

SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)

2019-2020

Annual Report

SJMPC

BOARD OF DIRECTORS CHAIRPERSONS Year 1964 - 2020



MARILOU R. LLAVAN
2010-2014
2016-2018



DANIEL N. VESCATCHO, JR
1996, 2000, 2002
2015-2016



ESTRELIA S. ANDRES
2007-2009



ELISEO C. CANALIN
2005



PELAGIO AUSAN
2003



RAMON DOUGLAS ABIERA
1999



CESAER SALVO
1993



ARISTON MIÑES
1992



ENGR. GOLDELINO CHAN
1991



CECILIO ABETO
1981-1990



JOVITO ENCARNACION
1974-1980, 1982-1984



TEOPISTO G. DUAY
1970

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Mayor Elmer C. Untaran

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Mayor Macario N. Napulan
Mayor Carina V. Flores

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Engr. Doreen C. Ancheta

6
Dir. Tomas R. Osumo
Ms. Feliza E. Labrador

7
Dir. Marilou Ras-Llavan
Ms. Rodelyn I. Vera Cruz-Berto

8
Mr. Raymund V. Huelar
Ms. Rosanna G. Jabile
Ms. Jonnah L. Forasteros

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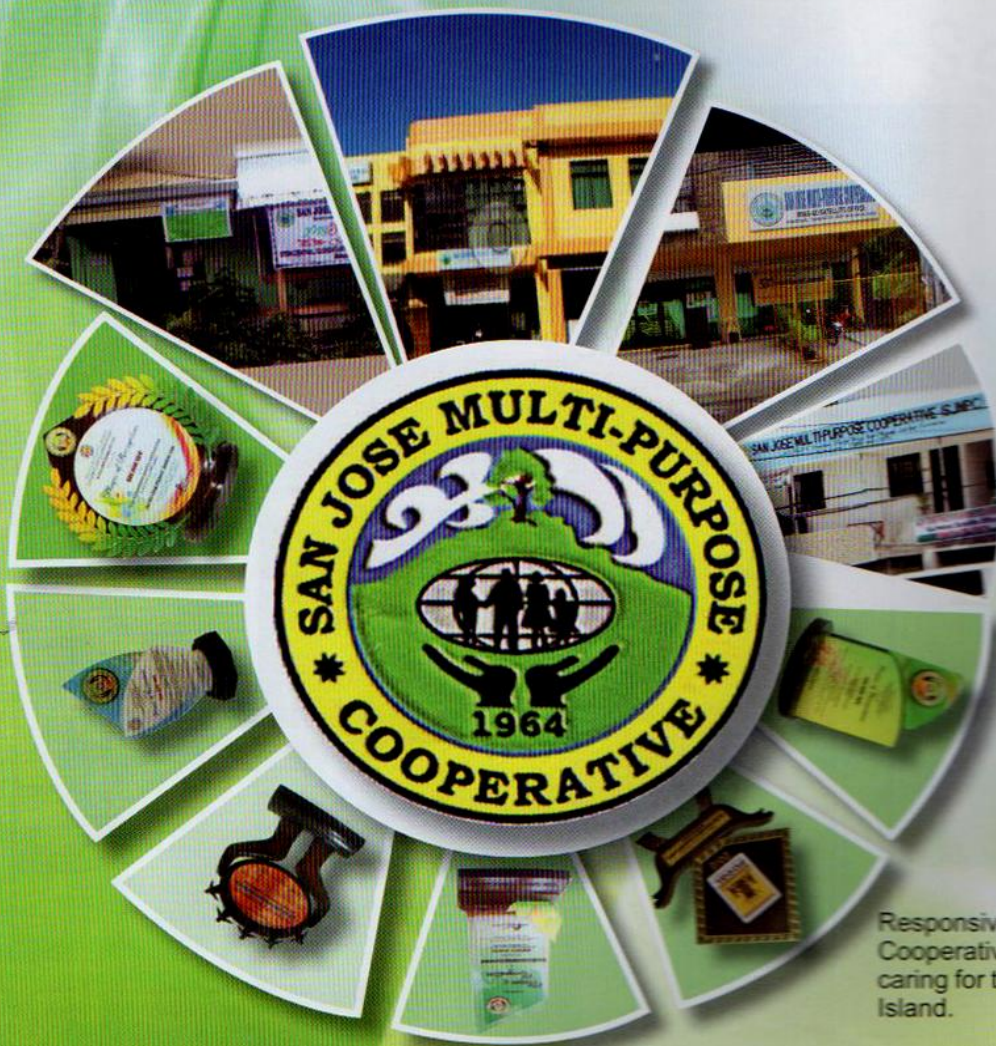
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VISION

Responsive, dynamic, self-reliant and transparent Cooperative, providing quality service or business and caring for the environment towards a better life in Panay Island.

MISSION

As Financial Intermediary Institution

To provide friendly, affordable, accessible financial services towards building a financially disciplined and empowered members

As People's Movement

To raise the level of social and political consciousness of the members, on participative governance thru continuous information, education and communication processes; geared towards a responsive and responsible community

As Social Development Institution

To instill the values of Honesty, Openness, Industry, Care for others among the Members and Community building a Sense of Dignity and Belongingness.

As Model Organization

To live and lead a cooperative anchored in an efficient, effective and productive endeavor ensuring the growth of the members thru an open, liberating and dedicated undertaking by strengthening the cooperative systems, structures and procedures to uplift the social, economic and cultural life and environment of the community.





Republic of the Philippines
PROVINCE OF ANTIQUE
OFFICE OF THE GOVERNOR
 San Jose de Buenavista



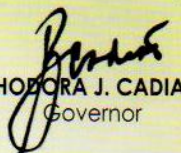
My warmest greetings to the officers, employees, member-consumers and stakeholders of San Jose Multi-Purpose Cooperative (SJMPC) on the occasion of your 56th Annual General Assembly with the theme: "Nurturing the Planet is Our Responsibility".

The holding of your annual general assembly with this theme is timely because we are faced nowadays by the tremendous effects of Climate Change and other environmental problems that have negative impacts to our daily life. I hope that this assemblage will also be an avenue of giving care and priority to the alarming condition of our Mother Earth.

Sad to admit though, but we contribute largely in the occurrence of these environmental problems. Our wrongdoings and irresponsible actions caused climate change and global warming as well as the depletion of our resources. These disturbing situations pose a great threat to humanity's existence, and we should ponder why we have let these terrible conditions happen. Most of us will be in a quandary, and question, what is our role in the protection and preservation of our planet? Are men nature's saviors or tormentors? The latter being a poignant truth in this era of environmental adversity is but a challenge to us that we need to change for the better. Let us not regard this with despondency, as they say, "every dark cloud has a silver lining", so let us counter these wrongdoings and irresponsible actions with care, commitment, and do our share of social responsibility to save Mother Nature.

Let us not just rest on our laurels, we can do a tremendous impact in saving the environment if we unite, be conscientious and vigilant for its safety and sustainability. To all the men and women comprising the San Jose Multi-Purpose Cooperative, I laud your hard work, efforts and commitment to ensure your participation and impact in helping make our planet flourish and a better place to live.

May your dedication to find ways in alleviating poverty through economic and social empowerment continue to soar, and keep up the good work in preserving the value and spirit of Cooperativism.


RHODORA J. CADIAO
 Governor



Republic of the Philippines
PROVINCE OF ANTIQUE
 Municipality of San Jose de Buenavista
OFFICE OF THE MAYOR



Greetings from the Local Government Unit of San Jose de Buenavista!

I am truly honored to greet the Management, Officer and Members of the San Jose Multi-Purpose Cooperative in their 56th Annual General Assembly, this March 29, 2020.


Among institutions in our locality, SJMPC, is one of those that have significantly affected the live of thousand of ordinary san Josenhon, with access to character loans and other equally important socially-related programs and services. Without the Cooperative, there would have been absent the hundreds of millions in locally-generated funds, circulating in our community, harnessed to productive opportunities generated tapping numerous capable young men and women.

I take note of your theme "Nurturing our Planet is Our Responsibility", as appropriate for the people's organization like the cooperative. For truly, the degradation of our planet cannot be averted without us OWNING to the problem. Local governments have been in the thick of environmental protection and conservation, but these are undertaken by the Cooperative, these would have been more effective and sustaining. I still believe in the passion and commitment of people in the Cooperative sector, that, if they put their hearts and minds to common issues, much more can be achieved.

Hence, as I note with recognition that SJMPC will embark on environment protection and conservation program, I propose the same theme as a challenge to the officers and members. I think it's about time that we OWN the problem leading to environmental degradation and the like.

Lastly, I congratulate the management and officers of SJMPC for their work and sacrifices in making the Cooperative one of the best in country. Please continue to make SJMPC bigger and better, because your success is also the success of the Local Government of San Jose.

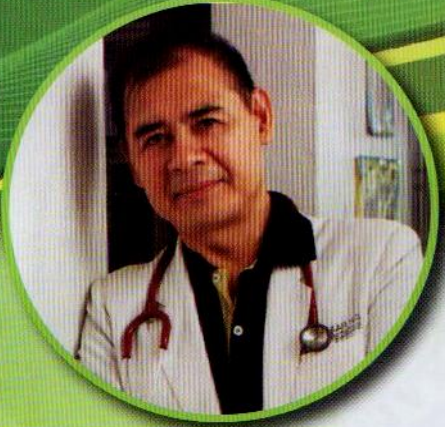
Have a meaningful General Assembly!
 Thank you and God Bless.
 Truly yours,


ENGR. ELMER C. UNTARAN
 Municipal Mayor





Republic of the Philippines
Province of Iloilo
 Municipality of Miagao
Office of the Mayor



My warmest greetings to SJMPC for celebrating its 56th Annual General Assembly with the theme: "Nurturing the Planet is Our Responsibility".

This year's theme has a great impact, indeed. This highlights the core responsibility of individuals in upbringing and nurturing the planet to its finest. Our well-being and the future lies ahead us, sit at the root of every endeavor. The future of our planet depends on how we deal on it, the values we impart and the actions we partake. The survival and productivity of our society and of the planet as a whole is determined by how we choose to raise our individuality. Everyone is encourage to cultivate the best practices in saving the planet and to empower the human society in becoming more discipline and responsible dweller.

With this, I expect everyone to initiate in maintaining the survival of our place, to cherish, nurture and help maintain the connection to humanity and ultimately to the planet. Let us all be responsible in fostering our mother earth.

On behalf of the Local Government Unit of Miagao, I congratulate you and wish you the best in all endeavors. May all your bet effort and perseverance come to fruition today and for the forthcoming years. Mabuhay Kita Tanan! God Bless!


MACARIO N. NAPULAN, M.D.
 Municipal Mayor



Republic of the Philippines
Province of Iloilo
 Municipality of Oton
OFFICE OF THE MAYOR



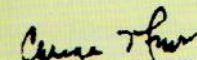
Kudos on your 56th year in the industry, San Jose Multi-Purpose Cooperative!

Ogtonganons, through your satellite office located in Brgy. San Antonio, Oton, have significantly benefited in the financial and social services by your cooperative. Your chosen theme for this year, "Nurturing the Planet is Our Responsibility," displays your initiatives as an organization not just for the welfare of your members but also, to the community where you operate.

SJMPC and the LGU- Oton are fairly alike in their mission in serving the community. "Commerce and trade center of the south... ecologically-balanced and safe community with a progressive and competitive economy through good governance" – to attain this vision, we must partner with groups that promote the same ideals, and SJMP is one of them.

Continue being stewards of financial literacy and bringing life-changing services to the people of Oton. We are grateful having you as one of our partners.

More power, SJMPC!


CARINA V. FLORES
 Mayor





Republic of the Philippines
Municipal Mayor
Municipality of Jordan
Province of Guimaras

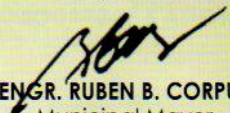


It is with great honor and enthusiasm that I was given the opportunity to become part of the 56th Annual General Assembly of San Jose Multi-Purpose Cooperative. The Municipality of Jordan is privileged to have one of your branches here with us. Jordan as being the center of "Bulantihan" of the Business Center of Guimaras, your cooperative will flourish and continue to prosper.

I am moved by your theme for this year "Nurturing the Planet is Our Responsibility". The Municipality has the same mission as we push through our aim to achieve ZERO waste by the year 2025. This is the goal that we pledge to fulfill, and the advocacy we would like to share.

With the present challenges that we face this year 2020, Climate Change is already unstoppable. Presently, we are experiencing heat waves, typhoons, forest fires, volcanic eruptions, epidemics and earthquakes which gave drastic changes on all aspects of our daily life. Climate Change starts a domino effect yet some of us do not realize that there is not much time and that we all have to move right at this moment and do everything we can to survive. The Municipality of Jordan will take the biggest step to lessen the effects of climate change by continuously imposing our ZERO Waste Project. A step that will make a difference is by doing the most that we can to fight the ongoing war on Climate Change. Jordan cannot do it alone that is why it is with essential that cooperatives like yours should take their big steps too and live up to our responsibility of nurturing the planet.

I also strongly believe that your mission and vision to help the residents of Jordan and of Guimaras in general will be a great success. May you continue to flourish and be prosperous in bringing your theme for this year into action!


ENGR. RUBEN B. CORPUZ
 Municipal Mayor



Office of the President
 Republic of the Philippines
**COOPERATIVE DEVELOPMENT
 AUTHORITY**



My warmest congratulations to the officers, members and the management staff of the San Jose Multi-Purpose Cooperative (SJMPC) as you celebrate you 56th Annual General Assembly on March 29, 2020 with a well-chosen theme "Nurturing the Planet is Our Responsibility".


For the past 56 years, your beloved cooperative has been in the forefront of developing and empowering your members as well as the communities where your cooperative has reached. The diversification of your services and experience over the years made you more resilient. A manifestation of a very productive key force in overcoming the challenges and adversities of the fast changing environment.

This year's theme clearly emphasized that as you move forward, your commitments and responsibilities in finding new and innovative ways in nurturing the environment and help preserve the planet's natural resources is not only for the present but for brighter and healthier future generations.

These idyllic endeavor that you had been doing and will keep on doing is truly worthy of commendation, thus it is my great honor to congratulate all of you.

May you continue to stand by with your goals and harness the innovation you already have for all the members, their families and the communities as a whole.

Keep up the good work, sustain your growth, empower all and offer services for member's satisfaction and development. Mabuhay and Godspeed!


ENGR. DOREEN C. ANCHETA
 Regional Director



**FONUS COOPERATIVES
FEDERATION-ANTIQUE**
Brgy. Atabay, San Jose, Antique



**Antique Federation of Cooperatives
(AFCCUI)**
Funda-Landing, San Jose de
Buenavista, Antique



Greetings of Love, Peace and Joy to San Jose MPC members, officers and staff on the celebration of your 56th General Assembly.

The theme of your celebration: "Nurturing the Planet is Our Responsibility", is a great challenge not only for San Jose MPC but also to all citizens in this earth. Pope Francis is calling us to take care of the Mother Earth in his encyclical letter entitled "Laudato Si or On Care for our Common Home". The message of the Pope Francis clearly state - We will always remember that we don't inherit the planet from our ancestors, but we just borrowed it from the future generation. So, we should take care of this, so that the children for this future really enjoy the beauty and abundance of this wonderful God's creation.

We, Fonus Cooperatives Federation -Antique express our thanks to San Jose MPC of the untiring support and patronizing the services of your federation.

This inspired us in adopting green technology as a way of improving our products and services.

Thank you and again congratulations, we pray for the success of this momentous event.

Cooperatively yours,


TOMAS RUBITE OSUMO
BOD Chairperson

Greetings to all Members of San Jose Multi-Purpose Cooperative!

As the song goes...Heal the World, Make a better place, For you and for me, And the entire human race, There are people dying, If you care enough for the living, Make it a better place, For you and for me...

This year's theme.."Nurturing the Planet is Our Responsibility," Yes, there is a saying, everybody wants to change the world but nobody is ready to change themselves for the world. Perhaps it is time for us to reflect on ourselves and ask, what have I done for mother nature?

Look deep into nature and then you will understand everything better by Albert Einstein

This planet is our one and only home. We have no other choice - we must care for it. Thus, for the sustainability of our planet, I promise to fulfil my responsibilities towards Mother Nature as a global citizen so as to protect my living planet from deterioration & to handover clean & green planet to our future generations.

We wish to thank all the Officers, Management Staff and all Members San Jose Multi-purpose Cooperative for prompting their Social Responsibility and maximizing the use of the Community Development Fund.

Congratulations! We have done our responsibility and we will do our responsibility "as I belong".
Thank you and God bless.


FELIZA E. LABRADOR
Manager





San Jose Multi-Purpose Cooperative (SJMPC)
San Jose, dB, Antique



Congratulations to all of us for having sustained SJMPC for 56 colorful years! Our theme for this year is, "Nurturing the Planet is our Responsibility."

Back in 2015, Pope Francis, in his encyclical letter, "Laudati Si", calls everyone to care for our common home to attain a sustainable and integral development. Our theme reminds us of this call to action.

The advancement of technology made our lives easier, but most of the time it is at the expense of environmental destruction and degradation. We have witnessed the disasters and catastrophes happening all over the world as the effect of the environmental problem.

Caring for the earth is not only a choice, but the only option we have, for us and the next generation to survive in the near future. As co-op movement, we need to check our way of life, if we did our share as part of the solution or contributing to the global environmental crisis.

It is our challenge as SJMPC to mobilize our members and fellow cooperators to take pro-active action, as one of the prime movers in development.

A journey begins with a single step and nurturing the earth begins with a single action and it starts with you and me.

To God be the Glory!

MARILOU RAS – LLAVAN
Chairperson of the Board



San Jose Multi-Purpose Cooperative (SJMPC)
San Jose, dB, Antique



San Jose Multi-Purpose Cooperative (SJMPC) has been our partner for the past 56 years in providing both our financial and social needs. What stands out this year is our care for our environment as manifested in our theme "Nurturing the Planet is Our Responsibility."

SJMPC has been a staunch environmental advocate since then. The "No to Plastic" policy was implemented in 2009 and bamboo baskets were distributed to members instead of using plastic trash bags. It was followed by "Operation Purot Plastic." Thereafter, numerous pro-environment initiatives were endeavored by SJMPC members, officers and management such as tree planting and tree growing, mangrove reforestation, urban gardening, and many more.

We are now calling on all our members to join our crusade for a better Earth. Our continuing neglect of nature puts our lives and our resources in danger. We have proven for more than 50 years that we can do it together. After all, we have sustained and uplifted our San Jose Multi-Purpose Cooperative through our cooperation and commitment as faithful cooperators.

Let us all take part in taking care of our planet. Yes, we can make a difference! Let's help rebuild and build our common home and make it clean, safe and healthy for us and the generations to come.

Congratulations!

RODELYN I VERA CRUZ – BERTO
General Manager





San Jose Multi-Purpose Cooperative (SJMPC)
Nocheite Bldg., Tajanlangit St.,
Brgy. Tacas, Miagao, Iloilo



This year's General Assembly, Our beloved San Jose Multipurpose Cooperative has reached another milestone. In this gathering, we celebrate another success and achievements of our Coop and its members as well.

Our theme for this year is "Nurturing the Planet is our Responsibility". Today our mother earth needs immediate actions to prevent severe global warming, which cause Earth Quake, Drought, Wildfires and others.

As members of our Cooperative, we must unite to fight the battle for Climate Change. We must Plant more trees, Eradicate plastic usage, we must practice Reduce, Reuse, Recycle and engage into Organic Farmings.

We will win As One Coop, One People, One Nation and One World for a better place to live for the next generation.

Congratulations to all of us!


Raymund V. Huelar
Branch Manager



San Jose Multi-Purpose Cooperative (SJMPC)
National Highway, San Antonio
Oton, Iloilo



Congratulations SJMPC for 56 years of strong and ever growing family.

Another momentous journey to celebrate the success of our teamwork with give and take relationship with this years' theme, "Disiplinado nga Miyembro, Binebisyo Sigurado" Thank you to all our valued members and new members, welcome to our big community from San Jose, to Migiao and our beloved SJMPC Oton satellite.

For 56 years of existence and counting, we are happy and proud that you have welcomed us all in your home, thank you for allowing us to be part of your financial responsibility. Indeed for more than 5 decades, you being a disciplined coop member has already produced a teacher, seaman, doctor, manager and many other professionals. "Katas ng loan" they may say, but we are overwhelmed that among other financial institutions that exists like mushrooms still you choose, SJMPC Family where you truly belong.

Looking back from the time that you became a neophyte member with a few hundreds of contributions, and see how time flies, now we're counting thousands fold. Congratulations to you, for being one of the thousands member of SJMPC. Keep it up, you will soon rip what you sow. You being an accountable family member of this cooperative made us stronger and more productive. As the saying goes "united we stand, divide we fall". We exist because of you our valued members, and we are looking forward for more professional children that you can produce through our give and take financial affiliation.

From the bottom of my heart and all of us here in Oton satellite staff, working committees and area coordinators, my words of thanks to all of you, specially to our Oton members, you've accepted San Jose MPC in your place, you've welcome us in your homes and you've allowed us to be part of your life. I am looking forward for more financial, emotional, spiritual and productive years with all of you.

God bless SJMPC, to God be the Glory.


ROSANNA B. JABILE
Branch Manager



San Jose Multi-Purpose Cooperative (SJMPC)
Alejandro Heights, San Miguel,
Jordan, Guimaras



We fought a lot of battles this 2019, yet we are still here standing strong and celebrating our victory. Congratulations and happy 56th General Assembly SJMPC Family!

The theme for this year's General Assembly "Nurturing the planet is our responsibility" is simply a wake up call for us to act fast. The Earth is now starting to act against humanity. The viruses, calamities and many more are some ways of letting us feel its revenge against our doings. Make us feel that Earth have rights too, the right to enjoy clean air and water. We must not forget that human cannot live without Mother Earth, but Earth can live without human.

Our Mother Earth provides us with everything that we need to survive, and yet we are greedy for things we don't require. If we are asked how to take care of our nature, we probably know the answer but we kept on doing things that could destroy it. It is much easier for us to exploit than to nurture it.

We are now in the state of advancement in technologies, infrastructures and sciences but sad to say there are aspects that had been sacrificed to attain such innovations. We should always think not just how much we have developed but also how much we have lost in the process of such development. Balance in everything must always be considered.

