

SAN JOSE



MULTI-PURPOSE COOPERATIVE

57th

ANNUAL REPORT

THEME: SJMPC: *“Creating Opportunities amidst Adversities”*
(SJMPC: “Nagatuga kang mga kahigayunan sa tunga kang kalalat-an)

San Jose Office

March 26, 2023

Miagao Office

Justice Ramon B. Britanico Hall

Miagao, Iloilo
March 19, 2023

Oton Office

**Oton Central Elementary
School**

Poblacio, Oton, Iloilo
March 12, 2023

Guimaras Office

**Cresente P. Chavez Central
School,**

San Miguel, Jordan
Guimaras
March 11, 2023

SJMPC

BOARD OF DIRECTORS CHAIRPERSONS

Year 1964-2020



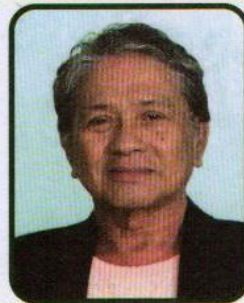
MARILOU R. LLAVAN
2010-2014
2016-2018 to present



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



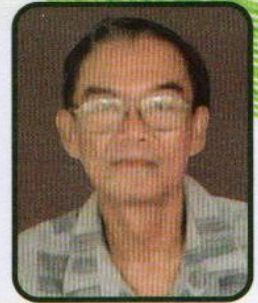
ESTRELIA S. ANDRES
2007-2009



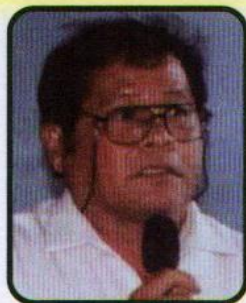
ELISEO C. CANALIN
2005



PELAGIO AUSAN
2003



RAMON DOUGLAS ABIERA
1999



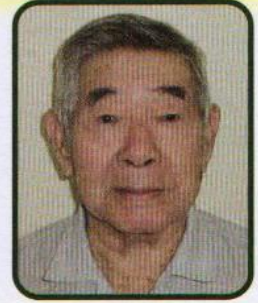
CESAER SALVO
1993



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, transparent and environment friendly cooperative providing quality service to members and community.

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, Caring for others among the Members and Community building a Sense of Dignity and Belongingness.

As Model Organization

To promote and maintain quality stakeholders, structures, systems and procedures, to enable them to manage change and the cooperative development processes.



HOUSE OF REPRESENTATIVES
DEPUTY SPEAKER
REPRESENTATIVE
LONE DISTRICT OF ANTIQUE



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

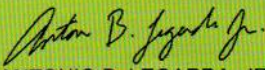
Good day everyone! I would like to greet the President, Chairman, Board of Directors, Officers and members of the San Jose Multi-Purpose Cooperative on your 57th Annual General Assembly. Congratulations in reaching this milestone.

This year's theme "Creating Opportunities Amidst Adversities" is indeed timely with the global inflation that results in increasing prices of commodities. But despite this global effect, you remained committed towards your goal in strengthening the bonds of the community, pooling resources and working together as a valuable tool in promoting sustainable and inclusive growth. As you gather here today, this kind of democratic structure and process I believe will allow for a more equitable distribution of resources and collective responsibility.

In celebrating this occasion, may we take a moment to appreciate the importance of cooperatives in our lives and its contribution for a better community. May we recommit ourselves in supporting and promoting the cooperative values and principles.

I would also like to personally extend my gratitude and recognition to the role and contribution of your cooperative in local economic development.

Congratulations to all of you! Padayon kita sa pag-ugwad, Antique.


ANTONIO B. LEGARDA, JR.
Representative, Lone District of Antique

The San Jose Multi-Purpose Cooperative (SJMPC) is celebrating its 57th year in providing quality and realistic financial services not only to the Antiqueños but also to the people of Iloilo. With over 10, 000 members, the cooperative has proven itself to be an institution that values its members by putting their interests above the SJMPC.

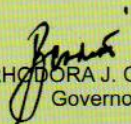
This year the coop's theme is "Creating Opportunities amidst Adversities". The year 2022 alone was nothing short of challenges. Antique was swarmed with dengue cases prompting us to declare the province in a state of calamity. Then we had storms like Agaton and Paeng that resulted in flooding, landslides, loss of lives and property. That was on top of more than two years of battling Covid and the province recovering from Typhoon Odette.

Even then we were able to rise above by depending on each other as kasimanwas. Sin-o pa bay magbuligay kung hindi kita man nga mga Antiqueño?

Just as the people have entrusted us government officials, may its members continue to build their relationship with the SJMPC.

In turn, I challenge that SJMPC to maintain that trust. Antique has a long way to go in terms of recovery and I believe this institution can help us achieve our goals.

Good day and God bless us all.


RHODORA J. CADIAO
Governor



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



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

On the occasion of your 57th General Assembly this year, may I echo to you Pope Francis' concern regarding the global cooperative movement:

"Manage the cooperatives truly cooperatively - that is, involving all. Endeavor to support, facilitate and encourage family life... Counter the false cooperatives, because cooperatives must promote an economy of honesty.

Participate actively in globalization in order to integrate – in the world – development, justice and peace."

May the dream of our Mill Hill Fathers, the originators of our cooperatives here in the Diocese of San Jose de Antique – to emancipate every Antiqueño from poverty be realized in this era when the Province of Antique is considered as the "Cooperative Capital of the Philippines." I enjoin all of you at the San Jose Multi-Purpose Cooperative (SJMPC) to continue to build and rebuild your Cooperative towards this goal. Our marginalized sectors – the farmers, fisher folks, laborers, small entrepreneurs, even the sacadas and our indigenous people need you in their daily struggles amidst the prevailing throw-away culture in our society. Please inculcate in our cooperators the Gospel values that will constantly remind them that our cooperatives are built in faith, hope and love, thereby making them catalysts of social and economic alleviation for all. Afterall, the call of Pope Francis is for us to be synodal – to regularly engage in dialogue especially with those at the peripheries, and to be inclusive in our plans, approaches and endeavors for total human development.

With my prayers and best wishes, I remain.

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

Cooperative greetings to members and officers of SJMPC on occasion of their 57th Annual General Assembly.

It is worthwhile to note that the Cooperative is robustly functioning amid difficulties brought about by the onslaught of the COVID-19 pandemic, and, more recently, despite the downturn of our economy. If there's any institution that proved resilient to the winds of change, it the co-operative organization, like SJMPC.

I also recognize the fact that SMPC has generated not merely a ripple in our town's socio- economic life, by being a productive resource provider to thousands of our "kasimanwas" but is likened to a huge wave. able to sweep away oppressive system afflicting the needy and marginalized sector of our society.

I still believe, that SJMPC, being composed of, managed, and led by member-owners is not there. ONLY, to respond to credit and savings needs. There are numerous problems affecting our people that government alone can not find ways to address them all. Co- operatives, for that matter SJMPC, is in tie best position to fill-in that role simply because there are dedicated and forward-looking leaders and officers. I am sure SJMPC, will be in the forefront in our quest for a progressive San Jose

I congratulate officers and members of SJMPC for sustaining the Coop as one of the keys to our development, May your tribe increase!

ENGR. ELMER C. UNTARAN
Municipal Mayor



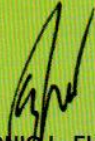
Republic of the Philippines
Province of Iloilo
Municipality of Oton
OFFICE OF THE MAYOR



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

This year the SAN JOSE MULTI PURPOSE COOPERATIVE is celebrating the 57th Annual General Assembly with the theme: CREATING OPPORTUNITIES AMIDST ADVERSITIES. In the midst of pandemic, the cooperative remains productive and providing services that allow the sustainability of people's lives specially of the members.

With the purposeful cooperation, it is certain that members can get out of this rampant health, economic and social crisis. Furthermore, we are aware of the great efforts this cooperative makes to respond to the needs of their members even with the complexities of various situations where the cooperative has to intervene. In more than a decade, it is incontestable that this cooperative serves its members well and will still continue to provide significant services to the members and those who are in need in the future.



SOFRONIO L. FUSIN, JR.
Municipal Mayor

"SJMPCC: Creating Opportunities Amidst Adversities" relates to each and every member of the San Jose Multi-Purpose Cooperative because of the trials and challenges brought by the most recent pandemic. SJMPCC likewise is laudable with its efforts in the sustainability of its continued operations for its valued members.

Congratulation on your 57th year! I am optimistic that your growth and development as a strong cooperative will continue to prosper so that you will unceasingly help and support more people from the Municipality of Jordan and the Province of Guimaras.

Again, my profound best wishes to the San Jose Multi-Purpose Cooperative and all of your Members.

Madamu gid nga salamat sa inyo tanan.


CRESENTE P. CHAVEZ, JR.
Municipal Mayor



**COOPERATIVE DEVELOPMENT
AUTHORITY**
Regional Office



**FONUS COOPERATIVES FEDERATION-
ANTIQUE**

"Professional Service with a Heart"
Atabay, San Jose, Antique
Mobile No. (0917-
7178507/09175368638/09177168508)
Email: fonusantique@gmail.com

My greetings and respect to the board at directors, management staff and the general membership of San Jose Multi-purpose Cooperative on the occasion of your 57th Annual General Assembly on March 2023.

Republic Act 11364 Section (4) provides: Collaborate with concerned agencies that can provide technical, professional, marketing assistance including trainings on transfer of technology to ensure the viability, growth, competitiveness and innovativeness of cooperatives giving special concern agrarian reform, agriculture, fishery and the economically depressed sectors.

In your 57th Annual General Assembly with the theme: "San Jose Multi-Purpose Cooperative (SJMPC) with the theme: "SJMPC: Creating Opportunities amidst Adversities" is an opportune time to update your general membership in the different products and services innovativeness, etc, to help improve the quality of life of your members.

The country was hit by different adversities, particularly Region VI and many of the members of the cooperatives as well were greatly affected. Income is extremely scarce and livelihood opportunities are dubious especially in the countryside.

As you convene the general membership in this important activity of the cooperative, I would like to enjoin everyone to take an active role in the democratic process, vis-a-vis in the review of the annual plan and budget.

The Cooperative Development Authority recognizes the effort of the cooperatives creating opportunities to help the members rise above adversities as you begin the implementation of the 2023 business operation.

Congratulations and more power!

NORA P. PATRON, MBA, Ph.D
Director III

Greetings of Peace and Development!

On behalf of 24 members affiliate cooperative of FONUS Cooperative Federation-Antique we extend our warmest congratulation to the officers, members and management staff of San Jose Multi-Purpose Cooperative on the occasion of your 57th Annual General Assembly.

This year is a privilege year for all of us after the worst situation caused by Covid-19 Pandemic that disturbed the whole world and greatly affects the most vulnerable sector of our society. Thanks God! We all survive though some didn't make it, we pray for the repose of their souls in the home together with God our Father.

Your theme in the celebration of your general assembly echo a promise that whatever comes our way we are still hopeful for positive results, "SJMPC creating opportunities amidst adversities", symbolizes and express in its strongest form the capacity and strength of your cooperative to hurdle any obstructions that will come your way in the attainment of your vision, mission and goal as a cooperative.

We, as a family in the cooperative hope that in your future endeavors to provide assistance to your members in the realization of development of themselves and their family. We strongly believe that with the expertise and guidance of your officers and the untiring work of your management this will result to a more dynamic and active participation of your cooperative in the development and progress of the communities of which your cooperative is a member.

Again, in behalf of the 24 members of FONUS Cooperative Federation-Antique we express our warmest congratulations in the celebration of your 57th Annual General Assembly. We also commit ourselves to extend services that your members in the future will avail with a professional service with the heart.

Thank you and congratulations.
Cooperatively yours,

TOMAS R. OSUMO
Chairperson, BOD



ANTIQUA FEDERATION OF COOPERATIVES (AFCCU)

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

ANTIQUA FEDERATION OF COOPERATIVES (AFCCU)

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

My greetings and respect to the members, Board of Directors, Committee members and Management staff of San Jose Multi-Purpose Cooperative.

My sincere felicitations on your 57th Annual General Assembly! This year's theme, SJMPC: "Creating Opportunities amidst Adversities".

As much as creating opportunities is based on doing, it's also about how you do it. Being a good member of "SJMPC" by putting positivity into the cooperative world we invite good things to happen in return. So, let us take time to genuinely connect with others, instead of having a one-track mind for building an opportunity for ourselves.

Every day is a new opportunity. The opportunity to expand membership, to train our leaders, capacitate our management staff and embrace the total strength of San Jose Multi-Purpose Cooperative.

May you remain as the best cooperative in the whole Region 6, as we retained our title as "Cooperative Capital of Western Visayas".

Thank you for the commitment and support you have shared to the Federation.

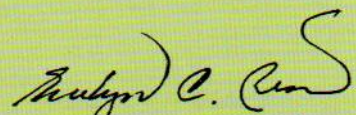
Congratulations and Mabuhay..... San Jose Multi-Purpose Cooperative!

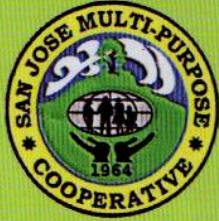

FELIZA E. LABRADOR, MPA
Manager

Warmest greetings to the officers, management, staff, valued owners and cooperators of San Jose Multi-Purpose Cooperative!

San Jose Multi-purpose Cooperative has been an enduring and sustaining patron of Antique Federation of Cooperatives (AFCCU). Your invaluable support and patronage of the services of the federation undeniably contributed to the latter's growth and development. Likewise, SJMPC ensured ceaseless and convenient delivery of services to its members that spurred economic, livelihood and limitless opportunities despite the disruption on the usual way of doing business. The theme, "SJMPC: Creating Opportunities amidst Adversities", channels your course of action for a more vibrant and stable financial intermediary thereby creating opportunities for your cooperators amidst adversities.

On behalf of Antique Federation of Cooperatives, I warmly congratulate San Jose MPC on your 57th Annual General Assembly!


EVELYN C. REMO, PhD
Vice Chairperson, Board of Director



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



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

Warmest Greetings to all our member cooperators, and our partners!


Thanks God we have survived another challenging year. We are now back to the regular schedule of our General Assembly. For the second time, we bringing our Cooperative closer to the members, through the sequential General Assemblies. It will be our new normal.

This Year's theme: **"SJMPC: Creating Opportunities Amidst Adversities"** reflects our desires and hopes that our Cooperative will play a significant role in the economic recovery of our members. The last two (2) years we experienced with the COVID 19 Global Pandemic had resulted to decline in economic activities, deprivation and even lost their jobs.

Now, it's high time to help our members bounce back, by not just giving-out loans but, by enhancing their capacities to be resilient economically. It might be a very ambitious dream but we need to believe that we can.

This is my last term to serve as your Chairperson of the Board. Thank you for all the support you have extended to our SJMPC. My sincerest appreciation also to my fellow Board of Directors for the trust and confidence you have given me to lead this Cooperative. I am so humbled. What we have achieved was a team effort and each one deserves a Salute!

May God continue to make SJMPC an instrument to change the lives of our members and the development of the community where we belong!


