalamín ang KApatiran ng mga
MAMamayang SImbolo ng KAunlaran at PAg-asa



1st Quarter 2026



SAN JOSE KOOP

SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

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CONTENTS

1 - CHAIRPERSON'S CORNER

- A Tribute to the Late Chairperson
Romeo A. De Jesus

2-4 - 1ST QUARTER ACTIVITIES

- Free Laboratory Test Program 2026
- Dental Health Awareness Program

5-6 - MEMBERS' EMPOWERMENT

- Digital Skills and Modernization: Canva For Small Business & E-Commerce Basics
- Online Selling and Social Media Marketing For Small Businesses

7-9 - FOR YOUR INFORMATION I

- Financial Highlights
- Abuluyan Program

10-11 - 1ST QUARTER MAIN ACTIVITY

- 36th Annual General Assembly

12-23 - FOR YOUR INFORMATION II

- Policy Updates
- Result of Election of Officers
- Membership Classification

23 - SKYLAB CORNER

- How to Open an Account?

24 - GAD CORNER

- Breast Cancer Awareness: Early Detection and Diagnosis Program

25 - EMPLOYEES' CORNER

- Employees' Annual Physical Examination

A TRIBUTE TO THE LATE CHAIRPERSON

Romeo A. De Jesus

By: CAROLINE D. DAVE
Chairperson of the Board

The passing of Chairperson Romeo A. De Jesus marks a profound loss to the cooperative and the community he faithfully served. A man of integrity, vision, and unwavering dedication, he leaves behind a legacy that will continue to inspire generations.

Chairperson De Jesus was more than a leader—he was a guiding force who believed deeply in the power of unity and collective progress. Under his stewardship, the cooperative flourished, not only in numbers but in purpose. He championed initiatives that uplifted members, strengthened organizational systems, and ensured that services remained responsive to the needs of the people.

His leadership was defined by humility and compassion. He listened intently, acted decisively, and always placed the welfare of members at the heart of every decision. Whether in times of growth or challenge, he remained steady—anchored by his principles and driven by his commitment to service.

Beyond his professional achievements, Chairperson De Jesus will be remembered for his warmth and sincerity. He built relationships grounded in trust and respect, creating a culture where everyone felt valued and heard. His presence brought not only direction but also encouragement and hope.

As we mourn his loss, we also celebrate a life well-lived—a life devoted to service, leadership, and community building. His legacy will endure in the programs he established, the lives he touched, and the values he instilled within the cooperative. Rest assured that, as the new Chairperson, I will continue to uphold the values he championed and lead the cooperative with the same dedication to service and commitment to our members.

Rest in peace, Chairperson Romeo A. De Jesus. Your legacy lives on.



1ST QUARTER ACTIVITIES

Thanksgiving MASS

JANUARY 5, 2026





FREE Laboratory TEST PROGRAM

By Darryl Mykhael C. Cruz

In a joint effort by the Social Services Committee, Gender and Development Committee, management, and staff, San Jose del Monte Savings and Credit Cooperative (San Jose Koop) successfully conducted a Free Laboratory Test Program for its members and the community on January 30, 2026, at the San Jose Koop Activity Area in Barangay Poblacion I, City of San Jose del Monte, Bulacan.

A total of 266 patients (81 males and 185 females) from nearby barangays availed the free laboratory services, which included Fasting Blood Sugar (FBS), urinalysis, Blood Uric Acid (BUA/BUN), lipid profile, SGPT/SGOT, and other optional tests. These services were facilitated by Two Angels Laboratory and Diagnostic from Commonwealth, Quezon City.

We believe that health is a right, not a privilege. Through this initiative, the cooperative aims to help members and the community detect potential health issues early and guide them toward proper treatment.

Several beneficiaries expressed their gratitude for the program. One participant shared, *"Malaking tulong po ito, lalo na sa amin na hindi agad nakakapagpa-laboratory dahil sa kakulangan sa budget. Kaya maraming salamat po sa San Jose Koop. Sana sa susunod, mas marami pa po ang maka-avail ng ganitong project ninyo."*

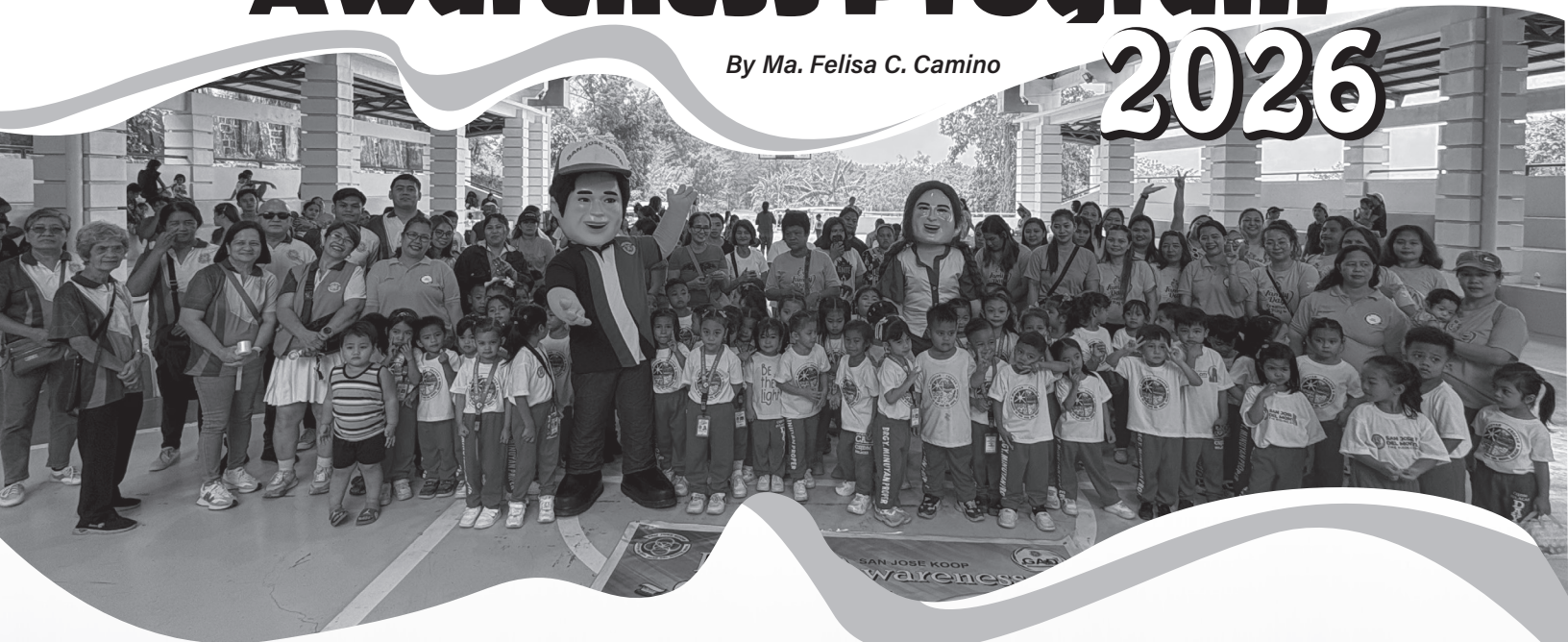
San Jose Koop remains committed to promoting the health and wellness of its members and the community. By supporting initiatives like this, the cooperative helps individuals maintain good health, build confidence, and ultimately improve their quality of life.