So as members of San Jose MPC, we lift up our lives and Mother Earth together. I still do believe in miracles and everyone has a chance to experience change from within. Let the sprout of love to nature grow in us, God will lead the way for others to follow and make it a blooming spirit towards a greener and cleaner earth.

May this year be a clear vision of change for the progress of humanity and mother earth. Have a blessed 2020 everyone.


JONIAH L. FORASTEROS
Acting Branch Manager

The Roman Catholic Bishop of
San Jose de Antique
San Jose, dB, Antique



In a Convention of Italian Cooperatives, Pope Frances said that the vision of cooperation, based on relationships and not on profit, runs counter to the mentality of the world. Only by discovering that our true wealth is in relationship and not mere materials goods, he said, can we find alternative ways of living in a society that is not governed by the god of money, an idol who deludes and then leaves one increasingly inhuman and unjust.

Indeed, the Mill Hill Missionaries founded the cooperative in Antique in their quest for a better quality and holistic life for the Antiqueños. The Fathers nurtured the people by emancipating them from poverty with the aid of the cooperatives. They nurtured them to live in humane and just relationships, not promoting a culture of mere profit and enterprise that idolized the god of money.

We expand nurturance. We go beyond the human condition by extending utmost care to the environment. Pope Frances urgently challenges us to take care of our common home - the Earth. The planet has been a very good mother to us/. Let us not allow it to be continually destroyed by insatiable greed and utter selfishness. As cooperatives, let us to our share of earth care in our homes, communities, and officers and build relationships of care. I am glad that the San Jose Multi-Purpose Cooperative has been enfleshing its theme, "Nurturing the Planet is our Responsibility" through ecological initiatives. Please do more. Its our responsibility to care for the needs of the generation next to ours.

Entrusting SJMPC to the nurturing Creator-God, I remain.

+ MARVYN ABREA-MACEDA, D.D.
Bishop of San Jose de Antique

The SJMPC Journey

Father Antony Oomen, then Parish Priest of San Jose Parish (Cathedral), gathered twenty-eight people for the purpose of forming a Cooperative on 23 February 1964. Fifteen of them were members of the Knights of the Columbus, with the assistance of two representatives from Cooperative Administration Office (CAO). On 22 September 1964, of the same year, San Jose Credit Union was born and was formally registered. Its temporary home was at the basement of the San Jose Parish Convento. At the end of 1964, the Credit Union had 151 members, total assets of P4,392.47, and total share capital of P4, 288.00. Retired Judge Ciriaco Q. Nietes and Ms. Epifania S. Ballescas, a retired teacher were the Chairperson of the Board of Directors and Treasurer, respectively.

The Roman Catholic Diocese of San Jose de Antique, under the leadership of Bishop Cornelio De Wit conducted a province wide campaign and soon there were coops in every parish.

On 5 May 1975, the San Jose Credit Union was re-registered with the Bureau of Cooperatives Development under a new name, the San Jose Credit Cooperative, Inc. (SJCCI). Chairperson of the Board was Mr. Jovito L. Encarnacion. The old bowling alley near the San Jose Parish Convento was converted into an office building which the Cooperative occupied for 19 years.

Business continued as usual until 1995 when SJCCI was renamed and registered with the Cooperative Development Authority (CDA) as San Jose Multi-Purpose Cooperative (SJMPC). That time the Cooperative opened its multi-purpose program for its growing members.

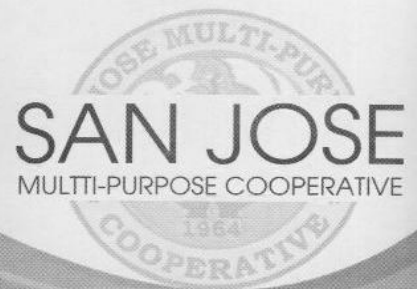
After a year at the DILG building, the Cooperative found another home at the Municipal Building where it operated its business for 10 years. Here, the Cooperative Consumer's Market was established but failed. The reason that the officers phased out the project.

In 2000, SJMPC envisioned to extend its help to the youth, thus Coop Bulig Eskwela Scholars was initiated. This program provides financial assistance to qualified children or ward of deserving members of cooperative in good standing. This program started with 7 beneficiaries.

It was also in the same year when the Cooperative in its Ruby Jubilee Year acquired a lot with an area of 9,368 sq.m in Barangay San Fernando, San Jose dB, Antique which was named the Coop Ruby Jubilee Village. It provided housing lots to sixty-two (62) members.

In September 2007, the Cooperative was able to have its permanent home at Trade Town, Dalipe, San Jose de Buenavista through a Usufruct Agreement with the Local Government Unit of San Jose dB.

From 151 members in 1964, the Cooperative's membership has reached more than 10,000 and with satellite offices in Miag-ao and Oton, Iloilo. SJMPC continues to grow and reach out to people through its many projects.



MINUTES OF THE 55TH ANNUAL GENERAL ASSEMBLY
 St. Anthony's College, De Wit Hall, San Jose dB, Antique
 March 24, 2019

PART I. REGISTRATION

Registration starts at 12 noon until 1PM which was facilitated by the staff and area Coordinators.

PART II. OPENING PROGRAM

A. Opening Program

The opening activities followed at 1:20 in the afternoon.

- | | | |
|--------------------|---|---|
| Opening Prayer | - | Mr. Alfredo R. Ysulat |
| National Anthem | - | Sound System |
| SJMPC Theme Song | - | Community Singing |
| Cooperative Pledge | - | Ms. Fe M. Osorio
SSDC CHairperson |
| Welcome Remarks | - | Dir. Eliseo C. Canalin
Board Vice-Chairperson, EDCOM Chairperson |

Dir. Eliseo Canalin his appreciation and thanks to the attendance of members from two satellite offices in Miag-ao and Oton, Iloilo as well as members in the Main Office in the holding of San Jose MPC 55th Annual General Assembly.

- | | | |
|--------------------------|---|---|
| Intermission Number | - | Yza Eunice T. Gayo |
| Message | - | Dir. Daniel N. Vescatcho Jr.
Board of Director |
| Awarding of Certificates | - | Out-Going Board of Directors
Employees Loyalty Awards
1. Josephine Tandug
2. Generoso Umbat Jr.
3. Jermie Garcesa |
| Intermission Number | - | Elyka Marie S. Lambarte |

PART III. BUSINESS MEETING

- A. Call to Order
 BOD Chair. Marilou R. Llavan called the meeting to order at 1:35 PM.
- B. Reading of the Proof of Due Notice by the Board Secretary
 The Agenda for the 55th Annual General Assembly was approved upon motion made by Ms. Teresa Naig and seconded en masse.
- C. Determination of Quorum
 At 1:55 PM, a quorum was declared with the attendance of 1,396 or 26% of the total 5,563 Members Entitled to Vote (METV). At least 25% of the total number of METV constitutes a quorum in the General Assembly as stipulated in the Coop By-Laws.
- D. Reading and Approval of the Previous Minutes

Page 13. Change the Proposed Share Capital from" P500.000.00 to P500,000,000.00."

The minutes of the 54th Annual General Assembly was approved upon motion made by Ms. Estrella Andres and duly seconded by Mr. Marlon Fontanillas.

- E. Business Arising from the Minutes – None
- F. Presentation and Approval of Reports (Annual Report were provided to all members)

Mr. Alex Dollolasa suggested to the general membership to dispense the reading of reports since all members were provided copies of the Annual Report.

Approved upon motion made by Ms. Nelly Altobar and seconded by Ms. Estrella Andres.

- G. Presentation of Audited Financial Statements of the Cooperative and Results of Performance and Social Audit

It was presented by GM Rodelyn V. Berto. Ms. Estrella Andres commented that copy of the report should be attached and provided to the members. The Cooperative Development Authority requires coops to monitor the 43% allocation of coop to loaners for below one (1) year delinquency.

The presentation of Audited Financial Statements and Results of Performance and Social Audit were accepted upon motion made Ms. Angeline Granada and seconded by Nelly Capadocia and Alex Dollolasa with commendation for the efforts exerted by the management and staff, officers and members.

- H. New Business
 - H.1. Presentation and Approval of 2018 Plans and Target

Mission 1.

AS FINANCIAL INTERMEDIARY INSTITUTION
Increase Quality Members
Increase Asset
Decrease PAR to Standard Rate (5%)
To identify new business venture

Mission 2.

AS PEOPLE'S MOVEMENT
Increase membership to 1,500
To sustain membership
Increase participation on members in coop activities
To identify new business venture

Mission 3.

AS SOCIAL DEVELOPMENT INSTITUTION
To increase GAAN Membership
Maintain Bulig Eskwela Scholarship Program
Expand Community Involvement
Increase awareness of environmental protection and conservation
Increase awareness on social and community issues
Enhance cooperative goodwill to the community



Mission No.4

AS MODEL ORGANIZATION
To increase number of quality members
To update membership profile
To update Manual of Policies
To design Comprehensive Personnel Developemnt Program
To strengthen partnership, linkages and networking
To upgrage technology

H.2. 2019 Budget

GROSS REVENUES	P97,420,300.00
TOTAL OPERATING EXPENSE	P60,898,900.00
PROJECTED NET SURPLUS	P36,521,400.00

The 2019 Plans, Target and Budget were approved upon motion made Ms. Corazon Jarandillo and seconded by Ms. Marilyn Lindong.

H.3 Other Related Matter
Amendments on the Articles of Cooperation- Area of Operation of San Jose MPC

Existing: Panay
Proposed: Region VI

The Amendments of Coop By-Laws was approved upon motion made by Mr. Jimmy Elizalde and seconded en masse.

H.4 Hiring of the External Auditor
Approved to hire for an External Auditor upon motion made by Mr. Jimmy Elizalde and seconded by Mr. Jimmy Lindong.

H.5 Expansion of Membership and Operation
Expansion of membership and operation through establishing a satellite/branch office in Guimaras was approved upon motion made by Mr. Raymund V. Huelar and seconded en masse.

H.6 Conversion of Two Satellite Offices to full time Branch Office
The conversion of two satellite offices Oton and Miagao to branch offices was approved upon motion made by Ms. Rosanna G. Jabile and seconded en masse.

I. Election of Board of Directors and Committee Officers
ELECOM Chairperson Alberto Amedo presented to the general membership the vacancies for respective positions:

Board of Director	-	5
Audit Committee	-	4
Election Committee	-	3

Presentation of candidates and their one minute speech.

For Board of Director

1. Eliseo C. Canalin
2. Fe M. Osorio
3. Alfredo R. Ysulat
4. Noli G. Valenzuela
5. Bobby P. Calumpita

Audit Committee

1. Angeline L. Granada
2. Victoria H. Madredano
3. Keith Vincent O. Pedro
4. Reynaldo E. Sarmiento

Election Committee

1. Stephen Louie R. Checa
2. Lorena C. Navallasca
3. Basilia M. Aranas

Ms. Perla A. Saldajeno, ELECOM Chairperson officially declared that voting is open for Members Entitled to Vote (METV).

J. Raffle Draws

- 1,000.00 WORTH OF GROCERY ITEMS for 60 Lucky Winners
- Kitchen Organizers for 20 Lucky Winners
- 2 Burner Stove with Tank for 20 Lucky Winners
- Major Prize – Washing Machine for 5 Lucky Winners

K. Announcement of Election Results and the Winners.

For Board of Directors

1. Eliseo C. Canalin	-	1,313
2. Fe M. Osorio	-	1,212
3. Alfredo R. Ysulat	-	1,123
4. Noli G. Valenzuela	-	777
5. Bobby P. Calumpita	-	667

Audit Committee

1. Angeline L. Granada	-	971
2. Victoria H. Madredano	-	897
3. Keith Vincent O. Pedro	-	811
4. Reynaldo E. Sarmiento	-	694

Election Committee

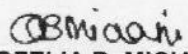
1. Stephen Louie R. Checa	-	813
2. Lorena C. Navallasca	-	583
3. Basilia M. Aranas	-	329

L. Adjournment:


Since there were no ore matters to take up, the 55th Annual General Assembly was adjourned at 5:30 PM upon motion made by Dir. Daniel Vescatcho Jr. and seconded masse.

I hereby certify as to the correctness of the above minutes of the 55th Annual General Assembly of San Jose Multi-Purpose Cooperative.

Certified Correct:


OFELIA B. MICIANO
Board Secretary

Attested :


MARIOU R. LLAVAN
Chairperson, Board of Directors



2019 BOARD RESOLUTIONS

Resolution No. 001, series of 2019

Resolution designating Ofelia B. Miciano as Board Secretary of San Jose Multi-Purpose Cooperative (SJMPC)

Resolution No. 002, series of 2019

Resolution designating Emelda F. Elizalde as Treasurer of San Jose Multi-Purpose Cooperative (SJMPC)

Resolution No. 003, series of 2019

Resolution designating the members of the Inter Committee on Delinquency of the San Jose Multi-Purpose Cooperative (SJMPC)

Resolution No. 004, series of 2019

Resolution authorizing Dir. Fe M. Osorio as representative of Jose Multi-Purpose Cooperative (SJMPC) to the board of FONUS Cooperatives Federation – Antique

Resolution No. 005, series of 2019

A board resolution authorizing the subsequent personages as bank signatories of Jose Multi-Purpose Cooperative (SJMPC): Board Chairperson Marilou R. Llavan and Treasurer Emelda F. Elizalde as principal signatories and Vice-Chairperson Eliseo C. Canalin and Board Secretary Ofelia B. Miciano as alternate signatories.

Resolution No. 006, series of 2019

Resolution designating the members of the Gender and Development Committee of Jose Multi-Purpose Cooperative (SJMPC)

Resolution No. 007, series of 2019

Resolution designating the members of the appointive committees of San Jose Multi-Purpose Cooperative (SJMPC)

Resolution No. 008, series of 2019

A board resolution authorizing Dir. Fe M. Osorio as official voting delegate of Jose Multi-Purpose Cooperative (SJMPC) to FONUS Annual General Assembly

Resolution No. 009, series of 2019

A board resolution authorizing Mr. Van Ian Juada, Ethics Committee member Jose Multi-Purpose Cooperative (SJMPC) to fill in the vacancy in the Ethics Committee of Antique Federation of Cooperatives (AFCCU), San Jose dB, Antique.

Resolution No. 010, series of 2019

A board resolution applying for accreditation with the Municipal Government of San Jose dB, Antique.

Resolution No. 011, series of 2019

A board resolution applying for accreditation with the Provincial Government of Antique

Resolution No. 012, series of 2019

A board resolution applying for accreditation with the Provincial Government of Iloilo

Resolution No. 013, series of 2019

A board resolution applying for accreditation with the Municipal Government of Miag-ao, Iloilo

Resolution No. 014, series of 2019

A board resolution applying for accreditation with the Municipal Government of Oton, Iloilo

Resolution No. 015, series of 2019

A board resolution authorizing Board Chairperson Marilou R. Llavan as the permanent official representative and Board Vice-Chairperson Eliseo C. Canalin as the alternate official representative to the Municipal Cooperative Development Council (MCDC) of San Jose de Buenavista, Antique

Resolution No. 016, series of 2019

A board resolution designating BDO Network Bank – Guimaras Branch as depository bank of Jose Multi-Purpose Cooperative (SJMPC) Guimaras Branch Office and authorizing Dir. Eliseo C. Canalin, General Manager Rodelyn Vera Cruz-Berto and Eryne Mae T. Miquela as the official signatories

AUDIT COMMITTEE REPORT

For the year 2019, the Audit Committee has performed its functions in the Main Office and its Branches, to wit:

1. Examined the following: a) Cash/Check Disbursement Vouchers; b) Journal Vouchers; c) Official Receipts and the supporting documents, including d) Cash Receipts Book; e) Cash Disbursements Book; f) General Journal; g) General Ledger; we have also checked the h) Teller's Blotter Report to see to it that transactions were properly reported and posted.
2. Conducted surprise cash count of cash collections of all collectors, tellers, cashier and other cash custodians to check the correctness of the report versus the actual cash on hand and the cash in bank by checking the Bank Reconciliation Statement every month.
3. Examined the Financial Statements every month and the supporting Schedules to see to it that the amount reported in the Financial Statements are true and correct.
4. Conducted Inventory of Rice, Used and Unused Official Receipts, other office supplies, Properties and Equipment; regularly checked the documents filed by each Committee as the required working paper for PAR.
5. We have reviewed the status of the DOSRI accounts and the Share Capital of the members.
6. Sent confirmation letter to members regarding the correctness of their account/passbook balances with the records in the SJMPC.
7. Checked Members Entitled to Vote (METV) versus the Individual Subsidiary Ledger to ensure that the Members Entitled to Vote are members in Good Standing.

SGD. MARY MARGARET LEORA L. BALASA
Chairperson



CREDIT COMMITTEE REPORT

A. By Loan Window

LOAN WINDOW	SAN JOSE				MIAGAO				OTON				OTON			
	M	F	T	AMOUNT	M	F	T	AMOUNT	M	F	T	AMOUNT	M	F	T	AMOUNT
Providential Loan	173	454	627	67,106,000.00	106	220	326	36,286,500.00	41	174	215	24,274,000.00	320	848	1168	127,666,500.00
Micro Enterprise Loan	58	177	235	30,139,000.00	72	202	274	23,127,000.00	57	293	350	31,962,000.00	187	672	859	85,228,000.00
Agri loan	21	40	61	4,115,000.00	26	12	38	1,895,000.00					47	52	99	6,010,000.00
Salary Loan	26	25	51	2,645,000.00	1	0	1	30,000.00	5	2	7	544,000.00	32	27	59	3,219,000.00
Emergency Loan/Pension/Hon	3	10	13	1,393,999.00			0		2	2	4	120,000.00	5	12	17	1,513,999.00
Total	281	706	987	105,398,999.00	205	434	639	61,338,500.00	105	471	576	56,900,000.00	591	1611	2202	223,637,499.00
	28%	72%			32%	68%			18%	82%			27%	73%		
Percentage by Loan Amount	47.13%				27.43%				25.44%							

By Loan Amount

AMOUNT	SAN JOSE				MIAGAO				OTON				OTON			
	M	F	T	AMOUNT	M	F	T	AMOUNT	M	F	T	AMOUNT	M	F	T	AMOUNT
Less than 100K	211	502	713	42,103,999.00	138	346	484	20,001,500.00	75	356	431	19,470,000.00	424	1204	1628	81,575,499.00
101K to 300K	66	171	237	45,050,000.00	38	83	121	23,337,000.00	21	95	116	24,360,000.00	125	349	474	92,747,000.00
301K and Above	6	31	37	18,245,000.00	13	21	34	18,000,000.00	7	22	29	13,070,000.00	26	74	100	49,315,000.00
Total	283	704	987	105,398,999.00	189	450	639	61,338,500.00	103	473	576	56,900,000.00	575	1627	2202	223,637,499.00
Percentage	29%	71%			30%	70%			18%	82%			26%	74%		
	47.13%				27.43%				25.44%							

SGD. REYNALDO E. SARMIENTO
Chairperson

EDUCATION COMMITTEE REPORT

For the year 2019, the Education Committee (Edcom) and the Area Coordinators (ACs) in 3 branches (San Jose, Miagao, Oton) have performed the following:

1. Recruited 701 members. However, 417 have been terminated, withdrew or resigned giving us a net membership of 11,502 for the year ending December 2019.

Total Membership

	SAN JOSE	MIAGAO	OTON	GUIMARAS	TOTAL
Male	2,791	525	268	4	3,588
Female	5,631	1,342	925	16	7,914
Total	8,422	1,867	1,193	20	11,502

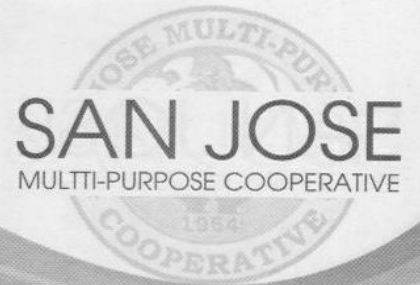
Total Members Terminated/Withdrew

	SAN JOSE	MIAGAO	OTON	TOTAL	TOTAL
Male	103	22	25	150	3,588
Female	91	54	122	267	7,914
Total	194	76	147	417	11,502

2. Conducted Coop Bisita in areas of San Jose, Miagao and Oton. These visitations concentrated on encouraging delinquent members to pay their overdue loans.

- San Jose: Brgy. 2 and Madrangca
Brgy. 3
Inabasan
Dalipe
- Miagao: San Francisco, Anini-y
Sinugbohan, San Joaquin
Lawigan, San Joaquin
Poblacion, San Joaquin
Poblacion, Miagao
Guimbal
Tigbauan
- Oton: Cagbang
Batuan II
Ilawod

3. Attended and facilitated numerous trainings in-house and in coordination with the AFCCUI, including meetings, planning sessions, lakbay aral, and meetings and conferences.