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

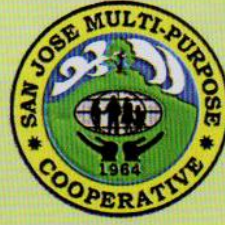
Panginbulahan for our 57th Annual General Assembly! I hereby express my profound gratitude to the officers, personnel and the members of San Jose Multi-Purpose Cooperative and various stakeholders for the contribution and strong support to our Cooperative that brought us to where we are now.

SALAMAT SA DIYOS we **SURVIVED** and continue to **THRIVE** despite all the challenges we encountered in the past year. My heart goes out to our members who were affected by Typhoon Paeng whose houses and sources of livelihood were severely damaged. I believe also that some of our members have not yet fully recovered from the ill effects of COVID-19 pandemic that created losses in businesses and job opportunities.

This year's theme: **"SJMPC: Creating Opportunities amidst Adversities"**, exemplifies our commitment to engage in ventures for more innovative products and services that will respond to the needs of our members and lessen the impact of different challenges brought by the pandemic and the disasters. It is a great challenge for us to come up with more strategies to realize these.

Let us have faith that SJMPC will achieve these aspirations. Buliganay kita sa pagdab-ot ka atun handum para sa aton kooperatiba kag para kanatun tanan!!!


RODELYN VERA CRUZ-BERTO
General Manager



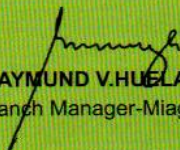
San Jose Multi-Purpose Cooperative
(SJMP)
MIAGAO BRANCH
Nochete Bldg., Tajanlangit St.,
Brgy. Tacas, Miagao, Iloilo

San Jose Multi-Purpose Cooperative
(SJMP)
OTON BRANCH
National Highway, San Antonio Oton, Iloilo

Nothing can bring us more pleasure than giving you the services you deserved! Warmest greetings to all SJMPC members, officers, committees, staff and stakeholders!

The confluence of man-made pandemic and natural calamities were SJMPC's venues to offer its services. Despite the hard times and a hatted membership expansion, the cooperative's earnings have increased and the loan portfolio and deposits have also grown.

Thus, it is fitting to cherish our well-coined theme: "Creating Opportunities amidst Adversities". The happenings mentioned above offered our SJMPC opportunities by which we could truly serve our members and communities.

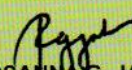

PAYMUND V. HUELAR
Branch Manager-Miagao

Warmest greeting to our members, officers, management staff and other stakeholders as we celebrate our 57th General Assembly with the theme "SJMP: Creating Opportunities amidst Adversities". It's another momentous journey to celebrate the success of our cooperative.

Our 57th years of existence proves how strong our cooperative is by empowering and helping each other. Time has molded us all to be resilient stronger, wiser and more powerful. May these attributes continue to be valued and shared by the SJMPC community. Let us nurture camaraderie, unity and cooperation for SJMPC's future.

We stayed strong and courageous as we survived the adversities of the pandemic and faced the new normal. Thanks to all the members who were committed and driven to make our cooperative responsive to the community's needs.

May peace and progress be ours. More power!


ROSANNA G. JABILE
Branch Manager



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



Congratulations to all the members, officers, committees, management and staff as we celebrate our 57th General Assembly and 59 years of existence!

This year's theme: "SJMPC: Creating Opportunities amidst Adversities" really showed our concern, commitment to serve and empathy to everyone. Social Services were delivered to several barangays covering the 4 areas of operation: Antique, Miag-ao, Oton and Guimaras. Community services were also rendered to those affected by typhoons and various settlement programs on due accounts were launched. All these and more were done because nobody is left behind.

Our journey in the cooperative movement is never ending. There will always be struggles and challenges. Let us do what is right. What matters most is we work together for growth, improvement and success. Every adversity, failure and heartache carries with it the seed of greater benefit which needs everyone's care to make it grow healthier and sturdier.

To all the members; let us grow together, and achieve our goals as we profusely thank our Almighty Father for the continued guidance and protection.

Padayun kita - I BELONG!


JONNAH L. FORASTEROS
Branch Manager - Guimaras

Agenda

Call to Order

Reading of Proof of Due Notice

Determination of Quorum

Reading and Approval of the Previous
Minutes

Business Arising from the Minutes

Presentation and Approval of Reports

- Board of Directors
- Committee Reports
- Management Reports

Presentation and Acceptance of Audited
Financial Statements

Presentation and Acceptance of
Performance and Social Audit

New Business

- Hiring of External Auditor
- Approval of Revised Code of Ethics
- Approval of 2023 Plans and Targets
- Approval of 2023 Budget

Presentation of Candidates

Election of Officers

Other Related Matters

Proclamation of Winners

Raffle

Adjournment



MINUTES OF THE 56TH ANNUAL GENERAL ASSEMBLY

St. Anthony's College, De Wit Hall, San Jose dB, Antique

DAY 1 OF GROUP 1 - JULY 24, 2022

PART I. REGISTRATION

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

PART II. OPENING PROGRAM

A. Opening Program

The opening activities followed at 1:30 in the afternoon.

Opening Prayer	-	Dir. Corazon B. Mondragon
National Anthem	-	Sound System
Cooperative Pledge	-	Group Participation

PART III. BUSINESS MEETING

A. Call to Order

BOD Chairperson 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 56th Annual General Assembly was approved upon motion made by Mr. Giovanne Silverio Amedo III duly seconded by Ms. Leilani Nolasco.

C. Determination of Quorum

At 1:30 PM, a quorum was declared with the attendance of 405 or 26% of the total 1568 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

The minutes of the 55th Annual General Assembly was approved upon motion made by Mr. Peter Altar duly seconded by Mr. Daniel N. Vescatcho Jr.

E. Business Arising from the Minutes – None

F. Presentation and Approval of Reports (Copy of the Annual Report were provided to all members)

The general membership were provided copies of the Annual Report for their information and guidance.

1. Election Committee Report – presented by ELECOM Member Perla Saldajeno.

2. Audit Committee Report – presented by Audit Committee Chairperson Leora Margaret Balasa.

3. Education Committee Report- presented by EDCOM Chairperson Eliseo Canalin.

Mrs. Rebecca Javier raised to the Body the issue on the termination of service of Area Coordinators last 2021. She further stressed out that area coordinators played a vital role in the cooperative specifically in the recruitment of membership. Some members are still asking for AC's assistance on their transactions with the coop for some were unaware of ACs termination.

EDCOM Chairperson Eliseo Canalin further clarified to the members present that the Board had unanimously approved the termination of service of Area Coordinators through a thorough deliberation and discussion among concerned parties for majority of them were senior citizens and vulnerable due to the threat of COVID 19 pandemic. As loyal partners in the cooperative, our Area Coordinators with their confirmation were able to receive an incentive due to them as part of the Good Will Program of San Jose Multi-Purpose Cooperative. EDCOM Chairperson Canalin further validated to the general membership that they shall directly transact business in the Offices of San Jose Multi-Purpose Cooperative for coop personnel were there to assist them.

The following reports were presented through power point:

1. Mediation and Conciliation Committee Report
2. Ethics Committee Report
3. Gender and Development Committee Report
4. Credit Committee Report
5. Social Services Development Committee Report
6. Personnel Oversight Committee Report

Approved upon motion made by Mr. Rodolfo Opiña duly seconded by Mr. Giovanne Silverio Amedo III all the Committee Reports presented.

G. Presentation of the Management Report

The Management Report was accepted through a motion made by Ms. Victoria

Ortiaga duly seconded by Mr. Noli Salcedo.

H. Presentation of Audited Financial Report presented by GM Rodelyn Vera Cruz-Berto

The presentation of Audited Financial Report were accepted upon motion made by Ms. Leilani Nolasco duly seconded by Ms. Grace Aquillo.

I. Presentation of Results of Performance and Social Audit

The presentation of Results of Performance and Social Audit were accepted upon motion made Ms. Anna Cecilia Pefianco duly seconded by Mr. Arthur Cocjin.

J. New Business

J.1. Presentation of Proposed Amendments of Election Guidelines presented by Ms. Perla Saldajeno, ELECOM Member (Copies of the proposed were provided to members)

The thorough presentation of the Proposed Amendments of Election Guidelines were approved upon motion made by Ms. Christine Marie Tamon duly seconded by Ms. Emerose Jabile.

J.2. Presentation and Approval of 2022 Plans and Target

J.2. Presentation and Approval of 2022 Plans and Target

Mission 1.

AS FINANCIAL INTERMEDIARY INSTITUTION

To provide a friendly, affordable and accessible financial services towards building a financially disciplined, empowered member stakeholders.

Mission 2.

AS 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 empowered cooperative.

Mission 3.

AS 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.

Mission 4.

AS MODEL ORGANIZATION

To promote and maintain quality stakeholders, structures, systems and procedures to enable them to manage change and the cooperative development processes.

J.3. 2022 Budget

GROSS REVENUES	P120,749,600.00
TOTAL OPERATING EXPENSE	P 80,749,600.00
PROJECTED NET SURPLUS	P 40,000,000.00

The 2022 Plans, Target and Budget were approved upon motion made Ms. Aida Ricarza duly seconded by Ms. Marivic Duran.

J.4 Conversion of Oton and Miag-ao Satellite Offices to Branch Offices.

Existing: Oton, Iloilo and Miag-ao, Iloilo Satellite Offices

Proposed: Oton, Iloilo and Miag-ao, Iloilo Branch Offices

The conversion of Oton, Iloilo and Miag-ao, Iloilo from Satellite Offices to Branch Offices was approved upon motion made by Ms. Yolanda Panlibuton duly by Ms. Carmen Gayatin.

J.5 Hiring of the External Auditor

Approved to hire Tawaya Tolentino CPAs and Company as the External Auditor of San Jose Multi- Purpose Cooperative upon motion made by Mr. Eric Cortejo duly seconded by Mr. Florentino Cayetano.

K. Other Related Matters

K.1 Raffle Draw

25 Winners for P1,200 Worth of Grocery Items

2 Winners for P5,000.00 Cash

L. Adjournment

Since the conduct of this year's assembly is sequential in nature, the Day 1 of Group 1 ended at 4:30 in the afternoon and will resume on August 20, 2022 for the Presentation and Approval of Amendments of By-Laws, Articles of Cooperation and Election of Officers.



MINUTES OF THE 56TH ANNUAL GENERAL ASSEMBLY

St. Anthony's College, De Wit Hall, San Jose dB, Antique

DAY 2 OF GROUP 1 - AUGUST 20, 2022

PART I. REGISTRATION

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

PART II. OPENING PROGRAM

B. Opening Program

The opening activities followed at 1:30 in the afternoon.

Opening Prayer	-	Dir. Corazon B. Mondragon
National Anthem	-	Sound System
Cooperative Pledge	-	Group Participation

PART III. BUSINESS MEETING

A. Call to Order

BOD Chairperson Marilou R. Llavan called the meeting to order at 1:50 PM.

B. Determination of Quorum

At 1:50 PM, a quorum was declared with the attendance of 396 or 25% of the total 1566 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.

C. Presentation and Approval of the Agenda

- Presentation and Approval of the Amendments of the By-Laws
- Presentation and Approval of the Amendments of the Articles of Cooperation
- Presentation and Approval of the Amendments of the Election Code
- Declaration of Vacancy
- Presentation of Candidates
- Election
- Other Related Matters

The Agenda was approved upon motion made by Ms. Christine Marie Tamon duly seconded by Ms. Pedro Altar III.

D. Presentation and Approval of the Amendments of the Cooperative By-Laws

Article III

Existing: Section 4. Regular General Assembly Meeting

Proposed: Section 4. Annual Regular Branch Assembly Meeting

Existing: Section 5. Special General Assembly Meeting

Proposed: Section 5. Special Branch Assembly Meeting.

Existing: Section 6. A. Regular General Assembly Meeting

Proposed: Section 6. A. Annual Regular Branch Assembly Meeting

Existing: Section 6. B. Special General Assembly Meeting

Proposed: Section 6. B. Special Branch Assembly Meeting

Article IV

Existing: Section 1. Composition of the Board of Directors shall be composed of seven (7) members.

Proposed: Section 1. Composition of the Board of Directors shall be composed of nine (9) members: seven (7) shall come from the Main Office, one (1) member shall come from Oton Branch Office and one (1) member from Miagao Branch Office.

Existing: Section 3. Qualifications of the Board of Directors

- a. Has paid the minimum capital requirement;
- b. Has no delinquent account with the cooperative
- c. Have continuously patronized the cooperative services;
- d. A MIGS for at least two (2) years;
- e. Completed or willingness to complete within the prescribed period the required education and training whichever is applicable;

- f. Has completed a four (4) year course
- g. Of good moral character
- h. Other qualifications prescribed in the implementing Rules and Regulations (IRR) of R.A. 9520

Proposed: Section 3. Qualifications of the Board of Directors

- a. Must be a bonafide member of SJMPC, Member Entitled To Vote (METV) for at least five (5) years prior to election, paid a minimum paid-up share capital of at least Fifty Thousand Pesos (P50,000.00) and with at least a total aggregate maintaining balance deposits amounting to Ten Thousand Pesos (P10,000.00);
- b. Has no delinquent account with the cooperative;
- c. Have continuously patronized the cooperative services;
- d. Has attended the following training requirements for the last five(5) years prior to election as mandated by the CDA based on the revised IRR of RA

9520:

- Fundamentals of Cooperative (16 hours)
- Governance and Management of Cooperative (16 hours)

- e. Rendered at least two (2) years of service as members of any of the SJMPC Committees (Audit, Election, Credit, Mediation Conciliation, Ethics or other committees) created by the SJMPC within the last five (5) years;
- f. Must be present and have voted for the last five (5) consecutive General Assemblies and Election of Officers to personally attest their willingness in serving the SJMPC;
- g. A Bachelor's Degree Holder;
- h. Of good moral character;
- i. Must be between 25 to 7r years of age on election date;
- j. Other qualifications that maybe approved by the General Assembly or as prescribed in the implementing Rules of Regulations (IRR) of R.A. 9520.

Existing: Section 4. Disqualifications.

- a. Holding any elective position in the government except that of a party list representative being an officer of a cooperative he/she represents;
- b. The members of the Board of Directors shall not hold any other position directly involved in the day-to-day operation and management of the cooperative;
- c. Having direct or indirect personal interest with the business of the Cooperative;
- d. Having been absent for three (3) consecutive meetings or in more than fifty percent (50%) of all meetings within the twelve (12) months period unless with valid excuse as approved by the board of directors;
- e. Being an official or employee of the Cooperative Development Authority, except in a cooperative organized among themselves;
- f. Having been convicted in administrative proceedings or civil/criminal suits involving financial and/or property accountability; and
- g. Having been disqualified by law.

Proposed: Section 4. Disqualifications.

