



SAN JOSE

MULTI-PURPOSE COOPERATIVE

56TH

ANNUAL GENERAL ASSEMBLY

San Jose Office

St. Anthony's College
San Jose, Antique
July 24 & 30, 2022
August 20 & 27, 2022

Miagao Office

Justice Ramon B.
Britanico Hall
Miagao, Iloilo
July 23, 2022
August 13, 2022

Oton Office

Oton Central Elementary
School
Poblacio, Oton, Iloilo
July 17, 2022
August 7, 2022

Guimaras Office

Cresente P. Chavez
Central School,
San Miguel, Jordan
Guimaras
July 16, 2022
August 6, 2022

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



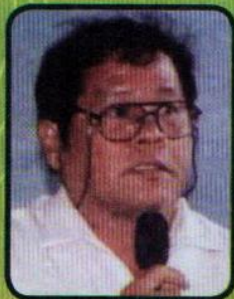
ELISEO C. CANALIN
2005



PELAGIO AUSAN
2003



RAMON DOUGLAS ABIERA
1999



CESAER SALVO
1993



ARISTON MIÑES
1992



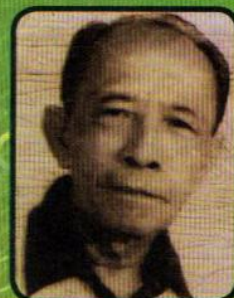
ENGR. GOLDELINO CHAN
1991



CECILIO ABETO
1981-1990



JOVITO ENCARNACION
1974-1980, 1982-1984



TEOPISTO G. DUAY
1970

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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.



**HOUSE OF REPRESENTATIVES
DEPUTY SPEAKER
REPRESENTATIVE
LONE DISTRICT OF ANTIQUE**

Kruhay!

My warmest congratulations to the San Jose Multi-Purpose Cooperative for your 56 years of providing quality service to the Antiqueños.

This day marks another milestone for San Jose MPC which has remained strong despite all the hurdles and challenges all these years.

San Jose MPC has been a great partner during my term as Antique's Lone District Representative in the realization of my vision to provide sustainable livelihood to our kasimanwa.

I am looking forward to continue working with you, for the further development of Antique.

Again, congratulations to you on this very big occasion, and all the best in the coming years!

LOREN LEGARDA
Deputy Speaker and
Representative, Lone District of Antique



Republic of the Philippines
Province of Antique
OFFICE OF THE GOVERNOR
San Jose de Buenavista, Antique

Cooperatives serve as our society's advocate in strengthening the socio-economic status of the people. The interactive, hardworking and competent men and women of our Cooperatives make certain that they deliver quality, trustworthy and beneficial support to the community ranging from economic, health, educational, environmental and social services.

We are fortunate that the province of Antique is one among the places blessed with a flourishing cooperative industry, and this made a big impact to the lives of the Antiqueños.

As the San Jose Multi-Purpose Cooperative holds its 58th Annual General Assembly for the year 2022, I wish to congratulate all of the SJMPC family from its different branches here in the region for a job well done. Your dedication and innovativeness manifest a flock of cooperative member-consumers and officers who are adept at making the Province of Antique, as well as the whole region, an efficacious venue for a burgeoning cooperative business.

I commend the officers and employees of the San Jose Multi-Purpose Cooperative for the continuous growth of your organization, and for the various programs, projects and activities that you have provided to the Antiqueños for the betterment of their way of life. This assemblage will serve as a fitting avenue to further boost your magnanimity and merit in service to the people.

Continue to soar for Antique's advancement. Kudos to all!

RHODORA J. CADIAO
Governor



Republic of the Philippines
Province of Antique
MUNICIPALITY OF SAN JOSE DE BUENAVISTA
OFFICE OF THE MAYOR

KRUUUHAY!

Cooperative greetings to the officers and members of the San Jose Multi-Purpose Cooperative on the occasion of their 56th Annual General Assembly.

I always consider San Jose Multi-Purpose Cooperative as one of the socio-economic game changers in the municipality since its inception in the late sixties. For one, because it's a people's movement, it operates sustainably through the years, becoming bigger in its reach and better and varied in its service. Since it directly affects people's lives through the provision of productive resources, it engenders community development, acting as able partner of government with its impact on livelihood and job creation.

I have followed the progress of SJMPC through the years and it exemplifies what ordinary people can do, if only they pool their time, talents and resources for the common good.

Now, with their millions of funds being used within the municipality, it operates on par with banks notably in reaching out to sector who otherwise are without access to credit and other productive resources.

I commend the Offices and Staff of the Cooperative for their viable operations despite the restrictions consequent of the COVID Pandemic. But let us not pat ourselves in the back. There are many problems in our municipality that I am sure the cooperative can do something about. What we need is a bit of imagination and hard work. I am sure that in the years to come our children, your children, will reap the fruits of your determination in pushing for the success of the cooperatives.

Lastly, I commend the members for staying on as members your active participation will determine how successful SJMPC will be. I hope you will invite others to be members as well.

May Peace and Progress be with us. Thank you

ENGR. ELMER C. UNTARAN
Municipal Mayor



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

A happy and blessed day to each and every one of you!

This year, it is with great pleasure that I extend my congratulations to every member of the San Jose Multi-Purpose Cooperative in the celebration of your 56th Annual General Assembly on August 2022. I believe that the quality of your service helps in the growth of your cooperative. You have continuously helped the financially burdened through your various and different programs and activities that can cater their needs. The hope that you have given to all that you have assisted by your financial products and loan products shows the dedication of all your members and the Cooperative itself

I wish that this activity will be successful and will allow the Cooperative to flourish and thrive. I hope that the success of this activity will only serve to push forward the growth and prosperity of all the members of this Cooperative.

God Bless us all!

MACARIO N. NAPULAN, M.D.
Municipal Mayor



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

It is with awe and gratitude that I extend my congratulations to the officers and members of the San Jose Multi-Purpose Cooperative (SJMPC) on the occasion of your 56th Annual General Assembly.

I am in awe because 56 years is like six (6) generations already (from 1966 to 2022) and you keep on going strong even in the peak of the COVID 19 pandemic. The fact that you survived historic and tragic events from your province and nationwide is itself a testament to your success.

I am also grateful because you've been operating for several years now in the Municipality of Oton and continues to grow in numbers. I am sure that many Ogtonganons have benefited from your services and this means not giving up on us

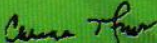
Indeed it is true that we rise by lifting others. When you help others, your life starts to have meaning and purpose. Real joy comes not from material possessions but from people. When we give our hearts in kindness and love, we get the riches of the universe, and the greatest of these is happiness.

Leadership is all about people inspiring people to believe in the impossible, to believe in themselves, and to become the very best version of themselves. (*AmalReShei. We Rise by Lifting Others.*)

Thus, in view of the foregoing premises, who then would be afraid of the future? We can be hurt, we can be afflicted, we may lose our lives due to illness, war, and calamities, we may have no job; but for as long as we have people who are generous, and civil society organizations that promote resiliency, we will always be inspired to be the best version of ourselves.

Therefore without much ado, let me say also "For all that has been, Thank you. For all that is to come, Yes!"

Wishing more blessings from God to you!


CARINA V. FLORES
Mayor



Republic of the Philippines
Province of Antique
MUNICIPALITY OF JORDAN
Province of Guimaras
Municipal Mayor

"In the midst of chaos, there is also opportunity" - Sun -Tzu, A Arte da Guerra. As the saying goes, there will always be opportunity. Three (3) long years of agony in battling the pandemic and here we are, still standing and aiming for prosperity. In the 56th Annual General Assembly of San Jose Multi-Purpose Cooperative, once again, The Municipality of Jordan is privileged to have one of your branches here with us.

SJMPC plays a huge role in the development of our Municipality being the Business Center of the Province. Now that we are slowly opening our doors in tourism and trade, we are expecting a higher IRA in the next five (5) years. We are hoping that you are one with our Mission and Vision which highlights the certain goal-sustain life for our constituents. It is indeed a great challenge that we will have to take on. With the help of business establishments like yours, we are getting closer to our goal.

Change will be inevitable but our will to succeed will be our drive in reaching our ultimate goal!

Congratulations SJMPC and More Power!


ENGR. RUBEN B. CORPUZ
Municipal Mayor



**COOPERATIVE DEVELOPMENT AUTHORITY
Regional Office**

My greetings and respect to the members, board of directors, committee members and management staff of San Jose Multipurpose Cooperative.

My sincere felicitations on your 56th Annual General Assembly on August, 2022. Looking back two years ago, the national health emergency caused by COVID-19 pandemic put a halt in our culture to celebrate the annual general assembly of members as an exercise of good cooperative governance. Moreover, the pandemic created a great loss in business opportunities and starvation for those jobless individuals.

San Jose Multipurpose Cooperative is among the vibrant cooperatives in the region that stood and rise above the difficult situation and has served as partner of the government in the delivery of essential services and has demonstrated the spirit of cooperation by helping the members and the community where it operates.

The resiliency displayed by the management of San Jose Multipurpose Cooperative with the strong support of the board of directors and other officers were in deed a manifestation of a sound business operation. As your cooperative embarks to venture more innovative products and services to respond the needs of the members and to address the different challenges brought by the pandemic, we encourage everyone to be prepared; install new techniques, update the policies and procedures, and cultivate the skill and potentials of the human capital of the cooperative thru continues education, to be more pro-active and participative in decision making.

Congratulations. God bless us all.


NORA P. PATRON, Ph.D.
Director III



FONUS COOPERATIVES FEDERATION-ANTIQUÉ

"Professional Service with a Heart"

Atabay, San Jose, Antique

Mobile No. (0917-

7178507/09175368638/09177168508)

Email: fonusantique@gmail.com

The FONUS Federation together with the 23 affiliate member cooperatives, the officers, committees, management and staff, extend its warmest greetings to San Jose Multipurpose Cooperative in the occasion of its Annual General Assembly, to include the vibrant members, officers and its management staff for the job well done.

Our Cooperative was challenged by the pandemic which hampered our normal lives and activities and also caused the loss of opportunities and even the loss of our loved ones. Many businesses and organizations were pushed to the edge which resulted to bankruptcy and even closure. This pandemic also hindered our relationship connectivity due to quarantine protocols which put limit to our mobility. Despite of this, we believed that San Jose Multipurpose Cooperative was able to withstand the challenges we faced in past and accept at this time with the strong foundation of the cooperative founded by the word of God and its mission to continue to spread the Spirit of Cooperativism "We stumble and we fall; yet, we rise and we try again."

This worldwide phenomenon taught us what was essential in our life and gave us challenge to innovate our approaches in the implementation of our programs and services. Today, we believe that with these challenges, San Jose Multipurpose Cooperative will become more vibrant and strong in the fulfilment of its mission of reaching other communities who have not experienced the way of development the cooperative is doing.

Again, Congratulations to San Jose Multipurpose Cooperative and may all your future endeavour be full of blessings. We pray to God for the Holy Spirit to guide your officers and staff as you engage yourselves in new endeavour, increased membership and new programs.

We assure you of our support to your cooperative's endeavour and areas to the best of our capacity with a heart to provide quality services to your members.


TOMAS R. OSUMO
Chairperson, BOD



ANTIQUÉ FEDERATION OF COOPERATIVES (AFCCUI)

Funda-Dalipe, San Jose, Antique
Cellphone No.: 09177167498/Tel. No. 036-5409965
E-mail: afccui@yahoo.com/ afccui@gmail.com



Congratulations San Jose Multi-Purpose Cooperative on your 56th Annual General Assembly!

Covid – 19 pandemic has changed and disrupted the usual day to day operations. The processes of doing business with members and stakeholders were greatly affected and had underwent a long way in order to get back to the usual and normal cooperative activity. In turn, the cooperative has to adopt workable strategies to cope with the sudden and unexpected changes.

Work arrangements and service delivery to the members have been refashioned to adapt to challenging circumstances.

In the lives of the many coop advocators, the belief and the mandate are made clear that “No one should be left behind”. Let us harness the skills, knowledge, and attitudes of our cooperative people to build a better, just, and fair cooperative.

In this context, the members grew more to be active and participative in decision-making thus, becoming more pro-active in setting the directions of the cooperative ahead

Our sincere wishes and congratulations to San Jose Multi-Purpose Cooperative with our heartfelt thanks for their valuable contribution to our Federation.

FELIZA E. LABRADOR, MPA
Manager



ANTIQUÉ FEDERATION OF COOPERATIVE (AFCCUI)

My warmest congratulation to the coop members, officers, and employees of San Jose Multi-purpose Cooperative on the occasion of your General Assembly.

Let us remain steadfast in the pursuit of cooperative ideals for us to sustain the continue success. Let us join hands and heart to ensure peace and prosperity for all.

Your cooperative truly changes the lives of your members. A socio-economic upliftment model in Antique.

May you remain as the best cooperative not only in the province of Antique but in the region as well.

More power to San Jose Multi-Purpose Cooperative!!!

NICK M. ABARIENTOS
Vice-Chairperson Board of Director



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

Congratulations to all of us for the first face to face sequential General Assemblies of our cooperative during this COVID19 pandemic!

This new normal has forced us to find new ways to bring the information we owe to the members. The mini assemblies, though it demands more time, is the best way to bring SJMPC closer to its stakeholders. It encourages more participation among members, but strictly observing the health protocol.

The year 2021 was another challenging year since a number of our members were affected by typhoon Odette. The Board and Management came up with a special program to help restore the livelihood of affected members.

The on-going restrictions brought by COVID19 has provided SJMPC the opportunity to partner with DIGICoop to cater to the needs of members. Registered members can now pay their utilities online anywhere and anytime using their cellphones.