PROGRAMS/TRAININGS ATTENDED BY SJMPC			NO. OF PAX		
DATE	PROGRAM	VENUE	MALE	FEMALE	TOTAL
Jan. 12, 2019	Year-End Assessent	Villa Del Carmen	33	56	89
Feb. 23, 2019	Ownership Meetings: Cluster 5	SJMPC Summit Hall	40	146	186
Feb. 24, 2019	Cluster 3	SJMPC Summit Hall	39	65	104
Feb. 25, 2019	Cluster 4	SJMPC Summit Hall	28	121	149
Mar. 2 & 16, 2019	Cluster 2	SJMPC Summit Hall	53	131	184
Mar. 3, 2019	Cluster 1	SJMPC Summit Hall	36	82	118
Mar. 9, 2019	Oton	Oton Central School	21	131	152
Mar. 10, 2019	Miagao	Justice Ramon Britanico	269	91	360
May 17, 2019	Lakbay Aral- Catmon MPC	SJMPC Office	13	17	30
July 1, 2019	Ati Village Visitation	Badiang, San Jose			42
July 13, 2019	Mid-Year Assessment	Tuburan Sang Kabuhi	29	74	103
August 3, 2019	Coastal Clean-Up Drive	Pantalan, San Jose	6	17	23
August 4, 2019	BES and Parent/Guardian Formation	Tuburan Sang Kabuhi	12	43	55
August 7, 2019	Outreach Activity	SJMPC Office	11	49	60
October 12, 2019	OM Oton	Oton Cental School	27	169	196
October 13, 2019	OM Miagao	Justice Ramon Britanico	55	216	271
October 19, 2019	Provincial Coop Month	Bugasong, Antique	16	42	58
October 24, 2019	Blood Letting (MCDC)	SJMPC Summit Hall	36	3	39
Nov. 6, 2019	Lakbay Aral- Ang Dios Gudma Dev't Coop	SJMPC Summit Hall	0	10	10
Dec. 4, 2019	Senior Citizens Day-Oton	Villa Azul Beach Resort	9	47	56
Dec. 6, 2019	Senior Citizens Day- San Jose	Tuburan Sang Kabuhi	21	95	116
Dec. 10, 2019	Senior Citizens Day-Miagao	Justice Ramon Britanico Hall	6	41	47
Dec. 7-8, 2019	Climate Change Forum & SJMPC Christmas Party	Andana Resort, Nueva Valencia, Guimaras	31	70	101

PROGRAMS/TRAININGS ATTENDED BY SJMPC			NO. OF PAX		
DATE	PROGRAM	VENUE	MALE	FEMALE	TOTAL
Jan.12-13, 2019	Training on Rules Formulation for Election Committee	The Venue	1	2	3
Jan. 26-27, 2019	Gender Analysis and Planning Workshop	The Venue	2	2	4
Feb. 20, 2019	THIRD PATH HR: Journey to Cooperative HR Enterprise - COOp HR SUMMIT	Grand Xing Imperial Hotel, Muelle Loney St., Iloilo City	1	3	4
May 18, 2019	Financial Literacy Training	SJMPC Summit Hall	6	22	28
May 23-26, 2019	8 th Regional Cooperative & 2 nd Visayas Climate Change Summit	SMX Convention Center, Bacolod City	4	4	8
June 3-7, 2019	TOT on Gender Cooperatives	Grand Tower Suites, iznart St., Iloilo City	1	1	2
June 4, 2019	Orientation on OSH Law and update on latest DOLE issuances	The Venue	0	2	2
June 8-9, 2019	Fundamentals of Cooperatives	The Venue	8	16	24
June 15-16, 2019	Governance and Management of Cooperatives	The Venue	7	15	22
June 22-23, 2019	Parliamentary Procedure	The Venue	1	0	1
July 4-5, 2019	Occupational First Aide Training	The Venue	3	2	5
July 27-28, 2019	Credit and Risk Management Training	The Venue	9	13	22
July 27, 2019	Safety Officer 1	The Venue	3	2	5
August 3, 2019	Special GA & Ownership Meeting	The Venue	0	4	4
Aug.10-11, 2019	Financial Management Training	The Venue	9	21	30
Aug.10-11, 2019	Enhancement Training for MedCon & Ethics Committee	The Venue	2	0	2
Aug.24-25, 2019	Financial Management Training	Anteco	4	4	8
Aug.31- Sept. 1, 2019	Credit and Risk Management Training	Anteco	6	5	11
Sept.7-8, 2019	Records Management Training	The Venue	1	12	13
Sept.28-29, 2019	Effective Credit & Collection Management Training	The Venue	7	2	9
October 5-6, 2019	Personality Development Training	The Venue	17	24	41
Oct. 26-27, 2019	First Coop Youth Summit	The Venue	1	2	3
Nov. 16-17, 2019	Audit Management	The Venue	0	5	5
Nov. 22, 2019	Managers Training	The Venue	1	6	7
Nov. 23, 2019	Older Person Summit	The Venue	2	5	7

SGD. ELISEO C. CANALIN
Chairperson



ELECTION COMMITTEE REPORT

No.	ACTIVITIES/ FUNCTIONS AND RESPONSIBILITIES	TARGET	OUTPUT
1	Conduct of Regular and Special Election Committee Meetings	Monthly Meeting of the members of the Election Committee at least once a month from January to December.	<ul style="list-style-type: none"> ★ Conducted 12 regular committee meetings every first Saturday of the Month and 8 special weekly meetings in February to March 2019. ★ Proposed and attained the following approval from the BOD: <ul style="list-style-type: none"> • BOD declined the proposed honorarium increase from Php300 to Php500 instead each committee member is entitled to Php200 transportation allowance when attending Ownership Meetings and Php3000 honorarium during the GA. • Requested a laptop computer was granted by the BOD . • In the remaining 8 weeks from February to March, Election and weekly preparatory General Assembly Meetings have been done. • Evaluated the Elections in April to December and made revisions to the SJMPC on Election Manual for BOD presentation and approval of the GA.
2	Review and formulate election Rules and Guidelines and prepare Election Manual for the General Assembly approval.	SJMPC Election Manual Prepared	<ul style="list-style-type: none"> ★ ELECOM members attended the following CDA -mandated trainings: <ol style="list-style-type: none"> 1. Rules Formulation Training - January 12-13, 2019, AFCCUI 2. Cooperative Leadership on Parliamentary Procedure And Right Business Decision – February 26-27, 2019, Iloilo City 3. Credit and Risk Management – July 27-28, 2019, AFCCUI 4. Financial Management, AFCCUI 5. Records Management, AFCCUI ★ ELECOM presented to the BOD the final draft of the SJMPC Election Code and Manual and was accepted during the BOD Meeting on January 04, 2020 for ratification by the GA on March 29, 2020.
3	Implement election rules and guidelines duly approved by the General Assembly.	<p>Early identification of potential candidates</p> <p>Identify and inform members of the vacant positions for BOD, AudCom and Elecom.</p> <p>Set the deadline for the filling of the certificate of candidacy.</p>	<ul style="list-style-type: none"> ★ The committee has prepared the election timeline which was approved by the BOD. ★ Facilitated early identification of potential candidates. ★ Identified and informed members of the vacant positions for BOD, AudCom and Elecom. ★ Set the deadline for the filling of the certificate of candidacy on March 14, 2020.
4	Recommend necessary amendments to the election rules and guidelines, in consultation with the Board of Directors, for approval of the General Assembly.	Meeting with the Board for the election of BODs, Audit and Election Committee	<ul style="list-style-type: none"> ★ The committee reviewed the SJMPC By-Laws and made necessary recommendations particularly on Article IV, Section 5 and Article V, Sections 1 and 3. ★ The Election Committee proposed to the BOD to allow them to attend the National Election Summit as proposed by AFCCUI to help the Election Committee understand and enhance their knowledge as regards to the proper, fast and accurate implementation of the SJMPC Election and to adopt the automated election system for the yearly election but was not pursued; BOD recommended to have a Lakbay-Aral to other cooperatives. ★ Lakbay-Aral was not materialized. The EleCom made researches via internet on the Election Code of well-known cooperatives and got some tips on how to craft the SJMPC Code and Manual with substantial yet applicable and appropriate rules and guidelines. ★ BOD Meeting for the election of BODs, Audit and Election Committees and recommended the following:

No.	ACTIVITIES/ FUNCTIONS AND RESPONSIBILITIES	TARGET	OUTPUT
			<ol style="list-style-type: none"> 1. To increase the number of BOD from 7 to 9 members 2. To increase the Audit Committee from 5 to 7 members, and 3. To increase the Election Committee from 3 to 5 members. 4. To hold separate Annual General Assemblies for Miagao and Oton, thus from Annual General Assembly meeting (AGAM) to Annual Branch General Assembly Meeting (ABGAM). 5. To deputize the Information and Communication Technology Office (ICTO) of St. Anthony's to device an Electronic Voting System (EVS) consistent with the SJMPC Election Code.
5	Prepare election paraphernalia.	Prepare official ballots, canvass, count, and tally sheets	<ul style="list-style-type: none"> ★ Ocular inspection and preparation of the venue for use during the GA 2019. ★ Secured Master List of Members Entitled to Vote from SJMPC Management. ★ Posted the official METV Master List (3 copies) for ELECOM file, bulletin board of the main office and two branches. ★ Provided copies of METV to ACs for dissemination to members. ★ Announced/posted vacant positions, accepted and filed certificates of candidacy (COC) of candidates secured a form from SJMPC office or from the duly authorized member of the Election Committee. The applicant/candidate submitted to the ELECOM/Screening Committee his/her duly Sworn Certificate of Candidacy with necessary attachment accomplished in three (3) copies. ELECOM/Screening Committee assigned acknowledged receipt thereof, certified the completeness of attachments, date and time of receipt recorded. ★ ELECOM identified and appointed Election Tellers and conducted orientations for a uniform understanding on the flow of election. ★ Prepared official ballots, canvass sheets, and tally sheets.
6	Supervise the conduct, manner and procedure of election and other related activities and act on the changes thereto.	Present the candidates to the General Assembly	<ul style="list-style-type: none"> ★ Presented the candidates to the GA and were given a minute to announce their platform.
7	Canvass and certify the result of the election.		<ul style="list-style-type: none"> ★ Election Tellers were deputized by the ELECOM to canvass the votes by precinct and were certified by the ELECOM Chair. ★ Final canvassing was done by the EleCom.
8	Proclaim the winning candidate.	Proclaim the winning candidates	<ul style="list-style-type: none"> ★ The EleCom Chair proclaimed the winning candidates on March 26, 2019 by posting the result at the main office and two branches. The result was also posted on social media.
9	Prepare and submit quarterly accomplishment report to the General Assembly through the Board of Directors.	Preparation and submission of quarterly accomplishment report	Prepared and submitted to the BOD the quarterly accomplishment report (March 2019, June 2019, September 2019 and December 2019).
10	Attend the General Assembly Meeting.	Conduct the election of the Board of Directors, Audit and Election Committee	<ul style="list-style-type: none"> ★ Distributed election paraphernalia with checklist to respective Election Tellers. ★ Conducted the election of the Board of Directors, Audit and Election Committee.



No.	ACTIVITIES/ FUNCTIONS AND RESPONSIBILITIES	TARGET	OUTPUT
11	Performs such other functions as prescribed in the by-laws or authorized by the general assembly.	With updated records which are properly filed based on the AudCom list of Performance Audit Report.	<ul style="list-style-type: none"> ★ Conducted Reorganization Meeting of newly elected officers CY 2019-2020. ★ EleCom maintained proper filing (in folders with labels) of important election documents. ★ Kept an updated records which were properly filed based on the AudCom list of Performance Audit Report as follows: <ol style="list-style-type: none"> 1. Minutes and Committee Reports and Recommendations 2. Written Duties and Responsibilities 3. Duly signed Oath of office 4. Duly approved Election Guidelines 5. Education Program for Elective Position 6. Screening Program of members with voting rights 7. List of members with voting rights 8. Results of Election 9. Document as to turnover of documents to new officers
12	Information Dissemination and Members' Education	Attendance on: 1. ACs/EdCom Meetings as needed 2. Ownership Meetings	<ul style="list-style-type: none"> ★ Attendance on: <ol style="list-style-type: none"> 1. ACs/EdCom Meetings as needed 2. Ownership Meetings ★ With the support of the Education Committee (EdCom), continues to educate the members on the AGAM provisions during the ownership meetings. ★ Conducted an orientation to all Area Coordinators on the Election Code provisions for uniform understanding of the Implementing Rules and Regulations (IRR).

The Election Committee of San Jose Multi-Purpose Cooperative respectfully submits the Result of the 56th Annual General Assembly Elections held on March 24, 2019 at St. Anthony's College, San Jose, Antique.

BOARD OF DIRECTORS (3)			
1. CANALIN, Eliseo C.	1,313	1	ELECTED
2. OSORIO, Fe M.	1,212	2	ELECTED
3. YSULAT, Alfredo R.	1,123	3	ELECTED
4. VALENZUELA, Noli G.	777	4	X
5. CALUMPITA, Bobby P.	667	5	X
AUDIT COMMITTEE (2)			
1. GRANADA, Angeline L.	971	1	ELECTED
2. MADREDANO, Victoria H.	897	2	ELECTED
3. PEDRO, Keith Vincent O.	811	3	X
4. SARMIENTO, Reynaldo E.	694	4	X
ELECTION COMMITTEE (1)			
1. CHECA, Stephen Louie R.	813	1	ELECTED
2. NAVALLASCA, Lorena C.	583	2	X
3. ARANAS, Basilia M.	329	3	X

SGD. PERLA A. SALDAJENO
Chairperson

ETHICS COMMITTEE REPORT

1. ORGANIZATION: The initial meeting was allotted for the organization of the committee which yielded to the following composition:

Chairperson:	Van Ian Panaguiton Juada
Vice-Chairperson:	Ana Cecilia Reyes Pefianco
Secretary:	Terry Carnaje Sitchon

2. MEETINGS: It was agreed upon committee meetings are to be held monthly, preferably on the last Saturday or Sunday of the month. The committee has held meetings in 2019 on 31 August, 28 September, 27 October, 1 December, and in 2020 on 4 February. The committee has yet to request the Board of Directors that it will be allowed to present its recommendations in the last BOD regular meeting before the 2020 General Assembly.

3. TRAININGS: Committee members attended the following CDA-mandated and other trainings:

- Fundamentals of Cooperatives, 8-9 June 2019, AFCCUI
- Governance and Management of Cooperatives, 15-16 June 2019, AFCCUI
- Credit and Risk Management, 27-28 July 2019, AFCCUI
- Financial Management, 10-11 August 2019, AFCCUI
- Enhancement Training for MedCon and Ethics Committees, 24-25 August 2019, AFCCUI
- Climate Change Forum, 7-8 December 2019, Guimaras

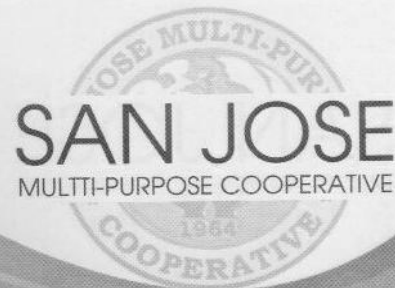
4. REPRESENTATION/ATTENDANCE

- The Committee Chairperson has been representing the SJMPC at the Antique Federation of Cooperatives (AFCCUI) as an officer of the Ethics Committee. Meetings and other affairs which called for the presence of AFCCUI officers were attended by the SJMPC representative.
- The committee was also represented at the meetings and assemblies convoked by SJMPC such as fora, Christmas gathering, and the midyear and yearend assessment and planning.

5. ACCOMPLISHMENTS: The series of meetings were devoted to revising and polishing, and crafting of the following outputs which are ready for presentation to and approval by the Board of Directors, and the promulgation at the General Assembly:

- Revised Code of Governance and Ethical Standards
- Flow Chart of Filing Complaints lodged before the committee so as to properly handle investigations and referrals to the Board of Directors for its action or implementation.
- Updated Committee Roles and Functions

SGD. VAN IAN P. JUADA
Chairperson



MEDIATION AND CONCILIATION COMMITTEE REPORT

Period covered: January to December 2019.

The committee has the following composition:

Mrs. Leilani C. Nolasco	Chairperson
Mr. Diovanee Silverio A. Amedo	Member
Mr. Eric B. Cortejo	Secretary

The Committee has conducted a total of twenty-one (21) meetings.

1. Total Number of members called for Mediation 133

Total Number of Member/Borrowers called for Mediation and showed up before the committee and those who directly settled their loans with the Collection and Monitoring Section	12
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Total Number of Member/Borrowers who showed up before the Committee; given counselling and referred to the Manager/ Collection and Monitoring Section for appropriate solution on loan repayment including those who directly responded to settle their accounts	14
--	----

Total Number of Member/Borrowers called for Mediation and did not show up before the Committee	118
--	-----

Communications were sent to these delinquent member/borrowers to appear at the Mediation and Conciliation meetings to assist the Management in the collection of past due loans. Arrangements and commitments were made to settle their overdue accounts with the Management, Loan and Monitoring Sections.

Different approaches have been made with these delinquent member/borrowers to encourage and motivate to settle their overdue loans and revert to members in good standing.

2. The committee members also attended the following activities:

1. Mid-Year Assessment, July 13, 2019 at Tuburan Sang Kabuhi, San Jose, Antique
2. Cooperative Month Celebration in Bugasong, Antique last October 9, 2019.
3. Climate Change Forum cum Christmas Party in Guimaras Iloilo, December 7-8, 2019.

SGD. LEILANI C. NOLASCO
Chairperson

SOCIAL SERVICES & DEVELOPMENT COMMITTEE REPORT

A. Bulig Eskwela Scholarship Program

BRANCH	MALE	FEMALE	TOTAL
Miagao	5	3	8
Oton	2	8	10
San Jose	10	22	32
Total	17	33	50

- Scholars were given school supplies and SJMPC bags. The remaining cash from the P3,000.00 was given to the scholars to be used for their other school needs.
- Bulig Eskwela Scholars (BES) and Parents Formation was conducted on August 4, 2019 held at Tuburan Sang Kabuhi, San Jose, Antique.

B. Brigadta Eskwela

BRANCH/ DATE	RECIPIENT SCHOOL	MATERIALS/ SERVICES RENDERED	NO. OF PARTICIPANTS
Miagao May 20, 2019	<ul style="list-style-type: none"> Bayunan Elementary School Atty. Blas and Maria Gerona Memorial Elementary School Malagyan Elementary School 	Paint and brushes	Male: 2 Female: 13 (Committee, Parents. Teachers & Staff)
San Jose May 21, 2019	<ul style="list-style-type: none"> Cansadan-Tubudan Elementary School Banusing-Serdeña Elementary School Inabasan Elementary School 	Paint and brushes	Male: 4 Female: 9 (Committee, Parents. Teachers & Staff)
Oton May 23, 2019	<ul style="list-style-type: none"> San Antonio-San Nicolas Elementary School Sta. Rita Elementary School 	Trash cans – 14pcs	Male: 1 Female: 9 (Committee, Parents. Teachers & Staff)

C. SENIOR CITIZENS DAY

BRANCH/DATE	VENUE	NO. OF ATTENDEES
Miagao December 9, 2019	Justice Ramon Britanico Hall	Male: 11 Female: 56
Oton December 4, 2019	Villa Azul Beach Resort	Male: 9 Female: 47
San Jose December 6, 2019	Tuburan Sang Kabuhi	Male: 21 Female: 95



BRANCH/DATE	RECIPIENT INSTITUTION	RECIPIENTS
Miagao July 16, 2019 July 17, 2019	Tiddalan Elementary School School	Male: 61 Female: 69
	Sta. Rosa, Cabasi Elementary	Male: 33 Female: 27
Oton July 4, 2019 July 5, 2019	Galang-Salngan Elementary School	Male: 8 Female: 14
	Tagbak Elementary School	Male: 12 Female: 19
San Jose September 26, 2019	Bagumbayan Elementary School	Male: 90 Female: 106

OTHER PROGRAMS AND SERVICES DELIVERED

1. Miagao Satellite Office

- a. Joined the yearly Salakayan Festival on February 7, 2019
- b. Participated in the Coop Month Celebration at Batad, Iloilo on October 25, 2019
- c. Involvement in Hablon Festival on September 4, 2019.

2. Oton Satellite Office

- a. Backyard vegetable gardening was done by the management and staff, officers and area coordinators.
- b. Sponsored the Barangay San Antonio Fiesta Mass (mass stipend of P1,000.00). Participated in the Mutya ng San Antonio by contributing P500.00.
- c. Attended and sponsored the regular First Friday Mass.
- d. Joined and sponsored the Colored Fun-Run of Sta. Rita National High School.
- e. Participated in the Coop Month Celebration at Batad, Iloilo on October 25, 2019
- f. Participated in the Thanksgiving Mass and the Light a Tree in the Municipality of Oton.
- g. Joined the Katagman Festival on May 9, 2019.

3. San Jose Main Office

- a. Reached out to "Let's Care Foundation" by giving hygiene kits to 21 girls.
- b. Initiated the Coastal Cleanup in the Part Area. The girls from Let's Care Foundation joined the activity.
- c. Participated in the Coastal Cleanup in Malaiba on November 8, 2019 and 3 male and 5 female staff joined.
- d. Distribution of pails of rice and groceries to 12 families of Ati Village on July 1, 2019.
- e. Joined the Blood Letting Activity sponsored by the LGU and the Red Cross, and collected 33 bags of blood
- f. Christmas Gift-Giving to 45 male and 40 female pupils of Bongbongan Elementary School where 7 staff, manager and SSDC members were present.
- g. Donated a TV set to Bongbongan 1 and 2 Elementary School on July 24, 2019.
- h. Donated P50,000.00 to Angel Salazar Memorial General Hospital for the Anti-Dengue Program.
- i. Donated 1 bascula for the coffee farmers of Sibalom, Antique.
- j. Sponsored the Annual Wildlife Quiz Bowl and Exhibits was being co-sponsored by the Antique Human Development Program (AHDP)
- k. Taal Volcano Victims donation of P50,000 coursed through the Roman Catholic Diocese of San Jose de Antique.

PERSONNEL OVERSIGHT COMMITTEE REPORT

The Personnel Oversight Committee is duly appointed by the Board of the Directors to oversee Management and Employees welfare and development. It ensures the efficient and effective performance of all hired personnel aimed at reaching the highest quality of service, and the success of the operations of SJMPC.

The Committee accomplished the following:

1. Revisited the remaining unaccomplished Committee plans of the previous year. Before undertaking the tasks for the year 2019, the committee appraised the activities done in 2018 to ensure their completeness.
2. The committee has provided the Management and Staff a new tool on Personnel Performance Evaluation. All of the coop employees were able to undertake through orientation, discussion sessions on how to accomplish the said new performance appraisal form, primarily considering the proper way in filling-up their Individual Workload Analysis which will be the basis in accomplishing their individual plans and targets.
3. Secured and reviewed the First Semester of 2019 Individual Actual Output of all SJMPC employees (Main and Satellite Offices) to facilitate fast and easy understanding of accomplishing Individual Performance Competency Rating (IPCR).
4. Continuing conduct of Personnel Policy Review focusing primarily on the following:
 - a) Personnel Movement and Changes (Promotion, Demotion, Temporary Assignment, Designation, Transfer and Termination)
 - b) Process, Systems and Procedures on Recruitment and Selection Process (especially when vacancy occurs)
 - c) Matters covering appointment
 - d) Retirement and Benefits
 - e) Authority and Responsibility of Appointing Officer
 - f) Preparation of the Annual Workforce Plans and Budget
5. The committee has also discussed with the Management a case of termination especially employees under probation. They were required to submit necessary documents like notice of termination, assessment of work performance, and endorsement and transmittal letter officially furnishing the General Manager in case termination of the services occurs from any of the branches.