DENTAL HEALTH Awareness Program

By Ma. Felisa C. Camino

2026



Bright Smiles, Healthier Lives!

San Jose Koop brought smiles and valuable lessons to the community through its Dental Health Awareness Program 2026, held on February 24 at the PAGCOR Covered Court in Brgy. Minuyan Proper, CSJDM, Bulacan.

With 149 participants, naging masigla at makabuluhan ang programa kung saan ang mga bata at community members learned the importance of proper oral hygiene—Natutunan nila ang proper way of brushing their teeth, paano maiwasan ang tooth decay, at kung gaano kahalaga ang pagkakaroon ng healthy habits mula sa murang edad.

The program featured an interactive session with Dra. Hanna Jelline M. Flores, who shared expert advice on maintaining

good oral health. Participants also enjoyed exciting games, snacks, and the distribution of dental kits— kaya naman learning while having fun ang naging experience ng lahat!

With an allocated budget of ₱99,000.00 and an actual expenditure of ₱72,169.00, the program demonstrated efficient use of resources while achieving its objectives. Overall, this Dental Health Awareness Program, reflects San Jose Koop's commitment to the community's well-being. By promoting awareness and encouraging healthy practices, the cooperative continues to empower individuals to take care of their smiles— dahil ang malusog na ngipin ay susi sa mas malusog na pamumuhay.

Sama-sama para sa mas maliwanag na ngiti at mas healthy na komunidad!



DIGITAL SKILLS AND MODERNIZATION: CANVA FOR SMALL BUSINESS & E-COMMERCE BASICS

By Ivy Liza C. Ancheta

A heartfelt thank you to San Jose del Monte Savings and Credit Cooperative for conducting the "Digital Skills and Modernization" seminar last February 26, 2026. Learning about Canva and e-commerce truly provided us participants with the tools we need to better promote our small businesses and services in today's digital market.

The session was lively and engaging, with participants actively involved throughout. Special thanks to Coach Camille for her patience and expertise in guiding us through the topics, making the learning experience both enjoyable and meaningful.

This program has been a great help in strengthening our connection with customers while also contributing to the personal and entrepreneurial growth of our fellow members. We are truly grateful to San Jose Koop, its management, and



everyone behind this initiative. More power to the cooperative and our community, and we look forward to more learning sessions like this in the future!





ONLINE SELLING AND SOCIAL MEDIA MARKETING FOR SMALL BUSINESSES

By Nancy P. Magno

Do you have problems selling your products online? Have you ever ask yourself how you can expand your market reach? These are some questions a Koop member with a business needing to reach more clients may be able to answer as he or she attends the seminar on Online Selling and Social Media Marketing last March 31, 2026.

The Function Room of San Jose Koop Main office were filled with 27 participants, most of which have products to sell, from different types of coffee, both hot and cold, pastries, beauty products to used oil and house and lot. There were those who are still thinking of what products to sell or just curious that sooner or later they might be able to use the things they will learn in the seminar.

True enough, we learned a lot from our resource speaker, Ms. Camille P. Garganera, who was able to achieve her goal of helping us grow our business in the Digital Age using our head, heart and mind. Truly on this digital age, business grows starting from a click. It is important that the HOOK of a particular advertisement WILL HOOK clients and made

them ask for more and keep on buying the products that seller provides. She introduced us to AI tools that should be used with caution. Participants take turns in presenting their sample story post, which we tried posting that same day, and to our surprise did really well in presenting our products. Dra. Vita's (EdCom Chairperson, who attended the seminar) Fresh Lechero Kesong Puti were sold out that same day due to the post made during the session, indeed, **Social Media Marketing makes sense and makes sales.**

The group of participants learned a lot from the day's session but still wish there were more time, but surely, we learned a lot from the seminar. Dra. Vita mentioned in her opening greetings which I also mentioned in my closing words, that hopefully our learning does not end inside the Function Hall but should go a long way and should bear fruits and will really improve our small businesses, that our learnings will be functional and will truly help improve our lives and also be able to contribute to the economic growth of our city. As the seminar comes to its close, participants look forward to seeing these newfound skills translated into sustained growth and success.



Financial HIGHLIGHTS

AS OF MARCH 31, 2026

RESOURCES (ASSETS)	4.91 B
LOAN RECEIVABLE (NET)	2.01 B
DEPOSITS	3.14 B
SHARE CAPITAL	1.30 B
GROSS REVENUE	126.58 M
NET SURPLUS	39.02 M
GENERAL RESERVE FUND	251.30 M
PORTFOLIO AT RISK (PAR 1)	6.70%
PORTFOLIO AT RISK (PAR 30)	4.89%