- a. Holding an elective position in the government, except that of party list representative or has filed or seek for elective position in the government prior to SJMPC Election;
 - b. Being an Officer of a cooperative of the same type of services;
- c. The members of the Board of Directors shall not hold any other position directly involved in the day-to-day operation and management of the cooperative;
- d. Having direct or indirect personal interest with the business of the Cooperative;
- e. Has served for three (3) consecutive terms which is equivalent to six (6) years is no longer allowed to file his/her candidacy for the same position in the next election until after a pause of one (1) year.
- f. Having been absent for three (3) consecutive meetings or in more than fifty percent (50%) of all meetings within the twelve (12) months period unless with valid excuse as approved by the board of directors;
- g. Being an official or employee of the Cooperative Development Authority, except in a cooperative organized among themselves;
- h. The members of the Board of Directors shall not hold any other position directly involved in the day-to-day operation and management of the cooperative;
- i. A retired employee of San Jose Multi-Purpose Cooperative (SJMPC);
- j. Former SJMPC staff who had been separated from work for due cause or for violation of the policies;
- k. An officer in other primary cooperative of the same nature or its subsidiary;
- l. Having relationship up to the third (3rd) civil degree of consanguinity or affinity with any of the elected or appointed incumbent SJMPC officers and employees;
- m. Having been convicted in administrative proceedings or civil/criminal suits involving financial and/or property accountability; and
- n. Having been disqualified by law.

Existing: Section 5. Election of Officers

The members of the Board of Directors shall be elected by secret ballot by members entitled to vote during the annual general assembly meeting or special general assembly meeting called for the purpose.

Proposed: Section 5. Election of Officers

The members of the Board of Directors shall be elected by secret ballot through manual voting, electronic voting, online voting or a combination of the three (3) whichever is applicable, by members entitled to vote during the annual general assembly meeting or special general assembly meeting called for the purpose.

Article V.

Existing: Section 3. Election Committee

An Election Committee is hereby created and shall be composed of three (3) members to be elected during the general assembly meeting and shall hold office for a term of one (1) year or until their successors shall have been elected and qualified. Within ten (10) days after their election they shall elect from among themselves a Chairperson, Vice-Chairperson and a Secretary. No member of the committee shall hold any other position within the cooperative during his/her term of office.



Proposed: Section 3. Election Committee

An Election Committee is hereby created and shall be composed of three (3) members to be elected during the general assembly meeting and shall hold office for a term of two (2) years or until their successors shall have been elected and qualified. Within ten (10) days after their election they shall elect from among themselves a Chairperson, Vice-Chairperson and a Secretary. No member of the committee shall hold any other position within the cooperative during his/her term of office.

Article VII

Existing: Section 2. Continuous Capital Build Up

Every member shall have invested any or all of the following:

- a. At least One Hundred Pesos (P100.00) per month;
- b. At Least % of his/her annual interest on share capital and patronage refund; and
- c. At least two percent (2%) of each good procured/service acquired from the cooperative.

Proposed: Section 2. Continuous Capital Build Up

Every member shall have invested any or all of the following:

- a. At least One Hundred Pesos (P100.00) per month;
- b. At Least 2% of each good procured/service acquired from the cooperative;
- c. Portion of their annual interest on share capital and patronage refund based on the following:

Total Dividend and Patronage Refund	Required Share Capital
P100-P1900	P100
P2000-P5900	P200
P6000-P10900	P500
Above P11000	P1000

Article VIII

Existing: Section 1. Primary Consideration.

Adhering to the principle of service over and above profit, the cooperative shall endeavor to:

- a. Engaged in
 - 1. Credit and Savings
 - 2. Direct Selling
 - 3. Money Transfer
 - 4. Real Estate Developing
 - 5. Franchising
 - 6. Pharmacy
 - 7. Teller Services

Proposed: Section 1. Primary Consideration

Adhering to the principle of service over and above profit, the cooperative shall endeavor to:

- a. Engaged in
 - 1. Credit and Savings
 - 2. Direct Selling
 - 3. Money Transfer
 - 4. Real Estate Developing
 - 5. Franchising
 - 6. Pharmacy
 - 7. Teller Services
 - 8. Rice Retailing
 - 9. Digital Payments and Parcel
 - 10. Insurance
 - 11. ATM/POS transaction
 - 12. Merchandising

☐ There was a question raised on the required amount of Share Capital and Savings Deposit as one of the qualifications for the position of Board of Directors. The required amount of Fifty Thousand Pesos (P50,000.00) and Ten Thousand Pesos (P10,000.00) aggregate savings could burden potential candidates to comply on it.

☐ It was clarified by BOD Chairperson Marilou Llaván that setting the standard for a potential candidate is a way of committing oneself to be an officer and to serve the cooperative. This standard shall further validate that one potential candidate had been a dedicated member of the cooperative for years.

☐ With the One Hundred Percent (100%) confirmation of the membership, the Amendments of the Cooperative By-Laws was APPROVED.

E. Presentation and Approval of the Amendments of the Articles of Cooperation

Existing: Article II – Type and Purposes

That the type of this cooperative is Multi-Purpose and the purposes for which this cooperative is organized is to engage in:

Credit and Savings Deposit, Direct Selling, Money Transfer, Real Estate Developing, Franchising, Pharmacy and Teller Services.

Proposed: Article II – Type and Purposes

That the type of this cooperative is Multi-Purpose and the purposes for which this cooperative is organized is to engage in:

Credit and Savings Deposit, Direct Selling, Money Transfer, Real Estate Developing, Franchising, Pharmacy and Teller Services, Rice Retailing, Digital Payments and Parcel, Insurance, ATM/POS Transactions and Merchandising.

Existing: Article VII – Area of Operation

That the membership of this cooperative shall come from Panay Island and operate business in Panay Island. Its principal office shall be located at Tradetown, Dalipe, San Jose de Buenavista, Antique.

Proposed: Article VII – Area of Operation

That the membership of this cooperative shall come from Region 6, Mindoro and Palawan and operate business in Region 6, Mindoro and Palawan. Its principal office shall be located at Tradetown, Dalipe, San Jose de Buenavista, Antique

☐ With the One Hundred Percent (100%) confirmation of the membership, the Amendments of the Articles of Cooperation was APPROVED.

F. Presentation and Approval of the Amendments of the Election Code - through powerpoint presentation

☐ With the confirmation of Three Hundred Fourteen (314) METV which is seventy-nine percent (79%), the Amendments of the Election Code was APPROVED.

G. Declaration of Vacancy

ELECOM Member Stephen Louie Checa presented to the general membership the vacancies for respective positions:

Board of Directors	-	7
Audit Committee	-	3
Election Committee	-	3

H. Presentation of Candidates and their one-minute speech thru powerpoint presentation.

For Board of Director

1. Pedro S. Altar III
2. Benjamin E. Cancan
3. Delia C. Montero
4. Marilou R. Llaván
5. Anna Cecilia R. Pefianco
6. Perla A. Saldajeno
7. Reynaldo R. Sarmiento
8. Noli G. Valenzuela
9. Daniel N. Vescatcho Jr.
10. Alfredo R. Ysulat

For Audit Committee

1. Mary Margaret Leora L. Balasa
2. Angeline L. Granada
3. Victoria H. Madredano
4. Celia G. Lim

For Election Committee

1. Grace A. Aquillo
2. Engr. Gregorio C. Rufino
3. Christine Marie G. Tamon
4. Eriberto P. Vargas

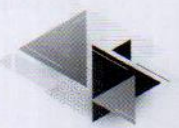
ELECOM officially declared that voting is open for Members Entitled to Vote (METV).

I. Raffle Draw

- P1,200.00 Worth of Grocery Items for 25 Lucky Winners
- P5,000.00 Cash Prize for 5 Lucky Winners

J. Adjournment

Since all of the Members Entitled to Vote (METV) casted their votes, the canvassing of votes shall be done on August 27, 2022 and no more matters to take up, the 56th Annual Branch Assembly was adjourned at 5:00 PM upon motion made by Dir. Corazon Mondragon duly seconded en masse.





MINUTES OF THE 56TH ANNUAL GENERAL ASSEMBLY
St. Anthony's College, De Wit Hall, San Jose dB, Antique

DAY 1 OF GROUP 2- JULY 30, 2022

PART I. REGISTRATION

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

PART II. OPENING PROGRAM

A. Opening Program

The opening activities followed at 1:30 in the afternoon.

- | | | |
|--------------------|---|---------------------------|
| Opening Prayer | - | Dir. Corazon B. Mondragon |
| National Anthem | - | Sound System |
| Cooperative Pledge | - | Group Participation |

PART III. BUSINESS MEETING

A. Call to Order

BOD Chairperson Marilou R. Llawan called the meeting to order at 1:40 PM.

B. Reading of the Proof of Due Notice by the Board Secretary

The Agenda for the 56th Annual General Assembly was approved upon motion made by Mr. Reynaldo Sarmiento duly seconded by Ms. Nora Millares.

C. Determination of Quorum

At 1:45 PM, a quorum was declared with the attendance of 455 or 27% of the total 1657 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

The minutes of the 55th Annual General Assembly was approved upon motion made by Mr. Reniel Tabuena duly seconded by Cesar Pacheco.

E. Business Arising from the Minutes – None

F. Presentation and Approval of Reports (Copy of the Annual Report were provided to all members)

The general memberships were provided copies of the Annual Report for their information and guidance.

1. Board of Directors Report with Twenty-six (26) Board Resolutions
2. Election Committee Report – presented by ELECOM Member Perla Saldajeno.
3. Audit Committee Report – presented by Audit Committee Chairperson Leora Margaret Balasa.
4. Education Committee Report- presented by EDCOM Chairperson Eliseo Canalin.

EDCOM Chairperson Eliseo Canalin clarified to the members present that the Board had unanimously approved the termination of service of Area Coordinators through a thorough deliberation and discussion among concerned parties for majority of them were senior citizens and vulnerable due to the threat of COVID 19 pandemic. As loyal partners in the cooperative, our Area Coordinators with their confirmation were able to receive an incentive due to them as part of the Good Will Program of San Jose Multi-Purpose Cooperative.

EDCOM Chairperson Canalin further validated to the general membership that they shall directly transact business in the Offices of San Jose Multi-Purpose Cooperative for coop personnel were there to assist them.

The following reports were presented through power point:

1. Mediation and Conciliation Committee Report
2. Ethics Committee Report
3. Gender and Development Committee Report

4. Credit Committee Report
5. Social Services Development Committee Report
6. Personnel Oversight Committee Report
- 7.

Upon motion made by Ms. Genevieve Balinas duly seconded by Mr. Silvino Misajon all Committee Reports presented were APPROVED.

G. Presentation of the Management Report

The Management Report was accepted through a motion made by Ms. Jimmy Ramos duly seconded by Engr. Gregorio Rufino.

H. Presentation of Audited Financial Report presented by GM Rodelyn Vera Cruz-Berto

The presentation of Audited Financial Report were accepted upon motion made by Mr. Jose Romel Chavez duly seconded by Ms. Genevieve Chavez.

I. Presentation of Results of Performance and Social Audit

The presentation of Results of Performance and Social Audit were accepted upon motion made Mr. Jose Marie Noble duly seconded en masse.

J. New Business

J.1. Presentation of Proposed Amendments of Election Guidelines presented by Ms. Perla Saldajeno, ELECOM Member (Copies of the proposed were provided to members)

The thorough presentation of the Proposed Amendments of Election Guidelines were approved upon motion made by Mr. Danillo Rapiz Tamon and severally seconded.

J.2. Presentation and Approval of 2022 Plans and Target

Mission 1.

AS FINANCIAL INTERMEDIARY INSTITUTION
To provide a friendly, affordable and accessible financial services towards building a financially disciplined, empowered member stakeholders.

Mission 2.

AS 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 empowered cooperative.

Mission 3.

AS 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.

Mission 4.

AS MODEL ORGANIZATION
To promote and maintain quality stakeholders, structures, systems and procedures to enable them to manage change and the cooperative development processes.

J.3. 2022 Budget

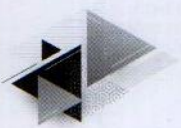
GROSS REVENUES	P120,749,600.00
TOTAL OPERATING EXPENSE	P 80,749,600.00
PROJECTED NET SURPLUS	P 40,000,000.00

The 2022 Plans, Target and Budget were approved upon motion made Ms. Nelly Altobar duly seconded by Ms. Laviña Panagon.

J.4 Conversion of Oton and Miag-ao Satellite Offices to Branch Offices.

- Existing: Oton, Iloilo and Miag-ao, Iloilo Satellite Offices
Proposed: Oton, Iloilo and Miag-ao, Iloilo Branch Offices

The conversion of Oton, Iloilo and Miag-ao, Iloilo from Satellite Offices to Branch Offices was approved upon motion made by Ms. Marilyn Bacanto





dulyby Ms. Lerosa Maniba.

J.5 Hiring of the External Auditor

Approved to hire Tawaya Tolentino CPAs and Company as the External Auditor of San Jose Multi- Purpose Cooperative upon motion made by Ms. Edith Amaran duly seconded by Ms. Elena Pechayco.

K. Other Related Matters

K.1 Raffle Draw

- 25 Winners for P1,200 Worth of Grocery Items
- 2 Winners for P5,000.00 Cash

Since the conduct of this year's assembly is sequential in nature, the Day 1 of Group 1 ended at 4:30 in the afternoon and will resume on August 27, 2022 for the Presentation and Approval of Amendments of By-Laws, Articles of Cooperation and Election of Officers.

MINUTES OF THE 56TH ANNUAL GENERAL ASSEMBLY

St. Anthony's College, De Wit Hall, San Jose dB, Antique

DAY 2 OF GROUP 2 - AUGUST 27 2022

PART I. REGISTRATION

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

PART II. OPENING PROGRAM

B. The opening activities followed at 1:30 in the afternoon.

Opening Prayer	-	Dir. Corazon B. Mondragon
National Anthem	-	Sound System
Cooperative Pledge	-	Group Participation

PART III. BUSINESS MEETING

A. Call to Order

BOD Chairperson Marilou R. Llavan called the meeting to order at 1:40 PM.

B. Determination of Quorum

At 1:50 PM, a quorum was declared with the attendance of 440 or 27% of the total 1657 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.

C. Presentation and Approval of the Agenda

- Presentation and Approval of the Amendments of the By-Laws
- Presentation and Approval of the Amendments of the Articles of Cooperation
- Presentation and Approval of the Amendments of the Election Code
- Declaration of Vacancy
- Presentation of Candidates
- Election
- Other Related Matters

The Agenda was approved upon motion made by Engr. Gregorio Rufino duly seconded en masse.

D. Presentation and Approval of the Amendments of the Cooperative By-Laws

Article III

- Existing: Section 4. Regular General Assembly Meeting
- Proposed: Section 4. Annual Regular Branch Assembly Meeting
- Existing: Section 5. Special General Assembly Meeting
- Proposed: Section 5. Special Branch Assembly Meeting.
- Existing: Section 6. A. Regular General Assembly Meeting
- Proposed: Section 6. A. Annual Regular Branch Assembly Meeting
- Existing: Section 6. B. Special General Assembly Meeting
- Proposed: Section 6. B. Special Branch Assembly Meeting

Article IV

Existing: Section 1. Composition of the Board of Directors shall be composed of seven (7) members.

Proposed: Section 1. Composition of the Board of Directors shall be composed of nine (9) members: seven (7) shall come from the Main Office, one (1) member shall come from Oton Branch Office and one (1) member from Miag-ao Branch Office.