SGD. MERLINDA E. ALVIOR
Chairperson



BIDS AND AWARDS COMMITTEE REPORT

The committee observed the following in purchasing the following items:

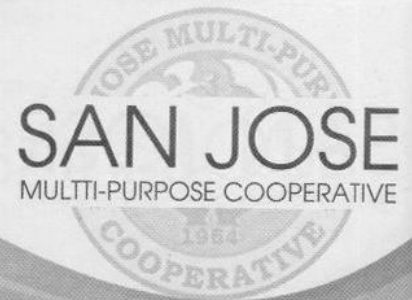
1. Request of purchased items from the Management
2. Prepared Shopping Quotations
3. Evaluation of Bids and Award
4. Recommendation and Notification of BOD to award the supplier
5. Approval of the reports

DATE OF REQUEST/ PURCHASE	ITEMS	SUPPLIER	AMOUNT	SOURCE OF FUND
5/16/19	7 Sets of computer 3- Miagao Branch 3- Oton Branch 1-Main Office	Triton Computer Services	P98, 000.00 @P14,000.00/ each	Miagao, Oton and Main Office
7/15/19	1 service utility van for San Jose Main Office	Direct Purchase from Antique Federation of NGOs (AFON)	P650, 000.00	Main Office
12/10/19	1 service utility van for Oton Branch	Iloilo Car Corporation	P1, 490, 000.00	Oton Branch
TOTAL			P2, 238, 000.00	

SGD. SAMPAGUITA A. BUNGABONG
Chairperson

GENDER AND DEVELOPMENT ANNUAL REPORT

Coop's Gender Issues in the 4 entry points	Objectives (How do you address the issue concern?)	Actual Output
PEOPLE	To increase male members	303 new male members have joined the cooperative
	To increase awareness of members in Gender Equality (GE)	26 members have participated in the VAWC orientation conducted in Brgy. Malaiba, San Jose, Antique on December 28, 2019
	To increase level of awareness of BODs, Mgt Staff and committee members to GST and GAD based activities	2 officers have completed the Trainers Training (Level 1) on GAD for Cooperatives 16 officers and staff have participated in various GAD related activities.
PROGRAMS, PROJECTS AND ACTIVITIES	To develop new products / services base on gender needs of members	opened multiple savings products to members
	To establish linkages / partnership to other NGOs, Pos, GOs and other coops with GE advocacy	Participation in the Gender and Devt Inter-agency Committee Meeting
		Participated in Women's Month activities of the Provincial Government
		Participated in various GE activities of partners (Redcross' marathon, PNP's bloodletting, MCDC medical missions) participated in various GE activities of partners (Redcross' marathon, PNP's bloodletting, MCDC medical missions)
		179 men and women coop members were provided health services during the Municipal Coop Month Celebration
	39 bags of blood collected from 39 donors (36 male and 3 female) during the bloodletting activity in partnership with LGU San Jose, Red Cross and other MCDC members.	
To maintain existing GAD programs and activities	Joined in the 18 day campaign to end Violence Against Women	
	39 youth scholars of SJMPC have participated in Values Formation last August 4, 2019	
	Conducted Senior Citizen's Day last December 4, 6 and 10, 2019 in Oton, San Jose and Miagao respectively, and was attended by 219 Senior Citizen members (M 36 / F 183)	
ENABLING MECHANISM	To monitor integration of GE in Coop Programs/ projects/ Activities	Sex disaggregated data are implemented in all coop activities Functional GAD Committee with regular meeting conducted
	To integrate GE in policies using gender neutral languages	219 Senior Citizen members Conducted attended the Senior Citizen's Day in Oton, San Jose and Miagao on last December 4, 6 and 10, 2019 respectively.
		Gender Equality and the manual uses gender neutral languages were integrated in manual of operation
POLICY	To integrate GE in PMES and other training modules	PMES module under review and revision to integrate GE



INTER COMMITTEE ON DELINQUENCY

The Inter Committee on Delinquency is a newly created committee with seven (7) members duly appointed by the Board of Directors task to review credit and collection policies and collection of delinquent accounts to reduce portfolio at risk.

Accomplished the following:

1. Requested copies of credit policy for review
2. Reviewed the General Credit Policy Statement, Principles of Capacity Based Lending and Categorization of Lending Windows
3. Examined six (6) out of twelve (12) loan products and transaction guidelines
4. Recommended to the Board of Directors to hire a full time CI/BI
5. Campaigned for early payment of loans and emphasized the benefits of early payment in coordination with the Education Committee on the following ownership meetings:
 - a. February 1, 2020 (Sunday) – Cluster 4 at SJMPC Summit Hall
 - b. February 22, 2020 (Saturday) – Cluster 5 at Malaiba Gym
 - c. February 29, 2020 (Saturday) – Cluster 2 at Guinbanga-an Gym
 - d. March 1, 2020 (Sunday) – Cluster 3 at SJMPC Summit Hall
 - e. March 15, 2020 (Sunday) – Cluster 1 at SJMPC Summit Hall
6. Reviewed Credit Policy at management level together with the Credit Committee

SGD. ALFREDOR R. YSULAT
Chairperson

SJMPC MANAGEMENT REPORT 2019

"Teamwork makes the dream work." Fifty-six years ago, SJMPC was envisioned to improve the lives of its members and community through giving access to credit. Through teamwork, the cooperators were able to establish SJMPC. Today, our officers and staff use the same ingredient and fortified it with dedication and commitment that yielded the following results:

1. Expansion

The first SJMPC branch office was opened in the province of Guimaras in December 2019. The office is located in Lot 8, Block 4, Islander Village, Brgy. San Miguel, Jordan, Guimaras. It is strategically located at the center of the province where the provincial and national officers are situated. It is accessible for its members coming from the southern and northern parts of the province.

SJMPC Guimaras Branch offers various types of loans to members and accepts deposit from members. Aside from its credit and savings programs, the branch will also promote and advocate projects that are beneficial to the community.

Employment generation is also being addressed by SJMPC. The entire staff, except the Branch Manager, comes from Guimaras. Members also create employment opportunities in the area through business expansion which is made possible because of the capital they borrow from SJMPC.

2. Membership

a. New Members

PARTICULARS	PER OFFICE				TOTAL
	SAN JOSE	MIAGAO	OTON	GUIMARAS	
Male	146	79	74	4	303
Female	267	128	111	16	522
Total	413	207	185	20	825

b. Total Members

PARTICULARS	PER OFFICE				TOTAL
	SAN JOSE	MIAGAO	OTON	GUIMARAS	
Male	2,791	525	268	4	3,588
Female	5,631	1,342	925	16	7,914
Total	8,422	1,867	1,193	20	11,502

3. Financial Highlights

a. Result of Operation

FOR THE PERIOD JANUARY 2019 - DECEMBER 2019	SAN JOSE	MIAGAO	OTON	GUIMARAS	
Gross Revenues	88,009,347.69	52,995,345.18	21,953,707.56	13,056,184.95	4,110.00
Operating Expenses	51,643,560.37	33,229,185.98	10,442,062.02	7,940,399.17	31,913.20
Net Surplus	36,365,787.32	19,766,159.20	11,511,645.54	5,115,785.78	(27,803.20)

b. Financial Condition

PARTICULARS	PER OFFICE				CONSOLIDATED
	SAN JOSE	MIAGAO	OTON	GUIMARAS	
Total Assets	400,346,290.79	121,919,115.34	60,788,180.97	218,580.00	514,420,888.21
Total Liabilities	232,215,822.03	70,730,480.71	35,993,743.13	230,383.20	270,319,150.18
Total Members' Equity	168,130,468.76	51,188,634.63	24,794,437.84	(11,803.20)	244,101,738.03
Total Paid Up Capital	126,595,900.00	33,076,800.00	18,325,000.00	16,000.00	178,013,700.00

c. Coop's Financial Performance

RATIOS		RESULT AS OF DEC. 31, 2019	STANDARD
PORTFOLIO QUALITY			
1	Portfolio At Risk	9.39%	5%
2	Provision for Loan Losses		
	A. Loans Over 12 months Past Due	-	100%
	B. Loans Less than 12 months Past Due	36%	35%
EFFICIENCY			
1	Asset Yield	1	2.50%
2	Operational Self Sufficiency	2	>100%
3	Rate of Return on Members Share	3	Higher than 2.5
4	Loan Profitability	4	More than 20%
5	Cost Per Peso Loan	5	.10 per Php 1.00
6	Administrative Efficiency	6	3% to 10%
STABILITY			
1	Solvency	86%	At least 110%
2	Liquidity	59%	Not less than 15%
3	Net Institutional Capital	7%	At least 10%
OPERATION			
1	Growth In Membership	55%	Increasing to meet the target set
2	Trend in External Borrowings	-	Decreasing towards zero
STRUCTURE OF ASSET			
1	Asset Quality	4%	Not more than 5%
2	Asset Structure		
	A. As to Deposit	46%	55% - 65%
	B. As to Receivable	60%	70% - 80%
	C. As to Members' Share Capital	35%	35% - 45%

4. Products and Services

a. Loans Granted

MONTH	SAN JOSE	MIAGAO	OTON	GUIMARAS	TOTAL
January	32,321,673.13	10,210,420.00	6,024,370.00	-	48,556,463.13
February	26,148,240.00	8,968,381.00	6,231,410.00	-	41,348,031.00
March	32,008,784.50	8,315,270.00	8,923,120.00	-	49,247,174.50
April	29,434,140.00	10,523,290.00	6,285,290.00	-	46,242,720.00
May	30,360,640.00	10,537,300.00	7,603,010.00	-	48,500,950.00
June	27,727,473.50	8,000,760.00	6,864,920.00	-	42,593,153.50
July	31,846,073.33	12,059,040.00	5,537,490.00	-	49,442,603.33
August	21,735,784.00	10,322,500.00	7,374,425.00	-	39,432,709.00
September	31,182,578.00	8,865,870.00	5,740,010.00	-	45,788,458.00
October	30,851,113.00	10,298,680.00	6,274,290.00	-	47,424,083.00
November	29,019,255.57	10,342,725.00	8,289,820.00	-	47,651,800.57
December	30,211,809.00	8,686,080.00	6,797,220.00	55,000.00	45,750,109.00
TOTAL	352,847,564.03	117,130,316.00	81,945,375.00	55,000.00	551,978,255.03



b. Rebates Granted

Php 2,994,937.20 – given to members that paid their loans promptly
 Php 2,842,178.00 – credited to members' Share Capital
 Php 152,759.20 – credited to members' Savings Deposit

c. Deposits Liabilities

SJMPC observes that members are becoming financially literate with the increase of Deposit Liabilities by 10% from last year proving it.

TYPE OF DEPOSITS	OFFICE				TOTAL
	SAN JOSE	MIAGAO	OTON	GUIMARAS	
Regular Savings	78,139,268.68	6,749,833.79	3,557,441.32	3,719.46	88,450,263.25
Animators	12,485,271.18	378,083.40	402,328.17	-	13,265,682.75
Special	237,537.15	-	-	-	237,537.15
Ultima	7,884,212.58	4,373,868.67	3,196,955.36	200.00	25,455,236.61
Alkansya	4,500,263.91	1,515,973.73	1,037,191.79	750.00	7,054,179.43
Time	99,014,026.94	3,045,886.08	1,663,133.67	-	103,723,046.69
TOTAL	212,260,580.44	16,063,645.67	9,857,050.31	4,669.46	238,185,945.88

d. Social Programs and Services for 2019

NAME OF PROGRAM	NATURE OF THE PROGRAM	NO. OF BENEFICIARIES / PARTICIPANTS																				
GAAN Program	Financial assistance to the family of deceased members	PP1.3M GAAN benefits were given to 45 families of deceased members																				
SJMPC Bulig Eskwela Scholar	Financial assistance to deserving child/ ward of members in good standing with monthly income of less than P5k monthly	<p style="text-align: center;">BULIG ESKWELA SCHOLARS</p> <div style="display: flex; align-items: center;"> <div style="margin-right: 10px;"> <p>50 scholars</p> </div> <table border="1" style="border-collapse: collapse; text-align: center;"> <thead> <tr> <th>OFFICE</th> <th>MALE</th> <th>FEMALE</th> <th>TOTAL</th> </tr> </thead> <tbody> <tr> <td>San Jose</td> <td>10</td> <td>22</td> <td>32</td> </tr> <tr> <td>Maguindanao</td> <td>5</td> <td>3</td> <td>8</td> </tr> <tr> <td>Oton</td> <td>3</td> <td>7</td> <td>10</td> </tr> <tr> <td>TOTAL</td> <td>18</td> <td>32</td> <td>50</td> </tr> </tbody> </table> </div>	OFFICE	MALE	FEMALE	TOTAL	San Jose	10	22	32	Maguindanao	5	3	8	Oton	3	7	10	TOTAL	18	32	50
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San Jose	10	22	32																			
Maguindanao	5	3	8																			
Oton	3	7	10																			
TOTAL	18	32	50																			
SJMPC Brigada Eskwela	Provision of repair and cleaning materials to various schools	9 schools were provided by various repair and cleaning materials																				
BES Orientation and Formation	Orientation and values formation for scholars with their parents	50 scholars with their parents received formation sessions																				
Adopt A School	Assistance for public schools	64 elementary pupils with hygiene kit in December 2019, 1 unit 50" LED TV for school																				
Mass Wedding	In partnership with the WWME, sponsorship of wedding	27 indigent unwed couples																				
Program for Elderly	Annual gathering of senior citizen members	219 senior citizen members																				
Supplemental Feeding	Food for identified elementary students of various schools	439 students during nutrition month celebration																				
Coastal Clean Up	Cleanup of identified site by members, officers and management staff	44 persons participated in coastal cleanup in Pantalan, San Jose, Antique																				
Reach Out	Prime commodities for recipients in the barangay	102 households received rice during moonson rain																				
Environmental Advocacies	Participation in various greening events conducted by partners	Joined DENR Pista sa Kagubatan, LGU-Creek Rehabilitation Project, Initiated backyard gardening in Oton																				

5. Human Resource

The employees play a vital role in the attainment of SJMPC's targets. Their dedication and commitment to their work brought about positive results. Today, SJMPC consist 39 regular staff and 6 probationary employees. Six employees earned their CCM (Certified Coop Manager) certificates for completing their 11-day training in Cooperative Leadership and Management.

OFFICE	NO. OF EMPLOYEES		TOTAL
	MALE	FEMALE	
San Jose	8	14	22
Miagao	7	4	11
Oton	2	6	8
Guimaras	1	3	4
TOTAL	18	27	45

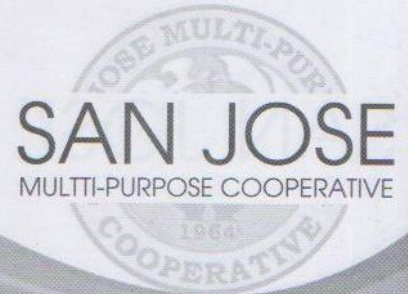
6. Awards and Recognition

In October 2019, SJMPC received the "Most Outstanding Primary Cooperative under Large Category – Millionaire" from the Cooperative Development Authority (CDA).

Indeed, teamwork does not only make dreams work but also multiplies success. The team players – members, management, officers, and other stakeholders played their roles well and contributed to this year's attainment of SJMPC goals.

Thank you very much. Long live SJMPC!

SGD. RODELYN I. VERA CRUZ-BERTO
General Manager



TOLENTINO ACCOUNTING AND REAL ESTATE SERVICES
Acct. Ian V. Tolentino, CPA, REA
Certified Public Accountant and Licensed Real Estate Appraiser
CP No. 09178938451 / 09985458372 / San Jose Ant. Office 09171245278

REPORT OF INDEPENDENT AUDITOR

To The **BOARD OF DIRECTORS**
SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)
San Jose, Antique

Report on the Audit of the Financial Statements

Opinion

I have audited the consolidated financial statements of **SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)** which comprise the statement of financial position as at December 31, 2019, and the statement of financial performance, statement of changes in equity and statement of cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In my opinion, the accompanying financial statements present fairly, in all material respects, the financial position **SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)** as at December 31, 2019, and of its financial performance and its cash flow for the years then ended in accordance with Philippines Financial Reporting Framework of Cooperatives.

Basis for Opinion

I conducted my audit in accordance with Philippine Standards on Auditing (PSA) and the Standard Audit System for Cooperatives (SASC). My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. I am independent of the Cooperative in accordance with the code of Ethics for Professional Accountants in the Philippine, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Philippine Financial Reporting Framework for Cooperatives and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Cooperative's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

My objectives is to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with PSAs, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant

Main Office: Unit 10, AML Bldg 2, Bantayan Road, Brgy. Dalipe, San Jose, Antique
Branch Office: Templonuevo Bldg, Poblacion, Kalibo, Aklan
Gelito Bldg, Station 3, Boracay Island, Malay, Aklan
e-mail address: ian_vtolentino@yahoo.com



TOLENTINO ACCOUNTING AND REAL ESTATE SERVICES
Acct. Ian V. Tolentino, CPA, REA
Certified Public Accountant and Licensed Real Estate Appraiser
CP No. 09178938451 / 09985458372 / San Jose Ant. Office 09171245278

doubt on the Company's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Company to express an opinion on the financial statements. I am responsible for the direction, supervision and performance of the audit. I remain solely responsible for my audit opinion.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

I also provide those charged with governance with a statement that I have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on my independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, I determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. I describe these matters in my auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, I determine that a matter should not be communicated in my report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on the Supplementary Information Required Under Revenue Regulations 15-2010

My audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information on taxes, duties and license fees in the Notes to Financial Statements is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Such information is the responsibility of management. The information has been subjected to the auditing procedures applied in my audit of the basic financial statements. In my opinion, the information is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

IAN V. TOLENTINO
Certified Public Accountant
PRC Board Cert. No. 0106869
Issued on July 3, 2002
TIN 931-042-053
PTR No. 0363746, San Jose, Antique, 01/10/2020
BOA Accreditation No. 6546
Issued on September 26, 2018; Until September 6, 2021
BIR Accreditation No. 11-002278-03-2020
Issued on March 06, 2020; Until March 06 10, 2023
CDA Accreditation No. 1331
Issued on February 20, 2018; Until February 19, 2021



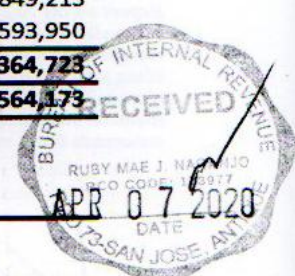
March 20, 2020
San Jose, Antique



SAN JOSE MULTI PURPOSE COOPERATIVE
 Trade Town, Dalipe, San Jose, Antique
 CDA Reg. No. 9520-06003385, CIN 0102060116

CONSOLIDATED STATEMENT OF FINANCIAL CONDITION
 As of December 31, 2019 and 2018
 (Amounts in Philippine Pesos)

	Notes	2019	2018
ASSETS			
CURRENT ASSETS			
Cash & cash equivalents	5	140,688,113	117,073,579
Loans & Receivables	6,7,8	300,498,376	281,983,238
Inventories	9	173,255	277,108
Prepaid expenses	10	141,600	141,600
Other current assets	10	888,725	723,925
Total Current Assets		442,390,068	400,199,450
NON-CURRENTS ASSETS			
Investments in non-maketable equity securities	11	6,181,219	6,944,254
Real & other properties acquired	12,14	2,977,307	1,977,307
Property, plant & equipment	13	15,249,519	12,849,213
Other non-current assets	12,14	47,321,104	28,593,950
Total Non-Current Assets		71,729,149	50,364,723
TOTAL ASSETS		514,119,217	450,564,173
LIABILITIES AND MEMBER'S EQUITY			
LIABILITIES			
CURRENT LIABILITIES			
Deposit liabilities	15	238,185,946	206,069,808
Trade, non-trade & other payables	16	4,367,010	4,402,791
Due to Union / Federation (CETF)	17	2,774,726	2,667,972
Interest on share capital	18	15,842,016	14,264,619
Patronage refunds	19	10,561,344	9,509,746
Other current liabilities	20	543,936	661,327
Total Current Liabilities		272,274,978	237,576,262
NON-CURRENT LIABILITIES			
Retirement fund payable	21	6,599,372	4,839,185
Other non-current liabilities	22	16,373,271	22,667,026
Total Non-Current Liabilities		22,972,643	27,506,211
TOTAL LIABILITIES		295,247,620	265,082,472
MEMBER'S EQUITY			
Share capital	30	193,019,884	159,685,257
Treasury Share		(14,832,347)	(8,225,557)
Deposit for Share Capital Subscription		328,694	380,187
Donations/ Grants	23	668,342	668,342
Statutory funds	24,29	39,687,023	32,973,471
TOTAL MEMBERS' EQUITY		218,871,597	185,481,700
TOTAL LIABILITIES AND MEMBER'S EQUITY		514,119,217	450,564,173



SAN JOSE MULTI PURPOSE COOPERATIVE
Trade Town, Dalipe, San Jose, Antique
CDA Reg. No. 9520-06003385, CIN 0102060116
CONSOLIDATED STATEMENTS OF OPERATIONS
As of December 31, 2019 and 2018
(Amounts in Philippine Pesos)

	Notes	2019	2018
REVENUES			
Income from Credit Operations	25	80,444,011	74,000,845
Other income	26	7,891,607	2,438,803
Prior Period Adjustments		2,091,215	-
Total Revenues		90,426,833	76,439,647
EXPENSES			
Financing Costs	27	10,471,417	8,425,087
Administrative Expenses	28	42,135,331	34,051,182
Impairment Loss		101,000	-
Total Expenses		52,707,748	42,476,269
NET SURPLUS		37,719,085	33,963,378
DISTRIBUTED AS FOLLOWS:			
General Reserve Fund	24,29	3,771,909	3,396,338
Education and Training Fund - Local	24,29	1,885,954	1,698,169
Due to CETF - Apex	17	1,885,954	1,698,169
Optional Fund - Land & Building Fund	24,29	2,640,336	2,377,436
Community Development Fund	24,29	1,131,573	1,018,901
Interest on Share Capital	18	15,842,016	14,264,619
Patronage Refund Payable	18	10,561,344	9,509,746
NET SURPLUS AS DISTRIBUTED		37,719,085	33,963,379