SJMPC has also strengthened its partnership with 1CISP for the life and non-life insurance which can respond to the various needs of interested members.

What we have achieved were made possible through the continuing support of the loyal members, the hardworking staff, and the dedicated officers.

We remain committed and united in our mission to uplift the lives of our members!

Kruuhaay!

MARILOU RAS-LLAVAN
Chairperson of the Board/
Chairperson of AFCCU



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

Warmest greetings to our members, officers and stakeholders as we celebrate our 56th General Assembly.

During pandemic, SJMPC was able to withstand the test of time. Total Assets rise from P590M in 2020 to P637M by the end of 2021. Our membership increases from 12,416 to 13,000. Our services address members' economic and social needs. In spite of world's crisis, we are getting BIGGER, BETTER, and STRONGER!

All of these achievements does not come from the strength and work of one but through combined efforts of many. We applauded our pillars of strength; the officers, management, and valued members for doing each other's role to achieve these progress.

As we work towards the realization of our strategic plan, we will combine our efforts. We will unite rather than divide, we will explore innovative strategies to generate resources. We will improve internal systems and policies towards sustainability.

Challenges will be in every step of the way but let us always be inspired by the words in our cooperative pledge, "Alone, I am weak; but with others, I am strong!". Let us bond through our collective purpose, determination, and strength.

Once again, thank you very much for everything that lead us to grow. Let us hold on as we push forward on the righteous direction in the fulfillment of our shared aspirations.

"Sa Diyos ang Himaya!"

RODELYN I. VERA CRUZ-BERTO
General Manager



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

To our coop members, officers, and staff, and other stakeholders, my warmest greetings. After two years of pandemic, the San Jose Multi-Purpose Cooperative is celebrating its 56th Annual General Assembly. The COVID-19 pandemic has adversely affected the lives of the entire world. People have lost their job resulting to plummeting down of global economy.

While our coop operation was not spared from this pandemic, it has not stopped its programs and services. At the onset of 2022, our economy is slowly recovering. As our loan portfolio risk is increasing, our income is slowly recovering.

The future holds a promising and positive coop operations with the continued support of our member: as well as the resilient and able management and administration. We will be unfazed by the challenge and by God's help, we will succeed.


PAYMUND V. HUELAR
Branch Manager-Miagao



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

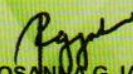
Warmest Greeting to everyone.

The SJMPC staff, officers, and all the members are very happy to celebrate the 56th General Assembly Meeting. Despite the challenges we've faced for the past two years due to Covid-19 Pandemic, we were able to manage all the obstacles and still remaining strong. We are very blessed with the guidance and protection of our Almighty Father SJMPC will continue to live with our mission and vision, and to offer our dedication, support to each other in our endeavors.

Thanks to all the members for the unending support and trust to our SJMPC and for patronizing all the programs and services of SJMPC.

Let's work hand in hand to achieve our dreams and aspirations

Kruhay! Thank you very much, SJMPC.


ROSANNA G. JABIE
Branch Manager-Oton



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

Kudos to the Officers, Committees, Management Staff, and Members of San Jose Multi-Purpose Cooperative for a vigorous and victorious 56th years of existence!

Recent years really tested our commitment in the cooperative movement. The travel restrictions, the curfews, and other guidelines issued by different provinces thru numerous executive orders greatly affected the business sectors be it public or privately owned businesses. Truly, COVID-19 Pandemic challenges and changes us in innumerable ways.

Many businesses incurred losses, several employees and laborers lost their jobs, families struggled a lot to sustain their basic needs and even lost a family member. These were true events beyond our expectation and imagination, a God's will to test our faith, to teach us a lesson or maybe to introduce to us innovations.

We, in the cooperative sector wrestled for our financial stability, grappled for our services, and learned to adapt to the new normal. We have heartily accepted the challenges and never left our members behind. We have extended assistance through our social services, developed programs to help settle the member's due obligations, and engaged on digitalization through the launching of DIGICOOP; a new venture developed for the new normal. With these, we had proven our flexibility and robustness.

As we continue our journey, we shall face stumbling rocks, breaks in tradition, or even a new world. However, if we work as one we are not undaunted "We are not living in fear, we are living in Faith".

May the spirit of cooperativism and hope continue to live within us, trials and hardships will strengthen us more, and a will to serve be within our hearts forever.

Indeed, San Jose MPC is ready to face any battle and survive any trial, proudly this is **I BELONG!**


JONNAH L. FORASTEROS
Branch Manager - Guimaras



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

"We live in a world that is taken in by the frenzy of possessing, and the struggles to walk as a community. The work that you have been doing: relationships as opposed to individualism, teamwork as opposed to self-interests, the common good as opposed to the interests of a few." (Pope Francis on the Cooperative Movement)

Indeed, we thrive in a world of materialism, individualism and consumerism. Our cooperatives are countering this culture by fostering a deep sense of community among our members. We are glad that the San Jose Multi-Purpose Cooperative (SJMPC) highlights the need for all its stakeholders "to belong" as the Church emphasizes the beauty of journeying together as one family, as one community, with the preferential option for those at the periphery, those whose voices are not listened to by the society. We ought to care for them, and the cooperative is one important tool for us to dialogue with them and respond to their needs.

As the Roman Catholic Diocese of San Jose de Antique celebrates its 60th Anniversary as Local Church, we remember with unceasing gratefulness the Mill Hill Missionaries who initiated the cooperative movement in Antique, enflashing the episcopal motto of the late Bishop Cornelius De Wit, MHM - "That they may have life (John 10:10)". We pray that what they have started will continue to flourish as we look after the least, last, and lost among us.

Entrusting SJMPC to St. Joseph our patron, I remain


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

Agenda

Day 1

Call to Order

Reading of Proof of Due Notice

Determination of Quorum

Reading and Approval of Previous Minutes

Business Arising from the Minutes

Presentation of Reports

Presentation and Approval of Audited FS and Results of Performance and Social Audit

New Business

 Presentation of New Election Guidelines

 Presentation of Amendments of the By Laws and Articles of Cooperation

Raffle

Day 2

Call to Order

Determination of Quorum

Presentation of Candidates

Presentation & Approval of Plans and Budget

Approval of the Conversion of Two (2) Satellite Offices - Oton & Miag-ao to Branches

Approval of Hiring of External Auditor

Election of Officers

Other Related Matters

Raffle

Proclamation of Winners

Adjournment

SAN JOSE MULTI-PURPOSE COOPERATIVE

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 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

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.

SAN JOSE MULTI-PURPOSE COOPERATIVE

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 1500	
To sustain membership	
Increase participation on members in coop activities	

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 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	



SAN JOSE MULTI-PURPOSE COOPERATIVE

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).

SAN JOSE MULTI-PURPOSE COOPERATIVE

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:

Attested :

SGD. OFELIA B. MICIANO
Board Secretary

SGD. MARILOU R. LLAVAN
Chairperson, Board of Directors

SAN JOSE MULTI-PURPOSE COOPERATIVE

2021 BOARD RESOLUTIONS

BOARD RESO. NO. 01, S. 2021

A BOARD RESOLUTION TO APPLY FOR GRANT ASSISTANCE UNDER DEPARTMENT OF AGRICULTURE (DA) -ENHANCED KADIWA NI ANI AT KITA MARKETING LOGISTICS FINANCIAL GRANT PROGRAM IN THE AMOUNT OF THREE MILLION PESOS (PHP3,000,000.00) AND DESIGNATING AUTHORIZED REPRESENTATIVES/S TO ENTER INTO AGREEMENT WITH THE DA

BOARD RESO. NO. 02, S. 2021

A BOARD RESOLUTION REQUESTING THE BDO NETWORK BANK POINT OF SALE (POS) MACHINE

BOARD RESO. NO. 03, S. 2021

A RESOLUTION AUTHORIZING THE USE OF P4.8 MILLION COLLECTION FROM WRITTEN OFF ACCOUNTS TO FUND THE ALLOWANCE FOR PROBABLE LOAN LOSSES.

BOARD RESO. NO. 04, S. 2021

A BOARD RESOLUTION AUTHORIZING BRANCH MANAGER RAYMUND V. HUELAR AND TELLER KAREN KAYE G. JUANILLO OF SAN JOSE MULTI-PURPOSE COOPERATIVE MIAG-AO, ILOILO BRANCH OFFICE TO OPEN A CURRENT ACCOUNT WITH PHILIPPINE NATIONAL BANK (PNB)-MIAG-AO, ILOILO BRANCH AND DESIGNATING THE SAME AS AUTHORIZED SIGNATORIES

BOARD RESO. NO. 05, S. 2021

A BOARD RESOLUTION AUTHORIZING BRANCH MANAGER ROSANNA G. JABILE AND TELLER LYSLIE D. ESCANDER OF SAN JOSE MULTI-PURPOSE COOPERATIVE OTON, ILOILO BRANCH OFFICE TO OPEN A CURRENT ACCOUNT WITH RIZAL COMMERCIAL BANKING CORPORATION (RCBC) – OTON, ILOILO BRANCH AND DESIGNATING THE SAME AS AUTHORIZED SIGNATORIES

BOARD RESO. NO. 06, S. 2021

A BOARD RESOLUTION AUTHORIZING BRANCH MANAGER JONNAH L. FORASTEROS AND TELLER APRIL JANE R. MACABINGUEL OF SAN JOSE MULTI-PURPOSE COOPERATIVE GUIMARAS BRANCH OFFICE TO OPEN A CURRENT ACCOUNT WITH BDO NETWORK BANK- GUIMARAS BRANCH AND DESIGNATING THE SAME AS AUTHORIZED SIGNATORIES

BOARD RES. NO. 07, S. 2021

A BOARD RESOLUTION APPROVING THE REVISED SAN JOSE MULTI-PURPOSE COOPERATIVE CREDIT POLICY

BOARD RESO. NO. 08, S. 2021

A BOARD RESOLUTION REQUESTING THE COOPERATIVE DEVELOPMENT AUTHORITY (CDA) FOR A REGULATORY RELIEF TO CANCEL THE CONDUCT OF GENERAL ASSEMBLY 2021 DUE TO COVID-19 PANDEMIC PURSUANT TO RECOMMENDATIONS OF THE ELECTION COMMITTEE (ELECOM)

BOARD RESO. NO. 09, S. 2021

A BOARD RESOLUTION AUTHORIZING BOARD CHAIRPERSON MARILOU R. LLAVAN TO REPRESENT SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) AS THE OFFICIAL VOTING DELEGATE TO COOPERATIVE DEVELOPMENT AUTHORITY REGION VI ORGANIZATIONAL MEETING AND ELECTION OF OFFICERS OF THE REGIONAL CLUSTERED ORGANIZATION (RCO) ON APRIL 7, 2021

BOARD RESO. NO. 010, S. 2021

A BOARD RESOLUTION AUTHORIZING BOARD CHAIRPERSON MARILOU R. LLAVAN AS THE OFFICIAL REPRESENTATIVE OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) TO 1COOPERATIVE INSURANCE SYSTEM OF THE PHILIPPINES (1CISP) VIRTUAL GENERAL ASSEMBLY ON APRIL 10, 2021

BOARD RESO. NO. 010-A, S. 2021

RESOLUTION DESIGNATING MS. LEDA T. DE GRACIA AS THE THIRD MEMBER OF THE PERSONNEL OVERSIGHT COMMITTEE (POC) OF THE SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)

BOARD RESO. NO. 011, S. 2021

A BOARD RESOLUTION AUTHORIZING BOARD CHAIRPERSON MARILOU R. LLAVAN TO REPRESENT SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) AS THE OFFICIAL VOTING DELEGATE TO COOPERATIVE DEVELOPMENT AUTHORITY (CDA) REGION VI ORGANIZATIONAL MEETING AND ELECTION OF OFFICERS OF THE REGIONAL CLUSTERED ORGANIZATION (RCO) ON MAY 21, 2021

BOARD RESO. NO. 012, S. 2021

A BOARD RESOLUTION TEMPORARILY SUSPENDING THE REQUIREMENT OF THE SIGNATURE OF THE WITNESSES FOR LOAN APPLICATION WITHIN SHARE CAPITAL DUE TO THE ONGOING COVID19 PANDEMIC

BOARD RESO. 012-A, S. 2021

A BOARD RESOLUTION AUTHORIZING RODELYN VERA CRUZ- BERTO, GENERAL MANAGER, SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) TO TRANSACT AND SIGN FOR AND ON BEHALF OF SJMPC ANY RELATED DOCUMENTS TO THE PURCHASE OF THE PROPERTY IN GUIMARAS

SAN JOSE MULTI-PURPOSE COOPERATIVE

BOARD RESO. NO. 013, S. 2021

A BOARD RESOLUTION AUTHORIZING JOSEPHINE TANDUG AS OFFICIAL REPRESENTATIVE OF SAN JOSE MULTI-PURPOSE COOP (SJMP) TO PROCESS THE AUTHORITY TO PRINT (ATP) FOR THE OFFICIAL RECEIPT OF SJMP MIAG-AO, ILOILO BRANCH OFFICE

BOARD RESO. NO. 14, 2021

A BOARD RESOLUTION AUTHORIZING KRISTINE JOY OMALLAO AS OFFICIAL REPRESENTATIVE OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMP) TO PROCESS ITS RENEWAL OF TAX EXEMPTION CERTIFICATE WITH THE BUREAU OF INTERNAL REVENUE (BIR)

BOARD RESO. NO. 15, 2021

A BOARD RESOLUTION AUTHORIZING THE SUBSEQUENT PERSONAGES AS BANK SIGNATORIES OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMP): 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

BOARD RESO. NO. 16, 2021

A BOARD RESOLUTION CHANGING THE AUTHORIZED SIGNATORIES OF SAN JOSE MULTI-PURPOSE COOPERATIVE RIZAL COMMERCIAL BANKING CORPORATION (RCBC) ACCOUNT NUMBER 0163900166 FROM RODELYN VERA CRUZ-BERTO AND ROSANNA JABILE TO BOARD CHAIRPERSON MARILOU R. LLAVAN AND TREASURER EMELDA F. ELIZALDE AS PRINCIPAL SIGNATORIES AND VICE-CHAIRPERSON ELISEO C. CANALIN AND SECRETARY OFELIA B. MICIANO AS ALTERNATE SIGNATORIES.