Existing: Section 3. Qualifications of the Board of Directors

- a. Has paid the minimum capital requirement;
- b. Has no delinquent account with the cooperative
- c. Have continuously patronized the cooperative services;

d. A MIGS for at least two (2) years;

e. Completed or willingness to complete within the prescribed period the required education and training whichever is applicable;

f. Has completed a four (4) year course

g. Of good moral character

h. Other qualifications prescribed in the implementing Rules and Regulations (IRR) of R.A. 9520

Proposed: Section 3. Qualifications of the Board of Directors

- a. Must be a bonafide member of SJMPC, Member Entitled To Vote (METV) for at least five (5) years prior to election, paid a minimum paid-up share capital of at least Fifty Thousand Pesos (P50,000.00) and with at least a total aggregate maintaining balance deposits amounting to Ten Thousand Pesos (P10,000.00);
 - b. Has no delinquent account with the cooperative;
 - c. Have continuously patronized the cooperative services; Has attended the following training requirements for the last five(5) years prior to election as mandated by the CDA based on the revised IRR of RA 9520:
 - Fundamentals of Cooperative (16 hours)
 - Governance and Management of Cooperative (16 hours)
 - d. Rendered at least two (2) years of service as members of any of the SJMPC Committees (Audit, Election, Credit, Mediation Conciliation, Ethics or other committees) created by the SJMPC within the last five (5) years;
 - e. Must be present and have voted for the last five (5) consecutive General Assemblies and Election of Officers to personally attest their willingness in serving the SJMPC;
 - f. Bachelor's Degree Holder;
 - g. Of good moral character;
 - h. Must be between 25 to 7r years of age on election date;
 - i. Other qualifications that maybe approved by the General Assembly or as prescribed in the implementing Rules of Regulations (IRR) of R.A. 9520.
- Existing: Section 4. Disqualifications.
- a. Holding any elective position in the government except that of a party list representative being an officer of a cooperative he/she represents;
 - b. The members of the Board of Directors shall not hold any other position directly involved in the day-to-day operation and management of the cooperative;
 - c. Having direct or indirect personal interest with the business of the Cooperative;
 - d. Having been absent for three (3) consecutive meetings or in more than fifty percent (50%) of all meetings within the twelve (12) months period unless with valid excuse as approved by the board of directors;
 - e. Being an official or employee of the Cooperative Development Authority, except in a cooperative organized among themselves;
 - f. Having been convicted in administrative proceedings or civil/criminal suits involving financial and/or property accountability; and
 - g. Having been disqualified by law.

Proposed:Section 4. Disqualifications.

- a. Holding an elective position in the government, except that of party list representative or has filed or seek for elective position in the government prior to SJMPC Election;
- b. Being an Officer of a cooperative of the same type of services;
- c. The members of the Board of Directors shall not hold any other position directly involved in the day-to-day operation and management of the cooperative;
- d. Having direct or indirect personal interest with the business of the Cooperative;
- e. Has served for three (3) consecutive terms which is equivalent to six (6) years is no longer allowed to file his/her candidacy for the same position in the next election until after a pause of one (1) year.
- f. Having been absent for three (3) consecutive meetings or in more than fifty percent (50%) of all meetings within the twelve (12) months period unless with valid excuse as approved by the board of directors;
- g. Being an official or employee of the Cooperative Development Authority, except in a cooperative organized among themselves;
- h. The members of the Board of Directors shall not hold any other position directly involved in the day-to-day operation and management of the cooperative;
- i. A retired employee of San Jose Multi-Purpose Cooperative (SJMPC);
- j. Former SJMPC staff who had been separated from work for due cause or for violation of the policies;
- k. An officer in other primary cooperative of the same nature or its subsidiary;
- l. Having relationship up to the third (3rd) civil degree of consanguinity or affinity with any of the elected or appointed incumbent SJMPC officers and employees;
- m. Having been convicted in administrative proceedings or civil/criminal suits involving financial and/or property accountability; and
- n. Having been disqualified by law.

Existing: Section 5. Election of Officers

The members of the Board of Directors shall be elected by secret ballot by members entitled to vote during the annual general assembly meeting or special general assembly meeting called for the purpose.



ANNUAL REPORT 2023

SAN JOSE MULTI-PURPOSE COOPERATIVE



Proposed: Section 5. Election of Officers

The members of the Board of Directors shall be elected by secret ballot through manual voting, electronic voting, online voting or a combination of the three (3) whichever is applicable, by members entitled to vote during the annual general assembly meeting or special general assembly meeting called for the purpose.

Article V.

Existing: Section 3. Election Committee

An Election Committee is hereby created and shall be composed of three (3) members to be elected during the general assembly meeting and shall hold office for a term of one (1) year or until their successors shall have been elected and qualified. Within ten (10) days after their election they shall elect from among themselves a Chairperson, Vice Chairperson and a Secretary. No member of the committee shall hold any other position within the cooperative during his/her term of office.

Proposed: Section 3. Election Committee

An Election Committee is hereby created and shall be composed of three (3) members to be elected during the general assembly meeting and shall hold office for a term of two (2) years or until their successors shall have been elected and qualified. Within ten (10) days after their election they shall elect from among themselves a Chairperson, Vice Chairperson and a Secretary. No member of the committee shall hold any other position within the cooperative during his/her term of office.

Article VII

Existing: Section 2. Continuous Capital Build Up

Every member shall have invested any or all of the following:

- At least One Hundred Pesos (P100.00) per month;
- At Least % of his/her annual interest on share capital and patronage refund; and
- At least two percent (2%) of each good procured/service acquired from the cooperative.

Proposed: Section 2. Continuous Capital Build Up

Every member shall have invested any or all of the following:

- At least One Hundred Pesos (P100.00) per month;
- At Least 2% of each good procured/service acquired from the cooperative;
- Portion of their annual interest on share capital and patronage refund based on the following:

Total Dividend and Patronage Refund	Required Share Capital
P100-P1900	P100
P2000-P5900	P200
P6000-P10900	P500
Above P11000	P1000

Article VIII

Existing: Section 1. Primary Consideration.

Adhering to the principle of service over and above profit, the cooperative shall endeavor to:

- Engaged in
 - Credit and Savings
 - Direct Selling
 - Money Transfer
 - Real Estate Developing
 - Franchising
 - Pharmacy
 - Teller Services

Proposed: Section 1. Primary Consideration

Adhering to the principle of service over and above profit, the cooperative shall endeavor to:

- Engaged in
 - Credit and Savings
 - Direct Selling
 - Money Transfer
 - Real Estate Developing
 - Franchising
 - Pharmacy
 - Teller Services
 - Rice Retailing
 - Digital Payments and Parcel
 - Insurance
 - ATM/POS transaction
 - Merchandising

> With the One Thousand Four Hundred Ninety (1490) Members Entitled to Vote (METV) confirmation, the Amendments of the Cooperative By-Laws was APPROVED.

E. Presentation and Approval of the Amendments of the Articles of Cooperation

Existing: Article II – Type and Purposes

That the type of this cooperative is Multi-Purpose and the purposes for which this cooperative is organized is to engage in:

Credit and Savings Deposit, Direct Selling, Money Transfer, Real Estate Developing, Franchising, Pharmacy and Teller Services.

Proposed: Article II – Type and Purposes

That the type of this cooperative is Multi-Purpose and the purposes for which this cooperative is organized is to engage in:

Credit and Savings Deposit, Direct Selling, Money Transfer, Real Estate Developing, Franchising, Pharmacy and Teller Services, Rice Retailing, Digital Payments and Parcel, Insurance, ATM/POS Transactions and Merchandising.

Existing: Article VII – Area of Operation

That the membership of this cooperative shall come from Panay Island and operate business in Panay Island. Its principal office shall be located at Tradetown, Dalipe, San Jose de Buenavista, Antique.

Proposed: Article VII – Area of Operation

That the membership of this cooperative shall come from Region 6, Mindoro and Palawan and operate business in Region 6, Mindoro and Palawan. Its principal office shall be located at Tradetown, Dalipe, San Jose de Buenavista, Antique

>With the One Thousand Four Hundred Ninety (1490) Members Entitled to Vote confirmation, the Amendments of the Articles of Cooperation was APPROVED.

F. Presentation and Approval of the Amendments of the Election Code - through powerpoint presentation

> Engr. Gregorio Rufino inquired with the Body, if the requirements on the Share Capital Build Up for elective positions the same with the qualifications for appointive positions.

> Management to take into the matter and challenge the new set of Board of Directors to consider further.

>With the confirmation of One Thousand Four Hundred Ninety (1490) METV, the Amendments of the Election Code was APPROVED.

G. Declaration of Vacancy

ELECOM Member Stephen Louie Checa presented to the general membership the vacancies for respective positions:

Board of Directors	-	7
Audit Committee	-	3
Election Committee	-	3

H. Presentation of Candidates and their one-minute speech thru powerpoint presentation.

- For Board of Director
- Pedro S. Altar III
 - Benjamin E. Cancan
 - Delia C. Montero
 - Marilou R. Llawan
 - Anna Cecilia R. Pefianco
 - Perla A. Saldajeno
 - Reynaldo R. sarmiento
 - Noli G. Valenzuela
 - Daniel N. Vescatcho Jr.
 - Alfredo R. Ysulat

For Audit Committee

- Mary Margaret Leora L. Balasa
- Angeline L. Granada
- Victoria H. Madredano
- Celia G. Lim

For Election Committee

- Grace A. Aquillo
- Engr. Gregorio C. Rufino
- Christine Marie G. Tamon
- Eriberto P. Vargas

Mr. Stephen Louie Checa, ELECOM Member officially declared that voting is open for Members Entitled to Vote (METV).

I. Raffle Draw

P1,200.00 Worth of Grocery Items for 25 Lucky Winners

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P5,000.00 Cash Prize for 5 Lucky Winners

J. Announcement of Election Results and the Winners

For Board of Director	Votes Garnered	Rank
1. Pedro S. Altar III	1016	5
2. Benjamin E. Cancan	849	9
3. Delia C. Montero	1014	6
4. Marilou R. Llavan	1059	3
5. Anna Cecilia R. Pefianco	1054	4
6. Perla A. Saldajeno	1140	1
7. Reynaldo R. Sarmiento	782	10
8. Noli G. Valenzuela	988	7
9. Daniel N. Vescatcho Jr.	957	8
10. Alfredo R. Ysulat	1091	2

For Audit Committee	Votes Garnered	Rank
1. Mary Margaret Leora L. Balasa-	1075	2
2. Angeline L. Granada	1017	3
3. Victoria H. Madredano	1181	1
4. Celia G. Lim	966	4

For Election Committee	Votes Garnered	Rank
1. Grace A. Aquillo	1169	2
2. Engr. Gregorio C. Rufino	781	4
3. Christine Marie G. Tamon	1210	1
4. Eriberto P. Vargas	1085	3

K. Adjournment

Since there were no more matters to take up, the 56th Annual Branch Assembly was adjourned at 5:30 PM upon motion made by Ms. Geraldine Cataldavan duly seconded enmasse.

I hereby certify as to the correctness of the above minutes of the 56th Annual Branch Assembly of San Jose Multi-Purpose Cooperative Main Office - Group 2, San Jose de Buenavista, Antique.

Certified Correct:
SGD. OFELIA B. MICIANO
Board Secretary

Attested:
SGD. MARILOU R. LLAVAN
Chairperson, Board of Directors

MINUTES OF THE 56th ANNUAL GENERAL ASSEMBLY - MIAGAO

Justice Ramon B. Britanico Hall

DAY 1 – JULY 23, 2022

PART I. REGISTRATION

Registration starts at 12:00 noon which was facilitated by the staff and committee members.

PART II. OPENING PROGRAM

The opening activities followed at 1:55 in the afternoon.

Opening Prayer	-	Dir. Corazon B. Mondragon
National Anthem	-	Acapella
Cooperative Pledge	-	All
Intermission Number	-	BODs and Staff

PART III. BUSINESS MEETING

- Call to Order
BOD Chairperson Marilou R. Lllavan called the meeting to order at 2:15PM.
- Reading of the Proof of Due Notice by the Acting Secretary.
- Determination of Quorum
At 2:25PM, a quorum was declared with the attendance of 231 or 26% of the total 893 Members Entitled to Vote (METV).
- Approval of the Agenda
The Agenda of the 56th Annual Regular Branch Assembly Meeting was approved upon motion made by Ms. Jocelyn Hubayan and seconded by Ms. Jessie Lani Serdeña.
- Reading and Approval of the Previous Minutes
Since all members were provided with copies of the Annual Report, reading was dispensed upon motion made by Ms. Ma. Gilga Noveros & seconded by Mr. Rodolfo Bion.

Minutes was approved upon motion made by Alfredo Gayagas and seconded by Ms. Celestina Funclara.

- Business Arising from the Minutes- None
- Presentation of Reports

a. Ratification of Actions of the Board- 26 Board Resolutions

- Committee Reports
 - ELECOM
 - AUDIT
 - MEDCON
 - ETHICS
 - GAD
 - SSDC
 - POC

c. Management Report

Mr. Rodolfo Bion suggested dispensing the reading of reports since all members were provided with copies of the Annual Report and reports were presented during Ownership Meetings. It was seconded by Ms. Imelda Finala.

Ratification of Board was approved upon motion made by Ms. Helen Logronio and seconded by Mr. Danilo Frigillano.

Committee Report was approved upon motion of Ms. Norma Moragas and seconded by Ms. Celoria Paguntalan.

Management Report was approved by Mr. Rufino Santacera and seconded by Ms. Norlita Siga-an.

H. Presentation and Approval of Audited Financial Report

Since all members have read the Audited FS in the Annual Report, Mr. Alfredo Gayunos motioned to approve the Audited FS and duly seconded by Ms. Mary Grace Napao.

I. Presentation and Approval of the Results of the Performance & Social Audit.

Ms. Rodelyn Vera Cruz-Berto, General Manager reported the key areas of Performance Audit, the Governance and Management, and the STEPS. Result was presented, for Governance and Management, SJMPC's score is 188/198 and for STEPS, 62/100. Overall rating is 75.18% with adjectival rating of Fair. GM reported the areas for improvement which is on the Policies and Guidelines on Social Development. The recommended action is to Conduct regular policy review and formulate needed policies.

The report was accepted upon motion made by Mr. Danilo Frigillano and seconded by Ms. Gloria Paguntalan.

J. New Business

a. Presentation of New Election Guidelines

It was presented by Mr. Stephen Louie R. Checa, ELECOM member. BOD Chair Marilou R. Lllavan recapitulated thereport after for clarity.

The New Election Guidelines was approved upon motion of Ms. Myrna Funclara and severally seconded.

b. Presentation and Approval of 2022 Plans & Budget

BOD Chair Marilou R. Lllavan reported the target Gross Revenues, Operating Expenses and Projected net surplus for 2022 with 2021 comparison. Members have read the Plans and detailed budget from the Annual Report.

It was approved upon motion made by Mr. Rodolfo Broci and seconded by Ms. Victoria Mombay.

c. Approval of the Conversion of Oton & Miag-ao Satellite Offices into Branch Offices

The conversion of Oton & Miag ao Satellite office into branch was approved upon motion made by Ms. Ma. Fe Palmos and seconded by Ms. Joy Molete.

d. Approval of Hiring of External Auditor

It was approved that Tayawa Tolentino CPAs and company be the External Auditor of SJMPC for 2022. Motioned made by Ms. Socorro Nilmao and seconded by Roselle Telestre.