SAN JOSE MULTI PURPOSE COOPERATIVE
 Trade Town, Dalipe, San Jose, Antique
 CDA Reg. No. 9520-06003385, CIN 0102060116

CONSOLIDATED STATEMENT OF CHANGES IN MEMBERS' EQUITY
 As of December 31, 2019 and 2018
 (Amounts in Philippine Pesos)

	Notes	2019	2018
	30		
SHARE CAPITAL			
Authorized share capital of 1,026,016 shares at P100 par value Subscribed shares:			
Share Capital		193,019,884	159,685,257
Less: Treasury Shares		14,832,347	8,225,557
PAID UP SHARE CAPITAL		178,187,537	151,459,700
DEPOSIT FOR SHARE CAPITAL SUBSCRIPTION		328,694	380,187
DONATIONS/ GRANTS	23	668,342	668,342
STATUTORY FUNDS:			
GENERAL RESERVE FUND			
Beginning Balance	24,29	17,581,770	14,185,432
Add (Less):			
Provisions		3,771,909	3,396,338
Additions/ Adjustments			
Ending Balance		21,353,678	17,581,770
EDUCATION AND TRAINING FUND			
Beginning Balance	24,29	4,078,277	3,488,401
Add (Less):			
Provisions		1,885,954	1,698,169
Deductions/ Adjustments		81,256	(1,108,293)
Ending Balance		6,045,487	4,078,277
OPTIONAL FUND: LAND AND BUILDING FUND			
Beginning Balance	24,29	7,691,441	5,905,628
Add (Less):			
Provisions		2,640,336	2,377,436
Deductions		(1,053,184)	(591,624)
Ending Balance		9,278,593	7,691,441
COMMUNITY DEVELOPMENT FUND			
Beginning Balance	24,29	3,621,983	2,746,457
Add (Less):			
Provisions		1,131,573	1,018,901
Deductions		(1,744,291)	(143,375)
Ending Balance		3,009,265	3,621,983
TOTAL STATUTORY FUNDS		39,687,023	32,973,471
TOTAL MEMBERS' EQUITY		218,871,597	185,481,700



SAN JOSE

MULTI-PURPOSE COOPERATIVE



SAN JOSE MULTI PURPOSE COOPERATIVE

Trade Town, Dalipe, San Jose, Antique
CDA Reg. No. 9520-06003385, CIN 0102060116

CONSOLIDATED STATEMENT OF CASH FLOWS

As of December 31, 2019 and 2018

(Amounts in Philippine Pesos)

	Notes	2019	2018
CASH FLOW FROM OPERATING ACTIVITIES			
Net Surplus for Allocation		37,719,085	33,963,378
Adjustment to reconcile net surplus to net cash provided by operating activities:			
Depreciation	28	1,000,016	775,000
Provision for probable losses on loans	28	8,000,000	5,500,000
Adjustments to:			
Accumulated depreciation	13,14	678,215	543,223
Allowance for probable losses on loans	6	(8,646,936)	(2,497,871)
TOTAL		38,750,381	38,283,730
Decrease (Increase) in:			
Loans and Receivable	6,7,8	(27,807,211)	(67,681,530)
Inventories	9	103,853	(81,991)
Other current assets	10	(164,800)	(69,701)
Deposit liabilities	15	32,116,138	40,930,444
Trade, non-trade & other payables	16	9,903,229	28,786,082
Due to Union/ Federation (CETF)	17	(1,779,200)	(1,540,000)
Interest on share capital	18	(14,264,619)	(11,764,476)
Patronage refunds	18	(9,509,746)	(7,842,984)
Other current liabilities	20	(117,391)	270,886
Net cash provided by (used in) operating activities		27,230,634	19,290,460
CASH FLOWS FROM INVESTING ACTIVITIES			
Decrease (Increase) in investments in NMES	11	763,035	(3,362,660)
Acquisitions of additions to property & equipt.	13	(4,078,538)	(8,409,646)
Increase in Real and Other Properties Acquired	12,14	(1,000,000)	(1,165,110)
Additions to other non-current assets	14	(18,727,155)	(19,964,624)
Net cash provided by (used in) investing activities		(23,042,658)	(32,902,039)
CASH FLOWS FROM FINANCING ACTIVITIES			
Net proceeds from share capital	30	33,334,627	36,039,257
Treasury Shares		(6,606,790)	(8,225,557)
Deposit for Share Capital Subscription		(51,493)	380,187
Additions to retirement benefits	21,28	1,760,187	800,000
Increase (decrease) in other non-current liabilities	22	(6,293,755)	336,489
Changes in statutory funds:			
Increase (decrease) in edu. & trng fund (local)	24,29	81,256	(1,108,293)
Increase (decrease) in land & building fund	24,29	(1,053,184)	(591,624)
Increase (decrease) in community dev't fund	24,29	(1,744,291)	(143,375)
Net cash provided by (used in) financing activities		19,426,558	27,487,084
NET INCREASE (DECREASE) IN CASH		23,614,534	13,875,505
ADD: CASH AND CASH EQUIVALENTS, JAN. 1		117,073,579	103,198,074
CASH AND CASH EQUIVALENTS, DEC. 31		140,688,113	117,073,579



2020 PLANS & TARGETS

As Financial Intermediary/ Institution

Objectives	Key Result Area	Performance Indicator	Strategies	Activities	Responsible Person	Resources Required in Terms of Money Facilities and People	
To increase Net Surplus from P36.1M to P40M	Amount of Interest Collected	83M	Massive Collection campaign	send reminder letters to various members with IRR and DQ loans	Mgt	Supplies, Postal fees	
	Amount of Fines Collected	3.3M		Assign collectors to institution / organizations for scheduled collection of payments	Mgt		
	Amount of Membership Fee Collected	15K	Provide incentives to recruiters	inform members that they will have P50 incentive per recruit	EDCOM	Recruitment incentive P75k	
	Amount of Loans Released	660M		Initial Capital for Livelihood Training Graduates	Organize members and provide livelihood skills training and offer them loans as starting capital	EDCOM and SSDC	Honorarium of Speakers and Supplies
				Renewal Notices	Send notices and loan application for qualified members	Mgt	Supplies, Postal fees
				Guaranteed Loans to Quality Members	Conduct thorough CIBI to all member - borrowers	Mgt	Salaries and Wages for CIBI position of Branch Offices
				Bigas Todo sa Masarangan nga Presyo!	Advertise Rice Prices Outside the office	Mgt	
	To increase Total Assets from P517M to P600M	Increase in Total Assets Generated	600M	Launch Raffle Bonanza Promo	Launch a comprehensive raffle promo that will entitle member for a raffle coupon when they paid their Share Capital, Savings Deposit, ULTIMA and ALKANSYA	Mgt	Prizes and Supplies
		Amount of Share Capital Generated	30M				
		Amount of Regular Savings Generated	20M				
Amount of ULTIMA Generated		1.5M					
Amount of ALKANGSYA Generated		3M					
To reduce PAR by 5%	Amount Principal Loans Collected	615M	Tok! Tok! Collect!	Continue giving of rebates to early payments	Mgt, EDCOM, MedCon Committee	Transportation Expense, supplies and snacks/ Rebates P3M	
	Amount of Written Off Accounts Collected	5M		Propose an incentive scheme on collection of WO accounts			
	Business ventured identified	1		Conduct home visit to members especially DQ			
To identify new business venture	Business ventured identified	1	Technical Working Group	Create 1 technical working group to identify and study a new business venture	BOD	Honorarium	

As People's Movement

Objectives	Key Result Area	Performance Indicator	Strategies	Activities	Responsible Person	Resources Required in Terms of Money, Facilities and People
	No. of new members	2,000	500 per offices 1 member; 1 recruit	Provide Incentive for Recruiters	EDCOM	Transportation and Supplies
	% of activated dormant members	50%	Balik Coop Program	Conduct regular PMES Conduct home visit to dormant members Continuous sending of notices and follow - ups	EDCOM & Mgt Mgt	
To increase quality members	No. of METV	6225 (75% of Activemembers 8330)	Information dissemination	Regular Conduct of Ownership Meetings Regular Distribution of SABWAG	EDCOM	Honorarium Publication Fee
	No. of ULTIMA Depositors	San Jose - 2,587	Massive Information Drive	Distribute ULTIMA and ALKANSYA applications during Ownership Meetings	ALL	Interest on Deposits
		Miagao - 1263				
		Oton - 907				
		Guimaras - 40				
	Total - 4797					
	No. of ALKANSYA Depositors	San Jose - 988	Level up conduct of Ownership Meetings and General Assembly	Post flyers and information materials	ALL	Interest on Deposits
		Miagao - 1164				
		Oton - 255				
		Guimaras - 40				
Total - 2447						
To increase members' participation in Coop Activities and Advocacy Programs	No. of members attending General Assembly	1660	Waste segregation initiative	Intensify information campaign	EDCOM	Transportation Snacks and Door Prizes worth 70k, transportation, honorarium
	No. of members attending General Assembly	50% of METV attending GA	Partnership and Linkage with resource agencies for business management and record keeping	Provide snacks and attractive door prizes to attendees	EDCOM	Door Prizes, Tokens and Snacks
	No. of members exercise their right of suffrage	50% of METV attending GA		Provide attractive door prizes and tokens	EDCOM	Supplies, Transportation
	No. of members participated in waste segregation advocacy	100 members (25 members per branch)		Announce early schedule of General Assembly	EDCOM and SSSDC	Supplies, Transportation
	No. of members with enhance knowledge and skills on business management and record keeping	San Jose - 45 Miagao - 35 Oton - 10 Guimaras - 10		Prepare concept paper for waste segregation advocacy implement waste segregation advocacy Identify partners and tie up with them Identify members to attend the training Conduct training / orientation	EDCOM and SSSDC	Honorarium of Speakers, Snacks and Meals and Supplies



As Social Development Institution

Objectives	Key Result Area	Performance Indicator	Strategies	Activities	Responsible Person	Resources Required in Terms of Money, Facilities and People
To increase GAAN members	Percentage of members enrolled in GAAN	90%	Activation of Dormant Members and massive information dissemination Include GAAN membership to various benefit avaiement Appropriation of Financial Assistance to scholars	Send notices thru SMS, private messages and FB post	Admin	
				Formulate proposal to provide hospital assistance to GAAN members Inventory scholars to identify number of scholars needed to complete the list. Advertise vacancy of scholars Screen scholars Conduct orientation with the scholars	Manangers	
To maintain BULIG ESKWELA Scholarship Program	No. of Bulig Eskwela Scholars provided with financial assistance	50 - Junior and Senior High School Students	Linkage to Government Agencies like DOST, DII and TESDA	Coordinate with identified government agencies Identify participants Conduct livelihood trainings	SSDC	Honorarium, supplies and meals and snacks
To create sustainable livelihood opportunities to members and non-members through skills and entrepreneurship trainings	No. of environmental activities joined / initiated	3	linkage with various government agencies / NGOs conducting environmental activities	Join environmental activities conducted by partners	SSDC	Transportation, Meals / Snacks, Planting materials
To increase awareness and participation on environment protection and conservation	No. of environmental activities joined / initiated	3	linkage with various government agencies / NGOs conducting environmental activities	Invite teenage children of SJMPC members for a group meeting	SSDC	Honorarium of Speakers and snacks of participants
To educate and organize youth sector	No. of youth meeting conducted	2	Create organized youth group among teenage children of SJMPC members	Joined the following: San Jose - Binroyan / Tirngbanay Mtagao - Salakayan Oton - Katagman Guimaras - Manggahan Provide tent during the wake	SSDC, Mgt, Acs	
To educate and organize youth sector	No. of youth meeting conducted	5	Participation in social / fiesta events	Attendance to wake / burial of member Conduct home visit to sick members Send Flowers for the wake Provide transportation to family members Provide tent during the wake	SSDC, Mgt, Acs	Flowers, Groceries, Transportation, Tent
To enhance cooperative good will in the community	No. of members visited and wake attended	10	SJMPC visibility during wake / burial of members	Provide transportation to family members Provide tent during the wake	SSDC, Mgt, Acs	
To enhance cooperative good will in the community	No. of blood bags donated	35	Tokens for Blood Donors	Join blood letting activity with health partners	SSDC, Mgt, Acs	Token for first 35 donors

As Social Development Institution

Objectives	Key Result Area	Performance Indicator	Strategies	Activities	Responsible Person	Resources Required in Terms of Money Facilities and People
To create Senior Citizen program		San Jose - 100	Linkage with resource agencies	Hiring of Senior Citizen in Job - Order basis	SSDC, Mgt, Acs	Daily Wages, Tokens to partners
		Miagao - 50 Oton - 50 Guimaras - 25		Conduct Health and Wellness day for senior citizens		
To increase awareness on social and community issues	No. of orientation conducted	5	Linkage with various government agencies / NGOs advocating the following VAW-C, Disaster Preparedness, Health and Wellness, Financial Literacy	Identify partners to facilitate the orientation	SSDC, Mgt, Acs	Honarium for speakers, Snacks/ Meals, Supplies and Transportation
				Invite participants		
				Prepare tarpaulin and flyers for info drive Conduct orientation		



2020 BUDGET

REVENUES	SAN JOSE	MIAG-AO	OTON	GUIMARAS	TOTAL
SERVICE FEE	8,000,000	3,000,000	2,400,000	1,000,000	14,400,000
INTEREST FROM LOANS	45,787,800	21,942,600	14,560,000	1,159,100	83,449,500
FINES	2,000,000	500,000	500,000	20,000	3,020,000
MISCELLANEOUS INCOME	1,100,000	1,000,000	500,000	10,000	2,610,000
INCOME FROM INVESTMENTS	1,500,000	500,000	10,000	10,000	2,020,000
MEMBERSHIP	50,000	50,000	50,000	50,000	200,000
GROSS REVENUES	58,437,800	26,992,600	18,020,000	2,249,100	105,699,500
LESS: OPERATING EXPENSES					
FINANCING COST	10,710,000	835,000	495,000	25,000	12,065,000
PERSONNEL COST					
Employees Benefit	3,101,000	1,222,000	1,197,900	539,100	6,060,000
Representation	45,000	45,000	45,000	45,000	180,000
Retirement Expense	506,000	132,000	132,000	30,000	800,000
Salaries and Wage	9,521,500	2,980,800	2,777,700	0	15,280,000
SSS, PAG-IBIG, PHILHEALTH	787,300	312,600	295,500	128,200	1,523,600
TOTAL PERSONNEL COST	13,960,800	4,692,400	4,448,100	742,300	23,843,600
ADMINISTRATIVE COSTS					
Affiliation Fees	1,000	0	0	0	1,000
Collection Expense	2,200,000	635,000	435,000	35,000	3,305,000
Communication Expense	160,000	75,000	50,000	25,000	310,000
Depreciation	550,000	250,000	250,000	30,000	1,080,000
Gas, Oil and Lubricants	150,000	150,000	140,000	30,000	470,000
General Assembly Expense Other Coop activities	880,000	500,000	230,000	40,000	1,650,000
General support services (guards)	900,000	600,000	600,000	300,000	2,400,000
Insurance	311,900	80,000	80,000	10,000	481,900
Litigation Expense	75,000	120,000	50,000	2,000	247,000
Meetings & Conferences	737,200	197,500	197,200	22,800	1,154,700
Members Benefit Expense	3,045,000	545,000	245,000	45,000	3,880,000
Miscellaneous Expense	60,000	15,000	15,000	10,000	100,000
Office Supplies	300,000	100,000	100,000	50,000	550,000
Officers Honorarium & Allowances	1,444,600	309,800	309,800	63,200	2,127,400
Periodicals & Subscription	26,000	26,000	16,000	10,000	78,000
Power & Water	380,000	140,000	120,000	30,000	670,000
Professional fees	150,000	55,000	55,000	15,000	275,000
Promotional Expenses	60,000	40,000	40,000	15,000	155,000
Provision for Probable Loan Loses	3,000,000	3,500,000	2,200,000	200,000	8,900,000
Rentals	0	300,000	276,000	192,000	768,000
Repairs & Maintenance	100,000	80,000	80,000	50,000	310,000
Social Services & Community Involvement	18,000	18,000	10,000	3,000	49,000
Taxes & Licences	85,000	31,000	29,800	23,100	168,900
Trainings & Seminars	250,000	100,000	80,000	10,000	440,000
Travel & Transportation	70,000,000	50,000	50,000	220,000	
TOTAL ADMINISTRATIVE COSTS	14,953,700	7,917,300	5,658,800	1,261,100	29,790,900
TOTAL OPERATING EXPENSES	39,624,500	13,444,700	10,601,900	2,028,400	65,699,500
NET SURPLUS	18,813,300	13,547,900	7,418,100	220,700	40,000,000
CAPITAL EXPENDITURE					
Building Improvement	100,000	50,000	50,000	50,000	250,000
Office Equipment					
Computers & accessories	50,000	50,000	50,000	50,000	200,000
Printer	20,000	10,000	10,000	10,000	50,000
CCTV	20,000	20,000	20,000	20,000	80,000
Aircon	20,000	20,000	20,000	40,000	100,000
Computerizaion					0
Service Vehicle				0	0
Furniture & Fixtures	50,000	50,000	50,000	50,000	200,000
Transportation Equipment (Motorcycles)	75,000	75,000	75,000	75,000	300,000
Generator	0	0	0	100,000	100,000
Refregerator	0	0	0	18,000	18,000
TV 0	0	0	20,000	20,000	
Projector	0	40,000	40,000	0	80,000
Portable Sound System	0	10,000	10,000	10,000	30,000
TOTAL	335,000	325,000	325,000	443,000	1,428,000

LIST OF OFFICERS, MANAGEMENT STAFF AND AREA COORDINATORS

Board of Directors

Marilou R. Llavan Chairperson
 Eliseo C. Canalin Vice-Chairperson

Merlinda E. Alvior Member
 Sampaguita A. Bungabong Member
 Fe M. Osorio Member
 Corazon B. Mondragon Member
 Alfredo R. Ysulat Member
 Ofelia B. Miciano Secretary
 Emelda F. Elizalde Treasurer

AUDIT COMMITTEE

Mary Margaret Chairperson
 Leora L. Balasa Secretary
 Angelina L. Granada Secretary
 Victoria H. Madredano Member

AUDIT ASSISTANTS

Ma. Romely Q. Ledesma Member-Miagao
 Rajs F. Monteclaro Member-Miagao
 Vivien M. Agreda Member-Oton
 Arlene M. Victoriano Member-Oton

CRIT COMMITTEE

Reynaldo E. Sarmiento Chairperson
 Basilio M. Aranas Vice Chairperson
 Beno B. Pechayco Secretary

CRIT ASSISTANTS

Richie Laine N. Gelvolor Member-Miagao
 Rowena N. Lunaspi Member-Miagao
 Antonio C. Salao Member-Oton
 Veronica P. Mondia Member-Oton

CRIT COMMITTEE

Eliseo C. Canalin Chairperson
 Ben W. Gemade Secretary
 Mari G. Valenzuela Member
 Ma. Rafoncel D. Tumaob Member
 Stephen N. Intal Member-Miagao
 Remy P. Calumpita Member-Oton

CRIT COMMITTEE

Ma. A. Saldajeno Chairperson
 Ma. C. Warrero Secretary
 Stephen Louie R. Checa Member

CRIT COMMITTEE

Stephen P. Juado Chairperson
 Ma. Cecilia R. Pefianco Secretary
 Ma. C. Bichon Member

MEDIATION AND CONCILIATION COMMITTEE

Diovane Silverio Chairperson
 A. Amedo III Secretary
 Eric B. Cortejo Secretary
 Leilani C. Nolasco Member

SOCIAL SERVICE AND DEVELOPMENT COMMITTEE

Fe M. Osorio Chairperson
 Corazon B. Mondragon Secretary
 Eriberto P. Vargas Member
 Bechie P. Molo Member-Miagao
 Tessie M. Tibudan Member-Oton

PERSONNEL OVERSIGHT COMMITTEE

Merlinda E. Alvior Chairperson
 Daniel N. Vescatcho, Jr. Secretary
 Rodelyn I. Vera Cruz-Berto Member
 Ma. Rafoncel D. Tumaob Member

GENDER AND DEVELOPMENT COMMITTEE

Marilou R. Llavan Chairperson
 Charol Rose M. Divinagracia Secretary
 Mikhail Reed O. Catbagan Member
 Yolanda G. Panlibuton Member
 Elemer E. Perez Member
 Rodelyn I. Vera Cruz-Berto GAD Focal Person
 Ma. Rafoncel D. Tumaob Alternate GAD
 Focal Person

BIDS AND AWARDS COMMITTEE

Sampaguita A. Bungabong Chairperson
 Marry Joy P. Vego Secretary
 Pepito S. Canalin Member
 Emelda F. Elizalde Member
 Glenn D. Misajon Member

INTER COMMITTEE ON DELINQUENCY

Alfredo R. Ysulat Chairperson
 Maria Fe V. Bertiz Secretary
 Eliseo C. Canalin Member
 Mary Margaret Leora L. Balasa Member
 Reynaldo E. Sarmiento Member
 Rodelyn I. Vera Cruz-Berto Member
 Raymond V. Huelar Member
 Rosanna G. Jabile Member
 Jonnah L. Forasteros Member

MANAGEMENT STAFF

Rodelyn I. Vera Cruz-Berto General Manager
 Ma. Rafoncel D. Tumaob HRDO/MRDO
 Eryne Mae T. Miquela Cashier
 Geraldine R. Cataldavan Acting Accountant
 Maria Fe V. Bertiz Loan Officer
 Ivy Mee G. Inocencio Bookkeeper
 Leonelle C. Bercero Cl/BI
 Josephine M. Tandug Clerk
 Phoebe M. Tamon Clerk
 Kristine Joy N. Omallao Clerk
 Sunshine E. Labrador Clerk
 Jasmin Joy N. Magbanua Clerk
 Josephine T. Mirasol Clerk
 Kathline Zyra M. Sanducal Clerk
 Daryl B. Befita Teller
 Generoso S. Umbat, Jr. Teller
 Cristine Joy Q. Piano Designate Teller
 Lambert S. Labiao Account Officer
 Glenn D. Misajon Account Officer
 Charlo C. Casidsid Account Officer
 Monico S. Gordon, Jr. Account Officer
 Mervin A. Jonela Utility/Driver

MIAGAO OFFICE

Raymund V. Huelar Branch Manager
 Rhea Ann Mariel S. Condesa Bookkeeper
 Ramah H. Egida Teller
 Karen Kaye G. Juanillo Clerk
 Johanna Mae G. Ceñiza Clerk
 D'Artagnan N. Tajonera, Jr. Clerk
 Jermie M. Garcesa Account Officer
 Julius E. Calanog Account Officer
 John Maxel M. Arteza Account Officer
 Jmel L. Vido Account Office

OTON OFFICE

Rosanna G. Jabile Branch Manager
 Greta P. Serandon Acting Bookkeeper
 Nelsa Mae A. Ramales Clerk
 Lyslie D. Escander Acting Teller
 Julie P. Gella Clerk
 Cristy S. Cervera Clerk
 Michael Glenn L. Militante Account Officer
 Rex M. De Castro Account Officer

Rommel Juline N. Arevalo Utility/Driver - Miagao & Oton Offices

GUIMARAS OFFICE

Jonnah L. Forasteros Acting Branch Manager
 April Jane R. Macabinguel Teller
 Rezel G. Capalla Clerk
 Diether E. Infante Account Officer

“Unity is strength...
when there is teamwork
and collaboration,
wonderful things
can be achieved.”