BOARD RESO. NO. 017, S. 2022

RESOLUTION TO APPLY AS REGULAR MEMBER OF THE DIGICOOP AND TO AVAIL OF PACKAGE A SERVICE AND TO AUTHORIZE MARILOU R. LLAVAN, CHAIRPERSON TO BE THE AUTHORIZED REPRESENTATIVE

BOARD RESO. NO. 018, S. 2021

A BOARD RESOLUTION AUTHORIZING MARILOU R. LLAVAN, BOARD CHAIRPERSON, SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMP) TO BE THE OFFICIAL REPRESENTATIVE OF SJMP TO THE PHILIPPINE COOPERATIVE FUND (PCF) VIRTUAL ANNUAL GENERAL ASSEMBLY

BOARD RESO. NO. 019, S. 2021

RESOLUTION TO APPROVE GOODWILL PROGRAM FOR AREA COORDINATORS

BOARD RESO. NO. 020, S. 2021

A BOARD RESOLUTION AUTHORIZING MARILOU R. LLAVAN, BOARD CHAIRPERSON, SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMP) TO BE THE OFFICIAL REPRESENTATIVE OF SJMP TO THE ANNUAL GENERAL ASSEMBLY OF ANTIQUE FEDERATION OF COOPERATIVES (AFCCU)

BOARD RESO. NO. 021, S. 2021

A BOARD RESOLUTION CONFIRMING THE TERMINATION FROM SERVICE OF MONICO GORDON, ACCOUNT OFFICER, SAN JOSE MULTI-PURPOSE COOPERATIVE EFFECTIVE AUGUST 23, 2021

BOARD RESO. NO. 022, S. 2021

A BOARD RESOLUTION CONFIRMING THE SUSPENSION OF NINE (9) SAN JOSE MULTI-PURPOSE COOPERATIVE PERSONNEL FOR FIFTEEN (15) DAYS

BOARD RESO. NO. 023, S. 2021

A BOARD RESOLUTION CONFIRMING THE RE-SHUFFLING OF NINE (9) SAN JOSE MULTI-PURPOSE COOPERATIVE PERSONNEL TO THREE (3) BRANCH OFFICES

BOARD RESO. NO. 024, S. 2021

A BOARD RESOLUTION AUTHORIZING MS. ANNA CECILIA R. PEFIANCO, ETHICS COMMITTEE MEMBERS OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMP) TO FILL IN THE VACANCY IN THE ETHICS COMMITTEE OF ANTIQUE FEDERATION OF COOPERATIVES (AFCCU), SAN JOSE dB, ANTIQUE

BOARD RESO. NO. 025, S. 2021

A BOARD RESOLUTION APPROVING TO SELL THE PROPERTY OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMP) LOCATED AT MAYBATO NORTH, SAN JOSE dB, ANTIQUE AND AUTHORIZING MS. RODELYN VERA CRUZ- BERTO, GENERAL MANAGER TO NEGOTIATE AND SIGN DOCUMENTS FOR AND IN BEHALF OF SJMP

BOARD RESO. NO. 026, S. 2021

A BOARD RESOLUTION APPROVING TO ADOPT THE CRITERIA IN GIVING OF STAFF YEAR-END BENEFIT FOR 2021



**ELECTION COMMITTEE REPORT
CY 2021**

No.	FUNCTIONS AND RESPONSIBILITIES	ACTIVITIES/TARGET
1.	Conduct Regular and Special Election Committee Meetings	→ Conducted regular monthly meetings and special meeting on the following dates: January 18, 2021 February 03, 2021 February 17, 2021 (Special Meeting) March 03, 2021 August 09, 2021 September 04, 2021 December 21, 2021 → Recommended to the Board of Directors for the ELECOM to maximize the use of modern technology such as zoom/virtual to facilitate conferences/meetings in this new normal brought by Covid-19 pandemic for us to remain safe at home without sacrificing its function. → The EleCom recommended to the Board of Directors to increase the monthly honorarium of the Election Committee from 300.00 to 2,500.00. This will include the internet allowance and even the increased transportation expenses in this new normal.
2.	Review and formulate election Rules and Guidelines and prepare Election Manual for the General Assembly approval.	→ SJMPC Election Manual is still subject for ratification on the 2022 Annual Regular General Assembly Meeting (ARGAM).
3.	Implement election rules and guidelines duly approved by the General Assembly.	→ Prepared and sent letter to the Board of Directors stating the ELECOM's desire to conduct a referendum by November 2021 with METVs for the approval of the proposed Election Rules and Guidelines and SJMPC Election Manual. → The following are the important part of the guidelines for approval.
4.	Recommend necessary amendments to the election rules and guidelines, in consultation with the Board of Directors, for approval of the General Assembly.	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. Separate Annual General Assembly for Miag-ao and Oton (combined with Guimaras Branch) thus from Annual Regular General Assembly meeting (ARGAM) to Annual Regular Branch Assembly Meeting (ARBAM).
5.	Prepare election paraphernalia.	→ The proposed referendum of the Election Committee was not pursued due to the increased cases of Covid-19 during the last quarter of 2021.
6.	Supervise the conduct, manner and procedure of election and other related activities and act on the changes thereto.	
7.	Canvass and certify the result of the election.	
8.	Proclaim the winning candidate.	
9.	Prepare and submit quarterly accomplishment report to the General Assembly through the Board of Directors.	
10.	Attend the General Assembly Meeting.	
11.	Perform such other functions as prescribed in the by-laws or authorized by the general assembly.	
12.	Information Dissemination and Members' Education	→ The Election Committee Members in their personal capacities tried to reach out to some members via personal dialogue, social media, call and text messaging. The Elecom encouraged them to continue supporting SJMPC by maintaining their performance as members in good standing so that when election time comes, they can execute their right to suffrage.

SGD. MS. DELIA C. MONTERO
Chairperson

AUDIT COMMITTEE REPORT

For the Year 2021

The Audit Committee extends its warmest greetings to all members, officers, management and staff of San Jose Multi-Purpose Cooperative on its 58th General Assembly.

For the year 2021, the AUDIT COMMITTEE had performed its roles and functions to our Cooperative not only to the Main office but also to our Satellite offices in Miag-ao, Oton and Guimaras.

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

As we examined the Official Receipts, Cash/Check Disbursement and Journal Vouchers, we have found out that the books were regularly updated and all supporting documents were properly attached. Systems and procedures were properly followed and internal control is observed and practiced.

We have conducted a regular surprise cash count and found out that Tellers/cashier's cash on hand is accurate and daily collections were deposited intact. Inventory of stocks, accountable forms, office supplies, properties and equipment were done regularly.

The Financial Statements and Bank Reconciliation Statements were reviewed and examined thoroughly. We have examined also the DOSRI accounts and the Subscribed Share Capital of members and we found out that some members have fully paid and exceeded their subscribed Share Capital but they did not apply for the additional subscription, so the Audit committee recommended that they should apply for the additional subscription.

The Board of Directors have formulated policies and were properly implemented by the General Manager. Recommendations of the Audit committee were monitored and implemented.

On our Coop Performance Audit Report, SJMPC got a rating of 62% on the Financial Performance.

♦ Stability	- 13%
♦ Turn-over	- 2%
♦ Efficiency	- 25%
♦ Profitability	- 9%
♦ Structure of Assets	- 13%
Total	- 62%

The over-all performance rating for:

Governance and Management – 37.98%, S T E P S – 37.20% with a grand total of 75.18%. We obtained an adjectival rating of FAIR.

We wish to convey our deepest gratitude to the Board of Directors, the officers, the management and staff under the active leadership of the General Manager for their warm accommodation and continued support to the Audcom Team.

SGD. MS. MARY MARGARET LEORA BALASA
Chairperson

SAN JOSE MULTI-PURPOSE COOPERATIVE

EDUCATION COMMITTEE REPORT

For the year 2021, the Education Committee (Edcom) has performed the following:

1. Recruited 972 members; however, 85 have been terminated, withdrawn or resigned giving us a net membership of 13,000 for the year ending December 2021.

Total Membership

	San Jose	Miagao	Oton	Guimaras	Total
Male	2,982	558	304	246	4,090
Female	6,027	1,296	947	640	8,910
Total	9,009	1,854	1,251	886	13,000

Total Members Terminated/Withdrawn

	San Jose	Miagao	Oton	Guimaras	Total
Male	9	4	4	1	18
Female	24	16	25	2	67
Total	33	20	29	3	85

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

PROGRAMS/ACTIVITIES OF SJMPC			No. of Pax		
Date	Program	Venue	Male	Female	Total
October 22, 2021	BES: Financial Assistance	SJMPC Offices	10	26	36
October 30, 2021	DigiCOOP Launching	SJMPC Office	10	21	31
November 2021	Brigada Eskwela	Bongbongan 1 & 2 ES Bagumbayan ES Durog ES Lugutan ES Calo-oy ES Tuta-Tula ES Bulalacao ES Luyang ES Lambayagan ES V. Gasparil ES			10 schools
December 7, 2021	Anti-Flu & Anti-Pneumonia Vaccination	SJMPC Summit Hall	39	60	99

PROGRAMS/TRAININGS ATTENDED BY SJMPC			No. of Pax		
Date	Program	Venue	Male	Female	Total
January 30, 2021	Orientation on Co-op Taxation	Hotel Kinaray-a	2	6	8
February 25, 2021	Orientation on MC2021-03	Hotel Kinaray-a	2	7	9
March 20, 2021	Workshop on CDA mandatory Reports	Hotel Kinaray-a	0	2	2
April 6, 2021	ISTIV Training (DOLE)	via Zoom	0	1	1
May 11, 2021	MCN: Habits of Effective Leader	via Zoom	0	2	2
May 17, 2021	MCN: FOCCUS Officers Forum: Managing Cooperative General Reserve Fund	via Zoom	0	2	2
May 21, 2021	MCN: How to be a Servant Leader	via Zoom	1	1	2
May 18, 2021	Service Quality	via Zoom	20	22	44
May 25, 2021	MCN: Strengthening Mental Health Law	via Zoom	0	2	2

SAN JOSE MULTI-PURPOSE COOPERATIVE

PROGRAMS/ACTIVITIES OF SJMPC			No. of Pax		
Date	Program	Venue	Male	Female	Total
May 28, 2021	Records Management & Policy Development on Records Management	via Zoom	1	9	10
June 1, 2021	Financial Statement Presentation Relation to MC2020-18 Re: Regulatory Relief Measures for Cooperatives with Credit Operation in view of the COVID19 Pandemic	via Zoom	0	2	2
June 25, 2021	Financial Literacy (AFCCUI)	via Zoom	1	4	5
August 6, 2021	Webinar on Social Media Marketing	via Zoom	1	4	5
August 14-15, 2021	Fundamentals of Cooperative	via Zoom	2	6	8
August 19-20, 2021	Coaching Tool Kit for Senior Managers (MCN)	via Zoom	0	2	2
August 20, 2021	Positive Psychology in the Workplace (MCN)	via Zoom	0	2	2
August 21-22, 2021	Governance of Cooperative	via Zoom	2	6	8
September 4-5, 2021	Financial Management Training (AFCCUI)	via Zoom	2	10	12
September 11-12, 2021	Credit & Risk Management Training (AFCCUI)	via Zoom	7	9	16
September 18-19, 2021	Webinar in Accounting for Non-Accounting (AFCCUI)	via Zoom	1	11	12
September 28, 2021	Conflict Resolution in the Workplace (MCN)	via Zoom	0	2	2
October 20, 2021	Digital Transformation for Cooperative (MCN)	via Zoom	1	4	5
October 21, 2021	Loan Portfolio Management: The Cooperative Way (MCN)	via Zoom	0	6	6
October 25, 2021	Building Resiliency in Cooperative: Digitalization in the Workplace (MCN)	via Zoom	2	10	12

SGD. MR. ELISEO C. CANALIN
Chairperson



SAN JOSE MULTI-PURPOSE COOPERATIVE

MEDIATION AND CONCILIATION COMMITTEE REPORT

The committee has the following composition

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

Year 2021 has been another stretch of National Pandemic with the spread and evolution for some variants of COVID 19. The Inter-Agency Task Force or IATF strictly imposed minimum health standards on its fight against the spread of the virus. In order to contain the corona virus, San Jose Multi-Purpose Cooperative adheres to what the government enforce until this moment.

The Mediation and Conciliation Committee also rigorously follows the management of SJMPC not to convene with members with disputes especially on payments for mediation and conciliation. Moreover, flexibility with regards to terms and collection from delinquent member-owners were highly stretched by the management for humanitarian considerations.

However, MedCon Committee crafted Action Plan for CY 2021 as shown below.

Table with 4 columns: ACTIVITIES, TIME FRAME / SCHEDULE OF IMPLEMENTATION, EXPECTED OUTPUT, and REMARKS. It details various committee activities such as monthly meetings, trainings, and mediation services.

This Action Plan was purposely created as guide of the committee for the whole year activities. The members of the committee gathered and collaboratively provided inputs for the Action Plan. However with the pandemic, mediation and gatherings with delinquent members were discouraged.