Part IV. Raffle Draws

Closing Remarks

BOD Chairperson Marilou R. Lllavan gave her appreciation and thanks to the members for attending the DAY 1 of ARBAM and reminded all for the Day 2 schedule and also requested to invite other METV to attend.



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Major price winner (1 sack of rice)- Joenelyn Muyong

K. Adjournment

Since there were no more matters to take up, the Day 1 of Annual Regular Branch Assembly Meeting of Miagao Satellite Office was adjourned at 3:15 pm.

MINUTES OF THE 56th ANNUAL REGULAR BRANCH ASSEMBLY MEETING- MIAGAO

Justice Ramon B. Britanico Hall

DAY 2 – AUGUST 13, 2022

PART I. REGISTRATION

Registration starts at 12 noon which was facilitated by the staff and committee members.

PART II. OPENING PROGRAM

The opening activities followed at 1:50 in the afternoon.

Opening Prayer	-	Mr. Stephen Louie R. Checa
National Anthem	-	Sound System
Cooperative Pledge	-	All

PART III. BUSINESS MEETING

A. Call to Order

BOD Chairperson Marilou R. Lllavan called the meeting to order at 2:10 PM.

B. Determination of Quorum

At 2:12 PM, a quorum was declared with the attendance of 226 or 25% of the total 893 Members Entitled to Vote (METV).

C. Approval of the Agenda

The Agenda of the Day 2 of 56th Annual Regular Branch Assembly Meeting was approved upon motion made by Ms. Milba Finalla and seconded by Ms. Norma Moragas.

D. Presentation & Approval of the amendments of the By-laws

Ms. Rodelyn Vera Cruz- Berto, General Manager presented the articles in the by-laws to be amended. It was approved by all METVs present.

E. Presentation & Approval of the amendments of the Articles of Cooperative.

It was presented by GM Rodelyn Vera Cruz- Berto and approved by all METVs present.

F. Presentation of & Approval of the amendments of the Election Code

It was presented by ELECOM Chairperson Dellia C. Montero and approved by all METVs present.

G. Declaration of Vacancy

ELECOM Chairperson Delia C. Montero presented to the general membership the vacancies for respective positions:

Board of Director	-	7
Audit Committee	-	3
Election Committee	-	3

H. Presentation of Candidates

Mr. Raymund V. Huelar, Branch Manager read the qualifications of each candidate & followed by their 2 minutes video presentation of self introduction and their platform.

For Board of Director

1. Pedro D. Altar III
2. Benjamin E. Cancan
3. Marilou R. Lllavan
4. Delia C. Montero
5. Anna Cecilia R. Pefianco
6. Perla A. Saldajeno
7. Reynaldo E. Sarmiento
8. Noli G. Valenzuela
9. Daniel N. Vescatcho Jr.
10. Alfredo R. Ysulat

Audit Committee

1. Mary Margaret Leora L. Balasa
 2. Angeline L. Granada
 3. Celia G. Lim
 4. Victoria H. Madredano
- Election Committee
1. Grace A. Aquillo
 2. Gregorio C. Rufino
 3. Christine Marie G. Tamon
 4. Eriberto P. Vargas

I. Election

Voting started at 2:50 PM and ended at 3:20PM

Part IV. Raffle Draws

Since there were no more matters to take up, the Day 2 of Annual Regular Branch Assembly Meeting of Miagao Satellite Office was adjourned at 3:50 PM upon motion made by Ms. Rosita Quilantang and seconded by Ms. Jocelyn Hubayan.

I hereby certify as to the correctness of the above minutes of the 56th Annual Branch Assembly of San Jose Multi-Purpose Cooperative Miagao Branch Office, Miagao, Iloilo.

Certified Correct:

SGD. GERALDINE R. CATALDAVAN
Acting Secretary

Attested:

SGD. MARILOU R. LLAVAN
Chairperson, Board of Directors

MINUTES OF THE 56TH ANNUAL GENERAL ASSEMBLY

Oton Central School, Poblacion, Oton, Iloilo

DAY 1 - JULY 23, 2022

PART I. REGISTRATION

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

PART II. OPENING PROGRAM

A. Opening Program

The opening activities followed at 1:30 in the afternoon.

Opening Prayer	-	Dir. Corazon B. Mondragon
National Anthem	-	Sound System
Cooperative Pledge	-	Group Participation

PART III. BUSINESS MEETING

A. Call to Order

BOD Chairperson Marilou R. Lllavan called the meeting to order at 1:30 PM.

B. Reading of the Proof of Due Notice by the Board Secretary

The Agenda for the 56th Annual General Assembly was approved upon motion made by Ms. Mary Jane Tacuyan duly seconded by Ms. Tessie Tibudan.

C. Determination of Quorum

At 1:50PM, a quorum was declared with the attendance of 125 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

There was a motion to dispense the reading of the previous minutes since all members were provided copy of such. The minutes of the 55th Annual General Assembly was approved upon motion made by Ms. April Tagudando duly seconded by Ms. Dolores Tagudando.

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E. Business Arising from the Minutes – None

F. Presentation and Approval of Reports (Copy of the Annual Report were provided to all members)

The general membership was provided with copies of the Annual Report for their information and guidance.

The following reports were presented through power point:

1. Board of Directors Report with Twenty-six (26) Board Resolutions
2. Election Committee Report – presented by ELECOM Member Perla Saldajeno.
3. Audit Committee Report – presented by Audit Committee Chairperson Leora Margaret Balasa.
4. Education Committee Report- presented by EDCOM Chairperson Eliseo Canalin.
5. Mediation and Conciliation Committee Report
6. Ethics Committee Report
7. Gender and Development Committee Report
8. Credit Committee Report
9. Social Services Development Committee Report
10. Personnel Oversight Committee Report

Upon motion made by Mr. Marcos Valencia duly seconded by Mr. Rey Tibudan, all the Committee Reports presented were APPROVED.

G. Presentation of the Management Report

The Management Report was accepted through a motion made by Ms. Rose Mary Genpasmio duly seconded by Mr. Carlos Chan.

H. Presentation of Audited Financial Report presented by GM Rodelyn Vera Cruz-Berto

The presentation of Audited Financial Report was accepted upon motion made by Ms. Kathy Mae Mallorca duly seconded by Ms. Carin Belle Caspillo.

I. Presentation of Results of Performance and Social Audit

The presentation of Results of Performance and Social Audit were accepted upon motion made Ms. Mary Jean Tacuyanand severally seconded

J. New Business

J.1. Presentation of Proposed Amendments of Election Guidelines presented by Ms. Perla Saldajeno, ELECOM Member (Copies of the proposed were provided to members)

The thorough presentation of the Proposed Amendments of Election Guidelines was approved upon motion made by Ms. Zadicca Tesaraduly seconded by Mr. Carlos Chan.

J.2. Presentation and Approval of 2022 Plans and Target

Mission 1.

AS FINANCIAL INTERMEDIARY INSTITUTION
To provide friendly, affordable and accessible financial services towards building a financially disciplined empowered member stakeholders.

Mission 2.

AS 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 empowered cooperative.

Mission 3.

AS 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.

Mission 4.

AS MODEL ORGANIZATION
To promote and maintain quality stakeholders, structures, systems and procedures to enable them to manage change and the cooperative development processes.

J.3. 2022 Budget

GROSS REVENUES	P120,749,600.00
TOTAL OPERATING EXPENSE	P 80,749,600.00
PROJECTED NET SURPLUS	P 40,000,000.00

The 2022 Plans, Target and Budget were approved upon motion made Mr. Freddie Acuesta duly seconded by Ms. Cheryl Garcia.

J.4 Conversion of Oton and Miag-ao Satellite Offices to Branch Offices.

Existing: Oton, Iloilo and Miag-ao, Iloilo Satellite Offices

Proposed: Oton, Iloilo and Miag-ao, Iloilo Branch Offices

The conversion of Oton, Iloilo and Miag-ao, Iloilo from Satellite Offices to Branch Offices was approved upon motion made by Ms. Kathleen Mae Mallorca duly seconded by Mr. Carlos Chan.

J.5 Hiring of the External Auditor

Approved to hire Tawaya Tolentino CPAs and Company as the External Auditor of San Jose Multi- Purpose Cooperative upon motion made by Ms. Deborah Fermeje duly seconded by Ms. Annabell Gascon.

K. Other Related Matters

K.1 Raffle Draw

- 10 Winners for P1,200 Worth of Grocery Items
- 1 Winner for 1 Sack Rice

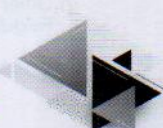
Since the conduct of this year's assembly is sequential in nature, the Day 1 at 4:30 in the afternoon and will resume on August 7, 2022 for the Presentation and Approval of Amendments of By-Laws, Articles of Cooperation and Election of Officers.

I hereby certify as to the correctness of the above minutes of the 56th Annual Branch Assembly of San Jose Multi-Purpose Cooperative Oton Branch Office, Oton, Iloilo.

Certified Correct:

SGD. OFELIA B. MICIANO
Board Secretary

SGD. MARILOU R. LLAVAN
Chairperson, Board of Directors



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MINUTES OF THE 56TH ANNUAL GENERAL ASSEMBLY

Oton Central School, Poblacion, Oton, Iloilo

DAY 2 - AUGUST 7, 2022

PART I. REGISTRATION

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

PART II. OPENING PROGRAM

B. Opening Program

The opening activities followed at 1:30 in the afternoon.

Opening Prayer	-	Dir. Corazon B. Mondragon
National Anthem	-	Sound System
Cooperative Pledge	-	Group Participation

PART III. BUSINESS MEETING

A. Call to Order

BOD Vice-Chairperson Eliseo C. Canalin called the meeting to order at 1:30 PM.

B. Determination of Quorum

At 1:32 PM, a quorum was declared with the attendance of 169 or 32% of the total 465 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.

C. Presentation and Approval of the Agenda

- Presentation and Approval of the Amendments of the By-Laws
- Presentation and Approval of the Amendments of the Articles of Cooperation
- Presentation and Approval of the Amendments of the Election Code
- Declaration of Vacancy
- Presentation of Candidates
- Election
- Other Related Matters

The Agenda was approved upon motion made by Ms. Ma. Salvacion Paredes duly seconded by Ma. Dolores Taguidando.

D. Presentation and Approval of the Amendments of the Cooperative By-Laws

Article III

- Existing: Section 4. Regular General Assembly Meeting
- Proposed: Section 4. Annual Regular Branch Assembly Meeting
- Existing: Section 5. Special General Assembly Meeting
- Proposed: Section 5. Special Branch Assembly Meeting.
- Existing: Section 6. A. Regular General Assembly Meeting
- Proposed: Section 6. A. Annual Regular Branch Assembly Meeting
- Existing: Section 6.B. Special General Assembly Meeting
- Proposed: Section 6.B. Special Branch Assembly Meeting

Article IV

- Existing: Section 1. Composition of the Board of Directors shall be composed of seven (7) members.
- Proposed: Section 1. Composition of the Board of Directors shall be composed of nine (9) members: seven (7) shall come from the Main Office, one (1) member shall come from Oton Branch Office and one (1) member from Miag-ao Branch Office.

Existing: Section 3. Qualifications of the Board of Directors

- a. Has paid the minimum capital requirement;
- b. Has no delinquent account with the cooperative
- c. Have continuously patronized the cooperative services;
- d. A MIGS for at least two (2) years;
- e. Completed or willingness to complete within the prescribed period the required education and training whichever is applicable;
- f. Has completed a four (4) year course
- g. Of good moral character
- h. Other qualifications prescribed in the implementing Rules and Regulations (IRR) of R.A. 9520

Proposed: Section 3. Qualifications of the Board of Directors

- a. Must be a bonafide member of SJMPC, Member Entitled To Vote (METV) for at least five (5) years prior to election, paid a minimum paid-up share capital of at least Fifty Thousand Pesos (P50,000.00) and with at least a total aggregate maintaining balance deposits amounting to Ten Thousand Pesos (P10,000.00);
- b. Has no delinquent account with the cooperative;
- c. Have continuously patronized the cooperative services;
- d. Has attended the following training requirements for the last five(5) years prior to election as mandated by the CDA based on the revised IRR of RA 9520:

- Fundamentals of Cooperative (16 hours)
- Governance and Management of Cooperative (16 hours)

e. Rendered at least two (2) years of service as members of any of the SJMPC Committees (Audit, Election, Credit, Mediation Conciliation, Ethics or other committees) created by the SJMPC within the last five (5) years;

f. Must be present and have voted for the last five (5) consecutive General Assemblies and Election of Officers to personally attest their willingness in serving the SJMPC;

g. A Bachelor's Degree Holder;

h. Of good moral character;

i. Must be between 25 to 7r years of age on election date; j. Other qualifications that maybe approved by the General Assembly or as prescribed in the implementing Rules of Regulations (IRR) of R.A. 9520.

Existing: Section 4. Disqualifications.

- a. Holding any elective position in the government except that of a party list representative being an officer of a cooperative he/she represents;
- b. The members of the Board of Directors shall not hold any other position directly involved in the day-to-day operation and management of the cooperative;
- c. Having direct or indirect personal interest with the business of the Cooperative;
- d. Having been absent for three (3) consecutive meetings or in more than fifty percent (50%) of all meetings within the twelve (12) months period unless with valid excuse as approved by the board of directors;
- e. Being an official or employee of the Cooperative Development Authority, except in a cooperative organized among themselves;
- f. Having been convicted in administrative proceedings or civil/criminal suits involving financial and/or property accountability; and
- g. Having been disqualified by law.

Proposed: Section 4. Disqualifications.

- a. Holding an elective position in the government, except that of party list representative or has filed or seek for elective position in the government prior to SJMPC Election;
- b. Being an Officer of a cooperative of the same type of services;
- c. The members of the Board of Directors shall not hold any other position directly involved in the day-to-day operation and management of the cooperative;
- d. Having direct or indirect personal interest with the business of the Cooperative;
- e. Has served for three (3) consecutive terms which is equivalent to six (6) years is no longer allowed to file his/her candidacy for the same position in the next election until after a pause of one (1) year;
- f. Having been absent for three (3) consecutive meetings or in more than fifty percent (50%) of all meetings within the twelve (12) months period unless with valid excuse as approved by the board of directors;
- g. Being an official or employee of the Cooperative Development Authority, except in a cooperative organized among themselves;
- h. The members of the Board of Directors shall not hold any other position directly involved in the day-to-day operation and management of the cooperative;
- i. A retired employee of San Jose Multi-Purpose Cooperative (SJMPC);
- j. Former SJMPC staff who had been separated from work for due cause or for violation of the policies;
- k. An officer in other primary cooperative of the same nature or its subsidiary;
- l. Having relationship up to the third (3rd) civil degree of consanguinity or affinity with any of the elected or appointed incumbent SJMPC officers and employees;
- m. Having been convicted in administrative proceedings or civil/criminal suits involving financial and/or property accountability; and
- n. Having been disqualified by law.