--Mattie Stepanek”



Audit Committee & Assistants



Bids and Awards Committee



Credit Committee (Main Office)



Credit Committee Assistants (Miagao & Oton)



Edcom & Area Coordinators



Ethics Committee



Election Committee



Gender & Development Committee



“ Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible. ”

-Francis of Assisi



Inter Committee on Delinquency



Mediation & Conciliation Committee



Social Services and Development Committee




Education Committee



A group of seven people, six women and one man, wearing white polo shirts with a logo, standing in a circle. The photo is framed by a large, multi-colored circular border.


Administrative Section

A group of five people, three women and two men, wearing white polo shirts with a logo, sitting and standing in a circle. The photo is framed by a large, multi-colored circular border.

Loan Section

A group of three women wearing white polo shirts with a logo, standing in a circle. The photo is framed by a large, multi-colored circular border.

Accounting Section

A group of nine people, seven men and two women, wearing white polo shirts with a logo, standing in a circle. The photo is framed by a large, multi-colored circular border.

Cash Section

“ Sometimes we are tested not to show our weaknesses, but to discover our strengths. ”



Guimaras Branch



Miagao Satellite



Oton Satellite





50 Bulig Eskwela Scholars (BES)



BES and Parent/Guradian
Part 1-May 27, 2019
Part 2-August 4, 2019





Bayunan Elem. School



Malayan Elem. School



Blas and Maria Elem. School

Brigada Eskwela in Miagao -May 10, 2019



Inabasan Elem. School



Banusing-Serdeña Elem. School



Tubudan-Cansadan Elem. School

Brigada Eskwela in San Jose -May 21, 2019



San Antonio-San Nicolas Elem. School



Sta. Rita Ele. School

Brigada Eskwela in Oton-May 23, 2019

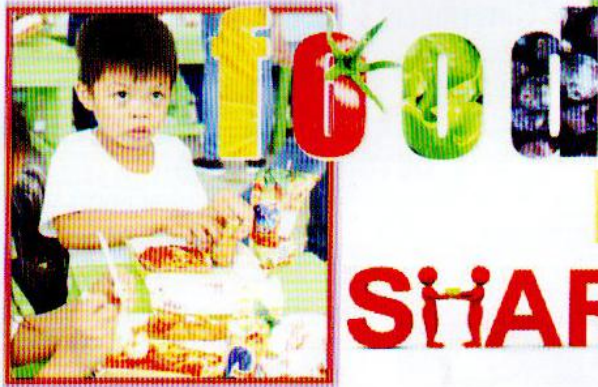
Oton BACKYARD

gardening



SJMPC sharing food, hygiene kit and tumbler with students from school in San Jose, Miagao and Oton

- Galang-Salangan ES - 7.5.19
- Tagbac Sur ES - 7.5.19
- Ticalan ES - 7.5.19
- Cabasi ES - 7.16.19
- Nagbangi 1&2 ES - 7.30.19



FOOD
TO
SHARE



ADOPT-A-SCHOOL
Initiative



Christmas
PARTY

Bongbongan
1 & 2 ES





Clean up
with Let's Care Foundation
August 3, 2019

San Jose de Buenavista Municipal Cooperative Development Council

in Partnership with

Local Government Unit, San Jose de Buenavista

conducts

E.U. Medical Mission

OCTOBER 24, 2019

Diosdado Macapagal Trade and Promotion Center, Trade Town, Dalipe, San Jose, Antique



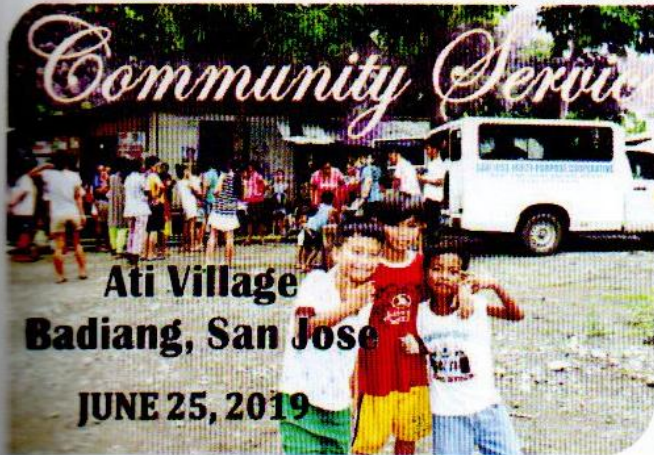
Senior Citizens Day

Oton-Dec. 4, 2019
San Jose-Dec. 6, 2019
Mag-ao-Dec. 10, 2019



Mass Wedding 2019

The **WORLDWIDE MARRIAGE ENCOUNTER (WWME)**- Antique Community in partnership with **SAN JOSE MULTI-PURPOSE COOPERATIVE, INC.** facilities and assisted the mass Church Wedding of twenty-seven indigent couples of San Jose de Buenavista, Antique last December 20, 2019 @ Parish of St. Joseph the Worker.

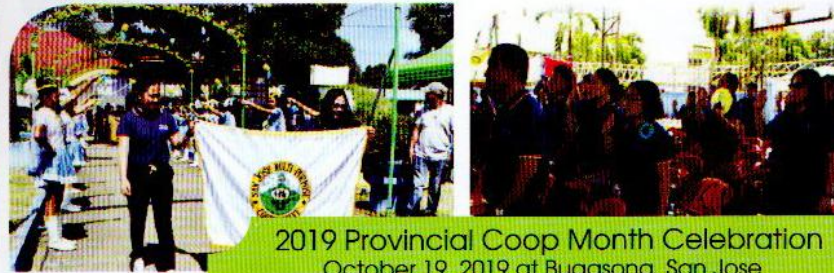


Sponsored 5 boxes of dengue Test to Angel Salazar Memorial General Hospital

Giving of Rice and goods to selected Residents of 6 barangays in San Jose



Latas, Bakas Guimaras!



2019 Provincial Coop Month Celebration
October 19, 2019 at Bugasong, San Jose



Coop Staff Assembly
September 20-23, 2019 at Palawan



Climate Change Forum
December 7, 2019 at Guimaras



REGIONAL AWARDEE
Most Outstanding
Primary Cooperative
Large Category-
Millionaire

Plaque of Recognition

SAN JOSE MULTI-PURPOSE COOPERATIVE

Regional Awardee

Most Outstanding Primary Cooperative
Large Category - Millionaire

2019

Regional Awardee

Most Outstanding Primary Cooperative
Large Category - Millionaire

2019

Regional Awardee

Most Outstanding Primary Cooperative
Large Category - Millionaire

2019

Regional Awardee

Most Outstanding Primary Cooperative
Large Category - Millionaire

2019

Regional Awardee

Most Outstanding Primary Cooperative
Large Category - Millionaire

2019

Regional Awardee

Most Outstanding Primary Cooperative
Large Category - Millionaire

2019

GDA GAMING PARANGA 2019



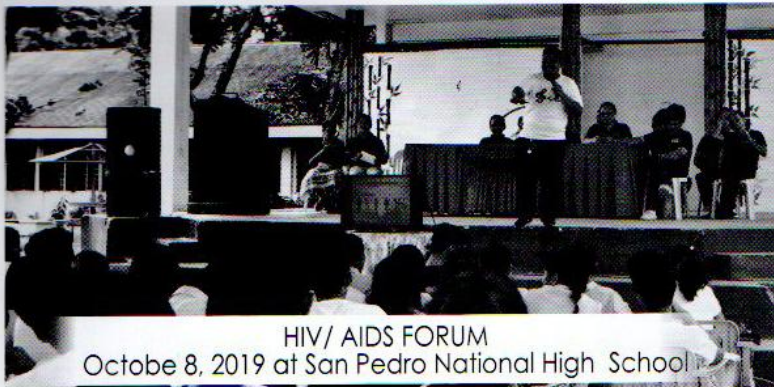


55th GA Preparation...

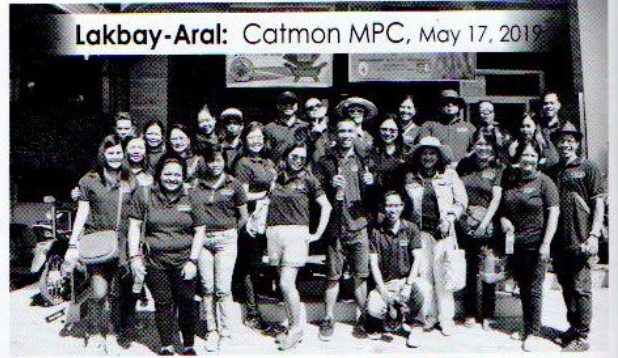


During the 55th GA ...





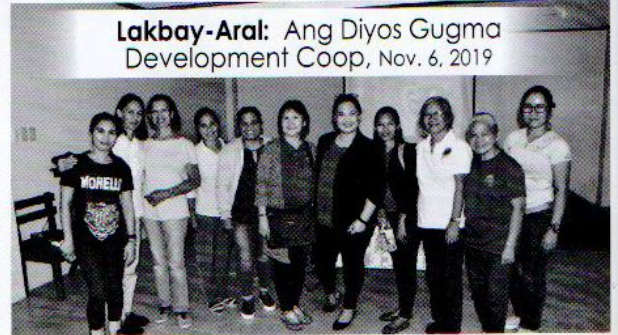
HIV/ AIDS FORUM
Octobe 8, 2019 at San Pedro National High School



Lakbay-Aral: Catmon MPC, May 17, 2019



The CCM graduates



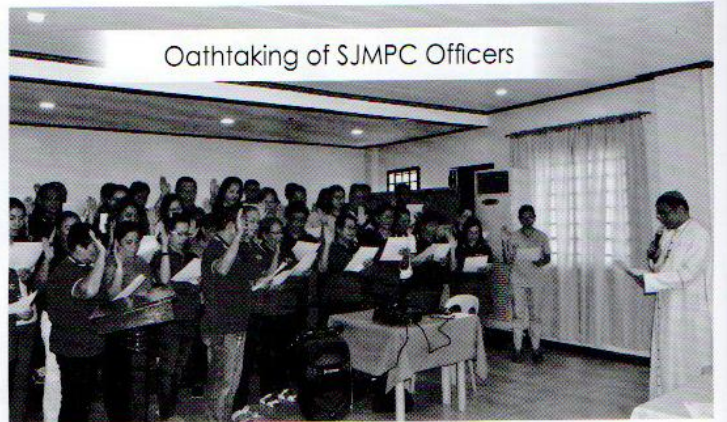
Lakbay-Aral: Ang Diyos Gugma
Development Coop, Nov. 6, 2019



Yearend and Midyear Assesment

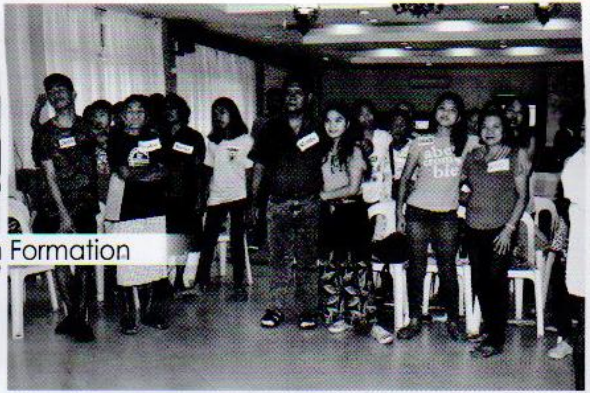


Lakbay-Aral: La Consolacion College
Faculty Community MPC, Nov. 14, 2019



Oathtaking of SJMPC Officers





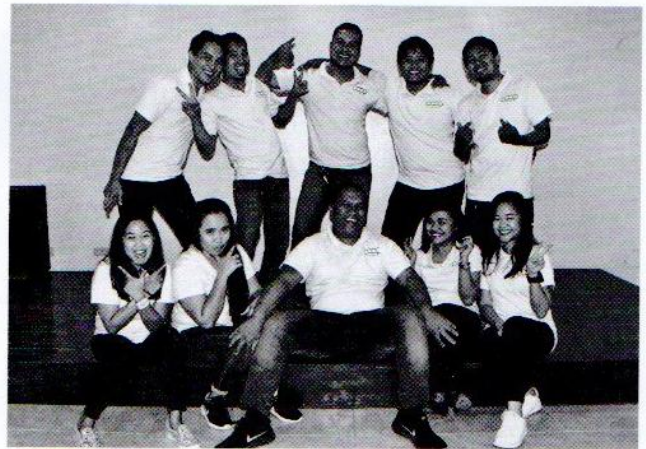
BES, Parent and Guardian Formation



“Your work is going to fill a large part of your life, and the only way to be truly satisfied is to do what you believe is great work. And the only way to do great work is to love what you do.”

- Steve Jobs





“

If you focus on what
you left behind,
you will never be able
to see what lies ahead.

”

- Gusteau,
Ratatouille



Partners





MEDICUS
Medical Center



**ANTIQUÉ
COMMERCIAL**



MEDICPRO
DIAGNOSTIC CENTER

 **FONUS** 
COOPERATIVES FEDERATION-ANTIQUÉ
Brgy. Atabay, San Jose de Buenavista, Antique

GAD-IAC
Gender and Development Inter-agency Committee

AHDP
Antique Human Development Program, Inc.



 **Grace Med**
PHARMACY



CRITERIA FOR MEMBER ENTITLED TO VOTE (M E T V)

Has paid Share Capital Contribution of at least P1,200 within a year.	<input checked="" type="checkbox"/>
Updated in paying all loan dues.	<input checked="" type="checkbox"/>
Member of SJMPC one year before the General Assembly.	<input checked="" type="checkbox"/>



@sanjosempcofficial



san jose multi-purpose cooperative
 san jose mpc miagao
 san jose coop oton
 san jose mpc guimaras



sanjosempc@yahoo.com



San Jose: (036) 540-8209 / 0917-308-1505
 Miagao: (033) 513-8925 / 0917-127-9511/0908-875-3239
 Oton: (033) 510-8564 / 0917-708-5132
 Guimaras: 0917-330-7670





2020 BOD Resolution

- **Resolution No. 001, series of 2020**
A board resolution reactivating the BDO Network Bank-Tigbauan, Iloilo Branch and authorizing the subsequent personages as bank signatories of San Jose Multi-Purpose Cooperative: Board Chairperson Marilou R. Llawan and Treasurer Emelda F. Elizalde as principal signatories and Vice-Chairperson Eliseo C. Canalin and Board Secretary Ofelia B. Miciano as alternate signatories
- **Resolution No. 002, series of 2020**
A board resolution authorizing Jermie Garcesa to process and sign documents for Guimaras Electric Cooperative (GUIMELCO) registration in behalf of San Jose Multi-Purpose Cooperative (SJMPCC) Guimaras Branch office
- **Resolution No. 003, series of 2020**
A board resolution designating BDO Network Bank-Guimaras Branch as depository Bank of San Jose Multi-Purpose Cooperative (SJMPCC) Guimaras Branch Office and authorizing Director Eliseo C. Canalin, GM Rodelyn Vera Cruz-Berto and Eryne Mae T. Miquela as the official signatories
- **Resolution No. 004, series of 2020**
A board resolution authorizing Ms. Rodelyn Vera Cruz-Berto, general manager, on behalf of San Jose Multi-Purpose Cooperative (SJMPCC) to file legal complaints against delinquent members of the cooperative, settling the cases amicably, if warranted and doing whatever is necessary until the cases shall have been fully terminated
- **Resolution No. 005, series of 2020**
A board resolution requesting the Cooperative Development Authority (CDA) to avail of the regulatory relief for the postponement of the San Jose Multi-Purpose Cooperative (SJMPCC) Annual General Assembly
- **Resolution No. 006, series of 2020**
A board resolution considering investments in Laua-an Multi-Purpose Cooperative, San Pedro Multi-Purpose Cooperative and Guinsangan Multi-Purpose Cooperative as impairment loss of San Jose Multi-Purpose Cooperative
- **Resolution No. 007, series of 2020**
A board resolution authorizing Rosanna G. Jabile, branch manager, San Jose Multi-Purpose Cooperative (SJMPCC) – Oton Satellite Office to close the current account at BDO Network Bank-Tigbauan, Iloilo Branch
- **Resolution No. 008, series of 2020**
A board resolution to open a current account with Metro Bank-Oton, Iloilo Branch and authorizing Director Eliseo C. Canalin, Gm Rodelyn Vera Cruz-Berto and Eryne Mae T. Miquela as the official signatories
- **Resolution No. 009, series of 2020**
A resolution allocating Five Million Pesos (P5,000,000.00) as emergency financial assistance to members to combat the COVID19 pandemic to be taken from Coop's Optional Fund
- **Resolution No. 010, series of 2020**
A board resolution extending financial assistance in the amount of Five Hundred Pesos (P500.00) to every active member of San Jose Multi-Purpose Cooperative (SJMPCC) due to COVID19 health threat
- **Resolution No. 011, series of 2020**
A Board Resolution providing emergency assistance in the form of relief packs for indigent/less fortunate community members in Miagao, Iloilo, Oton, Iloilo and Guimaras Province due to COVID19 health threat
- **Resolution No. 012, series of 2020**
A board resolution allocating Ten Million Ninety-Seven Thousand Eight Hundred Fifty Pesos (P10,097,850.00) as revolving Fund for the Payout to 4P's Beneficiaries
- **Resolution No. 013, series of 2020**
A board resolution authorizing Atty. Shereal M. Ferrer-Vicho to facilitate the transfer of Lot Title at Miagao, Iloilo for and in behalf of SJMPCC.
- **Resolution No. 014, series of 2020**
A board resolution to invest funds for treasury bills thru Philippine National Bank – Miagao Iloilo Branch in the amount of Fifteen Million Pesos (P15,000,000.00) and authorizing Director Marilou R. Llawan, Board Chairperson and Imelda F. Elizalde, Treasurer as the official signatories and Director Eliseo C. Canalin, Board Vice-Chairperson and Ofelia B. Miciano, Board Secretary as the Alternate Signatories
- **Resolution No. 015, series of 2020**
A board resolution authorizing the Board Chairperson, Marilou R. Llawan as the official representative of San Jose Multi-Purpose Cooperative (SJMPCC) to the Cooperative Insurance System of the Philippines (CISP) 1st Virtual General Assembly in July 25, 2020
- **Resolution No. 016, series of 2020**
A board resolution recommending Ms. Judelyn M. Santillan as one of the members of the Credit Committee in lieu of Ms. Basilia Aranas
- **Resolution No. 017, series of 2020**
A board resolution authorizing Rosanna G. Jabile, branch manager to initiate proceedings for the effective recovery of the delinquent accounts of the San Jose Multi-Purpose Cooperative Oton Satellite Office borrowers.
- **Resolution No. 018, series of 2020**
A board resolution requesting the House of Representatives to adopt senate version on the thirty (30) days grace period for payment of all loans
- **Resolution No. 019, series of 2020**
A board resolution authorizing Rodelyn Vera Cruz-Berto, General Manager of San Jose Multi-Purpose Cooperative to coordinate with the Department of Labor and Employment (DOLE) and consultant on Livelihood Program of the Office of Cong. Loren Legarda for the necessary requirement and needs of the program
- **Resolution No. 020, series of 2020**
A board resolution approving the sixty days (60) moratorium on the payment of loans to be implemented effective September 16, 2020 to November 15, 2020 in support to Bayanihan to Recover as One Act or Bayanihan 2
- **Resolution No. 021, series of 2020**
A board resolution implementing the Memorandum Circular 2020-19 (MC 2020-19) otherwise known as the New Guidelines in the Conduct of General Assembly and Cooperative Meetings of the Cooperative Development Authority (CDA)
- **Resolution No. 022, series of 2020**
A board resolution authorizing the general manager Rodelyn Vera Cruz-Berto to open/close a time deposit to BDO Network Bank in the amount of Five Million Pesos (P5,000,000.00)
- **Resolution No. 023, series of 2020**
A board resolution authorizing the general manager Rodelyn Vera Cruz-Berto to open/close a time deposit account to East West Bank – San Jose, Antique Branch in the amount of Five Million Pesos (P5,000,000.00)
- **Resolution No. 024, series of 2020**
A board resolution requesting Rizal Commercial Banking Corp. (RCBC) to avail its second endorse line and bill purchase line to San Jose Multi-Purpose Cooperative (SJMPCC)



AUDIT COMMITTEE REPORT

The Audit Committee extends its warmest greetings to all members, officers and staff of San Jose Multi-Purpose Cooperative on its 57th General Assembly.

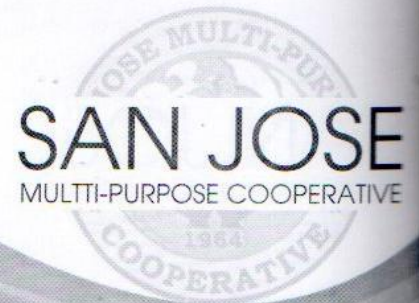
For the year 2020, the Audit Committee has performed its functions in the Main Office, Miagao, and Oton Satellite Offices.