Other members of the committee also attended the Webinar on Philippine Competition Act last October 30-31, 2021 which was facilitated by the AFCCUI. Same facilitator on the Webinar for Officers' Performance Appraisal System Workshop scheduled last November 21, 2021 was also enjoined by the MedCon committee members.

SGD. MS. LEILANI C. NOLASCO
Chairperson

ETHICS COMMITTEE REPORT 2022

1. ORGANIZATION. The following composition of the committee has been sustained since the pandemic years 2020 and 2021 prevented the holding of the General Assembly:

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

2. MEETINGS: The committee was able to hold online meetings (Google Meet) with the aid of the committee group chat that has been the channel for updates. The committee requests the Board of Directors that it will be allowed to present its recommendations in a BOD regular meeting.

- 16 September 2021, 12:30 p.m. – 2:00 p.m.
- 21 February 2022, 7:00 p.m. – 9:00 p.m.
- 27 March 2022, 7:00 p.m. – 9:00 p.m.
- 29 March 2022, 7:00 p.m. – 9:00 p.m.

3. TRAININGS: Committee members attended the mandatory face-to-face gatherings:

- Midyear Assessment facilitated by SJMPC Management on 10 October 2021
- Yearend Assessment cum Training-Workshop on Business Continuity and Strategic Planning facilitated by the AFCCUI on 5-6 February 2022.

4. REPRESENTATION/ ATTENDANCE

- The Committee Vice- Chairperson represents the SJMPC at the Antique Federation of Cooperatives (AFCCUI) Ethics Committee who was sworn in and attended the initial meeting on 16 October 2022.

5. ACCOMPLISHMENTS: The series of meetings featured the 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. Letter addressed to the BOD re committee recommendations
- c. Certification for all officers regarding their affiliation with other cooperatives and the AFCCUI
- d. Letter addressed to the SJMPC Management requesting for an updated list of all officers who have been remiss in paying regularly their loans
- e. Inquiry (generic) re status of SJMPC officers' membership and/or loan payments in other cooperatives and AFCCUI.

SGD. MR. VAN IAN P. JUADA
Chairperson



GENDER AND DEVELOPMENT (GAD) COMMITTEE REPORT

Philippine Commission on Women defined Gender and Development as the development perspective and process that is participatory and empowering, equitable, sustainable, free from violence, respectful of human rights, supportive of self-determination and actualization of human potentials. Gender and Development was developed in the 1980's as an alternative to the Women in Development (WID) approach.

Unlike WID, the GAD approach is not concerned specifically with women, but with the way in which a society assigns roles, responsibilities, and expectations to both men and women. GAD applies gender analysis to uncover the ways in which men and women work together, presenting results in neutral terms of economics and competence.

Every year, SJMPC conducted Gender Equality Assessment (GEA) as mandated by CDA Memorandum Circular 2013-22 to evaluate cooperative's progress in implementing Gender

Equality. This is to ensure that coops pursue gender equality in all aspects of the development process to achieve the vision of a gender-responsive society where men and women equally contribute to and benefit from development.

There are four critical entry points to Gender Equality Assessment, namely: People, Policies, Programs/Projects/Activities, and Enabling Mechanisms.

Based on the result of assessment on level of gender equality in San Jose Multi-Purpose Cooperative, the overall score was 81 points out of 128 maximum scores. The qualitative value of 76.5% signifies that SJMPC has moderate manifestation of gender equality.

Shown below is the overall score of Four Entry Points and their corresponding score.

Table 1: Overall Score of Four Entry Points and their Percent Form

Entry Point	Highest Score	Actual Score	Percent of Total
People	76	36	47%
Policy	20	18	90%
Programs/Projects/Activities	16	12	75%
Enabling Mechanisms	16	15	94%
Total	128	81	76.5%

With the result of assessment tool, it shows that SJMPC needs a lot of improvement for gender equality initiatives and take actions to sustain and expand the strengths and address the key areas for improvement.

Table 2: Plans and Actions

Entry Points	Key Indicator/Areas of Improvement		Remarks	Plan of Actions
People	1. Level of Gender awareness	Volunteers	Deactivation of volunteered area coordinators last June 2021 due to pandemic crisis.	
		Members		
	2. Level of gender awareness on other GAD Based activities	Members	Low membership rate of men. Male members are only 31% or 4,090 out of 13,000 total membership	
	3. Proportion of men and women who participate in the GA			
	4. Proportion of men and women who participate in ownership meetings.			
5. Proportion of men and women.	Board of Directors	Only 29% or 2 are male out of 7 BODs.	Promote/increase Gender Balance in BOD and Committee sectors.	
	Committee members	Only 37% or 8 are male out of 35 committee members.		
Programs/Projects/Activities	1. Proportion of men and women who have availed of Cooperative major services.			<ul style="list-style-type: none"> Financial assistance for members with dreaded disease/condition. Livelihood trainings for PWDs. Alternative Livelihood trainings for farmer or fish sectors. Savings Program for Seafarers. Women's Health Awareness Program (Birth Control, Menopausal Stage, Healthy Aging)
	2. Presence of new products or services to the gender-related needs of women and men.			

SGD. MS. MARILOU R. LLAVAN
Chairperson

Credit Committee Report

A. By Loan Window

Loan Window	San Jose			Miagao			Oton			Total			
	M	F	T	M	F	T	M	F	T	M	F	T	Amount
Providential Loan	133	288	421	55	96	151	63	198	261	251	582	833	103,969,300.00
Micro Enterprise Loan	40	139	179	38	63	101	48	219	267	126	421	547	82,117,900.00
Agri loan	10	17	27	0	0	0	0	0	0	0	10	17	2,185,000.00
Salary Loan	4	6	10	2	3	5	1	5	6	7	14	21	975,000.00
Emergency Loan/ Pension /Hon	0	1	1	0	0	0	0	1	1	0	2	2	90,000.00
Total	187	451	638	95	162	257	112	423	535	394	1036	1,430	189,337,200.00
Percentage by gender	29%	71%		37%	63%		21%	79%		28%	72%		
Percentage by Loan Amount													30.67%

By Loan Amount

Amount	San Jose			Miagao			Oton			Total			
	M	F	T	M	F	T	M	F	T	M	F	T	Amount
Less than 100K	109	258	367	47	90	137	75	297	372	231	645	876	51,659,700.00
101K to 300K	68	164	232	32	56	88	31	97	128	131	317	448	84,132,000.00
301K and Above	10	29	39	16	16	32	6	29	35	32	74	106	53,545,500.00
Total	187	451	638	95	162	257	112	423	535	394	1036	1,430	189,337,200.00
Percentage by gender	29%	71%		37%	63%		21%	79%		28%	72%		
Percentage by Loan Amount													30.67%

SGD. MR. REYNALDO E. SARMIENTO
Chairperson

SAN JOSE MULTI-PURPOSE COOPERATIVE

**SOCIAL SERVICES AND DEVELOPMENT COMMITTEE
ACCOMPLISHMENT REPORT
YEAR 2021**

San Jose Multi Purpose Cooperative is true to its mission of being responsive to the needs of its members and the wider community in Panay Island.

The Covid-19 did not hinder the social services of the cooperative to reach-out to the needy especially the victims of the pandemic, typhoon and fire and the least in life. Our cooperative continuously care for the environment as part of our social development program.

A. BULIG ESKLEWA SCHOLARSHI PROGRAM

BRANCH	MALE	FEMALE	TOTAL
MIAGAO	3	4	7
OTON	0	4	4
SAN JOSE	5	15	20
GUIMARAS	2	3	5
TOTAL			36

The scholars were given cash assistance of P2500.00.

B. PROJECT ASSISTANCE TO SCHOOLS

The following are the schools with SJMPC's assistance:

1. BAGUMBAYAN ELEMENTARY SCHOOL

Construction of Study Shade with the use of recycled materials amounting to P5000.00.

2. DUROG ELEMENTARY SCHOOL

Oplan Brigada Esklewa-Tricolor ink and black ink, 4 reams of bond paper, durabox amounting to a total of P5,450.00

3. BONGBONGAN 1 AND 2 ELEMENTARY SCHOOL

TV- Based Learning Through ICT and Cable Network Access,
Hygiene Kits : Covid 19 Protection

4. NAGBANGI ELEMENTARY SCHOOL

1 unit Printer and 3 reams bondpapers

5. CALOYO ELEMENTARY SCHOOL

1 unit smart phone for pupils

6. TULA-TULA ELEMENTARY SCHOOL

10 reams A4 bond paper and 10 bottles 003 black ink

7. BULALACAO ELEMENTARY SCHOOL

10 reams A4 bondpaper , 5 bottles 003 and 5 bottles 664 black ink

SCHOOLS THAT WERE GIVEN 2 GALLONS OF ALCOHOL by the Social Development Committee last September 22, 2021

1. San Pedro National High School
2. Delegate Angel Salazar Jr. Memorial School

C. OTHER ASSISTANCE EXTENDED

1. San Jose Multi-Purpose Cooperative extended financial support to Malandog Rehabilitation Program of Provincial Government. SJMPC financially assisted three (3) settlers from Malandog for their relocation site in Malandog, Hamtic, Antique. The cooperative financed three (3) units with a total budget cost of One Hundred Eighty Thousand Pesos (P180,000.00) worth of construction and electrical materials.

SAN JOSE MULTI-PURPOSE COOPERATIVE

2. SJMPC provided livelihood assistance to six (6) most affected families whose fishing vessels were totally damaged by Typhoon Odette in San Jose. A total amount of Two Hundred Sixty Thousand (P260,000.00) was released.
3. Facilitated counseling session and stress debriefing for the fire victims of Oton and Typhoon Odette victims of Miagao and San Jose.
4. Started the implementation of Team Up to Clean Up program in 4 barangays namely Brgy. 4, Brgy. 6, Brgy. 5 and Brgy. Cansadan-Tubudan. Each barangay received Ten Thousand Pesos (P10,000.00) worth of cleaning materials/equipment. The implementation continuous for the year 2022.

D. Seminars attended by the Social Development Committee Members

1. Credit and Risk Management
2. Officers' Performance Appraisal

SGD. MS. FE M. OSORIO
Chairperson



Personnel oversight Committee Accomplishment Report

The Personnel oversight Committee is a newly created committee by the Board of Directors of San Jose Multi-Purpose Cooperative (SJMPC). The primary purpose of the Personnel Oversight Committee (the "POC") is to oversee the personnel related policies and practices of SJMPC. It assists the Board of Directors in discharging its responsibilities relating to all Cooperative's employees. The Committee has overall responsibility for evaluating, resolving and making recommendations to the Board regarding (1) employment conditions (2) all equity-based plans, (3) incentive compensation plans, policies and programs of the Cooperative affecting its employees and contribute to the long-term value sustainability of the Cooperative.

The following were the activities undertaken by the POC in coordination with TOP Management and the Human Resource Development Officer:

1. Conducted the proper accomplishment of Personnel Work Assessment plan (PWAP) and Individual Performance Commitment and Review (IPCR) to the following:
 - i. Main Office:
 - a. Cash Section Staff
 - b. Accounting Section Staff
 - c. Loans Section Staff
 - d. Section Heads
 - ii. Joint Workshop for Personnel of Miagao and Oton Satellite and Guimaras Branch office
2. Conducted open forum during the PWAP and IPCR in which the personnel raised some concerns on:
 - a. Multi- Tasking
 - b. Duplication of work load
 - c. Work overload
 - d. Working conditions and environment
 - e. Feed backing mechanisms
 - f. Spot-checking of POC
3. Conducted deliberation sessions with Top Management and HRDO regarding employees' violations and recommended to the Board the appropriate actions.
4. Conducted conferences with Top Management, HRDO and Concerned employees regarding company's disciplinary policies.

SGD. MS. MERLINDA E. ALVIOR
Chairperson

SAN JOSE MULTI-PURPOSE COOPERATIVE

Management Report

In 2021, SJMPC accomplished the following despite of challenges that arose especially during this time of pandemic, to wit:

1. MEMBERSHIP

A total of 955 new members were recruited as new members from the various offices of Coop wherein 658 or 69% are female while 297 or 31% are male.

	Male	Female	Total
San Jose	179	379	558
Miag-ao	40	93	133
Oton	33	65	98
Guimaras	45	121	166
Total	297	658	955
Percentage	31%	69%	

As of December 31, 2021, San Jose Multi-Purpose Cooperative has total members of 13,001. An increase of 585 from the previous year which is 12,416.

	San Jose	Miag-ao	Oton	Guimaras	TOTAL
Male	2,982	558	304	243	4,087
Female	6,027	1,296	947	644	8,914
Total	9,009	1,854	1,251	887	13,001

As to classification, 8,447 or 65% of this are Active members, 3,290 or 25% are Delinquent members and 1,234 or 10% are Dormant.

Office	Membership	Active	IRR/DQ	Dormant
San Jose	9,009	6,083	1,874	1,052
Miag-ao	1,854	1,192	515	147
Oton	1,251	726	490	35
Guimaras	887	476	411	-
TOTAL	13,001	8,447	3,290	1,234
	Percentage Rate	65%	25%	10%

2. GAAN PROGRAM

GAAN program has provided death benefits amounting to P2, 311,100.00 directly to beneficiaries of 74 deceased members.

3. CREDIT AND SAVINGS

The loans delivered to the members were used to answer the basic needs of their family including educational and housing needs. Other loans have been invested in varied of micro and small enterprises such as agricultural, fishing, and trade and service activities.

Presented below is the credit report for the Year 2021.