MEMBERSHIP

REGULAR MEMBER	78,245
ASSOCIATE MEMBER	325
SKYLAB	3,941

Abuluyan PROGRAM

1ST QUARTER 2026

JANUARY 2026

DATE OF DEATH	ACCOUNT NO	NAME	LENGTH OF MEMBERSHIP	CONTRIBUTION OF EACH MEMBER	TOTAL AMOUNT
25/04/2024	1334	RESANE, NARCISA GEONZON	23 years	6.48	269,833.68
26/09/2024	4437	BITANCUR, ROMEO MALAGUINO	23 years	6.88	299,747.84
06/12/2025	29342	CASTILLO, JANUARIO DUCUSIN	15 years	6.29	299,743.66
07/12/2025	95295	DELA PLAZA, EMILDA RAGILES	2 years	1.26	59,792.04
13/12/2025	58615	VILLAMOR, CARMEN ZUNIGA	5 years	3.14	149,837.66
18/12/2025	50057	APOLO, LEOPOLDO OLAYRES	9 years	5.66	269,868.80
19/12/2025	96709	DYANGCO, JACINTA CATUCOD	1 year	0.63	29,932.56
19/12/2025	62873	TAYO, JOCELYN PABALAN	6 years	3.78	179,791.92
24/12/2025	48362	MAGRACIA, DANTE DEL VALLE	9 years	5.68	269,981.76
28/12/2025	34362	DELA CRUZ, MARIA AGUILAR	13 years	6.31	299,743.93
29/12/2025	61028	CUNANAN, MARLON LUSUNG	6 years	3.78	179,822.16
29/12/2025	75294	LACUDINE, MARITES LIAMSON	5 years	3.15	149,820.30
29/12/2025	15273	BALIANO, PROFETISO DIGAO	22 years	6.27	299,624.49
30/12/2025	87256	GUERRERO, LERMA GADDI	2 years	1.26	59,865.12
30/12/2025	87276	SALANGSANG, ROLANDO MAGAS	2 years	1.26	59,822.28
30/12/2025	14831	DUDERO, JOSELITO A.	15 years	6.3	299,898.90
31/12/2025	276	TONIDO, RODOLFO LEONA	6 years	3.76	179,543.76
31/12/2025	9207	TABORDA, DOLORES GATBUNTON	24 years	6.29	299,775.11
31/12/2025	44628	CACULITAN, GEMEMA DUMLAO	9 years	5.69	269,762.90
01/01/2026	87543	GONO, EFREN ESCANER	2 years	1.26	59,955.84
02/01/2026	71223	ALISWAG, ERNESTO ARRIETA	5 years	2.53	119,552.62
02/01/2026	6256	ABOGADO, FLORENTINA	24 years	6.28	299,750.68
02/01/2026	64314	ESCOBAR, CATALINA VENTURA	6 years	3.77	179,862.93
03/01/2026	44002	ANTONIO, REMEDIOS GARCIA	10 years	6.29	299,724.79
05/01/2026	71024	BERNARDO, REIMIL RENZ OCAMPO	6 years	3.77	179,670.66
05/01/2026	68782	GENEROSO, CECILLE CASTILLO	6 years	3.79	179,941.62
05/01/2026	74425	LADANGA, ANITA DIMALANTA	5 years	3.15	149,801.40
05/01/2026	30674	DUCAY, EDITHA BIGLANG-AWA	16 years	6.3	299,672.10
05/01/2026	52691	SAM, REMEDIOS HERMO	8 years	5.04	239,531.04
06/01/2026	8473	CANARIA, LUDIVINA PERALTA	24 years	6.34	299,812.26
08/01/2026	65986	ASENITA, EMMANUEL GABIERA	6 years	3.79	179,952.99
10/01/2026	50433	GIPGANO, DENNIS ZALAMEA	8 years	5.04	239,611.68
11/01/2026	4662	GENERAL, CELENITA ZAMORA	23 years	6.3	299,804.40
11/01/2026	5190	FULLENTES, JUANITA HILARIO	22 years	6.31	299,560.94
11/01/2026	51101	DELOS REYES, VIOLETA DIZA	9 years	5.69	269,956.36
12/01/2026	41586	CASTRO, LORENZO MADLA	12 years	6.31	299,579.87
13/01/2026	60884	LIBRANDA, TEODORO VELAZON	7 years	4.41	209,563.20
13/01/2026	82992	HERNANDEZ, ARSENIA PASCUAL	3 years	1.89	89,546.31
13/01/2026	44569	CANDELARIO, ANSELMO SUAREZ	10 years	6.34	299,717.16
14/01/2026	16983	AVANCEÑA, MARIO FLORES	12 years	6.32	299,744.96
15/01/2026	70485	RETUMBAN, RYAN LAMANDO	6 years	3.79	179,649.79
15/01/2026	68281	ANENIAS, MARILYN BORJA	6 years	3.16	149,644.96
15/01/2026	82010	ELORDE, DALISAY SOMBILLO	3 years	1.9	89,927.00
16/01/2026	8365	DE GALICIA, ROMANA DE GUZMAN	24 years	6.33	299,915.40
17/01/2026	53906	SANCHEZ, IAN KRIS FAJARDO	8 years	4.43	209,632.03
17/01/2026	73420	BANTULA, CARMELITA QUIAMBAO	5 years	2.53	119,884.05
18/01/2026	83493	MARTINEZ, ANDRESA HANDUMON	3 years	1.9	89,961.20
19/01/2026	33204	YU, JUNG YU	15 years	3.8	179,743.80
19/01/2026	8359	BUENAVENTURA, NELSON	4 years	2.53	119,929.59
19/01/2026	66764	PINEDA, DOLY ARCALES	6 years	3.8	179,930.00
20/01/2026	82626	ZAMUDIO, MERLINA DOQUIDOC	3 years	1.9	89,778.80
21/01/2026	44575	BRONCANO, ROSA BALIN	10 years	6.34	299,837.62
21/01/2026	1217	FRANCISCO, LEA GUARINO	18 years	6.33	299,693.85
22/01/2026	76504	LAUREA, MICHAEL BARTOLOME	5 years	3.17	149,700.08
23/01/2026	73061	REYES, DIVINA VIGAN	5 years	3.17	149,988.55
23/01/2026	61539	MATIAS, MA. LUZ TUDLA	7 years	3.8	179,751.40
24/01/2026	68698	TACARDON, VENUS PUNO	6 years	3.8	179,819.80
24/01/2026	110384	PONIO, ROGELIO MATEO	26 days	0.31	14,626.11
28/01/2026	55976	DOOC, DORIS ROSALES	8 years	5.07	239,643.69
28/01/2026	7389	DE MESA, EXEQUIEL AVENA	24 years	6.35	299,802.55
29/01/2026	53787	DELA ROSA, JULIANA REYES	8 years	5.08	239,776.00
TOTAL					12,481,158.95

FEBRUARY 2026

DATE OF DEATH	ACCOUNT NO	NAME	LENGTH OF MEMBERSHIP	CONTRIBUTION OF EACH MEMBER	TOTAL AMOUNT
29/01/2026	53694	VALERIO, GAUDENCIO AVILLA	8 YEARS	5.08	239,801.40
30/01/2026	8965	DE VERA, TERESITA BARTOLOME	22 years	6.35	299,808.90
31/01/2026	52728	TABUZO, GUILLERMO MAGTANOB JR.	8 years	5.08	239,649.00
01/02/2026	68588	ANCHETA, CHERYL DONATO	6 years	3.81	179,664.36
02/02/2026	109747	ROTOR, ERNESTO VALMORIA	2 months	0.31	14,633.24
03/02/2026	63700	RAMOS, ROMEO CASTRO	6 yrs	3.17	149,944.17
03/02/2026	35794	TANCHICO, JUEL ATIENZA	14 years	5.08	239,649.00
04/02/2026	6396	CRUZ, LORETA C.	24 years	6.36	299,874.00
04/02/2026	66077	DUMALE, ARTURO ELLAR	6 years	3.81	179,630.07
06/02/2026	69164	MENDOZA, EMILY PESCUOLA	6 years	3.81	179,797.71
07/02/2026	68119	GENETE, NENITA ESPAÑOLA	6 years	3.17	149,620.83
08/02/2026	33517	GUILLAS, RICARDO POLICARPIO	15 years	5.08	239,689.64
09/02/2026	63879	ANORIO, REY ENOJA	6 years	3.81	179,713.89
11/02/2026	45815	CRUZ, GLORIA ESTEBAN	10 years	6.35	299,777.15
11/02/2026	11	DE JESUS, ROMEO SR. APPRO	24 years	6.35	299,980.35
12/02/2026	75001	ROBES, MARIAN RANGASAJO	5 years	3.17	149,630.34
14/02/2026	78547	SALVA, CRISELDO ESPERITU	4 years	2.53	119,762.61
15/02/2026	49857	CANDA, JULITA BRILLANTES	6 years	3.81	179,969.16
15/02/2026	96755	TABASON, LORNA MANUEL	2 years	1.26	59,571.54
17/02/2026	86638	LABUGUEN, FLORIZA MONTECALVO	2 years	1.26	59,592.96
18/02/2026	3621	ALCANTARA, NORMA TUBILLA	24 years	5.7	269,706.90
19/02/2026	47174	BERNABE, CRISENCIO FELIX	10 years	6.33	299,598.90
22/02/2026	12793	FELICIANO, FLORIZA PANGILINAN	23 years	6.33	299,617.89
24/02/2026	6773	BAUTISTA, LUCIA ESPIRITU	14 yrs	6.33	299,909.07
TOTAL					6,650,655.12