In this regard, we have the honor to report the following:

1. We have examined the Cash/Check Disbursement Vouchers, Journal Vouchers, Official Receipts and the supporting documents. We have also examined the Cash Receipts Book, Cash Disbursement Book, the General Journal and the General Ledger. We also have checked the Teller's Blotter Report to see to it that transactions were properly reported and posted.
2. We have conducted surprise cash count of cash collections of all collectors, tellers, cashier and other cash custodians to check the correctness of the report versus the actual cash on hand and cash in bank by checking the Bank Reconciliation Statement every month.
3. We have also examined the Financial Statements every month and the supporting schedules to see to it that the amount reported in the Financial Statements are true and correct.
4. We have conducted Inventory of Rice, Used and Unused Official Receipts, other office supplies, Properties and Equipment. And we regularly checked the documents filed by each Committee as the required working paper for PAR.
5. We have checked the status of the DOSRI accounts.
6. We send confirmation letter to members regarding the correctness of their account/passbook balances with the records in the Coop.
7. We have checked Members Entitled to Vote (METV) versus the Individual Subsidiary Ledger to ensure that the METV are Members in Good Standing.
8. Conducted Audcom regular monthly meeting.
9. Attended and presented Audit Report during BOD monthly meeting.
10. We have implemented an in-depth measure in scrutinizing documents that adhere to the generally accepted principles of accounting with diligent, to protect the veracity of the Cooperative Policy that resulted to minimal audit findings as to compares to the previous years
11. We have made numerous recommendations that have been adopted by the Cooperative in safeguarding the financial transactions that conforms to the Cooperative Social responsibility and Cooperative concept.

The Audit Committee shall remain to maintain complete independence, impartially and objectivity and shall avoid any possible compromise of its independence. All Cooperative policies and regulations applicable to fiscal transactions shall be faithfully adhered to. As we are duty bound to see that applicable policies and regulations are complied with. Likewise, accepted principle and practices of accounting as well as sound management and fiscal administration shall be observed.

We wish to convey our deepest gratitude to the Board of Directors, the Officers and Staff under the able and leadership of the General Manager for their very warm accommodation to the Audcom Members.



BIDS AND AWARDS COMMITTEE REPORT

The committee observed the following in purchasing the following items:

1. Request of purchased items from the management
2. Prepared Shopping Quotations
3. Evaluation of Bids and Award
4. Recommendation and Notification of BOD to award the supplier
5. Approval of the reports

DATE OF REQUEST / PURCHASE	ITEMS	SUPPLIER	AMOUNT	SOURCE OF FUND
March 9, 2020	2 units Honda Motorcycle 1 - Miagao Satellite office 1 - Oton Satellite Office	Solid Motors Distributors, Inc.	P133, 000.00 at P66, 500.00 each	Miagao and Oton Office Fund
August 20, 2020	1 Air-Condition Unit for Loan Section of Main Office	EDE Enterprise	P120, 000.00	Main Office Fund
TOTAL			P 253, 000.00	



CREDIT COMMITTEE REPORT

Loan Window	SAN JOSE				MIAGAO			
	M	F	T	Amount	M	F	T	Amount
Providential Loan	160	382	542	53,179,100.00	93	159	252	30,532,500.00
Micro-Enterprise Loan	46	131	177	22,505,300.00	56	130	186	23,982,000.00
Agricultural Loan	12	37	49	3,367,000.00	0	0	0	-
Salary Loan	15	13	28	1,336,000.00	4	19	23	1,135,000.00
Pension/Honorarium	8	7	15	702,998.00	0	0	0	-
Total	241	570	811	81,090,398.00	153	308	461	55,649,500.00
Percentage by gender	30%	70%			33%	67%		
Percentage by loan amount				43.97%				30.18%

Loan Window	OTON				TOTAL			
	M	F	T	Amount	M	F	T	Amount
Providential Loan	39	118	157	17,215,000.00	292	659	951	100,926,600.00
Micro-Enterprise Loan	42	221	266	30,276,000.00	147	482	629	76,763,300.00
Agricultural Loan	0	0	0	0	12	37	49	3,367,000.00
Salary Loan	0	2	2	100,000.00	19	34	53	2,571,000.00
Pension/Honorarium	1	3	4	87,000.00	9	10	19	789,998.00
Total	85	344	429	47,678,000.00	479	1,222	1,701	184,417,898.00
Percentage by gender	20%	80%						
Percentage by loan amount				25.85%				72%

B. By Loan Amount

Amount	SAN JOSE				MIAGAO			
	M	F	T	Amount	M	F	T	Amount
Less than P100,000	178	422	600	36,583,598.00	94	219	313	15,954,500.00
*P100,001 to P300,000	54	131	185	33,273,100.00	47	70	117	23,095,000.00
P300,001 and above	9	17	26	11,233,700.00	12	19	31	16,600,000.00
Total	241	570	811	81,090,398.00	153	308	461	55,649,500.00
Percentage by gender	30%	70%			33%	67%		
Percentage by loan amount				43.97%				30.18%

Amount	Oton				TOTAL			
	M	F	T	Amount	M	F	T	Amount
Less than P100,000	52	233	285	12,028,000.00	324	874	1,198	64,566,098.00
P100,001 to P300,000	26	85	111	20,810,000.00	127	286	413	77,178,100.00
P300,001 and above	7	26	33	14,840,000.00	28	62	90	42,673,700.00
Total	85	344	429	47,676,000.00	479	1,222	1,701	184,417,898.00
Percentage by gender					28%	72%		
Percentage by loan amount				25.85%				



EDUCATION COMMITTEE REPORT

For the year 2020, the Education Committee (Edcom) and the Area Coordinators (ACs) in 4 branches (San Jose, Miagao, Oton & Guimaras) have performed the following:

1. Recruited 1,473 members. However, 298 have been terminated, withdrawn or resigned giving us a net membership of 12,416 for the year ending December 2020.

Total Membership

	San Jose	Miagao	Oton	Guimaras	Total
Male	2,869	535	281	202	3,887
Female	5,781	1,254	942	552	8,529
Total	8,650	1,789	1,223	754	12,416

Total Members Terminated/Withdrawn

	San Jose	Miagao	Oton	Guimaras	Total
Male	42	22	20	0	84
Female	107	51	54	2	214
Total	149	73	74	2	298

2. Attended and facilitated numerous trainings in-house and in coordination with the AFCCUI, as stated hereunder table I. These include meetings, planning sessions, laktbay aral and, meetings and conferences.

PROGRAMS/ACTIVITIES OF SJMPC			No. of Pax		
Date	Program	Venue	Male	Female	Total
January 16, 2020	Distribution of Basucla (Weighing Scale)	Brgy. Tula-tula, Calo-oy, Bulalacao & V. Grasparyl, Sibalom Antique			4 brgys.
February 1, 2020	Ownership Meeting:	SJMPC Summit Hall	26	122	148
February 22, 2020	Cluster 4	Malaiba Gym	72	172	244
February 29, 2020	Cluster 5	Guinbanga-an Gym	50	128	178
March 11, 2020	Cluster 2	SJMPC Summit Hall	33	73	106
March 7, 2020	Cluster 3	Oton Central ES	28	187	215
March 8, 2020	Oton Miagao	Justice Ramon Britanico Hall	76	264	340
July 2020	BES: Financial Assistance	SJMPC Offices	12	28	40
August 2020	Distribution of Bondpapers to various schools in Sibalom	Sibalom, Antique			4 schools
December 2020	Senior Citizen: Distribution of Hygiene Kit & Snacks	SJMPC Offices	264	863	1,127

PROGRAMS/TRAININGS ATTENDED BY SJMPC			No. of Pax		
Date	Program	Venue	Male	Female	Total
January 25, 2020	GAD Mainstreaming using Computerized GAD Assessment Tool	The Venue	6	6	12
February 22-23, 2020	Documentation Skills Training	The Venue	0	7	7
February 26, 2020	Orientation on 1 Coop Health & CDA Updates	The Venue	0	2	2
October 19, 2020	Cooperative Let's Get Online	via Zoom	0	2	2
October 27, 2020	DOLE: Family Welfare Program	via Zoom	1	3	4
October 27, 2020	PEERS Virtual Conference PHIC	via Zoom	0	2	2
November 14, 2020	Coop Management during Pandemic	via Zoom	4	10	14
November 18, 2020	Credit Management Amidst Pandemic	via Zoom	6	6	12

ELECTION COMMITTEE REPORT

NO.	ACTIVITIES / FUNCTIONS AND RESPONSIBILITIES	TARGET	OUTPUT
1	Conduct of Regular and Special Election Committee Meetings	Monthly meeting of the members of the Election Committee at least once a month from January to December.	<ul style="list-style-type: none"> <input type="checkbox"/> 4 Regular committee meetings were done every 1st Saturday of the month (only in the months if January, February, March and December 2020) and 6 special weekly meetings were done from February to March 2020 including 1 in December of the same year. <input type="checkbox"/> These were the only meetings facilitated by the committee since in the middle of March 2020, the total lockdown and Enhanced Community Quarantine started due to the COVID-19.
2	Review and formulate election Rules and Guidelines and prepare Election Manual for the General Assembly approval.	SJMPC Election Manual Prepared	<ul style="list-style-type: none"> <input type="checkbox"/> Elecom presented to the BOD the final draft of the SJMPC Election Manual and was accepted through a BOD resolution last January 4, 2020.
3	Implement election rules and guidelines duly approved by the General Assembly	Early identification of potential candidates Identify and inform members of the vacant positions for BOD, AudCom and EleCom Set the deadline for the filing of the Certificate of Candidacy	<ul style="list-style-type: none"> <input type="checkbox"/> The committee has prepared the election timeline which was approved by the BOD. <input type="checkbox"/> Facilitated early identification of potential candidates. <input type="checkbox"/> Identified and informed members of the vacant positions of BOD, AudCom and EleCom <input type="checkbox"/> Has set the deadline for the filing of the certificates of candidacy.
4	Recommend necessary amendments to the election rules and guidelines, in consultation with the Board of Directors, for approval of the General Assembly	Recommend necessary amendments to the election rules and guidelines, in consultation with the Board of Directors, for approval of the General Assembly Meeting with the Board for the election of BODs, Audit and Election Committee	<ul style="list-style-type: none"> <input type="checkbox"/> The committee reviewed the SJMPC By-Laws and made necessary recommendations particularly on Article IV, Section 5 and Article V, Section 1 and 3. <input type="checkbox"/> Meeting with the Board of Directors for the election of BODs, Audit and Election Committees. <p>Recommended the following:</p> <ol style="list-style-type: none"> 1. To increase the number of BOD from 7 to 9 members 2. To increase the Audit Committee from 5 to 7 members, and 3. To increase the Election Committee from 3 to 5 members. <ul style="list-style-type: none"> <input type="checkbox"/> Recommended a separate Annual General Assembly for Miagao and Oton thus from Annual General Assembly Meeting (AGAM) to Annual Branch General Assembly Meeting (ABGAM). <input type="checkbox"/> The use of Electronic Voting during GA and Election was approved by the BOD and the Information and Communication Technology Office (ICTO) of St. Anthony's College was deputized by the Elecom to develop an Electronic Voting System (EVS) consistent with the SJMPC Election Code. <input type="checkbox"/> Series of orientation and dry-runs at St. Anthony's College were done with ACs and some SJMPC Staff to fully understand the mechanics of the adoption of SJMPC Electronic Voting in partnership with SAC-ICTO
5	Prepare election paraphernalia.	Prepare official ballots, canvass, count and tally sheets	<ul style="list-style-type: none"> <input type="checkbox"/> Ocular inspection and preparation of the venue for use during the GA 2020 <input type="checkbox"/> Secured Master List of Members entitled to Vote from SJMPC Admin. <input type="checkbox"/> Posted the official METV Master List (3 copies) for Elecom file, Bulletin Board main office and two branches.



NO.	ACTIVITIES / FUNCTIONS AND RESPONSIBILITIES	TARGET	OUTPUT
			<ul style="list-style-type: none"> <input type="checkbox"/> Copies were also provided to ACs for dissemination to members. <input type="checkbox"/> Announced/posted vacant positions, accepted and filed Certificate of Candidacy (COC) – prospective applicant/candidate secured a form from SJMPC office or from the duly authorized member of the Election Committee. The applicant/candidate submitted to the Elecom/ Screening Committee his/her duly Sworn Certificate of Candidacy with necessary attachment accomplished in three (3) copies. Elecom/ Screening Committee assigned acknowledged receipt thereof, certified the completeness of attachments, date and time of receipt recorded. <input type="checkbox"/> Made an official list of final Candidates for the election. <input type="checkbox"/> Elecom identified and appointed Election Tellers. Orientations were conducted for a uniform understanding on the flow of election.
6	Supervise the conduct, manner and procedure of election and other related activities and act on the changes thereto.	Present the candidates to the General Assembly	
7	Canvass and certify the result of the election.		
8	Proclaim the winning candidate. Proclaim the winning candidates		<ul style="list-style-type: none"> <input type="checkbox"/> 2020 General Assembly and Election was not pursued because of the total lockdown and Enhanced Community Quarantine brought by the COVID-19
9	Prepare and submit quarterly accomplishment report to the General Assembly through the Board of Directors.	Preparation and submission of quarterly accomplishment report	
10	Attend the General Assembly Meeting.	Conduct the election of the Board of Directors, Audit and Election Committee	
11	Performs such other functions as prescribed in the by-laws or authorized by the general assembly.	With updated records which are properly filed based on the AudCom list of Performance Audit Report.	<ul style="list-style-type: none"> <input type="checkbox"/> EleCom maintained proper filing (in folders with labels) of important Election documents. <input type="checkbox"/> Kept an updated records which were properly filed based on the AudCom list of Performance Audit Report as follows: <ol style="list-style-type: none"> 1. Minutes and Committee Reports and Recommendations 2. Written Duties and Responsibilities 3. Duly signed Oath of Office 4. Duly approved Election Guidelines 5. Education Program for Elective Position 6. Screening Program of members with voting rights 7. List of members with voting rights 8. Result of Election 9. Documents as to turn-over of documents to new officers
12	Information Dissemination and Members' Education	Attendance on: <ol style="list-style-type: none"> 1. ACs/EdCom Meetings as needed 2. Ownership Meetings 	<ul style="list-style-type: none"> <input type="checkbox"/> Attendance on: <ol style="list-style-type: none"> 1. ACs/EdCom Meetings as needed 2. Ownership Meetings <input type="checkbox"/> In the ownership meetings, the Election Committee with the support of the Education Committee (EdCom), educated the members on the AGAM provisions and the adoption of Electronic Voting and the procedure/manner of voting using this system. <input type="checkbox"/> Conducted and orientations to all Area Coordinators on the Election Code provisions in order to have uniform understanding of the Implementing Rules and Regulations (IRR). <input type="checkbox"/> Series of orientations and dry-runs at St. Anthony's College were done with ACs and some SJMPC staff to fully understand the mechanics of the adoption of SJMPC Electronic Voting in partnership with SAC-ICTO.

ETHICS COMMITTEE REPORT

1. ORGANIZATION:

Since there was a directive from the management that the outgoing officers were to serve for another term due to the ongoing onslaught of the pandemic, the following composition has been maintained:

Chairperson:	Van Ian Panaguiton Juada
Vice-Chairperson:	Ana Cecilia Reyes Pefianco
Secretary:	Terry Carnaje Sitchon

2. MEETINGS:

Due to the threats of the escalating COVID-19 statistics, the committee was able to hold meetings online and a committee group chat was created to keep the members abreast with updates. The committee has yet to request the Board of Directors that it will be allowed to present its recommendations in a BOD regular meeting.

3. TRAININGS:

Committee members attended the following CDA-mandated training:

- Financial Management, 4-5 September 2021, AFCCUI online
- DIGICOOP Antiphising or Iwas-Budol Webinar, 14 September 2021

4. REPRESENTATION/ ATTENDANCE

• The Committee Chairperson maintained the representation of the SJMPC at the Antique Federation of Cooperatives (AFCCUI) Ethics Committee until recently that the Committee Vice-Chairperson took over. To date, there were no meetings and other affairs which required presence of AFCCUI officers.

5. ACCOMPLISHMENTS:

The series of meetings were devoted to further revising and polishing, and crafting of the following which are ready for presentation to and approval by the Board of Directors, and the promulgation at the General Assembly:

- a. Revised Code of Governance and Ethical Standards
- b. Flow Chart of Filing Complaints lodged before the committee so as to properly handle investigations and referrals to the Board of Directors for its action or implementation.
- c. Updated Committee Roles and Functions
- d. Certification for all officers regarding their affiliation with other cooperatives and the AFCCUI
- e. Letter addressed to the SJMPC Management requesting for an updated list of all officers who have been remiss in paying regularly their loans
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GENDER AND DEVELOPMENT COMMITTEE REPORT

The Gender and Development (GAD) Committee had conducted two (2) meetings for the year. The result of the Gender Equality Assessment Toll was presented. Of the four (4) entry points, namely: people, policy, program and enabling mechanisms, the people entry remain to be the lowest or needing improvement. It is because the balance between the men and women members of the cooperative could hardly be met. Though there were efforts to recruit male members, more efforts still need to be done in this concern. But on the overall result, the performance of the coop had improved from 82% to 87% compared to that of the previous year.

The Committee had also seen the opportunity to tap the trainings offered by TESDA to help enhance the skills of the members and their children. This could help improve the livelihood of their families and enhance the economic empowerment of women members.

Two (2) Coop Officers have also completed the Trainers Training (TOT) on Gender for Cooperatives which was conducted by the Gender Equality Resource Center (GERC). Hopefully, it will contribute to the mainstreaming of gender equality in the cooperative programs and policies.

The activities of the Committee for the year were limited due to the occurrence of the global COVID19 pandemic. The restrictions enforced by the local Inter-Agency Task Force (IATF) has affected the overall operation of the cooperative and the functionality of the various committees.

MEDIATION AND CONCILIATION COMMITTEE REPORT

Period covered: January to December 2020

The committee has the following composition:

Leilani C. Nolasco	Chairperson
Diovanee Silverio A. Amedo III	Member
Eric B. Cortejo	Secretary

For the calendar year 2020, the Committee has conducted only a total of five (5) meetings because on the third week of March, a national pandemic was raised over the country and imposed standard minimum health standards in which gathering is one of those activities being discouraged to happen.

Total number of members called for Mediation	32
Total number of Member/Borrowers called for Mediation And showed up before the committee and those who directly Settled their loans with the Collection and Monitoring Section	8
Total Number of Member/Borrowers who showed up before the Committee; given counseling and referred to the Manager/ Collection and Monitoring Section for appropriate solution on loan repayment including those who directly responded to settle their accounts	8
Total Number of Member/Borrowers called for Mediation and did not show up before the Committee	24

Official communications were sent to these delinquent member/borrowers to appear before the Mediation and Conciliation Committee. Meetings were set in order to assist the management in the collection of past due loans. There were some arrangements and commitments were made to settle their over-due accounts with the Management, Loan and Monitoring Sections.

There were also different approaches that have been made with these delinquent member/borrowers to encourage and motivate to settle their overdue loans and again be members in good standing.

On the outbreak of COVID19 pandemic, no more additional meetings were scheduled by the committee adhering to IATF protocols. And during the pandemic, there were also no big gatherings like general assembly, seminars and the like were held because of the national health issue.

PERSONNEL OVERSIGHT COMMITTEE REPORT

Introduction:

The Personnel Oversight Committee (POC) is believed to be a product of collective encouragement and inspiration of both of the members of the Board of Directors and Management whose purpose ideally is to establish a committee that is committed to oversee how coop employees perform their respective duties and responsibilities efficiently and effective and to recommend programs and other activities that will greatly contribute to the improvement of managing our SJMPC's Human Resources.

Work done from March 2020 to February 2021:

1. As per our records we have conducted 14 meetings, that is from March 2020 till last week of February 2021.
2. Discussed and recommended to the management observance of DOH/IATF health standard protocols for the safety and security of coop employees.
3. Reviewed and updated Personnel Policies particularly on the recruitment and selection of staff, salary, wages and other employee benefits, promotion, demotion and resignation of employees, types of leaves, retirement and early retirement benefits which our employees may avail.
4. Presentation of the Management Proposed Salary Structure for BOD Approval.
5. Requested the Management through the HRDO to complete the required documents in the 201 files of all staff (This includes Notice of Salary Adjustment or NOSA)
6. Finalized policy on employees' Longevity Pay/Benefit claim.
7. Accomplishment of the Personnel Work Plan Assessment through different schedule of meetings and workshops by group.
8. Ongoing review and finalization of employees' PWAPs, Workload Analysis together with their Plans and Targets and Actual Performance Output which they shall stipulate in every semester's Individual Performance Competency Rating (IPCR) Plan.

In conclusion, the committee hopes that through these undertakings, our cooperative has been assisted in attaining its goals and objectives especially for the management to properly determine its manpower needs and effectively find ways for meeting them.



SOCIAL SERVICES AND DEVELOPMENT COMMITTEE

SJMPC Total Expenses during COVID19 Outbreak

SAN JOSE – MAIN OFFICE

PARTICULARS	No. of Recipients/ Beneficiaries		TOTAL
	Male	Female	
Distribution of snacks & PPEs to frontliners	21	19	3,326.15
Distribution of facemasks	60	35	2,175.00
Distribution of Relief Goods to 28 barangays	360	620	259,266.00
Contribution to quarantined AMC personnel	10	16	10,000.00
Contribution of Alcohol to Ant. Prov'l Hospital			11,520.00
Distribution of snacks to checkpoints/frontliners	168	112	22,485.79
Distribution of Cash Assistance	2411	5053	3,732,000.00
Distributed 4 sets of BP App			3,000.00
Hazard Pay to Employees & security guards	12	13	116,500.00
Condoned Penalty on Loans	868	2040	387,016.29
Bulig Eskwela Scholars	8	19	67,500.00
			4,614,789.23

MIAGAO OFFICE

PARTICULARS	No. of Recipients/ Beneficiaries		TOTAL
	Male	Female	
Distribution of rice packs (3 ½ kl)	481	619	150,000.00
Distribution of rice to frontliners (10 sacks)			19,500.00
Distribution of Cash Assistance	470	1093	781,500.00
Hazard Pay to Employees & security guards	6	1	31,000.00
Condoned Penalty on Loans	168	567	141,798.47
Bulig Eskwela Scholars	3	3	15,000.00
			1,138,798.47



STON OFFICE

PARTICULARS	No. of Recipients/ Beneficiaries		TOTAL
	Male	Female	
Distribution of relief goods & snacks	241	251	100,000.00
Distribution of Cash Assistance	193	827	510,000.00
Hazard Pay to Employees & security guards	4	5	41,000.00
Condoned Penalty on Loans	104	486	84,621.00
Bulig Eskwela Scholars	1	6	17,500.00
			753,121.53

GUMARAS OFFICE

PARTICULARS	No. of Recipients/ Beneficiaries		TOTAL
	Male	Female	
Distribution of relief goods & snacks	86	91	49,732.50
Distribution of Cash Assistance	69	194	131,500.00
			181,232.50

GRAND TOTAL:

₱ 6,687,941.73



MANAGEMENT REPORT

Year 2020 was a tough year for all Antiqueños and the whole nation because of COVID 19 pandemic. The economic impact of the said pandemic was deeply felt. Stakes for businesses, private organizations and workers were too high to defer actions. Hence, the SJMPC emerged resiliency remains steadfast in its commitment to provide the much needed service to its valued members amidst the pandemic.