Type of Loan	OFFICE				TOTAL
	San Jose	Miagao	Oton	Guimaras	
Productive Loan	52,770,400.00	35,111,591.00	33,371,050.00	18,451,547.00	139,704,588.00
Multi-Purpose Loan	94,705,628.00	60,945,705.00	29,041,900.00	9,106,790.00	193,800,023.00
Short-Term Loan	187,058,823.00	5,772,040.00	35,203,315.00	397,150.00	228,431,328.00
Emergency Loan	290,000.00	0	76,000.00	0.00	366,000.00
Total Loan Releases	334,824,851.00	101,829,336.00	97,692,265.00	27,955,487.00	562,301,939.00

Delinquent members were addressed through loan restructuring and loan consolidation. SJMPC also implemented its new program called loan rehabilitation program.

SAN JOSE MULTI-PURPOSE COOPERATIVE

Deposit Liabilities for the year ending December 31, 2021:

Type of Deposits	OFFICE				Total As of Dec 2021	As of Dec 2020
	San Jose	Miagao	Oton	Guimaras		
Regular Savings	101,604,091.00	9,191,724.00	5,901,438.00	967,479.00	117,664,734.00	114,763,415.00
Animators	5,817,521.00	697,743.00	384,076.00	0.00	6,899,341.00	13,159,204.00
Special	282,513.00	0.00	0.00	0.00	282,513.00	252,605.00
Ultima	19,922,549.00	5,134,027.00	3,254,292.00	259,960.00	28,570,829.00	27,393,806.00
Alkansya	6,536,921.00	1,227,209.00	1,149,256.00	539,244.00	9,452,631.00	7,976,955.00
Time	133,420,504.00	7,075,605.00	2,049,326.00	1,310,000.00	143,855,436.00	128,243,597.00
TOTAL	267,584,101.00	23,326,310.00	12,738,389.00	3,076,684.52	306,725,485.00	291,789,582.00

4. NET SURPLUS

Net surplus for this period reached to P33.2M. There's an increase of 28% or P7.4M from last year which was P25.8M.

5. ASSETS AND PAID-UP CAPITAL

SJMPC assets as of December 2021 increased by 8% yielding total assets to P 637,091,200.

	As of 2020	As of 2021	% increase	Guimaras	TOTAL
Total Assets	590,402,500	P637,091,200.00	8%	243	4,087
Paid-Up Capital	223,706,300	252,400,600.00	13%	644	8,914
Total	9,009	1,854	1,251	887	13,001

6. REBATES

For seven (7) years now, SJMPC reward members who paid their loan due on time. They are given 10% rebates of their total interest paid and are credited to their respective share capital and savings deposits. Rebates are increasing from 2014 to present year. As of December 2021, total rebates granted to members amounted to P2, 492,872.00.

7. SOCIAL ACTIVITIES

A. Bulig Eskwela Scholarship Program is being maintained by SJMPC. As of December 2021, there are thirty six (36) scholars who benefitted the said program.

	San Jose	Miag-ao	Oton	Guimaras	TOTAL
Male	5	3	0	2	10
Female	15	4	4	3	26
Total	20	7	4	5	36

- B. SJMPC conducted Digi-Coop Launching last October 30, 2021 which was participated by Coop members. Digi-Coop is a digital initiative which aims to provide cooperatives an online ecosystem that allows ease of doing business. Digi-Coop users can utilize this application in paying bills, e-load, paying insurances, fund transfer, etc.
- C. SJMPC facilitated Anti-Flu and Anti-Pneumonia Vaccination in partnership with Provincial Health Office and Office of the Provincial Governor last November 23, 2021. A total of 99 members (39 male and 60 female) availed the immunization program.
- D. As an Accredited Co-Partner (ACP) of the Department of Labor and Employment (DOLE), SJMPC was authorized to implement the Integrated Livelihood Program or DOLE Pangkabuhayan. The said program was funded by Deputy Speaker Loren Legarda –Antique Representative. A total amount of Five Million Eight Hundred Twenty Three Thousand Six Hundred Forty Eight Pesos (P5, 823,648.00) was extended for the various livelihood projects and it benefitted 292 families. Livelihood projects covered are food vending, fish vending, bread and pastries, hog and cattle fattening, poultry raising, bonsai propagation, hand embroidery, tailoring, furniture and welding shops, and many more.
- E. In partnership with Department of Social and Welfare Development, SJMPC regularly conducted 4P's Pay-out to beneficiaries in the municipality of San Remigio. Integrated in the activity is Pre-Membership Education Seminar to interested beneficiary. As of this period, there were sixteen (16) beneficiaries became registered members of SJMPC.
- F. SJMPC conducted Brigada Eskwela to eleven (11) elementary schools last November 4-5, 2021. Out of eleven (11) schools, eight (8) schools received school supplies, one (1) school received hygiene kit, one (1) school provided of construction materials, and the other school received a cellular phone.

At the heart of SJMPC accomplishments or success concerning its program and services was a strong team with shared goals. SJMPC's BODs, Committees and Management Staff set goals as a team and the individual drive and passion of each member of the team is what propelled it to achieve those goals.

SGD. MS. RODELYN I. VERA CRUZ – BERTO
General Manager

SAN JOSE MULTI-PURPOSE COOPERATIVE

**TAYAWA TOLENTINO CPAs and COMPANY**

Contact No. Antique: 0917-124-5278/Iloilo: (033) 503-0983/

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REPORT OF INDEPENDENT AUDITOR

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

Report on the Audit of the Financial Statements**Opinion**

We have audited the consolidated financial statements of **SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)** which comprise the statement of financial position as at December 31, 2021, 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 our opinion, the accompanying financial statements present fairly, in all material respects, the financial position **SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)** as at December 31, 2021, 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

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

Our 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 our 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, we exercise professional judgment and maintain professional skepticism throughout the audit. We 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 our 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 we conclude that a material uncertainty exists, we

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SAN JOSE MULTI-PURPOSE COOPERATIVE



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are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our 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. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

We 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 we identify during our audit.

We also provide those charged with governance with a statement that we 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 our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we 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. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our 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

Our 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 our audit of the basic financial statements. In our opinion, the information is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

TAYAWA TOLENTINO CPAs & COMPANY

IAN V. TOLENTINO

Partner
CPA Certificate No. 0106869
Tax Identification No. 931-042-033
PTR No. IV-1532, San Jose, Antique, 01/18/2022
BOA Accreditation No. 9133
Issued on December 7, 2020; Until July 30, 2023
BIR Accreditation No. 11-002278-03-2020
Issued on March 6, 2020; Until March 5, 2023
CDA Accreditation No. 1331
Issued on January 25, 2021; Until January 24, 2024

March 12, 2022
San Jose de Buenavista, Antique

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SAN JOSE MULTI-PURPOSE COOPERATIVE

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, 2021 and 2020
 (Amounts in Philippine Pesos)

	Notes	2021	2020
REVENUES			
Income from Credit Operations	25	89,009,428	81,946,169
Other income	26	5,920,295	8,450,768
Total Revenues		94,929,723	90,396,937
EXPENSES			
Financing Costs	27	10,487,982	11,981,506
Administrative Expenses	28	53,536,889	52,586,262
Total Expenses		64,024,871	64,567,767
OTHER ITEMS			
Prior Period Adjustments		2,295,195	-
NET SURPLUS		33,200,047	25,829,170
DISTRIBUTED AS FOLLOWS:			
General Reserve Fund	24,29	3,320,005	2,582,917
Education and Training Fund - Local	24,29	1,660,002	1,291,458
Due to CETF - Apex	17	1,660,002	1,291,458
Optional Fund - Land & Building Fund	24,29	2,324,003	1,808,042
Community Development Fund	24,29	996,001	774,875
Interest on Share Capital	18	16,268,023	10,848,251
Patronage Refund Payable	18	6,972,010	7,232,168
NET SURPLUS AS DISTRIBUTED		33,200,047	25,829,170

(See Notes to Financial Statements)

BANK NAME RCBC ANTIQUE BRANCH
 BRANCH CODE
 TELLER'S CODE



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 FINANCIAL CONDITION
As of December 31, 2021 and 2020
(Amounts in Philippine Pesos)

	Notes	2021	2020
ASSETS			
CURRENT ASSETS			
Cash & cash equivalents	5	183,673,814	191,244,140
Loans & Receivables	6,7,8	322,346,203	300,976,151
Inventories	9	495,088	168,481
Prepaid expenses	10	141,600	141,600
Other current assets	10	1,392,857	1,032,853
Total Current Assets		508,049,563	493,563,224
NON-CURRENTS ASSETS			
Investments in non-maketable equity securities	11	7,076,155	6,682,395
Real & other properties acquired	12,14	12,577,307	4,677,307
Property, plant & equipment	13	21,275,789	13,850,014
Other non-current assets	12,14	88,112,484	71,629,571
Total Non-Current Assets		129,041,735	96,839,287
TOTAL ASSETS		637,091,297	590,402,511

LIABILITIES AND MEMBER'S EQUITY

LIABILITIES			
CURRENT LIABILITIES			
Deposit liabilities	15	306,581,335	291,789,583
Trade, non-trade & other payables	16	2,028,459	3,616,313
Due to Union / Federation (CETF)	17	3,196,987	2,866,185
Interest on share capital	18	16,268,023	10,848,251
Patronage refunds	19	6,972,010	7,232,167
Other current liabilities	20	5,643,137	2,726,601
Total Current Liabilities		340,689,952	319,079,099
NON-CURRENT LIABILITIES			
Retirement fund payable	21	10,143,721	8,067,321
Other non-current liabilities	22	12,406,283	19,800,240
Total Non-Current Liabilities		22,550,004	27,867,561
TOTAL LIABILITIES		363,239,956	346,946,660
MEMBER'S EQUITY			
Share capital	30	252,400,200	223,706,300
Treasury Share		(27,325,300)	(20,904,200)
Deposit for Share Capital Subscription		278,960	268,520
Donations/ Grants	23	668,342	668,342
Statutory funds	24,29	47,829,139	39,716,889
TOTAL MEMBERS' EQUITY		273,851,341	243,455,851
TOTAL LIABILITIES AND MEMBER'S EQUITY		637,091,297	590,402,511

(See Notes to Financial Statements)

BRANCH CODE
MEMBER'S CODE
DATE

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, 2021 and 2020

(Amounts in Philippine Pesos)

	Notes	2021	2020
CASH FLOW FROM OPERATING ACTIVITIES			
Net Surplus for Allocation		33,200,047	25,829,170
Adjustment to reconcile net surplus to net cash provided by operating activities:			
Depreciation	28	2,917,902	2,444,254
Provision for probable losses on loans	28	16,506,758	15,493,000
Adjustments to:			
Accumulated depreciation	13,14	(705,900)	(413,881)
Allowance for probable losses on loans	6	-	1,164,528
TOTAL		51,918,807	44,517,070
Decrease (Increase) in:			
Loans and Receivable	6,7,8	(37,876,811)	(17,135,302)
Inventories	9	(326,607)	4,774
Other current assets	10	(360,004)	(144,128)
Deposit liabilities	15	14,791,753	53,603,637
Trade, non-trade & other payables	16	(1,587,854)	(750,698)
Due to Union/ Federation (CETF)	17	(1,329,200)	(1,200,000)
Interest on share capital	18	(10,848,251)	(15,842,016)
Patronage refunds	18	(7,232,167)	(10,561,344)
Other current liabilities	20	2,916,537	2,182,665
Net cash provided by (used in) operating activities		10,066,203	54,674,658
CASH FLOWS FROM INVESTING ACTIVITIES			
Decrease (Increase) in investments in NMES	11	(393,761)	(501,176)
Acquisitions of additions to property & equipt.	13	(9,637,777)	(630,868)
Increase in Real and Other Properties Acquired	12,14	(7,900,000)	(1,700,000)
Additions to other non-current assets	14	(16,482,913)	(24,308,467)
Net cash provided by (used in) investing activities		(34,414,451)	(27,140,510)
CASH FLOWS FROM FINANCING ACTIVITIES			
Net proceeds from share capital	30	28,693,900	30,686,416
Treasury Shares		(6,421,100)	(6,071,653)
Deposit for Share Capital Subscription		10,440	(60,174)
Additions to retirement benefits	21,28	2,076,400	1,467,949
Increase (decrease) in other non-current liabilities	22	(7,393,957)	3,426,969
Changes in statutory funds:			
Increase (decrease) in edu. & trng fund (local)	24,29	(57,623)	(189,527)
Increase (decrease) in land & building fund	24,29	-	(5,214,500)
Increase (decrease) in community dev't fund	24,29	(130,138)	(1,023,601)
Net cash provided by (used in) financing activities		16,777,922	23,021,879
NET INCREASE (DECREASE) IN CASH		(7,570,326)	50,556,028
ADD: CASH AND CASH EQUIVALENTS, JAN. 1		191,244,140	140,688,112
CASH AND CASH EQUIVALENTS, DEC. 31		183,673,814	191,244,140

(See Notes to Financial Statements)

OUR NAME ROBO ANTIQUE BRAN
 BRANCH CODE
 MEMBER'S CODE
 DATE

SAN JOSE MULTI-PURPOSE COOPERATIVE

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

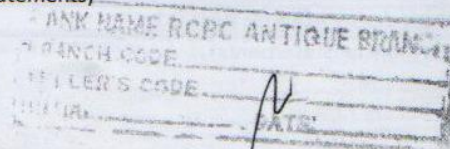
CONSOLIDATED STATEMENT OF CHANGES IN MEMBERS' EQUITY

As of December 31, 2021 and 2020

(Amounts in Philippine Pesos)