Existing: Section 5. Election of Officers

The members of the Board of Directors shall be elected by secret ballot by members entitled to vote during the annual general assembly meeting or special general assembly meeting called for the purpose.

Proposed: Section 5. Election of Officers

The members of the Board of Directors shall be elected by secret ballot



through manual voting, electronic voting, online voting or a combination of the three (3) whichever is applicable, by members entitled to vote during the annual general assembly meeting or special general assembly meeting called for the purpose.

**Article V.
Existing: Section 3. Election Committee**

An Election Committee is hereby created and shall be composed of three (3) members to be elected during the general assembly meeting and shall hold office for a term of one (1) year or until their successors shall have been elected and qualified. Within ten (10) days after their election they shall elect from among themselves a Chairperson, Vice-Chairperson and Secretary. No member of the committee shall hold any other position within the cooperative during his/her term of office.

Proposed: Section 3. Election Committee

An Election Committee is hereby created and shall be composed of three (3) members to be elected during the general assembly meeting and shall hold office for a term of two (2) years or until their successors shall have been elected and qualified. Within ten (10) days after their election they shall elect from among themselves a Chairperson, Vice-Chairperson and a Secretary. No member of the committee shall hold any other position within the cooperative during his/her term of office.

**Article VII
Existing: Section 2. Continuous Capital Build Up**

Every member shall have invested any or all of the following:

- a. At least One Hundred Pesos (P100.00) per month;
- b. At Least % of his/her annual interest on share capital and patronage refund; and
- c. At least two percent (2%) of each good procured/service acquired from the cooperative.

Proposed: Section 2. Continuous Capital Build Up

Every member shall have invested any or all of the following:

- a. At least One Hundred Pesos (P100.00) per month;
- b. At Least 2% of each good procured/service acquired from the cooperative;
- c. Portion of their annual interest on share capital and patronage refund based on the following:

Total Patronage Refund	Dividend and	Required Share Capital
P100-P1900		P100
P2000-P5900		P200
P6000-P10900		P500
Above P11000		P1000

Article VIII

Existing: Section 1. Primary Consideration.

Adhering to the principle of service over and above profit, the cooperative shall endeavor to:

- a. Engaged in
 - 1. Credit and Savings
 - 2. Direct Selling
 - 3. Money Transfer
 - 4. Real Estate Developing
 - 5. Franchising
 - 6. Pharmacy
 - 7. Teller Services

Proposed: Section 1. Primary Consideration

Adhering to the principle of service over and above profit, the cooperative shall endeavor to:

- a. Engaged in
 - 1. Credit and Savings
 - 2. Direct Selling
 - 3. Money Transfer
 - 4. Real Estate Developing

- 5. Franchising
- 6. Pharmacy
- 7. Teller Services
- 8. Rice Retailing
- 9. Digital Payments and Parcel
- 10. Insurance
- 11. ATM/POS transaction
- 12. Merchandising

➤With the confirmation of One Hundred Sixty Nine (169) Members Entitled to Vote(METV), the Amendments of the Cooperative By-Laws was APPROVED.

E.Presentation and Approval of the Amendments of the Articles of Cooperation

Existing: Article II – Type and Purposes

That the type of this cooperative is Multi-Purpose and the purposes for which this cooperative is organized is to engage in:

Credit and Savings Deposit, Direct Selling, Money Transfer, Real Estate Developing, Franchising, Pharmacy and Teller Services.

Proposed: Article II – Type and Purposes

That the type of this cooperative is Multi-Purpose and the purposes for which this cooperative is organized is to engage in:

Credit and Savings Deposit, Direct Selling, Money Transfer, Real Estate Developing, Franchising, Pharmacy and Teller Services, Rice Retailing, Digital Payments and Parcel, Insurance, ATM/POS Transactions and Merchandising.

Existing: Article VII – Area of Operation

That the membership of this cooperative shall come from Panay Island and operate business in Panay Island. Its principal office shall be located at Tradetown, Dalipe, San Jose de Buenavista, Antique.

Proposed: Article VII – Area of Operation

That the membership of this cooperative shall come from Region 6, Mindoro and Palawan and operate business in Region 6, Mindoro and Palawan. Its principal office shall be located at Tradetown, Dalipe, San Jose de Buenavista, Antique

➤With the confirmation of One Hundred Sixty Nine (169) Members Entitled to Vote, the Amendments of the Articles of Cooperation was APPROVED.

F.Presentation and Approval of the Amendments of the Election Code - through powerpoint presentation

➤With the confirmation of One Hundred Sixty Nine (169) METV, the Amendments of the Election Code was APPROVED.

G.Declaration of Vacancy

ELECOM presented to the general membership the vacancies for respective positions:

Board of Directors	-	7
Audit Committee	-	3
Election Committee	-	3

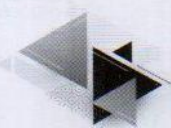
H.Presentation of Candidates and their one-minute speech thru powerpoint presentation.

For Board of Director

- 1. Pedro S. Altar III
- 2. Benjamin E. Cancan
- 3. Delia C. Montero
- 4. Marilou R. Llavan
- 5. Anna Cecilia R. Pefianco
- 6. Perla A. Saldajeno
- 7. Reynaldo R. sarmiento
- 8. Noli G. Valenzuela
- 9. Daniel N. Vescatcho Jr.
- 10. Alfredo R. Ysulat

For Audit Committee

- 1. Mary Margaret Leora L. Balasa
- 2. Angeline L. Granada
- 3. Victoria H. Madredano
- 4. Celia G. Lim



ANNUAL REPORT 2023

SAN JOSE MULTIPURPOSE COOPERATIVE



For Election Committee

1. Grace A. Aquillo
2. Engr. Gregorio C. Rufino
3. Christine Marie G. Tamon
4. Eriberto P. Vargas

ELECOM Member officially declared that voting is open for Members Entitled to Vote (METV).

- I. Raffle Draw
P1,200.00 Worth of Grocery Items for ___ Lucky Winners.
- J. Adjournment

Since all of the Members Entitled to Vote (METV) casted their votes, the canvassing of votes shall be done on August 27, 2022 and no more matters to take up, the 56th Annual Branch Assembly was adjourned at 5:00 PM upon motion made by Dir. Sampaguita Bungabong duly seconded en masse.

I hereby certify as to the correctness of the above minutes of the 56th Annual Branch Assembly of San Jose Multi-Purpose Cooperative Oton Branch Office, Oton, Iloilo.

Certified Correct:

SGD. OFELIA B. MICIANO
Board Secretary

Attested:

SGD. MARILOU R. LLAVAN
Chairperson, Board of Directors

MINUTES OF THE 56TH ANNUAL GENERAL ASSEMBLY- GUIMARAS

Presente P. Chavez Central School, San Miguel, Jordan, Guimaras

DAY 1 - JULY 16, 2022

PART I. REGISTRATION

Registration starts at 12 noon until 1:30 PM which was facilitated by the staff and working committees.

PART II. OPENING PROGRAM

A. Opening Program

The opening activities followed at 1:30 in the afternoon.

Opening Prayer	-	Dir. Corazon B. Mondragon
National Anthem	-	Sound System
Cooperative Pledge	-	Group Participation

PART III. BUSINESS MEETING

A. Call to Order

BOD Chairperson Marilou R. Llavan called the meeting to order at 2:10PM.

B. Reading of the Proof of Due Notice by the Board Secretary

The Agenda for the 56th Annual General Assembly was approved upon motion made by Ms. Rezel Capalla duly seconded en masse.

C. Determination of Quorum

At 2:15 PM, a quorum was declared with the attendance of 68 Members Entitled to Vote (METV) of the total 169 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

The minutes of the 55th Annual General Assembly was approved upon motion made by Ms. Diana Toquison duly seconded by Ms. Rosalina Gallentes.

E. Business Arising from the Minutes – None

F. Presentation and Approval of Reports (Copy of the Annual Report were provided to all members)

The general memberships were provided copies of the Annual Report for their information and guidance.

1. Board of Directors Report with Twenty-six (26) Board Resolutions

➤ The Board of Directors' Report was approved upon motion made by Mr. Nelson Galen duly seconded by Ms. Leonarda Fernandez.

1. Election Committee Report – presented by ELECOM Member Perla Saldajeno.
2. Audit Committee Report – presented by Audit Committee Chairperson Leora Margaret Balasa.
3. Education Committee Report- presented by EDCOM Chairperson Eliseo Canalin.

EDCOM Chairperson Eliseo Canalin clarified to the members present that the Board had unanimously approved the termination of service of Area Coordinators through a thorough deliberation and discussion among concerned parties for majority of them were senior citizens and vulnerable due to the threat of COVID 19 pandemic. As loyal partners in the cooperative, our Area Coordinators with their confirmation were able to receive an incentive due to them as part of the Good Will Program of San Jose Multi-Purpose Cooperative.

EDCOM Chairperson Canalin further validated to the general membership that they shall directly transact business in the Offices of San Jose Multi-Purpose Cooperative for coop personnel were there to assist them.

The following reports were presented through power point:

1. Mediation and Conciliation Committee Report
2. Ethics Committee Report
3. Gender and Development Committee Report
4. Credit Committee Report
5. Social Services Development Committee Report
6. Personnel Oversight Committee Report

➤ Approved upon motion made by Ms. Norie Mae Cabalung duly seconded by Mr. Gil Dela Puerte all the Committee Reports presented.

G. Presentation of the Management Report

The Management Report was accepted through a motion made by Ms. Joylyn Pablo duly seconded by Ms. Ella Grace Tabing.

H. Presentation of Audited Financial Report presented by GM Rodelyn Vera Cruz-Berto

The presentation of Audited Financial Report was accepted upon motion made by Ms. Jesselle Ann Delos Santos duly seconded by Ms. Mary Jane Capalla.

I. Presentation of Results of Performance and Social Audit
The presentation of Results of Performance and Social Audit were accepted upon motion made Ms. Roseny Galia duly seconded by Ms. Alicia Lomugdang.

J. New Business

J.1. Presentation of Proposed Amendments of Election Guidelines presented by Ms. Delia Montero, ELECOM Chairperson (Copies of the proposed were provided to members)

The thorough presentation of the Proposed Amendments of Election Guidelines was approved upon motion made by Ms. Mercy Infante duly seconded by Ms. Diona Tiguison.

J.2. Presentation and Approval of 2022 Plans and Target

Mission 1.

AS FINANCIAL INTERMEDIARY INSTITUTION

To provide a friendly, affordable and accessible financial services towards building a financially disciplined empowered member stakeholders.

Mission 2.

AS 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 empowered cooperative.

Mission 3.

AS 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.



Mission 4.

AS MODEL ORGANIZATION

To promote and maintain quality stakeholders, structures, systems and procedures to enable them to manage change and the cooperative development processes.

J.3. 2022 Budget

GROSS REVENUES	P120,749,600.00
TOTAL OPERATING EXPENSE	P 80,749,600.00
PROJECTED NET SURPLUS	P 40,000,000.00

The 2022 Plans, Target and Budget were approved upon motion made Ms. Ella Grace Tabingo duly seconded by Mr. Veber Gange.

J.4 Conversion of Oton and Miag-ao Satellite Offices to Branch Offices.

Existing: Oton, Iloilo and Miag-ao, Iloilo Satellite Offices
Proposed: Oton, Iloilo and Miag-ao, Iloilo Branch Offices

The conversion of Oton, Iloilo and Miag-ao, Iloilo from Satellite Offices to Branch Offices was approved upon motion made by Ms. Connie Lopez duly seconded by Ms. Jalra Tamiano.

J.5 Hiring of the External Auditor

Approved to hire Tawaya Tolentino CPAs and Company as the External Auditor of San Jose Multi- Purpose Cooperative upon motion made by Ms. Leonarda Fernandez duly seconded by Mr. Sofronio Macabinguel.

K. Other Related Matters

K.1 Raffle Draw

20 Winners for P1,200.00 Worth of Grocery Items

Since the conduct of this year's assembly is sequential in nature, the Day 1 of Group 1 ended at 4:30 in the afternoon and will resume on August 6, 2022 for the Presentation and Approval of Amendments of By-Laws, Articles of Cooperation and Election of Officers.

SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)

Alejandro Heights, San Miguel, Jordan, Guimaras

MINUTES OF THE 56TH ANNUAL GENERAL ASSEMBLY
Cresente P. Chavez Central School, San Miguel, Jordan, Guimaras

DAY 2 - AUGUST 6, 2022

PART I. REGISTRATION

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

PART II. OPENING PROGRAM

B. Opening Program

The opening activities followed at 1:30 in the afternoon.

- | | |
|--------------------|-----------------------------|
| Opening Prayer | - Dir. Corazon B. Mondragon |
| National Anthem | - Sound System |
| Cooperative Pledge | - Group Participation |

PART III. BUSINESS MEETING

A. Call to Order

BOD Vice-Chairperson Eliseo C. Canalin called the meeting to order at 1:40 PM.

B. Determination of Quorum

At 2:15 PM, a quorum was declared with the attendance of 80 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.

C. Presentation and Approval of the Agenda

- Presentation and Approval of the Amendments of the By-Laws
- Presentation and Approval of the Amendments of the Articles of Cooperation
- Presentation and Approval of the Amendments of the Election Code
- Declaration of Vacancy
- Presentation of Candidates
- Election
- Other Related Matters

The Agenda was approved upon motion made by Ms. Diana Tuguison duly seconded by Ms. Ma. Myrna Espia.

D. Presentation and Approval of the Amendments of the Cooperative By-Laws

Article III

- Existing: Section 4. Regular General Assembly Meeting
- Proposed: Section 4. Annual Regular Branch Assembly Meeting
- Existing: Section 5. Special General Assembly Meeting
- Proposed: Section 5. Special Branch Assembly Meeting.
- Existing: Section 6. A. Regular General Assembly Meeting
- Proposed: Section 6. A. Annual Regular Branch Assembly Meeting
- Existing: Section 6. B. Special General Assembly Meeting
- Proposed: Section 6. B. Special Branch Assembly Meeting

Article IV

- Existing: Section 1. Composition of the Board of Directors shall be composed of seven (7) members.
- Proposed: Section 1. Composition of the Board of Directors shall be composed of nine (9) members: seven (7) shall come from the Main Office, one (1) member shall come from Oton Branch Office and one (1) member from Miag-ao Branch Office.
- Existing: Section 3. Qualifications of the Board of Directors
 - a. Has paid the minimum capital requirement;
 - b. Has no delinquent account with the cooperative
 - c. Have continuously patronized the cooperative services;
 - d. A MIGS for at least two (2) years;
 - e. Completed or willingness to complete within the prescribed period the required education and training whichever is applicable;
 - f. Has completed a four (4) year course
 - g. Of good moral character
 - h. Other qualifications prescribed in the implementing Rules and Regulations (IRR) of R.A. 9520

Proposed: Section 3. Qualifications of the Board of Directors

- a. Must be a bonafide member of SJMPC, Member Entitled To Vote (METV) for at least five (5) years prior to election, paid a minimum paid-up share capital of at least Fifty Thousand Pesos (P50,000.00) and with at least a total aggregate maintaining balance deposits amounting to Ten Thousand Pesos (P10,000.00);
- b. Has no delinquent account with the cooperative;
- c. Have continuously patronized the cooperative services; d. Has attended the following training requirements for the last five (5) years prior to election as mandated by the CDA based on the revised IRR of RA 9520:
 - Fundamentals of Cooperative (16 hours)
 - Governance and Management of Cooperative (16 hours)
- e. Rendered at least two (2) years of service as members of any of the SJMPC Committees (Audit, Election, Credit, Mediation Conciliation, Ethics or other committees) created by the SJMPC within the last five (5) years;
- f. Must be present and have voted for the last five (5) consecutive





General Assemblies and Election of Officers to personally attest their willingness in serving the SJMPC;

- g. A Bachelor's Degree Holder;
 - h. Of good moral character;
 - i. Must be between 25 to 7r years of age on election date;
 - j. Other qualifications that maybe approved by the General Assembly or as prescribed in the implementing Rules of Regulations (IRR) of R.A. 9520.
- Existing: Section 4. Disqualifications.**
- a. Holding any elective position in the government except that of a party list representative being an officer of a cooperative he/she represents;
 - b. The members of the Board of Directors shall not hold any other position directly involved in the day-to-day operation and management of the cooperative;
 - c. Having direct or indirect personal interest with the business of the Cooperative;
 - d. Having been absent for three (3) consecutive meetings or in more than fifty percent (50%) of all meetings within the twelve (12) months period unless with valid excuse as approved by the board of directors;
 - e. e. Being an official or employee of the Cooperative Development Authority, except in a cooperative organized among themselves;
 - f. f. Having been convicted in administrative proceedings or civil/criminal suits involving financial and/or property accountability; and
 - g. Having been disqualified by law.