MARCH 2026

DATE OF DEATH	ACCOUNT NO	NAME	LENGTH OF MEMBERSHIP	CONTRIBUTION OF EACH MEMBER	TOTAL AMOUNT
31/10/2025	84259	LOPEZ, MA. VICTORIA SIOSON	2 years	1.26	59,538.78
19/11/2025	37962	MORAN, CATHERINE MOJADO	13 year	4.41	209,677.86
03/02/2026	100195	BACLASON, JOSE WILHELM BENEDIAN	1 year	0.63	29,965.32
15/02/2026	46114	MILLAN, ROQUE MELCHOR	10 years	6.32	299,985.12
24/02/2026	70166	EUGENIO, CATALINA CRUZ	6 years	3.15	149,697.45
25/02/2026	80951	AMADOR, ISRAEL MATIAS	4 years	2.51	119,541.26
25/02/2026	54268	CATALLA, EVA MONDRAGON	8 years	5.05	239,627.55
25/02/2026	106759	LOPEZ, JEFFERSON DURON	11 months	0.63	29,925.63
25/02/2026	71861	DELA CRUZ, CIRILO YNCIONG	6 years	3.79	179,843.08
26/02/2026	76510	CONCEPCION, FERNANDO PASCUAL	5 years	3.16	149,970.44
26/02/2026	67930	GERONA, PATRICIO CRUZ	6 years	3.16	149,992.56
27/02/2026	7762	GUGULAN, FELISICIMA CASTILLO	25 years	6.32	299,978.80
28/02/2026	47771	ROBLES, JULIET BRIONES	9 years	5.68	269,794.32
01/03/2026	68234	PANGANIBAN, ROGELIO GARCIA	6 years	3.79	179,907.51
01/03/2026	83688	ARRIETA, CRISTINA LOPEZ	3 years	1.89	89,757.99
01/03/2026	79208	SITYAR, JEFF PEREZ	4 years	2.52	119,669.76
05/03/2026	80066	RAMOS, JOSEPHINE VELASCO	4 years	1.89	89,831.70
06/03/2026	80733	DEL ROSARIO, NALDY ANTONIO	4 years	2.52	119,853.72
07/03/2026	79096	ACORIN, RALAIGH BALITAN	4 YRS	1.89	89,931.87
08/03/2026	49670	BALUGA, MARCIANA PAGUNURAN	9 years	5.66	269,755.60
08/03/2026	38742	BARING, BERDANITA REVAMONTE	13 YRS	6.3	299,823.30
08/03/2026	67579	ABRIGO, NOEL NARAG	6 YRS	3.78	179,893.98
13/03/2026	65035	PARUNGAO, LOURDES DOCIL	6 years	3.14	149,680.66
10/03/2026	6128	BARTOLOME, CRESENCIA RAMOS	24 years	6.29	299,775.11
11/03/2026	80954	PEREZ, FRANCISCO LAPIG	4 years	2.51	119,669.27
15/03/2026	50657	SANGLAY, RYAN CHRISTIAN RIPA	9 years	5.66	269,868.80
18/03/2026	49594	HOMERES, RAMIR MELENDREZ	9 years	5.65	269,719.70
19/03/2026	5568	MANUEL, CARMELITA BAUTISTA	21 years	6.28	299,800.92
19/03/2026	42269	SAYGO, CESAR ZAMORA	11 years	6.28	299,750.68
19/03/2026	96854	COMPLE, JANNET PULAO	2 years	0.62	29,653.36
19/03/2026	85292	VILLAFLORES, JOSEPHINE MAGALONA	3 years	1.88	89,723.00
20/03/2026	30822	LUMBA, JOEL TORRILLA	13 years	6.27	299,536.71
21/03/2026	52415	MORANTE, FRED HALLIG	8 years	5.02	239,750.18
21/03/2026	94135	CAJEDA, TERESITA CAJEPE	2 years	1.25	59,780.00
24/03/2026	91941	GERONGAY, JOEL TOLENTINO	2 years	1.25	59,741.25
25/03/2026	72085	ESPERANZATE, SONNY BOY ACOSTA	6 years	3.76	179,656.56
27/03/2026	43323	SAN FELIPE, CLEMENTE MAXIMO	11 years	6.27	299,887.83
27/03/2026	67405	SORIO, ROSALINDA ROLLODA	6 years	3.13	149,739.20
28/03/2026	96686	ESPIRITU, DOMINGO CONTAOI	2 years	1.25	59,792.50
28/03/2026	10355	BORBOR, HELEN BURAC	13 years	6.27	299,
TOTAL					7,101,421.05



36th ANNUAL GENERAL ASSEMBLY

By Wilma D. De Vera



The 36th Annual General Assembly (ARGAM) of San Jose Koop, held on March 28-29, 2026 at Sapang Palay National High School in San Jose del Monte City, was a meaningful celebration of progress, unity, and forward-thinking leadership. Anchored on the theme "Digital and Governance Excellence" the two-day event highlighted the cooperative's commitment to innovation, transparency, and efficient service delivery in the digital age.

Out of 18,275 total members entitled to vote (METV), 13,539 attended, resulting in an overall attendance rate of 74%.

Attendance was consistently high across both days, with 63% participation on March 28 and 65% on March 29. Additional members who were unable to attend their scheduled dates were accommodated, along with participation from online attendees and special sectors such as persons with disabilities (PWDs) and senior citizens.