	Notes	2021	2020
	30		
SHARE CAPITAL			
Authorized share capital of 1,026,016 shares at P100 par value Subscribed shares:			
Share Capital		252,400,200	223,706,300
Less: Treasury Shares		27,325,300	20,904,200
PAID UP SHARE CAPITAL		225,074,900	202,802,100
DEPOSIT FOR SHARE CAPITAL SUBSCRIPTION		278,960	268,520
DONATIONS/ GRANTS	23	668,342	668,342
STATUTORY FUNDS:			
GENERAL RESERVE FUND			
	24,29		
Beginning Balance		23,936,795	21,353,878
Add (Less):			
Provisions		3,320,005	2,582,917
Additions/ Adjustments			
Ending Balance		27,256,800	23,936,795
EDUCATION AND TRAINING FUND			
	24,29		
Beginning Balance		7,147,419	6,045,487
Add (Less):			
Provisions		1,660,002	1,291,458
Deductions/ Adjustments		(57,623)	(189,527)
Ending Balance		8,749,798	7,147,419
OPTIONAL FUND: LAND AND BUILDING FUND			
	24,29		
Beginning Balance		5,872,135	9,278,593
Add (Less):			
Provisions		2,324,003	1,808,042
Deductions			(5,214,500)
Ending Balance		8,196,138	5,872,135
COMMUNITY DEVELOPMENT FUND			
	24,29		
Beginning Balance		2,760,540	3,009,265
Add (Less):			
Provisions		996,001	774,875
Deductions		(130,138)	(1,023,601)
Ending Balance		3,626,403	2,760,540
TOTAL STATUTORY FUNDS		47,829,139	39,716,889
TOTAL MEMBERS' EQUITY		273,851,341	243,455,851

(See Notes to Financial Statements)



SAN JOSE MULTI-PURPOSE COOPERATIVE

LIST OF OFFICERS AND TRAININGS UNDERTAKEN/COMPLETED

As of December 31, 2021

SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)

Trade Town, Dalipe, San Jose, Antique P637,091,297.00

Name of officers	Position/ Designation in the Cooperative	Sex (M/F)	Term of office (Inclusive year)	Mandatory training Undertaken/ completed	Date/schedule of training	Training Provider	Accreditation number	Remarks
FE M. OSORIO	BOD Member Social Services & Development Committee (SSDC) Chairperson	F	2016-2021	Orientation on MC2021-03	January 30, 2021	AFCCUI	CTPRO 051	
				Gender Analysis and Planning Workshop	January 26-27, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Older Person Summit	November 23, 2019	AFCCUI	CTPRO 051	
ELISEO C. CANALIN	BOD Vice-Chairperson Education Committee (EdCom) Chairperson ICD Member	M	2016-2021	Financial Literacy Training	May 18, 2019	SJMPC - EDCOM		
				Credit and Risk Management Training	July 27-28, 2019		CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 5-6, 2018	AFCCUI	CTPRO 051	
MERLINDA E. ALVOR	BOD Member Personnel Oversight Committee (POC) Chairperson	F	2016-2021	Financial Management Training	September 4-5, 2021	AFCCUI	CTPRO 051	
				Governance & Management of Cooperatives	August 27-28, 2017	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	August 20-21, 2017	AFCCUI	CTPRO 051	
				Parliamentary Procedure	Sept. 9-10, 2017	AFCCUI	CTPRO 051	
				Older Person Summit: Risk or Opportunity	September 17, 2017	AFCCUI	CTPRO 051	
SARAQUITA A. BUNGAONG	BOD Member Bids and Awards Committee (BAC) Chairperson	F	2016-2021	Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
				Governance & Management of Cooperatives	May 12-13, 2018	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 5-6, 2018	AFCCUI	CTPRO 051	
CORAZON B. MONDRAGON	BOD Member Secretary SSDC	F	2016-2021	Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051	
				Financial Management Training	August 24-25, 2019	AFCCUI	CTPRO 051	
FE M. OSORIO	BOD Member Social Services & Development Committee (SSDC) Chairperson	F	2017-2021	Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
ALFREDO R. YSULAT	BOD Member Inter Committee on Delinquency (ICD) Chairperson	M	2019-2021	Orientation on MC2021-03	February 25, 2021	AFCCUI	CTPRO 051	
				Parliamentary Procedure	June 22-23, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
OFELIA B. MICIANO	Secretary	F	2012-2021	Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
OFELIA B. MICIANO	Treasurer	F	2014-2021	Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
RODELVNI I. VERA CRUZ-BERTO	General Manager GAD Focal Person POC & BAC Member ICD Member	F	1995 - present	Building Resiliency in Cooperative: Digitalization in the Workplace	October 25, 2021	MCN		
				Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051	
				Financial Management Training	September 4-5, 2021	AFCCUI	CTPRO 051	
				Financial Statement Presentation Relation to MC2020-18 Re: Regulatory Relief Measures for Cooperatives with Credit Operation in view of the COVID19 Pandemic	June 1, 2021	AFCCUI	CTPRO 051	
				Service Quality	May 18, 2021	AFCCUI	CTPRO 051	
				FOCCUS Officers Forum: Managing Cooperative General Reserve Fund	May 17, 2021	MCN		
				Orientation on MC2021-03	February 25, 2021	AFCCUI	CTPRO 051	
				Orientation on Co-op Taxation	January 30, 2021	AFCCUI	CTPRO 051	



SAN JOSE MULTI-PURPOSE COOPERATIVE

Name of officers	Position/ Designation in the Cooperative	Sex (M/F)	Term of office (Inclusive year)	Mandatory training Undertaken/ completed	Date/schedule of training	Training Provider	Accreditation number	Remarks
AudCom Secretary	AudCom Secretary	F	2019-2021	Webinar in Accounting fro Non-Accounting	Sept. 18-19, 2021	AFCCUI	CTPRO 051	
				Workshop on CDA mandatory Reports	March 20, 2021	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Records Management Training	September 7-8, 2019	AFCCUI	CTPRO 051	
ANGELINE L. GRANADA	AudCom Secretary	F	2017-2021	Webinar in Accounting fro Non-Accounting	Sept. 18-19, 2021	AFCCUI	CTPRO 051	
				Workshop on CDA mandatory Reports	March 20, 2021	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Records Management Training	September 7-8, 2019	AFCCUI	CTPRO 051	
VICTORIA H. MADREDANO	AudCom Member	F		Webinar in Accounting fro Non-Accounting	Sept. 18-19, 2021	AFCCUI	CTPRO 051	
				Workshop on CDA mandatory Reports	March 20, 2021	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Records Management Training	September 7-8, 2019	AFCCUI	CTPRO 051	
PERLAA SALDAJENO	Election Committee (EleCom) Chairperson	F		Governance and Management of Cooperatives	July 29-30, 2019	AFCCUI	CTPRO 051	
				Orientation on MC2021-03	February 25, 2021	AFCCUI	CTPRO 051	
				Training on Rules Formulation for Election Committee	January 12-13, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
DEJIA C. MONTERO	EleCom Secretary	F		Records Management Training	September 7-8, 2019	AFCCUI	CTPRO 051	
				Orientation on MC2021-03	February 25, 2021	AFCCUI	CTPRO 051	
				Training on Rules Formulation for Election Committee	January 12-13, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
STEPHEN LOUIE R. CHECA	EleCom Member	M		Records Management Training	September 7-8, 2019	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Training on Rules Formulation for Election Committee	January 12-13, 2019	AFCCUI	CTPRO 051	
NOLI G. VALENZUELA	EdCom Vice-Chairperson	M		Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				TOT on Gender Cooperatives	June 3-7, 2019	GERC		
				Financial Literacy Training	May 18, 2019	SJMPC - EDCOM		
				Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051	
BETH M. GERNADE	EdCom Secretary	F		Financial Management Training	August 24-25, 2019	AFCCUI	CTPRO 051	
				Governance and Management of Cooperatives	June 15-16, 2019	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	June 8-9, 2019	AFCCUI	CTPRO 051	
				Financial Literacy Training	May 18, 2019	SJMPC - EDCOM		
				Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051	
STEPHEN N. INTAL	EdCom Member - Magao	M		Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Governance and Management of Cooperatives	June 15-16, 2019	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	June 8-9, 2019	AFCCUI	CTPRO 051	
				Financial Literacy Training	May 18, 2019	SJMPC - EDCOM		
				Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051	
BOBBY P. CALUNPITA	EdCom Member - Oton	M		Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	June 8-9, 2019	AFCCUI	CTPRO 051	
				Financial Literacy Training	May 18, 2019	SJMPC - EDCOM		
				Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051	

SAN JOSE MULTI-PURPOSE COOPERATIVE

Name of officers	Position/ Designation in the Cooperative	Sex (M/F)	Term of office (Inclusive year)	Mandatory training Undertaken/ completed	Date/schedule of training	Training Provider	Accreditation number	Remarks
MA. RAFONCEL T. SANDY	MRDO/HRDO EdCom Member POC Member	F	2016 - Present	Building Resiliency in Cooperative: Digitalization in the Workplace	October 25, 2021	MCN		
				Conflict Resolution in the Workplace	September 28, 2021	MCN		
				Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051	
				Positive Psychology in the Workplace	August 20, 2021	MCN		
				Webinar on Social Media Marketing via Zoom	August 6, 2021	AFCCUI	CTPRO 051	
				Financial Literacy	June 25, 2021	AFCCUI	CTPRO 051	
				Records Management & Policy Development on Records Management	May 28, 2021	AFCCUI	CTPRO 051	
				Service Quality	May 18, 2021	AFCCUI	CTPRO 051	
				Strengthening Mental Health Law	May 25, 2021	MCN		
				Habits of Effective Leader	May 11, 2021	MCN		
				ISTIV Training	April 6, 2021	DOLE		
LEILANI C. NOLASCO	Mediation & Conciliation Committee (MedCon) Chairperson	F	2019-2021	Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
				Governance & Management of Cooperatives	May 12-13, 2018	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 5-6, 2018	AFCCUI	CTPRO 051	
ERIC B. CORTELO	MedCon Secretary	M	2019-2021	Fundamentals of Cooperatives	June 8-9, 2019	AFCCUI	CTPRO 051	
				Governance and Management of Cooperatives	June 15-16, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Enhancement Training for MedCon & Ethics Committee	August 10-11, 2019	AFCCUI	CTPRO 051	
DIOVANE SILVERIO A. AMEDO	MedCon Member	M	2016-2021	Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
VANI AN P. JUADE	Ethics Committee Chairperson	M	2018-2021	Financial Management Training	September 4-5, 2021	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Enhancement Training for MedCon & Ethics Committee	August 10-11, 2019	AFCCUI	CTPRO 051	
ANNA CECILIA R. PERANCO	Ethics Committee Secretary	F	2019-2021	Fundamentals of Cooperatives	June 8-9, 2019	AFCCUI	CTPRO 051	
				Governance and Management of Cooperatives	June 15-16, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
TERRY C. SITCHON	Ethics Committee Member	F	2019-2021	Financial Management Training	September 4-5, 2021	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	June 8-9, 2019	AFCCUI	CTPRO 051	
				Governance and Management of Cooperatives	November 10, 2019	AFCCUI	CTPRO 051	
ERIBERTO P. VARGAS	SSDC Member	M	2017-2021	Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
BECHIE P. MOLO	SSDC Member – Miagao	F	2019-2021	Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	July 8-9, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 24-25, 2019	AFCCUI	CTPRO 051	
TESSIE M. TRIBUDAN	SSDC Member – Oton	F	2019-2021	Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051	
				Governance and Management of Cooperatives	June 15-16, 2019	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	November 9, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
DANIEL N. VESCATCHO, JR.	POC Secretary	M	2019-2021	Gender Analysis and Planning Workshop	January 26-27, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	August 31 – Sept. 1, 2019	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
				Governance & Management of Cooperatives	May 12-13, 2018	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 5-6, 2018	AFCCUI	CTPRO 051	



SAN JOSE MULTI-PURPOSE COOPERATIVE

Name of officers	Position/ Designation in the Cooperative	Sex (M/F)	Term of office (Inclusive year)	Mandatory training Undertaken/ completed	Date/schedule of training	Training Provider	Accreditation number	Remarks
MARGY JOY P. VEGO	BAC Secretary	F	2019-2021	Fundamentals of Cooperatives	June 8-9, 2019	AFCCUI	CTPRO 051	
				Governance and Management of Cooperatives	June 15-16, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 24-25, 2019	AFCCUI	CTPRO 051	
ENGR. PEPITO S. CANALIN	BAC Member	M	2017-2021	Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
GLENN D. MISAJON	ENGR. PEPITO S. CANALIN	M	2010 to present	Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051	
				Service Quality	May 18, 2021	AFCCUI	CTPRO 051	
				Occupational First Aide Training	July 4-5, 2019	AFCCUI	CTPRO 051	
				Safety Officer 1	July 27, 2019	AFCCUI	CTPRO 051	
				Personality Development Training	October 5-6, 2019	AFCCUI	CTPRO 051	
REYNALDO E. SARMIENTO	Credit Committee (CreCom) Chairperson	M	2019-2021	Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 5-6, 2018	AFCCUI	CTPRO 051	
ELENA B. FECHAYCO	CreCom Member	F	2018-2021	Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Credit & Risk Management Training	October 13-14, 2018	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
				Governance & Management of Cooperatives	May 12-13, 2018	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 5-6, 2018	AFCCUI	CTPRO 051	
RICHELAIN N. GELVOLEO	CreCom Member – Miagao	F	2019-2021	Fundamentals of Cooperatives	June 8-9, 2019	AFCCUI	CTPRO 051	
				Governance and Management of Cooperatives	June 15-16, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	August 31 – Sep. 1, 2019	AFCCUI	CTPRO 051	
ROWENA N. LUNASPI	CreCom Member – Miagao	F	2019-2021	Fundamentals of Cooperatives	June 8-9, 2019	AFCCUI	CTPRO 051	
				Governance and Management of Cooperatives	June 15-16, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	August 31 – Sep. 1, 2019	AFCCUI	CTPRO 051	
ANTONIO C. SALAO	CreCom Member – Oton	M	2018-2021	Financial Management Training	August 24-25, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	August 31 – Sep. 1, 2019	AFCCUI	CTPRO 051	
				Governance & Management of Cooperatives	May 12-13, 2018	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 5-6, 2018	AFCCUI	CTPRO 051	
VERONICA P. MONDIA	CreCom Member – Oton	M	2018-2021	Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	August 31 – Sep. 1, 2019	AFCCUI	CTPRO 051	
				Governance & Management of Cooperatives	May 12-13, 2018	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 5-6, 2018	AFCCUI	CTPRO 051	
				CIBI and Collateral Appraisal Training	August 4-5, 2018	AFCCUI	CTPRO 051	
CHAROL ROSE M. DIVINAGRACIA	GAD Secretary	F	2019-2021	Fundamentals of Cooperatives	June 8-9, 2019	AFCCUI	CTPRO 051	
				Governance and Management of Cooperatives	June 15-16, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051	
				Older Person Summit	November 23, 2019	AFCCUI	CTPRO 051	
				GAD Mainstreaming Using Computerized GAD Assessment Tool	January 25-26, 2020	AFCCUI	CTPRO 051	
YOLANDA G. PANLIBUTION	GAD Member	F	2019-2021	Older Person Summit	November 23, 2019	AFCCUI	CTPRO 051	
				GAD Mainstreaming Using Computerized GAD Assessment Tool	January 25-26, 2020	AFCCUI	CTPRO 051	
ELMER E. PEREZ	GAD Member	M	2019-2021	Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051	
				GAD Mainstreaming Using Computerized GAD Assessment Tool	January 25-26, 2020	AFCCUI	CTPRO 051	
MIKHAIL REED O. CATBAGAN	GAD Member	M		Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051	
				GAD Mainstreaming Using Computerized GAD Assessment Tool	January 25-26, 2020	AFCCUI	CTPRO 051	