The SJMPC had laid out plans and programs in response to the National Government's Bayanihan to Heal as One Act 2020 and soon launched a relief operation to help the members and non members who have been severely affected by this global pandemic particularly the vulnerable, marginalized sector and informal sector within the area of operation of cooperative. Furthermore, the SJMPC also distributed cash assistance worth P500 pesos each to active members. The monetary assistance aimed to help the members on their emergency household expenses.

SJMPC also implemented The Bayanihan to Recover as One Act or Bayanihan 2 of the National Government. The members were given a one-time 60-day payment extension offered to all existing and outstanding loans. Loan interest during the payment extension or accrued interest was only applied. Penalties on loans was condoned. This policy immediately took effect on March 23, 2020 and concluded on September 30, 2020. This course of action have provided economic stimulus to respond the on-going pandemic which crippled source of income of members which led to difficulties on loan repayment period. Regular operations continues with regulated protocols are set for safety of SJMPC employees, Board of Directors, working committees, and members from the outbreak of COVID19. And opportunely, despite of the rising crisis, SJMPC regular programs and services was effectively worked and accomplished the following in 2020:

1. MEMBERSHIP

Members are the foundation of SJMPC. Their needs are the reasons for its existence. Their support, through patronage and capital investment, keeps it economically healthy. Thus, recruitment of more members was given priority by SJMPC every year. And for this year, there were 1,464 new members from the various offices of which 1,015 or 69% are female while 449 or 31% are male. Hereunder are the details:

	Male	Female	Total
San Jose	154	297	451
Miag-ao	62	109	171
Oton	35	71	106
Guimaras	198	538	736
Total	449	1,015	1,464

As of December 31, 2020, San Jose Multi-Purpose Cooperative has a total members of 12,416. An increment of 13% in the membership data from the previous year which is 11,502

	San Jose	Miagao	Oton	Guuimaras	TOTAL
Male	2,869	535	281	202	3,887
Female	5,781	1,254	942	552	8,529
Total	8,650	1,789	1,223	754	12,416

As to classification, 9,221 or 74% of these are Active members, 1,971 or 16% are Delinquent members and 1,224 or 10% are Dormant. Delinquent members were managed through follow-ups and loan restructuring. And this year, a decrease of 10% or 215 delinquent members able to settle their loans.

Office	Membership	Active	IRR/DQ	Dormant
San Jose	8,650	6292	1403	955
Miagao	1,789	1212	334	243
Oton	1,223	963	234	26
Guimaras	754	754	0	0
TOTAL	12,416	9,221	1,971	1,224
Percentage	74%	16%	10%	

2. GAAN PROGRAM

As of this year, SJMPC GAAN or Damayan Program is participated by 10,761 members across SJMPC offices. The said program aimed to assist beneficiaries of deceased members in their moment of sorrow. For this year, there were 59 grieving families assisted and a total of P2, 038,000.00 was distributed to them as financial help.

3. CREDIT AND SAVINGS

Members conveniently obtaining credit from SJMPC. The loans delivered to the members were used to meet the basic needs of their family including educational needs and house improvement. Other loans have been invested in variety of micro and small enterprise such as agricultural, and trade and service activities. Due to continued access to loans, members seized emerging business opportunities to improve their income and their standard of living. Presented below is the credit report for 2020.

Loans granted to members	P557,315,300.00
Total Loan Portfolio	P326,879,479.00
Portfolio at Risk	16.54%

Financial literacy is the ultimate pillar of a sound financial system. It's a basic need of every individual to avoid financial problems. SJMPC integrated this notion in every PMES undertakings for the incoming members to increase their awareness to cash management and working capital management. As to the result, members are more eager to save money. Deposit Liabilities for the year is presented below:

Type of Deposits	OFFICE				TOTAL	As of the Dec 2020
	San Jose	Miagao	Oton	Gulmaras		
Regular Savings	100,636,683.00	8,842,949.00	4,585,923.00	697,860.00	114,763,415.00	88,450,263.00
Animators	12,066,002.00	598,995.00	494,207.00	-	13,159,204.00	13,265,682.00
Special	252,605.00	-	-	-	252,605.00	237,537.00
Ultima	18,698,877.00	4,986,453.00	3,633,634.00	74,842.00	27,393,806.00	25,455,237.00
Alkansya	5,533,700.00	1,253,816.00	920,317.00	269,122.00	7,976,955.00	7,054,180.00
Time	120,802,197.00	4,382,158.00	2,551,947.00	507,295.00	128,243,597.00	103,723,047.00
TOTAL	257,990,064.00	20,064,371.00	12,186,028.00	1,549,119.00	291,789,582.00	238,185,946.00

4. NET SURPLUS

Typically, Net Surplus is the most important indicator in determining the financial performance of a business. It measures the capacity of a business to give returns to its shareholders. In the Cooperative, 70% of the net income was allocated and returned to the members through the Dividend and Patronage Fund. For the past 5 years, net surplus averagely increase by P4M annually. However, due to pandemic, Net Surplus for 2020, decrease by 31% from last year, reaching to only P25,829.170.

5. ASSETS AND PAID-UP CAPITAL

SJMPC assets as of December 2020 increased by 14% yielding total assets to P 590,402,511.

Total Assets	P590,402,511.00
Additional Paid-Up Capital for 2020	P24,614,600.00
Total Paid-Up Capital	P202,802,100.00

6. REBATES

For six (6) years now, SJMPC proximately reward members who paid their loan due on time. They are given 10% rebates of their total interest paid and is credited to their respective share capital and savings deposits. Rebates are increasing from 2014 to present year. As of December 2020, total rebates granted to members amounted to P2.4M

7. SOCIAL ACTIVITIES

Aside from covid relief operations initiated by SJMPC during this pandemic, Bulig Eskwela Scholarship Program is also being maintained. As of December 2020, the cooperative has 40 scholars.

With the identified accomplishments this 2020, it's apparent that SJMPC assert its effort to successfully pursue its Vision and Mission to help the members -business owners and aspiring entrepreneurs improve the financial viability, and sustainability of their businesses with the objective of enhancing their lives and their communities. SJMPC prospered despite of the threatening pandemic, it is because SJMPC lived up and showcased the spirit of cooperativism. Truly, cooperativism - values of self-responsibility, equality, equity, and solidarity is the countervailing force against this pandemic.

The whole year of 2020 was been a trying and hard year, and the succeeding years can be tougher, everything is uncertain, but it's certain that SJMPC will stay resilient and will assure that its belonged members will never be left behind.



TAYAWA TOLENTINO CPAs and COMPANY
Acct. Ian V. Tolentino, CPA, REA
Certified Public Accountant and Licensed Real Estate Appraiser
CP No. 09178938451 / 09985458372 / San Jose Ant. Office 09171245278

REPORT OF INDEPENDENT AUDITOR

To The **BOARD OF DIRECTORS**
SAN JOSE MULTI-PURPOSE COOPERATIVE
Brgy. Funda Dalipe, San Jose, Antique

Report on the Audit of the Financial Statements

Opinion

I have audited the consolidated financial statements of **SAN JOSE MULTI-PURPOSE COOPERATIVE** which comprise the statement of financial position as at December 31, 2020, and the statement of financial performance, statement of changes in equity and statement of cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In my opinion, the accompanying financial statements present fairly, in all material respects, the financial position **SAN JOSE MULTI-PURPOSE COOPERATIVE** as at December 31, 2020, and of its financial performance and its cash flow for the years then ended in accordance with Philippines Financial Reporting Framework of Cooperatives.

Basis for Opinion

I conducted my audit in accordance with Philippine Standards on Auditing (PSA) and the Standard Audit System for Cooperatives (SASC). My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. I am independent of the Cooperative in accordance with the code of Ethics for Professional Accountants in the Philippine, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Philippine Financial Reporting Framework for Cooperatives and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Cooperative's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

My objective is to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with PSAs, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am



TAYAWA TOLENTINO CPAs and COMPANY
Acct. Ian V. Tolentino, CPA, REA
Certified Public Accountant and Licensed Real Estate Appraiser
CP No. 09178938451 / 09985458372 / San Jose Ant. Office 09171245278

required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Company to express an opinion on the financial statements. I am responsible for the direction, supervision and performance of the audit. I remain solely responsible for my audit opinion.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

I also provide those charged with governance with a statement that I have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on my independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, I determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. I describe these matters in my auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, I determine that a matter should not be communicated in my report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on the Supplementary Information Required Under Revenue Regulations 15-2010

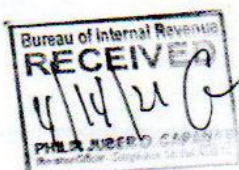
My audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information on taxes, duties and license fees in the Notes to Financial Statements is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Such information is the responsibility of management. The information has been subjected to the auditing procedures applied in my audit of the basic financial statements. In my opinion, the information is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

TAYAWA TOLENTINO CPA's & COMPANY

IAN V. TOLENTINO

Partner
CPA Certificate No. 0106869
Tax Identification No. 931-042-033
PTR No. 1091700, San Jose, Antique, 01/07/2021
BOA Accreditation No. 6546
Issued on September 28, 2018; Until September 6, 2021
BIR Accreditation No. 11-002278-03-2020
Issued on March 06, 2020; Until March 06 10, 2023
CDA Accreditation No. 1331
Issued on January 25, 2021; Until January 24, 2024

March 30, 2021
San Jose de Buenavista, Antique





SAN JOSE MULTI PURPOSE COOPERATIVE
 Trade Town, Dalipe, San Jose, Antique
 CDA Reg. No. 9520-06003385, CIN 0102060116
CONSOLIDATED STATEMENTS OF OPERATIONS
 As of December 31, 2020 and 2019
 (Amounts in Philippine Pesos)

	Notes	2020	2019
REVENUES			
Income from Credit Operations	25	81,946,169	80,444,011
Other income	26	8,450,768	7,891,607
Total Revenues		90,396,937	90,426,833
EXPENSES			
Financing Costs	27	11,981,506	10,471,417
Administrative Expenses	28	52,586,262	42,135,331
Total Expenses		64,567,767	52,707,748
NET SURPLUS		25,829,170	37,719,085
DISTRIBUTED AS FOLLOWS:			
General Reserve Fund	24,29	2,582,917	3,771,909
Education and Training Fund - Local	24,29	1,291,458	1,885,954
Due to CETF - Apex	17	1,291,458	1,885,954
Optional Fund - Land & Building Fund	24,29	1,808,042	2,640,336
Community Development Fund	24,29	774,875	1,131,573
Interest on Share Capital	18	10,848,251	15,842,016
Patronage Refund Payable	18	7,232,168	10,561,344
NET SURPLUS AS DISTRIBUTED		25,829,170	37,719,085



SAN JOSE MULTI PURPOSE COOPERATIVE
Trade Town, Dalipe, San Jose, Antique
CDA Reg. No. 9520-06003385, CIN 0102060116

CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

As of December 31, 2020 and 2019

(Amounts in Philippine Pesos)

	Notes	2020	2019
ASSETS			
CURRENT ASSETS			
Cash & cash equivalents	5	191,244,140	140,688,113
Loans & Receivables	6,7,8	300,976,151	300,498,376
Inventories	9	168,481	173,255
Prepaid expenses	10	141,600	141,600
Other current assets	10	1,032,853	888,725
Total Current Assets		493,563,224	442,390,068
NON-CURRENTS ASSETS			
Investments in non-maketable equity securities	11	6,682,395	6,181,219
Real & other properties acquired	12,14	4,677,307	2,977,307
Property, plant & equipment	13	13,850,014	15,249,519
Other non-current assets	12,14	71,629,571	47,321,104
Total Non-Current Assets		96,839,287	71,729,149
TOTAL ASSETS		590,402,511	514,119,217

LIABILITIES AND MEMBER'S EQUITY

LIABILITIES			
CURRENT LIABILITIES			
Deposit liabilities	15	291,789,583	238,185,946
Trade, non-trade & other payables	16	3,616,313	4,367,010
Due to Union / Federation (CETF)	17	2,866,185	2,774,726
Interest on share capital	18	10,848,251	15,842,016
Patronage refunds	19	7,232,167	10,561,344
Other current liabilities	20	2,726,601	543,936
Total Current Liabilities		319,079,099	272,274,978
NON-CURRENT LIABILITIES			
Retirement fund payable	21	8,067,321	6,599,372
Other non-current liabilities	22	19,800,240	16,373,271
Total Non-Current Liabilities		27,867,561	22,972,643
TOTAL LIABILITIES		346,946,660	295,247,620
MEMBER'S EQUITY			
Share capital	30	223,706,300	193,019,884
Treasury Share		(20,904,200)	(14,832,347)
Deposit for Share Capital Subscription		268,520	328,694
Donations/ Grants	23	668,342	668,342
Statutory funds	24,29	39,716,889	39,687,023
TOTAL MEMBERS' EQUITY		243,455,851	218,871,597
TOTAL LIABILITIES AND MEMBER'S EQUITY		590,402,511	514,119,217



SAN JOSE MULTI PURPOSE COOPERATIVE
 Trade Town, Dalipe, San Jose, Antique
 CDA Reg. No. 9520-06003385, CIN 0102060116

CONSOLIDATED STATEMENT OF CHANGES IN MEMBERS' EQUITY
 As of December 31, 2020 and 2019
 (Amounts in Philippine Pesos)

	Notes	2020	2019
	30		
SHARE CAPITAL			
Authorized share capital of 1,026,016 shares at P100 par value Subscribed shares:			
Share Capital		223,706,300	193,019,884
Less: Treasury Shares		20,904,200	14,832,347
PAID UP SHARE CAPITAL		202,802,100	178,187,537
DEPOSIT FOR SHARE CAPITAL SUBSCRIPTION		268,520	328,694
DONATIONS/ GRANTS	23	668,342	668,342
STATUTORY FUNDS:			
GENERAL RESERVE FUND	24,29		
Beginning Balance		21,353,878	17,581,770
Add (Less):			
Provisions		2,582,917	3,771,909
Additions/ Adjustments			
Ending Balance		23,936,795	21,353,878
EDUCATION AND TRAINING FUND	24,29		
Beginning Balance		6,045,487	4,078,277
Add (Less):			
Provisions		1,291,458	1,885,954
Deductions/ Adjustments		(189,527)	81,256
Ending Balance		7,147,419	6,045,487
OPTIONAL FUND: LAND AND BUILDING FUND			
Beginning Balance	24,29	9,278,593	7,691,441
Add (Less):			
Provisions		1,808,042	2,640,336
Deductions		(5,214,500)	(1,053,184)
Ending Balance		5,872,135	9,278,593
COMMUNITY DEVELOPMENT FUND			
Beginning Balance	24,29	3,009,265	3,621,983
Add (Less):			
Provisions		774,875	1,131,573
Deductions		(1,023,601)	(1,744,291)
Ending Balance		2,760,540	3,009,265
TOTAL STATUTORY FUNDS		39,716,889	39,687,023
TOTAL MEMBERS' EQUITY		243,455,851	218,871,597



SAN JOSE MULTI PURPOSE COOPERATIVE
Trade Town, Dalipe, San Jose, Antique
CDA Reg. No. 9520-06003385, CIN 0102060116

CONSOLIDATED STATEMENT OF CHANGES IN MEMBERS' EQUITY

As of December 31, 2020 and 2019

(Amounts in Philippine Pesos)

	Notes	2020	2019
	30		
SHARE CAPITAL			
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Ending Balance		2,760,540	3,009,265
TOTAL STATUTORY FUNDS		39,716,889	39,687,023
TOTAL MEMBERS' EQUITY		243,455,851	218,871,597

SAN JOSE MULTI PURPOSE COOPERATIVE

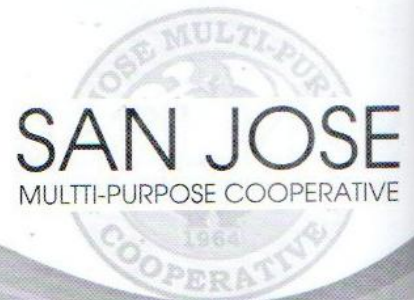
Trade Town, Dalipe, San Jose, Antique
CDA Reg. No. 9520-06003385, CIN 0102060116

CONSOLIDATED STATEMENT OF CASH FLOWS

As of December 31, 2020 and 2019

(Amounts in Philippine Pesos)

	Notes	2020	2019
CASH FLOW FROM OPERATING ACTIVITIES			
Net Surplus for Allocation		25,829,170	37,719,085
Adjustment to reconcile net surplus to net cash provided by operating activities:			
Depreciation	28	2,444,254	1,000,016
Provision for probable losses on loans	28	15,493,000	8,000,000
Adjustments to:			
Accumulated depreciation	13,14	(413,881)	678,215
Allowance for probable losses on loans	6	1,164,528	(8,646,936)
TOTAL		44,517,070	38,750,381
Decrease (Increase) in:			
Loans and Receivable	6,7,8	(17,135,302)	(27,807,211)
Inventories	9	4,774	103,853
Other current assets	10	(144,128)	(164,800)
Deposit liabilities	15	53,603,637	32,116,138
Trade, non-trade & other payables	16	(750,698)	9,903,229
Due to Union/ Federation (CETF)	17	(1,200,000)	(1,779,200)
Interest on share capital	18	(15,842,016)	(14,264,619)
Patronage refunds	18	(10,561,344)	(9,509,746)
Other current liabilities	20	2,182,665	(117,391)
Net cash provided by (used in) operating activities		54,674,658	27,230,634
CASH FLOWS FROM INVESTING ACTIVITIES			
Decrease (Increase) in investments in NMES	11	(501,176)	763,035
Acquisitions of additions to property & equipt.	13	(630,868)	(4,078,538)
Increase in Real and Other Properties Acquired	12,14	(1,700,000)	(1,000,000)
Additions to other non-current assets	14	(24,308,467)	(18,727,155)
Net cash provided by (used in) investing activities		(27,140,510)	(23,042,658)
CASH FLOWS FROM FINANCING ACTIVITIES			
Net proceeds from share capital	30	30,686,416	33,334,627
Treasury Shares		(6,071,653)	(6,606,790)
Deposit for Share Capital Subscription		(60,174)	(51,493)
Additions to retirement benefits	21,28	1,467,949	1,760,187
Increase (decrease) in other non-current liabilities	22	3,426,969	(6,293,755)
Changes in statutory funds:			
Increase (decrease) in edu. & trng fund (local)	24,29	(189,527)	81,256
Increase (decrease) in land & building fund	24,29	(5,214,500)	(1,053,184)
Increase (decrease) in community dev't fund	24,29	(1,023,601)	(1,744,291)
Net cash provided by (used in) financing activities		23,021,879	19,426,558
NET INCREASE (DECREASE) IN CASH		50,556,028	23,614,534
ADD: CASH AND CASH EQUIVALENTS, JAN. 1		140,688,112	117,073,579
CASH AND CASH EQUIVALENTS, DEC. 31		191,244,140	140,688,112



SAN JOSE MULTI PURPOSE COOPERATIVE
Trade Town, Dalipe, San jose, Antique
CDA Reg. No. 9520-06003385, CIN 0102060116
STATEMENTS OF OPERATIONS-TAXABLE
For the Year-ended December 31, 2020

REVENUES

MISCELLANEOUS INCOME SUBJECT TO INCOME TAX 1,230,630.00

LESS: RELATED EXPENSES

Salaries and Wages 296,356.00
Subsistence Allowance 135,000.00
Meals 32,713.00
Taxes and Licenses 26,156.00
Transportation and Travel 5,250.00
Bank Charges 166,331.00
Miscellaneous 4,008.00

Total 665,814.00

INCOME SUBJECT TO TAX 564,816.00

SJMPC MANAGERS YEAR 1964-2020



RODELYN VERA CRUZ-BERTO
Manager, 2010-2012
General Manager 2014 - present



SAMPAGUITA A. BUNGABONG
Officer In-Charge, 1997-1999
Manager, 2000-2001



MA. CANDELARIA ADRADA
1995-1996



FERDINAND ANGELO M. ALIPIS
1993-1994



EPIFANIA G. BALLESCAS
San Jose Credit Cooperative, Inc.
Treasurer/Manager
Part-time, 1964-1979
Full-time, 1980-1992

SJMPC *Lynnn*

*Koro: San Jose Multi-Purpose Cooperative, koop nga bulawan
Sa paghiri-ogyon natun nasandig ang anang kadarag-an
San Jose Multi-Purpose Cooperative atun nga kantahun
Pagdomara nga mapag-un, taming kang pag-ogwad natun.*

- 1. Serbisyo kang koop para sa pagbag-o kang mga miyembro ginapsegoro
Agud ang kaoswagan nga atun ginahandum magpanas kang kaimolon. (Koro)*
- 2. Mapinadayonon nga pagbinoligay rugya ang koop natun nabalay
Gani ang katapo ang ana bowasdamlag ginahakus ang kasanag.
(Koro)*

*Koda: Kalim-an run ka toig ang anang pagpanakayun
Paagto sa handum kag ralamboton, kaoswagan kang Koop
Kag katapo nga tanan sa poraut nga kahimtangan may kahilwayan
(Koro)*

Tulay: Pag-onongay, timbanganay nadab-ot pag-ogwad natun!