Proposed:Section 4. Disqualifications.

- a. Holding an elective position in the government, except that of party list representative or has filed or seek for elective position in the government prior to SJMPC Election;
- b. Being an Officer of a cooperative of the same type of services;
- c. The members of the Board of Directors shall not hold any other position directly involved in the day-to-day operation and management of the cooperative;
- d. Having direct or indirect personal interest with the business of the Cooperative;
- e. Has served for three (3) consecutive terms which is equivalent to six (6) years is no longer allowed to file his/her candidacy for the same position in the next election until after a pause of one (1) year.
- f. Having been absent for three (3) consecutive meetings or in more than fifty percent (50%) of all meetings within the twelve (12) months period unless with valid excuse as approved by the board of directors;
- g. Being an official or employee of the Cooperative Development Authority, except in a cooperative organized among themselves;
- h. The members of the Board of Directors shall not hold any other position directly involved in the day-to-day operation and management of the cooperative;
- i. A retired employee of San Jose Multi-Purpose Cooperative (SJMPC);
- j. Former SJMPC staff who had been separated from work for due cause or for violation of the policies;
- k. An officer in other primary cooperative of the same nature or its subsidiary;
- l. Having relationship up to the third (3rd) civil degree of consanguinity or affinity with any of the elected or appointed incumbent SJMPC officers and employees;
- m. Having been convicted in administrative proceedings or civil/criminal suit involving financial and/or property accountability; and
- n. Having been disqualified by law.

Existing: Section 5. Election of Officers

The members of the Board of Directors shall be elected by secret ballot by members entitled to vote during the annual general assembly meeting or special general assembly meeting called for the purpose.

Proposed: Section 5. Election of Officers

The members of the Board of Directors shall be elected by secret ballot through manual voting, electronic voting, online voting or a combination

of the three (3) whichever is applicable, by members entitled to vote during the annual general assembly meeting or special general assembly meeting called for the purpose.

Article V.

Existing: Section 3. Election Committee

An Election Committee is hereby created and shall be composed of three (3) members to be elected during the general assembly meeting and shall hold office for a term of one (1) year or until their successors shall have been elected and qualified. Within ten (10) days after their election they shall elect from among themselves a Chairperson, Vice-Chairperson and a Secretary. No member of the committee shall hold any other position within the cooperative during his/her term of office.

Proposed: Section 3. Election Committee

An Election Committee is hereby created and shall be composed of three (3) members to be elected during the general assembly meeting and shall hold office for a term of two (2) years or until their successors shall have been elected and qualified. Within ten (10) days after their election they shall elect from among themselves a Chairperson, Vice-Chairperson and a Secretary. No member of the committee shall hold any other position within the cooperative during his/her term of office.

Article VII

Existing: Section 2. Continuous Capital Build Up

Every member shall have invested any or all of the following:

- a. At least One Hundred Pesos (P100.00) per month;
- b. At Least % of his/her annual interest on share capital and patronage refund; and
- c. At least two percent (2%) of each good procured/service acquired from the cooperative.

Proposed: Section 2. Continuous Capital Build Up

Every member shall have invested any or all of the following:

- a. . At least One Hundred Pesos (P100.00) per month;
- b. At Least 2% of each good procured/service acquired from the cooperative;
- c. Portion of their annual interest on share capital and patronage refund based on the following:

Total Dividend and Patronage Refund	Required Share Capital
P100-P1900	P100
P2000-P5900	P200
P6000-P10900	P500
Above P11000	P1000

Article VIII

Existing: Section 1. Primary Consideration.

Adhering to the principle of service over and above profit, the cooperative shall endeavor to:

- a. Engaged in
 - 1. Credit and Savings
 - 2. Direct Selling
 - 3. Money Transfer
 - 4. Real Estate Developing
 - 5. Franchising
 - 6. Pharmacy
 - 7. Telling Services



Proposed: Section 1. Primary Consideration

Adhering to the principle of service over and above profit, the cooperative shall endeavor to:

a. Engaged in

1. Credit and Savings
2. Direct Selling
3. Money Transfer
4. Real Estate Developing
5. Franchising
6. Pharmacy
7. Telling Services
8. Rice Retailing
9. Digital Payments and Parcel
10. Insurance
11. ATM/POS transaction
12. Merchandising

With the One Hundred Percent (100%) Members Entitled to Vote (METV) confirmation, the Amendments of the Cooperative By-Laws was APPROVED upon motion made by Ms. Evelyn Galon duly seconded by Ms. Andrelin Galve.

E. Presentation and Approval of the Amendments of the Articles of Cooperation

Existing: Article II – Type and Purposes

That the type of this cooperative is Multi-Purpose and the purposes for which this cooperative is organized is to engage in:

Credit and Savings Deposit, Direct Selling, Money Transfer, Real Estate Developing, Franchising, Pharmacy and Telling Services.

Proposed: Article II – Type and Purposes

That the type of this cooperative is Multi-Purpose and the purposes for which this cooperative is organized is to engage in:

Credit and Savings Deposit, Direct Selling, Money Transfer, Real Estate Developing, Franchising, Pharmacy and Telling Services, Rice Retailing, Digital Payments and Parcel, Insurance, ATM/POS Transactions and Merchandising.

Existing: Article VII – Area of Operation

That the membership of this cooperative shall come from Panay Island and operate business in Panay Island. Its principal office shall be located at Tradetown, Dalipe, San Jose de Buenavista, Antique.

Proposed: Article VII – Area of Operation

That the membership of this cooperative shall come from Region 6, Mindoro and Palawan and operate business in Region 6, Mindoro and Palawan. Its principal office shall be located at Tradetown, Dalipe, San Jose de Buenavista, Antique

With the One Hundred Percent (100%) Members Entitled to Vote confirmation, the Amendments of the Articles of Cooperation was APPROVED upon motion made by Ms. Rosalina Gallantes duly seconded en masse.

F. Presentation and Approval of the Amendments of the Election Code - through powerpoint presentation

With the confirmation of One Hundred Percent (100%) METV, the Amendments of the Election Code was APPROVED upon motion

made by Ms. Mary Jane Capalla duly seconded by Mr. Veper Gange.

G. Declaration of Vacancy

ELECOM Member Stephen Louie Checa presented to the general membership the vacancies for respective positions:

Board of Directors	-	7
Audit Committee	-	3
Election Committee	-	3

H. Presentation of Candidates and their one-minute speech thru powerpoint presentation.

For Board of Director

1. Pedro S. Altar III
2. Benjamin E. Cancan
3. Delia C. Montero
5. Marilou R. Llavan
7. Anna Cecilia R. Pefianco
8. Perla A. Saldajeno
9. Reynaldo R. sarmiento
10. Noli G. Valenzuela
11. Daniel N. Vescatcho Jr.
12. Alfredo R. Ysulat

For Audit Committee

1. Mary Margaret Leora L. Balasa
2. Angeline L. Granada
3. Victoria H. Madredano
4. Celia G. Lim

For Election Committee

1. Grace A. Aquillo
2. Engr. Gregorio C. Rufino
3. Christine Marie G. Tamon
4. Eriberto P. Vargas

ELECOM officially declared that voting is open for Members Entitled to Vote (METV).

I. Raffle Draw

P1,200.00 Worth of Grocery Items for 15 Lucky Winners
P5,000.00 Cash Prize for 2 Lucky Winners

J. Adjournment

Since all of the Members Entitled to Vote (METV) casted their votes, the canvassing of votes shall be done on August 27, 2022 and no more matters to take up, the 56th Annual Branch Assembly was adjourned at 4:30Pm upon motion made by Ms. Teodora Francisco duly seconded by Mr. Roger Lapining.

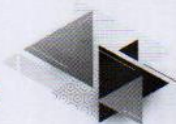
I hereby certify as to the correctness of the above minutes of the 56th Annual Branch Assembly Guimaras Branch Office, Jordan, Guimaras.

Certified Correct:

SGD. OFELIA B. MICIANO
Board Secretary

Attested:

SGD. MARILOU R. LLAVAN
Chairperson, Board of Directors





2022 BOARD RESOLUTIONS

BOARD RESO. NO. 01, S.2022

A BOARD RESOLUTION APPROVING THE ALLOCATION OF TWO HUNDRED FIFTY THOUSAND PESOS (P250,000.00) FROM THE COMMUNITY DEVELOPMENT FUND FOR THE RELIEF ASSISTANCE OF MEMBERS AFFECTED BY SUPER TYPHOON ODETTE AND FIRE IN THE MUNICIPALITY OF OTON, ILOILO CITY.

BOARD RESO. NO. 02, S.2022

A BOARD RESOLUTION TO GRANT SIX (6) MONTHS MORATORIUM ON INTEREST OF THE LOAN OF QUALIFIED MEMBERS WHO WERE SEVERELY AFFECTED BY SUPER TYPHOON ODETTE AND THE FIRE IN THE PUBLIC MARKET OF OTON, ILOILO, CITY.

BOARD RESO. NO. 03, S.2022

A BOARD RESOLUTION APPROVING THE GRANTING OF FINANCING PROGRAM WITH A MAXIMUM OF FIFTY THOUSAND (P50,000.00) PER QUALIFIED MEMBER AND TO ALLOCATE AN AMOUNT OF ONE MILLION FIVE HUNDRED THOUSAND PESOS (P1,500,000.00) FOR THE REHABILITATION OF THE MEMBERS' LIVELIHOOD WHICH WERE AFFECTED BY SUPER TYPHOON ODETTE AND THE FIRE IN THE PUBLIC MARKET OF OTON, ILOILO CITY.

BOARD RESO. NO. 04, S.2022

A BOARD RESOLUTION TO APPROVE THE GRANTING OF CALAMITY LOAN TO QUALIFIED MEMBERS OF THE SAN JOSE MPC GUIMARAS BRANCH WITH A MAXIMUM AMOUNT OF TWENTY THOUSAND PESOS (P20,000.00) WITH AN INTEREST OF TWO PERCENT (2%) PER MONTH PAYABLE WITHIN TWENTY-FOUR (24) MONTHS.

BOARD RESO. NO. 05, S.2022

A BOARD RESOLUTION TO APPROVE TO OPEN A SAVINGS ACCOUNT WITH DEVELOPMENT BANK OF THE PHILIPPINES (DBP) – SAN JOSE, ANTIQUE BRANCH IN THE AMOUNT OF TWO HUNDRED FIFTY THOUSAND PESOS (P250,000.00) AND AUTHORIZING DIRECTOR MARILOU R. LLAVAN, BOARD CHAIRPERSON AND EMELDA F. ELIZALDE, TREASURER AS THE OFFICIAL SIGNATORIES AND DIRECTOR ELISEO C. CANALIN, BOARD VICE-CHAIRPERSON AND OFELIA B. MICHIANO, BOARD SECRETARY AS THE ALTERNATE SIGNATORIES.

BOARD RESO. NO. 06, S.2022

A BOARD RESOLUTION AUTHORIZING RODELYN VERA CRUZ-BERTO, GENERAL MANAGER TO SIGN DOCUMENTS FOR PROCESSING OF OCCUPANCY PERMIT OF GUIMARAS PERMIT.

BOARD RESO. NO. 07, S.2022

AUTHORIZING MARILOU R. LLAVAN, BOARD CHAIRPERSON AND JONNAH FORASTEROS, BRANCH MANAGER, GUIMARAS BRANCH OFFICE BOTH OF SAN JOSE MULTI-PURPOSE COOPERATIVE AS THE OFFICIAL REPRESENTATIVES TO THE COOPERATIVE INSURANCE SYSTEM OF THE PHILIPPINES (CISP) ANNUAL GENERAL ASSEMBLY.

BOARD RESO. NO. 08, S.2022

A BOARD RESOLUTION APPLYING AS COOPERATIVE INSURANCE SYSTEM OF THE PHILIPPINES (CISP) COOP ASSURANCE CENTER AND APPOINTING MARILOU R. LLAVAN, BOARD CHAIRPERSON, SAN JOSE MULTI-PURPOSE COOPERATIVE AS THE AUTHORIZED REPRESENTATIVE.

BOARD RESO. NO. 09, S.2022

A BOARD RESOLUTION AUTHORIZING MA. RAFONCEL T. SANJOY AS AUTHORIZED REPRESENTATIVE OF SJMPC TO SIGN THE SUBMITTING ENTITY INFORMATION SHEET TO BE SUBMITTED TO CIC AND AUTHORIZED PERSONNEL TO SUBMIT THE CREDIT DATA OF SJMPC'S BORROWER PURSUANT TO RA9150

BOARD RESO. NO. 10, S.2022

A BOARD RESOLUTION ALLOCATING THE AMOUNT OF FIFTY THOUSAND PESOS (P50,000.00) FINANCIAL ASSISTANCE FOR THE REPAIR OF VICTO HOUSE DAMAGED BY SUPER TYPHOON ODETTE.

BOARD RESO. NO. 11, S.2022

A BOARD RESOLUTION AUTHORIZING RAYMUND V. HUELAR, BRANCH MANAGER AND RHEA ANN MARIEL S. CONDESA, BOOKKEEPER AS OFFICIAL SIGNATORIES, OF SAN JOSE MULTI-PURPOSE COOPERATIVE MIAG-AO BRANCH OFFICE FOR PNB CHECKING ACCOUNT NO. 311370005602, MIAG-AO BRANCH.

BOARD RESO. NO. 12, S.2022

A BOARD RESOLUTION TO ALLOCATE 70 PERCENT FOR INTEREST ON SHARE CAPITAL AND 30 PERCENT FOR PATRONAGE REFUND OUT OF THE 70 PERCENT NET SURPLUS FOR YEAR ENDING 2021.