Prepared :

Certified True and Correct:

SGD. MR. ELISEO C. CANALIN
EDUCATION & TRAINING COMMITTEE

SGD. MS. RODELYN I. VERA CRUZ-BERTO
GENERAL MANAGER

SGD. MS. MARILOU R. LLAVAN
CHAIRPERSON

SAN JOSE MPC 5-YEAR STRATEGIC PLAN

Vision

:Responsive, dynamic, self-reliant, transparent and environment friendly cooperative providing quality service to members and community.

Mission

:As a Financial Intermediary Institution, to provide a friendly, affordable and accessible financial services towards building a financially disciplined, empowered member stakeholders
 As a People's Movement, to raise the level of social and political consciousness of members on participative governance thru continuous information, education and communication process geared towards a responsive and responsible community
 As a Social Development Institution, to instill the values of honesty, openness, industry, caring for others among the members and the community building a sense of dignity and belongingness
 As a Model Organization, To promote and maintain quality stakeholders, structures, systems and procedures to enable them to manage change and the cooperative development processes

Core Values : Integrity, Belongingness, Equity, Loyalty, Openness, Noble, Generosity

KRAS	GOALS	STRATEGIES	PLAN OF ACTIONS/ ACTIVITIES	EXPECTED OUTPUTS	TIMELINES					Lead Person/ Committee	Performance Indicators	
					Year 1	Year 2	Year 3	Year 4	Year 5			
Board and Officers Development	To ensure SJMPC is supervised by competent and committed leaders observing good coop governance practices	Capacity building of Directors and Officers	Profiling of Directors and Officers	competent leaders; governance practices are in place	annual updating						Board, Officers, Mgt	BOD and Officers updated profile
			Conduct of Officers orientation							Edcom	functional BOD; officers	
			Conduct of Candidates Orientation							Edcom	enlightened BOD; officers	
			Board and Officers Evaluation							BOD, AudCom, Officers	enhanced performance evaluation tool	
Management Enhancement	To develop well-trained management team providing optimum services to members	Capacity building of the management team	Creation of Oversight Committees under the Board	Review, assess performance of Oversight Committees	refer to trng plan	refer to trng plan	refer to trng plan	refer to trng plan	refer to trng plan		BOD	presence of functional oversight committees
			Attendance to Mandatory and Enhancement Trainings							BOD, Officers, EdCom	TNAs, training skeds;	
			formulate TNA and Annual Training Calendar (Plan)							Edcom	TNAs, training calendars	
			Attendance to Mandatory and Enhancement Trainings by management Values Formation							Edcom	TNAs, training skeds;	
Membership Engagement	To develop strong coop-members relationship; ensuring that members are enlightened and needs are responded	Membership Expansion	Staff Development, teambuilding activities	well-trained; competent and satisfied mgt team; career oriented workforce; in-placed management succession plan	refer to training plan						Edcom	
			Drafting of the Mgt Succession Plan							Edcom		
			Drafting of the Performance Evaluation for Employees							Edcom		
			Review of the Personnel Manual on Job Tasking							Mgt, BOD	workable mgt succession	
Membership Engagement	To develop strong coop-members relationship; ensuring that members are enlightened and needs are responded	Membership Expansion	Employees' Career Advancement	NON Migs converted to MIGS	Annual activity						Mgt/Bod /AudCom	Deed of Undertaking between Staff and BOD
			Reactivation of Non-Migs to MIGS							BOD; EdCom, Mgt	updated members data base	
			Recruitment of new Members							BOD; EdCom, Mgt	updated members data base	
			Reproduction and distribution of fliers and newsletters							BOD; EdCom, Mgt	highlights of members' participation	
Membership Engagement	To develop strong coop-members relationship; ensuring that members are enlightened and needs are responded	Membership Awareness	Maximize SJMPC website and FB Page	Increase in New Members enhanced members' awareness about cooperative	set annual targets						BOD; EdCom, Mgt	
			Maintain Membership data base							BOD; EdCom, Mgt		
			Conduct of Sectoral Consultation							BOD; EdCom, Mgt		
			Advocate Members Participation in Assemblies and other coop-related activities							BOD; EdCom, Mgt		
Membership Engagement	To develop strong coop-members relationship; ensuring that members are enlightened and needs are responded	Membership Needs Assessment	Conduct regular Ownership Meetings	Members are engaged; enhanced members' participation; needs are appropriately	set annual targets						BOD; EdCom, Mgt	updated members data base; attendance to ownership meetings and coop related activities; presence of programs
			Conduct livelihood trainings for the members							BOD; EdCom, Mgt		
										BOD; EdCom, Mgt		
										BOD; EdCom, Mgt		

KRAS	GOALS	STRATEGIES	PLAN OF ACTIONS/ ACTIVITIES	EXPECTED OUTPUTS	TIMELINES					Lead Person/ Committee	Performance Indicators
					Year 1	Year 2	Year 3	Year 4	Year 5		
Capital Generation	To ensure liquidity in cooperative operations and availability of funds for viable investments	Viable CBU Program	Enhance capacity and competence of collectors and loan officers		set annual targets	continuous training, benchmarking and monitoring og performance				Updated Schedules of members' share capital	BOD and Mgt
			Submit Marketing Reports based on number of new members		set annual targets						
			Monitor monthly CBU		set annual targets						
			Build institutional capital and fund reserve funds		set annual targets						
Savings Generation	To ensure continuous funds inflow to buffer loan requirements while providing members depositors the opportunity to build wealth for themselves	Members Savings Operation	Enhance Members Savings Operations Manual	enhanced members savings program	set annual targets	regularly reviewed and enhanced if needed			MISO Manual available; proper documentation of savings operations	BOD and Mgt	
			Intensify savings mobilization among members		set annual targets						
			Establish innovative savings products		set annual targets						
Budget Systems and Procedures	To ensure proper financial planning and to oversee that business operations generate revenues to fund expenditures	Budgeting and Financial Planning	Set up budget per operating activity	effective monitoring of financial performance (budget vs actual)	set annual targets				budget trail per operating activity	BOD and Mgt	
			Track, monitor and control budget vs actual performance		set annual targets						
Revenue Generation	To ensure that coop's operations is managed well from business planning to provisions of services with the aim of generating adequate financial results	Optimum Revenue Generation	prepare cash budget and operating budget	increased earnings; higher dividends rates	set annual targets				BODM EDKOM, Management	positive financial results	
			closely monitor releases and collection		set annual targets						
Enterprise Development											
Credit Services	To enhance provision of credit services to in order to generate adequate financial results to operations	Credit Programs and Services	provide other revenue generating activities	enhanced quality of service to members	set annual targets				satisfied members; improved revenues; decreased PAR/delinquency	BOD and Mgt, CreCom	
			set targets for releases and monitor collection targets		set annual targets						

KRAS	GOALS	STRATEGIES	PLAN OF ACTIONS/ ACTIVITIES	EXPECTED OUTPUTS	TIMELINES					Lead Person/ Committee	Performance Indicators
					Year 1	Year 2	Year 3	Year 4	Year 5		
Calamity Appliance Cellphone Pension Hospitalization Basket (for vendors) Allied Services	To engage in other allied services that will contribute to coop's revenues	Coop engagement in Allied Services	facilitate product presentation site identification	additional revenues	set annual targets	set annual targets	set annual targets			Contacts with insurance providers; enhanced public image and increased revenues	BOD and Mgt
CAC- CLIMBS/CISP Establishment of a Satellite Office Check Encashment					formulate policies and guidelines	set annual targets	set annual targets				

Community Development Programs

Social Development Plan	To reach out out to members and communities for provision of social and community services	Social and Community Development Programs	Youth Leadership Program including Scholarship		Enhanced Public Image	set annual targets	set annual targets					documentations; social development plan and budget; GAD Plan	BOD and Mgt
			Program for Senior Citizens	Prepare GAD Plan									
Gender and Development Initiatives			Program for Senior Citizens			set annual targets	set annual targets						
			Program for Solo Parents										
Environmental Protection and management			Environmental Activities:			set annual targets	set annual targets						
			1. Coastal Clean up	2. Tree Planting									

Community and Nation Building

Network and Linkages	To build strong partnership with Coop stakeholders and the government	Linkages with GOs, NGOs and other stakeholders	Partnerships with LGU, DTI, Inter-Agency Committee, CISP, public schools	Established Partnerships and Networks	set annual targets							Partnerships and Agreements	BOD and Mgt
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KRAS	GOAL	OBJECTIVES	STRATEGIES	PLAN OF ACTIONS/ ACTIVITIES	EXPECTED OUTPUTS	TIMELINES												Lead Person/ Committee	Performance Indicators	LOGISTICS				
						Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec							
Membership Engagement	Quality members increased from 65% to 75%	To develop strong coop-members relationship, ensuring that members are enlightened and needs are responded	Membership Expansion	Reactivation of Non-Migs to MICS Profiling of Non-MICS	NON Migs converted to MICS (50% of Dominant Members Reactiated)														BOD: EdCom, Mgt	2000 new members (male & female)	Communication Expense (1,235 x 15 = 18,525), Supplies 5,000			
				Recruitment of new Members	Increase in New Members: 2,000 (500/office)																BOD: EdCom, Mgt		Incentive to Recruitment (P50 x 2,000 = 100,000)	
				Launch "Si Jose, libre ni San Jose MPC" Free membership fee, ID and GAN contribution to all new male members																				
				Reproduction and distribution of fliers and newsletters(SABMAG)	enhanced members' awareness about coop's programs and services																	BOD: EdCom, Mgt		Charged to EdCom Fund
				Maximize SIMPC website and FB Page																		BOD: EdCom, Mgt		Hiring of IT
				Maintain Membership data base																		BOD: EdCom, Mgt	25% of members provided with copies of SABMAG and No. of members who viewed co-op website	Operation of SABMAG Expense
				Advocate Members Participation in Assemblies and other coop-related activities	Members are engaged, enhanced members' participation; needs are properly addressed (50% Active Members filled-out Survey Forms																	BOD: EdCom, Mgt		
				Conduct regular Ownership Meetings - 2 Onms																		BOD: EdCom, Mgt		EdCom Fund/GA Expense
				Enhance Members Feedback mechanism																		BOD: EdCom, Mgt	25% increase in members entitled to vote	Members Benefit Fund
				Enhance members benefits and incentives																		BOD: Mgt		
To increase the participation of members in the GA, Onms and other coop activities	giving of pakulo	Conduct of series of Branch/Cluster Assemblies	10% increase in members' participation in GA																					
				Conduct of series of Branch/Cluster Onms	10% increase in members' participation in Onms																			
				Conduct Team Up to Clean Up drive in 5 pilot barangays and other coop activities	5% increase in members' participation in other coop activities															Edcom & Mgt	25% increase of members participating in GA, OM and other co-op activities	P675K Edcom Fund and P2,230M General Assembly Expense		
To organize competent area volunteers.	scout potential volunteers	Screening & appointment of Cluster Area Volunteers	new area volunteers organized																					
				Skills development training to Cluster area volunteers (recruitment & monitoring) and teambuilding activities.																				