Bringing together members, officers, and shareholders, the assembly served as a vital platform to reflect on the cooperative's journey, recognize achievements, and align strategies for the future. As San Jose Koop continues to grow, embracing digital transformation has become a key pillar in strengthening governance and enhancing member experience.





The assembly featured comprehensive reports on the cooperative's performance over the past year, highlighting financial growth, program developments, and service improvements. These reports reflected the collective efforts of management and members in sustaining the cooperative's strong foundation.

Guided by the theme, the assembly reinforced that good governance—supported by digital innovation—can further empower members and sustain long-term growth.

The successful conduct of the 36th Annual General Assembly marks another milestone in San Jose Koop's continuing journey. As it moves forward, San Jose Koop remains committed to delivering responsive, transparent, and innovative services—ensuring that every member benefits from a stronger, more digitally empowered cooperative.





**PROCEDURES MANUAL
SAN JOSE DEL MONTE SAVINGS AND
CREDIT COOPERATIVE**

**FINANCIAL MANAGEMENT
PROCEDURES
FMP – SJDMSCC – AUTO DEBIT PAYMENT**

Subject: Auto Debit Payment

Revised Date: January 28, 2026

Approved By: Board of Directors

Last Board Review: January 2026

Guidelines on Auto Debit Payment:

1. Auto Debit Payment is applicable to all types of loans. *(Board Resolution No. 3048 s. 2023)*
2. Only one co-maker shall be required as additional loan requirement if applying for auto debit payment except for CCL and secured loans.
3. Member must open an Auto Debit Savings account with opening and maintaining balance of P 2,000.
 - 3.1 The maintaining balance may be withdrawn once loan obligation has been fully-settled by the borrower. *(Board Resolution No. 2845)*
4. Member must fill out request for auto debit payment to signify his/her request to debit his/her account.
5. Authorization form for auto debit payment will be processed by Loan Dept. upon application of loan by member
6. Authorization form indicate the account to be debited. The member may issue a "Letter of Consent" that it authorizes San Jose Koop to automatically take from the regular savings to fund the auto debit savings account if balance is insufficient
10. Over-the-counter payment is also applicable to loans that are linked to auto-debit savings. Payments must be deposited directly to the borrower's auto-debit account. *(Board Reso No. 2026 – 18)*
8. Accounting Dept. will facilitate the auto debiting of account in coordination with the MIS Dept.
9. Only member with good credit record are qualified to auto debit payment facility.
10. Over-the-counter payment is also applicable to loans that are linked to auto-debit savings. Payments must be deposited directly to the borrower's auto-debit account. *(Board Reso No. 2026 – 18)*

UPDATES



PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

ORGANIZATION AND
GENERAL POLICIES
OGP – SJDMSCC – DAMAY-IMPOK

Subject: Damay-Impok

Revised Date: January 28, 2026

Approved By: General Assembly

Last Board Review: January 2026

I. Layunin (*Board Resolution 2024 – 091*)

1. Upang ipagkaloob ng San Jose Koop ang tulong pinansyal at benepisyo sa mga idineklarang tagapangasiwa ng namayapang miyembro sa pamamagitan ng abuloy mula sa bawat aktibong kasapi ng Abuluyan Program ng kooperatiba.
2. Upang ipagkaloob ang maayos na burol at matustusan ang mga gastusin sa pagpapalibing ng kasaping namayapa.
3. Upang makatulong sa mga naiwang bayarin sa ospital ng namayapang kasapi.
4. Upang mabayaran ang gastusin sa pag-lilibingan (sementeryo) ng kasaping namayapa.

- Ang kasaping nasuspinde na walang boluntaryong pagbabayad at namayapa sa pagitan ng isa (1) hanggang limang (5) buwan ay kailangan pa ring magbayad ng lahat ng abuloy na dapat ay naipataw sa panahong suspendido ang kanyang account. Ang nasabing halaga ay ikakaltas sa kanyang benepisyo. (***Board Resolution No. 2026-017***)
- Ang kasaping nasuspinde na walang boluntaryong pagbabayad at namayapa makalipas ang anim (6) na buwan o higit pa ay magbabayad ng negatibong balanse at natamong interest at penalty, na ikakaltas sa kanyang benepisyo. (***Board Resolution No. 2026-017***)

4. Kailangang magbukas ng **DAMAY-IMPOK Savings Deposit** na ang minimum deposit upang makapagbukas ng account ay ₱ 2,000.00 (***BoD Res. No. 2960 S. 2022***). Sa savings na ito ay awtomatikong iawas ang abuloy ng bawat aktibong kasapi. Kung sakaling bumaba sa ₱ 2,000.00 ang kanyang balanse, ang kakulangang halaga ay awtomatiko at agad ibabawas sa kanyang regular savings deposit sa katapusan ng buwan o maaari rin itong iawas sa kanyang loan proceeds (***BoD Res. No. 2559 S. 2020***) at dibidendo upang mapanatiling kumpleto ang ₱ 2,000.00. Ngunit, maaari rin namang mag-update ang isang kasapi sa tuwing siya ay pupunta sa tanggapan ng San Jose Koop upang malaman kung magkano na ang kailangan niyang bayaran para makumpleto muli ang ₱ 2,000.00 na savings deposit. Ang mga miyembrong may damay-impok savings deposit ay makakatanggap ng interest base sa sumusunod na gabay:

- ₱ 499.00 pababa - walang katumbas na tubo.





POLICY MANUAL
SAN JOSE DEL MONTE SAVINGS AND
CREDIT COOPERATIVE

ORGANIZATION AND
GENERAL POLICIES

OGP – SJDMSCC – Members' Benefits

Page 1 of 6

Subject: MEMBERS' BENEFIT

Effectivity Date: January 28, 2026

Approved By: Board of Directors

Reference: Board Reso. No. 3017

Article I
Policy Title

This policy shall be known as *"Members' Benefits"*.

Article II
Purpose and Scope

Section 1. Purpose. To provide exclusive benefits and privileges to San Jose Koop members as part of recognition to their membership and to ensure that members receive quality service satisfaction at the core.

Section 2. Scope. This policy shall apply to all members of San Jose Koop.

Article III
Members' Benefits

Listed below are the duly approved benefits that have been providing by the cooperative to its valued members:

Section 1. Funeral Wreath. All regular members shall be entitled to receive a funeral wreath once the cooperative has been informed by the deceased member's beneficiary/ies. (See Policy on Damay-Impok Article II Section 9)

1. All regular members are entitled to receive a funeral wreath.
2. Beneficiary/ies, immediate family member or any concerned citizen must inform the Member

Section 15. BENEFIT FOR NON-DAMAYAN MEMBERS – An active member who did not join the Abuluyan Program will be entitled to a ₱ 2,000.00 burial assistance, subject to exclusions and administrative guidelines, if it meets the following criteria: (**Board Resolution No. 2026-015**)

- Has a minimum share capital of ₱ 5,000.00.
- Has been a member for at least 3 years.
- Has accumulated approved loan of ₱ 20,000.00.
- Is not delinquent at the time of death.

regular loan or fully-secured loan provided that the time of application is during his/her birthday month.