SAN JOSE MULTI-PURPOSE COOPERATIVE

SAN JOSE MULTI PURPOSE COOPERATIVE

San Jose, Antique

2022 BUDGET

	SAN JOSE	MIAG-AO	OTON	GUIMARAS	TOTAL
REVENUES					
INTEREST FROM LOANS	48,656,000.00	26,410,000.00	20,137,000.00	5,586,800.00	100,789,800.00
SERVICE FEE	5,201,300.00	2,172,000.00	1,793,000.00	868,500.00	10,034,800.00
FINES	2,000,000.00	2,000,000.00	500,000.00	100,000.00	4,600,000.00
MEMBERSHIP FEE	50,000.00	50,000.00	50,000.00	50,000.00	200,000.00
INCOME FROM INVESTMENTS	1,400,000.00	80,000.00	10,000.00	5,000.00	1,495,000.00
MISCELLANEOUS INCOME	1,785,000.00	1,185,000.00	637,500.00	22,500.00	3,630,000.00
GROSS REVENUES	59,092,300.00	31,897,000.00	23,127,500.00	6,632,800.00	120,749,600.00
LESS: OPERATING EXPENSES					
FINANCING COST					
INTEREST EXPENSE ON DEPOSIT	10,806,000.00	1,089,000.00	620,000.00	100,000.00	12,615,000.00
TOTAL FINANCING COST	10,806,000.00	1,089,000.00	620,000.00	100,000.00	12,615,000.00
PERSONNEL AND ADMINISTRATIVE COSTS					
PERSONNEL COST					
Employees Benefit	4,004,500.00	1,659,100.00	1,664,000.00	1,011,500.00	8,339,100.00
Representation	45,000.00	45,000.00	45,000.00	45,000.00	180,000.00
Retirement	1,182,500.00	638,100.00	463,370.00	132,750.00	2,416,720.00
Salaries and Wages	7,600,000.00	2,833,000.00	2,285,000.00	1,574,400.00	14,292,400.00
SSS, PAG-IBIG, PHILHEALTH	931,400.00	364,000.00	365,100.00	210,000.00	1,870,500.00
TOTAL PERSONNEL COST	13,763,400.00	5,539,200.00	4,822,470.00	2,973,650.00	27,098,720.00
ADMINISTRATIVE COSTS:					
Affiliation Fees	1,000.00	-	-	-	1,000.00
Collection	2,276,000.00	1,041,000.00	841,000.00	91,000.00	4,249,000.00
Communication	180,000.00	75,000.00	60,000.00	85,000.00	400,000.00
Depreciation & Amortization	1,850,000.00	840,000.00	1,070,000.00	170,000.00	3,930,000.00
Gas, Oil and Lubricants	150,000.00	150,000.00	140,000.00	80,000.00	520,000.00
General Assembly Expense Other Coop Activities	1,180,000.00	800,000.00	530,000.00	130,000.00	2,640,000.00
General Support Services	678,000.00	448,000.00	448,000.00	448,000.00	2,022,000.00
Insurance	200,000.00	60,000.00	80,000.00	50,000.00	410,000.00
Litigation	200,000.00	400,000.00	150,000.00	30,000.00	780,000.00
Meetings & Conferences	1,225,400.00	870,300.00	865,300.00	200,000.00	3,161,000.00
Members Benefit Expense	705,000.00	375,000.00	275,000.00	240,000.00	1,595,000.00
Miscellaneous Expense	70,000.00	73,500.00	72,730.00	39,550.00	255,780.00
Office Supplies	350,000.00	150,000.00	120,000.00	50,000.00	670,000.00
Officers' Honorarium and Allowances	919,000.00	420,000.00	420,000.00	139,100.00	1,898,100.00
Periodicals & Subscription	190,000.00	60,000.00	60,000.00	25,000.00	335,000.00
Power, Light & Water	250,000.00	200,000.00	120,000.00	60,000.00	630,000.00
Professional and Consultancy Fees	150,000.00	150,000.00	150,000.00	60,000.00	510,000.00
Promotional Expenses	60,000.00	40,000.00	40,000.00	15,000.00	155,000.00
Provision for Probable Losses on Loan Receivables	7,000,000.00	3,500,000.00	3,200,000.00	500,000.00	14,200,000.00
Rentals	-	350,000.00	330,000.00	-	680,000.00
Repairs & Maintenance	150,000.00	100,000.00	100,000.00	25,000.00	375,000.00
Social & Community Service Expense	180,500.00	118,000.00	100,000.00	70,500.00	469,000.00
Taxes & Licences	180,000.00	170,000.00	45,000.00	35,000.00	430,000.00
Trainings & Seminars	250,000.00	100,000.00	80,000.00	40,000.00	470,000.00
Travel & Transportation	50,000.00	50,000.00	50,000.00	100,000.00	250,000.00
TOTAL ADMINISTRATIVE COSTS	18,444,900.00	10,560,800.00	9,347,030.00	2,683,150.00	41,035,880.00
TOTAL OPERATING EXPENSES	43,014,300.00	17,189,000.00	14,789,500.00	5,756,800.00	80,749,600.00
PROJECTED NET SURPLUS	16,078,000.00	14,708,000.00	8,338,000.00	876,000.00	40,000,000.00

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ELISEO C. CANALIN
BOD Vice Chairperson



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BOD Member



SAMPAGUITA A. BUNGABONG
BOD Member



CORAZON B. MONDRAGON
BOD Member



FE M. OSORIO
BOD Member



ALFREDO M. YSULAT
BOD Member

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OFELIA B. MICIANO
Secretary



EMELDA F. ELIZALDE
Treasurer

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General Manager



RAYMUND V. HUELAR
Manager-Miagao Satellite Office



ROSANNA G. JABILE
Manager-Oton Satellite Office



DONNAH L. FORASTEROS
Branch Manager- Quimaras Office

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HRDO/MRDO



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PHOEBE M. TAMON
Clerk



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Clerk



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Driver/ Maintenance Clerk

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Accountant



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Accounting Clerk

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LEONELLE C. BERCERO
CIBI



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CLERK



KATHLINE ZYRA M. SANDUCAL
CLERK

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GENEROS S. UMBAT JR.
Teller



CRISTINE JOY P. VIRGO
Teller



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Account Officer



LAMBERT S. LABIAO
Account Officer



CHARLO C. CASIDSID
Account Officer

Job Order



JUDELYN M. SANTILLAN
Job Order



RAV S. CAPISTRANO
Job Order

Miag-ao Satellite Office Personnel



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Manager-Miagao Satellite Office



RAMAH H. EGIDA
Clerk



JOHANNA MAE G. CEÑIZA
Clerk



D'ARTAGNAN N. TAJONERA JR.
Clerk



KAREN KAYE G. JUANILLO
Accounting Clerk



JERMIE M. GARCESA
CIBI



JOHN MAXEL M. ARTEZA
Teller



ROMMEL JULINE N. AREVALO
Driver/ Maintenance Clerk

*Oton Satellite
Office Personnel*



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Manager-Oton Satellite Office



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Clerk



CRISTY S. CERVERA
Clerk



JULIUS E. CALANOG
CIBI



LYSLIE D. ESCANDER
Teller



MICHAEL GLENN L. MILITANTE
Account Officer



REX M. DE CASTRO
Account Officer



DARYL D. BALADIANG
Driver/ Maintenance Clerk



JONNAH L. FORASTEROS
Branch Manager- Guimaras Office



REZEL G. CAPALLA
Clerk



APRIL JANE R. MACABINGUEL
Teller



JRNEL L. VIDO
Account Officer



DIETHER E. INFANTE
Account Officer

*Guimaras Branch
Office Personnel*

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Assistant-MIAG-AO



RAJIS MONTECLARO
Assistant-MIAG-AO



VIVIEN AGREDA
Assistant-OTON



ARLENE VICTORIANO
Assistant-OTON

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PERLA A. SALDAJENO
MEMBER

Ethics Committee



VAN IAN P. JUADA
CHAIRPERSON

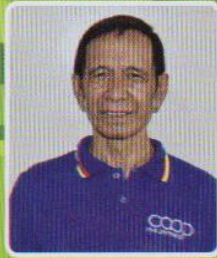


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Chairperson



ELENA B. PECHAYCO
Secretary

Credit Committee Assistants



RACHEL N. NARTE
Assistant-MIAG-AO



ROWENA N. LUNASPI
Assistant-MIAG-AO

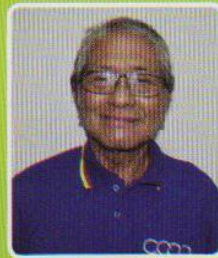


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Assistant-OTON



ANTONIO C. SALAO JR
Assistant - OTON

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Chairperson



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ELMER E. PEREZ
Member



MIKHAIL REED O. CATBAGAN
Member

Inter-Committee on Delinquency



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Chairperson



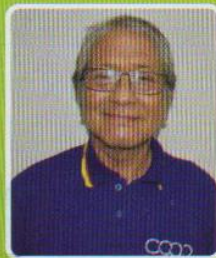
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Secretary



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Member



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Member



ELISEO C. CANALIN
Member



RODELYN I. VERA CRUZ-BERTO
Member



RAYMUND V. HUELAR
Member



ROSANNA G. JABILE
Member



JONNAH L. FORASTEROS
Member



SAN JOSE MULTI-PURPOSE COOPERATIVE

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Ma. Rafoncel T. Sanoy Member

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Mikhail Reed O. Catbagan Member
Yolanda G. Panlibuton Member
Elemer E. Perez Member
Rodelyn I. Vera Cruz-Berto GAD Focal Person

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Pepito S. Canalin Member
Emelda F. Elizalde Member
Glenn D. Misajon Member

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Eliseo C. Canalin Member
Mary Margaret Leora L. Balasa Member
Reynaldo E. Sarmiento Member
Rodelyn I. Vera Cruz-Berto Member
Raymund V. Huelar Member
Rosanna G. Jabile Member
Jonah L. Forasteros Member

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Rodelyn I. Vera Cruz-Berto General Manager
Ma. Rafoncel T. Sanoy HRDO/MRDO
Eryne Mae T. Miquela Cashier
Geraldine R. Cataldavan Accountant
Maria Fe V. Bertiz Loan Officer
Leonelle C. Bercero CI/BI
Rhea Ann Mariel S. Condesa Bookkeeper
Josephine M. Tandug Clerk
Phoebe M. Tamon Clerk
Kristine Joy N. Omallao Clerk
Sunshine E. Labrador Clerk
Jasmin Joy N. Magbanua Clerk
Kathline Zyra M. Sanducal Clerk
Daryl B. Betita Teller
Generoso S. Uambat, Jr. Teller
Cristine Joy P. Virgo Teller
Lambert S. Labiao Account Officer
Glenn D. Misajon Account Officer
Charlo C. Casidsid Account Officer
Mervin A. Jonela Utility/Driver

MIAGAO OFFICE

Raymund V. Huelar Branch Manager
Ramah H. Egida Clerk
Karen Kaye G. Juanillo Clerk
Johanna Mae G. Cefiza Clerk
D'Artagnan N. Tajonera, Jr. Clerk
Jermie M. Garcesa Acting CIBI
Julius E. Calanog Account Officer
John Maxel M. Arteza Teller
Rommel Juline N. Arevalo Utility/Driver

OTON OFFICE

Rosanna G. Jabile Branch Manager
Greta P. Serandon Bookkeeper
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
Daryl D. Baladiang Utility/Driver

GUIMARAS OFFICE

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

ANTI-FLU & ANTI-PNEUMONIA VACCINATION

December 7, 2021 **FREE Flu & Pneumonia Vaccine** in partnership with the Province of Antique thru the Office of the Governor, Hon. Rhodora "Dodod" Cadiao. There were 99 individuals who received vaccines.



DOLE PANGKABUHAYAN PROGRAM - July 27, 2021

With **REPRESENTATIVE ELECT AA Legarda**, Assistant Regional Director **Jesus Elpidio B. Atal Jr.**, Head Antique Provincial Office **Carmela M. Abellar**



SPONSORED 3 TEMPORARY SHELTERS AT RELOCATION SITE IN MAPATAG HAMTIC, ANTIQUE UNDER MALANDOG REHABILITATION PROGRAM OF PROVINCIAL GOVERNMENT



4P's Distribution in San Remigio in Partnership with DSWD



DIGICOOP LAUNCHING – October 30, 2021

With Ms. Catherine Joy Forro – Business Development Executive of digiCOOP technology Service Cooperative



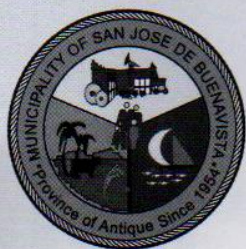
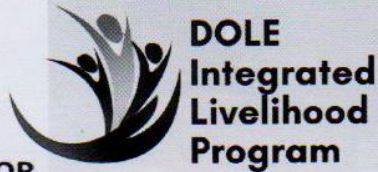
BRIGADA ESKWELA 2021

Bongbongan 1 & 2 Elementary School
Bagumbayan Elementary School
Durog Elementary School
Lugutan Elementary School
Calo-oy Elementary School
Tuta-Tula Elementary School
Bulalacao Elementary School
Luyang Elementary School
Lambayagan Elementary School
V. Grasparil Elementary School
Nagbangi Elementary School

- Hamtic
- San Jose
- San Jose
- San Jose
- Sibalom
- Sibalom
- Sibalom
- Sibalom
- Sibalom
- Sibalom
- Sibalom
- San Remigio



PARTNERS

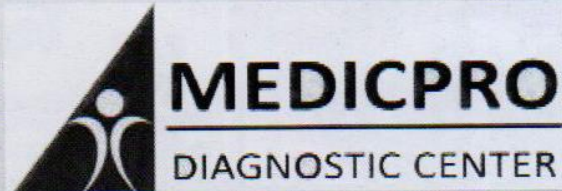


**ANTIQUÉ
COMMERCIAL**

GAD-IAC
Gender and Development Inter-agency Committee



AHDP
Antique Human Development Program, Inc.





CRITERIA FOR MEMBER ENTITLED TO VOTE

Has paid Share Capital Contribution of at least P1,200 within a year.



Updated in paying all loan dues.



Member of SJMPC one year before the General Assembly.





SJMPC *Managers* YEAR 1964-2021

RODELYN VERA CRUZ-BERTO
Manager, 2010-2013
General Manager 2014 - present



SAMPAGUITA A. BUNGABONG
Officer In-Charge, 1997-1999
Manager, 2000-2009



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 Hymn

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!