2. The loan processor must check the account of regular member and validate if his/her birthday is within the month of his/her loan application.

UPDATES



PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

CREDIT MANAGEMENT
PROCEDURES
CMPRO – SJDMSCC –CURRENT

Page 1 of 1

Subject: Credit Information Corporation
(CIC) Credit Report Access

Revised Date: February 11, 2026

Approved By: Board of Directors

Reference: Board Resolution 2025 - 036

Purpose:

To establish clear guidelines on accessing credit reports through the Credit Information Corporation (CIC) portal, ensuring data security, proper documentation, regulatory compliance and ethical use of credit information.

Scope:

This applies to all San Jose Koop members requesting a credit report, either for loan application purposes or for personal reference and employees involved in credit assessment and loan processing who require access to CIC credit report as part of their job responsibilities.

Guidelines:

2. A fee of ₱ 50.00 will be collected from members that will be receipted under Due to Regulatory Agencies-CIC account. (**Board Resolution No. 2026 - 026**)

3. Members requesting a credit report for personal reference will be charged ₱ 50.00.
4. A logbook will be maintained to record all credit report requests for tracking and audit purposes. The record should include the member's name, date of request, purpose, and corresponding payment.
5. Members should sign a Consent Form before processing their credit report request. The form confirms the member's authorization to access their credit report and acknowledgment of the applicable fees.
6. Access to the CIC credit report portal is strictly limited to Assistant Loan Officer. No other employees are permitted to access the portal unless explicitly authorized by the registered user (Internal Audit).
7. Access must be immediately revoked when an employee resigns, changes roles, or is terminated.
8. Any suspected or unauthorized access must be reported to the MIS and Internal Audit.
9. Violations of these guidelines, including unauthorized access or misuse of credit reports, will result in disciplinary action, which may include suspension, termination, or legal consequences.



**PROCEDURES MANUAL
SAN JOSE DEL MONTE SAVINGS AND
CREDIT COOPERATIVE**

**CREDIT MANAGEMENT
POLICIES
CMP – SJDMSCC – LOAN PROD**

Page 1 of 1

Subject: Employee's Loan Assistance

Revised Date: February 20, 2026

Approved By: Board of Directors

Last Board Review: February 2026

OBJECTIVE

A loan product intended for employed members who are in need of additional source of income/fund.

FEATURES

- Interest rate is 14% per annum in a diminishing computation
- Maximum of P 300,000.00 can be availed by the member
- Term of payment is maximum of five (5) years
- Mode of payment is monthly.

QUALIFICATIONS

- Must be a regular member of the cooperative
- Must be a regular employee of Public School, City Hall or Private Company

REQUIREMENTS

1. Must submit certificate of employment and latest payroll.

LOAN GUIDELINES

1. Maximum loan that can be availed is up to P300,000.00 and will be subject for

2. Employee's Loan Assistance can be availed by employees provided that their net monthly pay is at least 35% of their gross monthly pay considering all outstanding loans. (**Board Resolution 2026-034**)

3. Employee's Loan Assistance cannot be availed if borrower has existing Salary Loan unless applicant has other source of income subject to approval.

4. This loan product is renewable subject to the existing policy on loan renewal.

5. Two (2) co-makers are required or may open auto-debit savings account for payment

6. 2% penalty shall be imposed for the delayed payments based on the amortization.

UPDATES



PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

CREDIT MANAGEMENT
POLICIES
CMP – SJDMSCC – LOAN PROD.

Page 1 of 1

Subject: CHRISTMAS LOAN

Revised Date: March 11, 2026

Approved By: Board of Directors

Last Board Review: March 2026

Reference: Board Resolution No. 1344 S.2012

Product Name : Christmas Loan
Interest rate : 1% per month
Credit Limit : Minimum of P 5,000 maximum of 50,000.00
Term of payment : payable in six (6) months

- ☐ Php10,000.00 and below – payable up to three (3) months on a monthly basis except to those old borrowers enjoying the Cash on Due Date terms
- ☐ Php10,001.00 to Php 50,000.00 – payable up to six (6) months on a monthly basis only. Cash on Due Date is not applicable.

Characteristic:

1. A special loan granted to member in good standing on top of any type of loan with no penalty for at least one year period from the time of application. **(Board Reso No. 174-2024)**
2. Loan is available during the month of September - December. **Board Res. No. 2661 S. 2021**
3. Loanable amount is equal to share capital of member but not to exceed the maximum limit of Php 50,000. **Board Res. No. 2388 S.2018**
 - 3.1 However, maximum loanable amount for those with only SHARE CAPITAL LOAN shall be based on the borrower's existing share capital: **(BoD Reso No. 2968 S. 2023)**
 - P 10,000.00 and Below Share Capital – Maximum loanable amount is P 5,000.00
 - Above P 10,000.00 – P 100,000.00 Share Capital – Maximum loanable amount is 50% of the Share Capital
 - Above P 100,000.00 Share Capital – Maximum loanable amount is P 50,000.00.

4. Subject for CL PP

9. Christmas Loan is renewable upon 50% payment of the loan amount. **(Board Reso No. 2026-041)**

9. Christmas Loan is renewable upon 50% payment of the loan amount. **(Board Reso No. 2026-041)**





POLICY MANUAL
SAN JOSE DEL MONTE SAVINGS AND
CREDIT COOPERATIVE

CREDIT MANAGEMENT
POLICIES
CMP – SJDMSCC - CRIN

Page 1 of 5

Subject: CREDIT INVESTIGATION

Revised Date: March 11, 2026

Approved By: Board of Directors

Last Board Review Date: March 2026

Purpose

The purpose of this policy is to guide management on the process by which SJDMSCC evaluates loans.

1. 2.4.9 Only one (1) co-maker will be required for all loan applications, provided that both the borrower and the co-maker are Members in Good Standing (MIGS). However, if the borrower has history of delinquency, it shall be required to have two (2) co-makers who are MIGS. **(Board Resolution 2026-042)**
2. 2.4.10 If married, the borrower's spouse may be considered as one (1) co-maker as long as it is a MIGS. If the spouse is a non-member, the borrower shall be required to have the loan application/promissory note signed by the spouse and secure one (1) co-maker who is a MIGS. The spouse's signature must also be present on the loan application and other pertinent, relevant accessory contract; and signed in the present of the loan clerk/officer, notary public except in applicable case(s) when fully secured by savings deposits, time deposits and share capital, as long as these deposits are not jointly owned. **(Board Resolution 2026-042)**
2. 2.4.11 If single, the borrower's parent or sibling may be considered as one (1) co-maker as long as it is a MIGS. If the parent or sibling is a non-member, the borrower shall be required to have the promissory note signed by the parent or sibling and secure one (1) co-maker who is a MIGS. However, if the borrower has no living immediate family member, it shall be required to have two (2) co-makers who are both MIGS. **(Board Resolution 2026-042)**

2.4.12 Capacity – This refers to the member-borrower's proven capability to repay the loan on the agreed terms: i.e. size of amortization and frequency of payments. This information is derived by computing the net disposable income of the member-borrower. As a basic rule, the repayment terms should coincide with the member's cash flow, which could be daily, weekly, semi-monthly or monthly. When the payment is quarterly, semi-annually or annually, the member-borrower should nonetheless be required to make monthly interest payments on the loan.

UPDATES



PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

CREDIT MANAGEMENT
POLICIES
CMP – SJDMSCC – LOAN PROD.

Page 1 of 1

Subject: Loyalty Loan Assistance for MIGS	Revised Date: March 11, 2026
Approved By: Board of Directors	Last Board Review: March 2026
Reference: Board Resolution No. 2226 S.2017	

Objective

To recognize all member in good standing (MIGS) who keeps on patronizing the products and services of San Jose Koop. To provide loan product that can be utilized or applied on top of member existing loan.

Characteristic

A loan assistance program designed for members who are MIGS and availing the products and services of San Jose Koop. This loan is addressed to support the financial needs of our members.

Qualified to avail:

1. All members in good standing (MIGS).
2. All MIGS who has no penalty incurred or MIGS for 1 year.
3. All MIGS who patronizing the loan products of San Jose Koop.
4. All MIGS who are employed or self-employed.

Loan Guidelines:

1. Maximum loanable amount is P 50,000.00 but subject for recommendation and approval. (Board Res. No. 2388 S.2018)
 - 1.1 However, maximum loanable amount for those with only SHARE CAPITAL LOAN shall be based on the borrower's existing share capital: (BoD Reso No. 2968 S. 2023)
 - P 10,000.00 and Below Share Capital – Maximum loanable amount is P 5,000.00
 - Above P 10,000.00 – P 100,000.00 Share Capital – Maximum loanable amount is 50% of the Share Capital
 - Above P 100,000.00 Share Capital – Maximum loanable amount is P 50,000.00.
2. Effective interest rate is 12% p.a. or 1% per month diminishing balance in periodic computation.
3. Manner of payment is either monthly or cash on due date CDD.
 - a. Term of payment is 6 months maximum.
 - b. Office charges to be deducted including CLPP and Notarial fee
4. Sample Computation:

CLPP = P20,000.00/1,000 x 12 = P	240.00
Notarial Fee	= P 20.00

6. LOLA is renewable upon 50% payment of the loan amount. (**Board Reso No. 2026-041**)

(Board Reso No. 2026 – 129)

6. LOLA is renewable upon 50% payment of the loan amount. (**Board Reso No. 2026-041**)





POLICY MANUAL
SAN JOSE DEL MONTE SAVINGS AND
CREDIT COOPERATIVE

CREDIT MANAGEMENT
POLICIES
CMP – SJDMSCC – CCL

Page 1 of 4

Subject: POLICY GUIDELINES ON
COLLATERALIZED LOAN

Effective Date: February 26, 2024

Approved By: Board of Directors

Revised Date: March 25, 2026

Reference: Resolution No. 2024 - 024

Article III
Policy Guidelines

Section 1. The SJDMSCC accepts Original copy of Transfer Certificate of Title (TCT) / Original Certificate of Title (OCT) as collateral to loan, except for the following cases:

- TCT/OCT is not in the name of the loan applicant (e.g. still under name of banks, private and government financial institution, developer), unless supported by a Special Power of Attorney (SPA) from any of the following immediate relatives: (**Board Resolution No. 2026-058**)
 - a. Parents (consanguinity and affinity)
 - b. Spouse
 - c. Sibling
 - d. Children
- Applicant's TCT/OCT is under mortgage with other financial institution (in order to recover the same title, the cooperative will finance in the form of loan);
- Deed of Sale;
- Deceased owner's TCT/OCT;
- Deed of Extra-Judicial Settlement of Real Property

Section 5. NON-ACCEPTANCE OF COLLATERALIZED LOANS USING PROPERTIES LOCATED IN DISTANT AREAS (Board Resolution No. 2026-058**)**

The Cooperative may deny loan applications secured by real properties located in distant areas, including but not limited to:

- Properties situated in other municipalities, provinces, or regions located beyond 120 kilometers from the Cooperative's Main Office; or
- Properties located in areas with weak, inactive, or uncertain real estate markets, as determined by appraisal findings and market assessment.

This non-acceptance policy is grounded on the following considerations:

- Difficulty in conducting regular inspection and monitoring;
- Increased cost and uncertainty of appraisal and foreclosure;
- Higher risk of fraud, title issues, or adverse claims;
- Reduced liquidity and marketability of distant properties;
- Potential impairment of the Cooperative's loan portfolio.
- Properties located in areas with weak, inactive, or uncertain real estate markets, as determined by appraisal findings and market assessment.

UPDATES



PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

CREDIT MANAGEMENT
POLICIES
CMP – SJDMSCC – LOAN PROD

Page 1 of 1

Subject: SMALL ENTERPRISE LOAN

Revised Date: March 25, 2026

Approved By: Board of Directors

Last Board Review: March 2026

Product Name : Small Enterprise Loan
Interest rate : 14% per annum, in periodic/diminishing
computation
Credit Limit : Maximum of P 300,000
Term of Loan : Payable within 5 years
Mode of Payment : Monthly

Small Enterprise Loan Classification:

- a. Trading Loan Assistance
- b. Retailer Loan Assistance
- c. Vendors Loan Assistance
- d. Direct Selling Loan Assistance
- e. Beauty and Wellness Services Loan Assistance
- f. Foodcart Loan Assistance
- g. Manufacturer's Loan Assistance

Characteristics:

1. A loan product intended for members who are engaged in small business
2. Applicant must be a regular member.
3. Member must have an existing business that needs additional capital.
4. Barangay Business Permit is required for the loan application. However, Mayor's
5. A Mayor's Permit shall no longer be required from borrowers applying for loan renewal (without increase on amount), provided that they have a record of good payment. **(Board Resolution No. 2026 - 058)**
6. Issuance of Post-Dated Check (PDC) is required for loan amount of ₱ 100,000 and up with no co-maker. However, one (1) co-maker is required on auto-debit savings.
7. All borrowers who avail of the SEL shall be subject to post-release visitation and monitoring to ensure that the loan proceeds were utilized for their intended purpose.
8. Staggered release of loan proceeds will be implemented to verify proper use of funds depending on the nature of business.

SAN JOSE KOOP SUCCESSFULLY CONCLUDES 2026 ELECTION

By: **BRIAN F. BERNARDO**, *ELECOM Chairperson*

San Jose del Monte Savings and Credit Cooperative successfully concluded its 2026 online election, reflecting another important milestone in the cooperative's commitment to democratic governance and active member participation.

Based on the official election results presented in the figure below dated March 30, 2026, the election recorded a 74% voter turnout, with 13,539 members voting out of 18,275 registered voters. This strong participation reflects not only the members' trust, interest, and involvement in the electoral process, but also their confidence in the cooperative's democratic system and in the leaders they have chosen to represent them.

WINNERS OF 2026 ELECTION

Board of Directors	1. Efren O. Española
	2. Corazon C. Antonio
	3. Lydia M. Mangubat
	4. Michelle C. Villanueva
Audit Committee	1. Ma. Felisa C. Camino
Election Committee	1. Elvira Del Rosario

The official election results show the successful candidates for the Board of Directors, Audit Committee, and Election Committee. These results reflect the members' active exercise of their voting rights and their confidence in the individuals elected to help lead the cooperative and uphold its principles of good governance, accountability, and service.

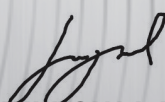
The successful conduct of the online election would not have been possible without the collective efforts and support of the MIS Department, Management, Board of Directors, Audit Committee, E-voting Platform Service Provider, and, most especially, the members of the Election Committee. Their dedication helped ensure that the election process remained organized, credible, and reflective of the cooperative's values of transparency, fairness, and member empowerment.

More than just a voting exercise, the 2026 online election served as a reminder of the vital role of every member in cooperative governance. A high turnout does not only signify participation; it also highlights the members' shared responsibility in choosing leaders who will guide the cooperative toward sustained growth and meaningful service.

As San Jose Koop moves forward, the results of this election mark the beginning of another chapter of leadership and service. The election outcomes reflect the members' trust in the newly elected officers and their hope that these leaders will continue to uphold the cooperative's mission and work for the benefit of the entire membership. With the continued support of the members and the guidance of the newly elected officers, the cooperative remains steadfast in its mission of working together for progress, stability, and community development.


BRIAN F. BERNARDO
CHAIRPERSON


RUTH D. LIM
VICE-CHAIR


JOHN MELLOW J. PASCUAL
CHAIRPERSON

Membership CLASSIFICATION

DIAMOND



TOP-LEVEL CONTRIBUTOR

- **15+ years** of membership
- **P100,000+** Share Capital and Savings
- **5 active** Savings Deposit Products
- **P10,000+** Quarterly Deposit
- **Zero** Loan Penalties
- **Active** Damay-Impok
- **METV** qualified

PLATINUM



HIGH-VALUE MEMBER

- **10 years** of membership
- **P75,000+** Share Capital and Savings
- **4 active** Savings Deposit Products
- **P7,500+** Quarterly Deposit
- **Zero** Loan Penalties
- **Active** Damay-Impok
- **METV** qualified

GOLD



CONSISTENTLY INVOLVED

- **5 years** of membership
- **P50,000+** Share Capital and Savings
- **3 active** Savings Deposit Products
- **P5,000+** Quarterly Deposit
- **Max 1 penalty** allowed
- **Active** Damay-Impok
- **METV** qualified

SILVER



OCCASIONAL PARTICIPANT

- **3 years** of membership
- **P25,000+** Share Capital and Savings
- **2 active** Savings Deposit Products
- **P2,500+** Quarterly Deposit
- **Max 2 penalties** allowed
- **Active** Damay-Impok
- **NMETV** status

BASIC



ENTRY-LEVEL MEMBER

- **Base** member classification
- **Entry-level** participation status
- Eligible for **upgrade** upon meeting requirements

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HOW TO OPEN AN ACCOUNT?

1

FILL OUT THE MEMBERSHIP FORM
(AGE QUALIFICATION: 6-17 YEARS OLD)

2

SUBMIT THE FOLLOWING:

1 PC 1X1 OR 2X2 ID PICTURE
PHOTOCOPY OF SCHOOL ID & BIRTH CERTIFICATE

3

P100.00 - INSURANCE (ACCIDENTAL)
P100.00 - MEMBERSHIP FEE
P100.00 - SHARE CAPITAL



Breast Cancer Awareness: Early Detection and Diagnosis Program

By: Rustom N. Manuel

Breast cancer is one of the most common health concerns affecting women worldwide, including the Philippines. Despite medical advances, many cases are still diagnosed late due to fear, lack of awareness, or hesitation to seek help. This is why raising awareness is very important—early detection greatly improves the chances of successful treatment and survival.

In many Filipino communities, fear prevents women from going for check-ups and screenings. Some are afraid of the results, while others feel embarrassed or lack access to healthcare. However, delaying consultation can lead to more serious complications. Early detection through self-examination, regular check-ups, and mammograms can save lives and reduce the need for more aggressive treatments.

To address these challenges, San Jose Koop, together with the Social Services and Gender & Development Committee, conducted the Breast Cancer Awareness: Early Detection and Diagnosis Program on March 24, 2026, at the Guyong Satellite Office. Beyond the discussions, some attendees also underwent a free breast ultrasound program.

This initiative serves as a vital platform for education and proactive health management within the local community. Through this program, San Jose Koop aims to raise awareness, break existing stigmas, and encourage women to undergo regular screening. By providing these essential services, the program empowers women to take control of their health. Ultimately, breast cancer awareness is about more than just sharing information—it is about saving lives through early action, compassion, and community support.





Employees' Annual PHYSICAL EXAMINATION

By Marissa C. Pantaleon

As part of San Jose Koop's commitment to maintaining a healthy physical conditions of the employees as a way to providing good service to our members, we had an annual physical examination (APE) for San Jose Koop's employees held last January 17, 2025. This is being conducted regularly as we value good health and wellbeing of our employees. It is part of our goal to promote health awareness and better lifestyle choices for employees.

Having this regular activity is a valuable investment in the workplace. They help maintain a healthy workforce, improve safety and productivity, reduce cost and create a supportive and responsible work environment.

Employees are the backbones of every organization. They are San Jose Koop's partner in giving quality service to members and contributes to the cooperative's growth, productivity and long term success, hence it is just proper that we take care of them.

Employee's safety are our priority, remember that a healthy workforce is an asset to every organization because they help achieve the organization's vision, mission and goals.



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 Acquired Assets Available for Sale INVITATION TO BID

San Jose Koop invites interested bidders to purchase 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 buyer may inquire at the Asset Management Department thru Alfredo G. Cruz Jr, Investment and RPA Officer with contact no. 0993-374-2945 / 0943-041-4403 / (044) 815-2166. Selling price is negotiable but subject to the approval of the Board of Directors.

Selling of acquired asset is open to all members who shall be entitled to a commission. Interested agents 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



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