BOARD RESO. NO. 13, S.2022

A BOARD RESOLUTION TO ALLOCATE ONE HUNDRED FORTY-SIX THOUSAND ONE HUNDRED THIRTY-SEVEN PESOS AND 96 CENTAVOS (P146,137.96) TO SUPPORT FOR THE CAMPAIGN ACTIVITIES OF COOP NATTCO PARTY LIST.

BOARD RESO. NO. 14, S.2022

A BOARD RESOLUTION DELETING THE FOLLOWING LINE OF BUSINESS OF SAN JOSE MULTI-PURPOSE COOPERATIVE AS STIPULATED IN THE CERTIFICATE OF REGISTRATION OF BUREAU OF INTERNAL REVENUE, TO WIT: 1. RETAIL IN SPECIALIZED STORES; FOODS, BEVERAGES, TOBACCO; 2. RETAIL OF PHARMACEUTICAL, MEDICAL, COSMETIC, TOILET ARTICLES; 3. RETAIL OF LIQUEFIED PETROLEUM GAS, OTHER FUEL PRODUCTS.

BOARD RESO. NO. 15, S.2022

A BOARD RESOLUTION TO AVAIL OF REGULATORY RELIEF AS STATED IN THE COOPERATIVE DEVELOPMENT AUTHORITY MEMORANDUM CIRCULAR NO. 2022-01 OR THE REGULATORY RELIEF IN THE CONDUCT OF ANNUAL REGULAR GENERAL ASSEMBLY MEETINGS FOR THE RELIEF IN THE CONDUCT OF ANNUAL REGULAR GENERAL ASSEMBLY MEETINGS FOR THE CALENDAR YEAR 2022 DUE TO THE COVID-19 PANDEMIC.

BOARD RESO. NO. 16, S.2022

A BOARD RESOLUTION AUTHORIZING BOARD CHAIRPERSON MARILOU R. LLAVAN AS THE PERMANENT OFFICIAL REPRESENTATIVE AND BOARD VICE-CHAIRPERSON ELISEO C. CANALIN AS THE ALTERNATE OFFICIAL REPRESENTATIVE TO THE MUNICIPAL COOPERATIVE DEVELOPMENT COUNCIL (MCDC) OF SAN JOSE DE BUENAVISTA, ANTIQUE.

BOARD RESO. NO. 19, S.2022

A BOARD RESOLUTION AUTHORIZING JOSEPHINE TANDUG AS OFFICIAL REPRESENTATIVE OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) TO PROCESS THE AUTHORITY TO PRINT (ATP) FOR THE OFFICIAL RECEIPT OF SJMPC MAIN OFFICE, SAN JOSE dB, ANTIQUE.

BOARD RESO. NO. 20, S.2022

A BOARD RESOLUTION CHANGING THE OFFICIAL SIGNATORIES AND AUTHORIZING ROSANNA JABILE, BRANCH MANAGER AND REX DE CASTRO, ACCOUNT OFFICER AS THE AUTHORIZED OFFICIAL SIGNATORIES OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) OTON BRANCH OFFICE RIZAL COMMERCIAL BANKING CORPORATION (RCBC), OTON, ILOILO ACCOUNT NUMBER 0000007590065227.

**BOARD RESO. NO. 21, S.2022**

A BOARD RESOLUTION CHANGING THE OFFICIAL SIGNATORIES AND AUTHORIZING RAYMUND V. HUELAR, BRANCH MANAGER AND JOHN MAXEL M. ARTEZA, TELLER AS THE OFFICIAL SIGNATORIES OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) MIAG-AO BRANCH OFFICE FOR PHILIPPINE NATIONAL BANK (PNB), CHECKING ACCOUNT NO. 311370005602 MIAG-AO, ILOILO.

BOARD RESO. NO. 22, S.2022

A BOARD RESOLUTION AUTHORIZING JONNAH FORASTEROS, BRANCH MANAGER, SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) AS THE OFFICIAL REPRESENTATIVE OF SJMPC TO PROCESS THE CHANGE OF OFFICE ADDRESS OF SJMPC GUIMARAS BRANCH OFFICE TO THE BUREAU OF INTERNAL REVENUE (BIR).

BOARD RESO. NO. 23, S.2022

A BOARD RESOLUTION AUTHORIZING ERYNE MAE T. MIQUELA, CASHIER AS THE PRINCIPAL SIGNATORY AND RODELYN VERA CRUZ-BERTO, GENERAL MANAGER, SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) AS THE ALTERNATE SIGNATORY TO CHECKS SUBJECT FOR SECOND (2ND) ENDORSEMENT SJMPC, SAN JOSE MAIN OFFICE WITH RIZAL COMMERCIAL BANKING CORPORATION (RCBC) – SAN JOSE, ANTIQUE BRANCH.

BOARD RESO. NO. 24, S.2022

A BOARD RESOLUTION AUTHORIZING RAYMUND V. HUELAR, BRANCH MANAGER AS THE PRINCIPAL SIGNATORY AND JOHN MAXEL M. ARTEZA, TELLER AS THE ALTERNATE SIGNATORY TO CHECKS SUBJECT FOR SECOND (2ND) ENDORSEMENT IN MIAG-AO BRANCH OFFICE WITH PHILIPPINE NATIONAL BANK – MIAG-AO, ILOILO BRANCH.

BOARD RESO. NO. 25, S.2022

A BOARD RESOLUTION AUTHORIZING ROSANNA G. JABILE, BRANCH MANAGER AS THE PRINCIPAL SIGNATORY AND REX DE CASTRO, TELLER AS THE ALTERNATE SIGNATORY TO CHECKS SUBJECT FOR SECOND (2ND) ENDORSEMENT IN OTON BRANCH OFFICE FOR RIZAL COMMERCIAL BANKING CORPORATION (RCBC), OTON, ILOILO BRANCH.

BOARD RESO. NO. 26, S.2022

A BOARD RESOLUTION AUTHORIZING JONNAH L. FORASTEROS, BRANCH MANAGER AS THE PRINCIPAL SIGNATORY AND APRIL JANE MACABINGUEL, TELLER AS THE ALTERNATE SIGNATORY TO CHECKS SUBJECT FOR SECOND (2ND) ENDORSEMENT IN GUIMARAS BRANCH OFFICE FOR BDO NETWORK BANK, GUIMARAS BRANCH.

BOARD RESO. NO. 27, S.2022

A BOARD RESOLUTION AUTHORIZING DIR. FE M. OSORIO TO BE THE OFFICIAL VOTING DELEGATE OF THE SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) TO THE ANNUAL GENERAL ASSEMBLY OF FONUS COOPERATIVE FEDERATION – ANTIQUE.

BOARD RESO. NO. 28, S.2022

A BOARD RESOLUTION AUTHORIZING DIR. MARILOU R. LLAVAN, BOARD CHAIRPERSON, TO BE THE OFFICIAL VOTING DELEGATE OF THE SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) TO THE ANNUAL GENERAL ASSEMBLY OF ANTIQUE FEDERATION OF COOPERATIVE (AFCCUI) – ANTIQUE.

BOARD RESO. NO. 29, S.2022

A BOARD RESOLUTION SIGNIFYING THE INTENTION OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) TO BE AN ACCREDITED CIVIL SOCIETY ORGANIZATION IN THE PROVINCE OF ILOILO.

BOARD RESO. NO. 29-A, S.2022

A BOARD RESOLUTION APPROVING THE SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) BOARD MANUAL.

BOARD RESO. NO. 30, S.2022

A BOARD RESOLUTION SIGNIFYING THE INTENTION OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) TO BE AN ACCREDITED CIVIL SOCIETY ORGANIZATION IN THE PROVINCE OF ILOILO.

BOARD RESO. NO. 31, S.2022

A BOARD RESOLUTION SIGNIFYING THE INTENTION OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) TO BE AN ACCREDITED CIVIL SOCIETY ORGANIZATION IN THE MUNICIPALITY OF MIAG-AO ILOILO.

BOARD RESO. NO. 32, S.2022

A BOARD RESOLUTION SIGNIFYING THE INTENTION OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) TO BE AN ACCREDITED CIVIL SOCIETY ORGANIZATION IN PROVINCE OF ANTIQUE.

BOARD RESO. NO. 33, S.2022

A BOARD RESOLUTION SIGNIFYING THE INTENTION OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) TO BE AN ACCREDITED CIVIL SOCIETY ORGANIZATION IN JORDAN, GUIMARAS.

BOARD RESO. NO. 33-A, S.2022

A BOARD RESOLUTION SIGNIFYING THE INTENTION OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) TO BE AN ACCREDITED CIVIL SOCIETY ORGANIZATION IN THE PROVINCE OF GUIMARAS.

BOARD RESO. NO. 34, S.2022

A BOARD RESOLUTION SIGNIFYING THE INTENTION OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) TO BE AN ACCREDITED CIVIL SOCIETY ORGANIZATION IN THE MUNICIPALITY OF SAN JOSE dB, ANTIQUE.

BOARD RESO. NO. 35, S.2022

A BOARD RESOLUTION AUTHORIZING SUBSEQUENT PERSONAGES AS BANK SIGNATORIES OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC); BOARD OF DIRECTORS CHAIRPERSON-MARILOU R. LLAVAN AND TREASURER EMELDA F. ELIZALDE AS PRINCIPAL SIGNATORIES AND VICE-CHAIRPERSON NOLI G. VALENZUELA AND BOARD SECRETARY OFELIA B MICIANO AS ALTERNATIVE SIGNATORY.

BOARD RESO. NO. 36, S.2022

A BOARD RESOLUTION TO APPROVE A GOODWILL PROGRAM TO COOP OFFICERS.

BOARD RESO. NO. 37, S.2022

A BOARD RESOLUTION AUTHORIZING MR. BENJAMIN CANCAN AS MEMBER OF ETHICS COMMITTEE OF ANTIQUE FEDERATION OF COOPERATIVES (AFCCUI).

BOARD RESO. NO. 38, S.2022

A BOARD RESOLUTION APPROVING SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC) WILL REGISTER TO THE WEB-BASED GAD ASSESSMENT TOOL OF THE GENDER EQUALITY RESOURCE CENTER (GERC).

BOARD RESO. NO. 39, S.2022

A BOARD RESOLUTION TO AUTHORIZE SUNSHINE E. LABRADOR –ACCOUNTING CLERK TO PROCESS, SIGN, TRANSACT, CLAIM AND RECEIVE DOCUMENTS IN THE BUREAU OF INTERNAL REVENUE (BIR) AND TO DO AND PERFORM.

BOARD RESO. NO. 40, S.2022

A BOARD RESOLUTION APPROPRIATING FINANCIAL SUPPORT TO MANAGEMENT AND STAFF IN THE AMOUNT OF ONE HUNDRED FIFTY THOUSAND PESOS (P150,000.00) ANNUALLY FOR THEIR GENERAL WELFARE.





ELECTION COMMITTEE REPORT

For the Year 2022

The emergence of COVID – 19 pandemic brought turmoil and still remains a significant public health concern that threatens and affects our human life, society and even businesses and economy. Despite the adversities, SJMPC remained strong and resilient in achieving its mandate to provide quality services to its clientele.

Relative to the Authority's issuance of MC No. 2022-01 known as the "Regulatory Relief in the conduct of Annual Regular Assembly Meeting for CY 2022 due to COVID-19 pandemic", ELECOM implemented its new election rules especially in the conduct of electronic/online casting of votes in August 2022 starting with the San Jose Main Office.

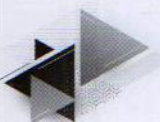
This successful leap to electronic voting (also known as e-voting) inspired the Committee to strive more to continuously and effectively manage the coop's election activities and implement the electronic voting in all branches for the next Sequential Annual Assembly Meeting and Election.

No.	FUNCTIONS AND RESPONSIBILITIES	ACTIVITIES/TARGET
1.	Conduct Regular and Special Election Committee Meetings	<ul style="list-style-type: none"> • Conducted regular monthly meetings and special meetings on: January 11, 2022 February 8, 2022, February 15, 2022 March 01, 2022, March 15, 2022 April 05, 2022, April 12, 2022 May 17, 2022, May 24, 2022 June 07, 2022, June 14, 2022 July 05, 2022, July 12, 2022 August 02, 2022, August 09, 2022 September 18, 2022 October 30, 2022 November 27, 2022 December 18, 2022, December 22, 2022
2.	Review and formulate election Rules and Guidelines and prepare Election Manual for the General Assembly approval.	<ul style="list-style-type: none"> • Finalized SJMPC Election Manual and Election Code for ratification of the 2022 Sequential Annual Assembly Meeting.
3.	Implement election rules and guidelines duly approved by the General Assembly.	<ul style="list-style-type: none"> • Prepared Election Rules and Guidelines for 2022 Election for the approval of members during the Sequential General Assembly.
4.	Recommend necessary amendments to the election rules and guidelines, in consultation with the Board of Directors, for approval of the General Assembly.	<p>The following are the important parts of the guidelines for approval:</p> <ol style="list-style-type: none"> 1. To increase the number of BOD from 7 to 9 members 2. Separate Annual General Assembly for Miag-ao and Oton (combined with Guimaras Branch) thus from Annual Regular General Assembly meeting (ARGAM) to Sequential Annual Assembly Meeting.
5.	Prepare election paraphernalia.	
6.	Supervise the conduct, manner and procedure of election and other related activities and act on the changes thereto.	<ul style="list-style-type: none"> • Prepared Election Timeline including schedules for ownership meetings and Annual Branch Assembly Meetings; • Prepared service records of officers;
7.	Canvass and certify the result of the election.	<ul style="list-style-type: none"> • Coordinated closely with the management on the preparation of OMs and election schedules;
8.	Proclaim the winning candidate.	
9.	Prepare and submit quarterly accomplishment report to the General Assembly through the Board of Directors.	<ul style="list-style-type: none"> • Identified potential candidates, received, screened/approved their COCs; • Conducted series of consultation meetings with St. Anthony's College ICT to ensure the reliability of the Electronic Voting (SAC as the computer and system provider); • Facilitated the dry-run for electronic voting prior to election; • Conducted Manual Voting System at the Branch Offices – Miag-ao, Oton and Guimaras while Electronic Voting System was used at the main branch; and • Facilitated Election Functions and Responsibilities (as stated in Functions 6 to 11).
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	<ul style="list-style-type: none"> • 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 during the election time, they can exercise their right to suffrage.
13.	Prepares the conduct, manner and procedures of next year's election related activities and acts on the changes	<ul style="list-style-type: none"> • Reviewed salient features of the new Election Rules and Guidelines; • Consulted the Board of Directors concerning identified election related matters; and • Crafted the ELECOM Calendar of Activities in preparation for the 2023 Sequential Annual Assembly Meeting and Election.

SGD. GRACE A. AQUILLO
Chairperson

SGD. CHRISTINE MARIE G. TAMON
Secretary

SGD. ERIBERTO P. VARGAS
Member





AUDIT COMMITTEE REPORT
For the Year 2022

For the year 2022, the AUDIT COMMITTEE had performed its roles and functions not only in the main office but also to the branch offices in Miag-ao, Oton and Guimaras.

The following are the Committee's findings and recommendations for the year 2022;

1. The Collection Reports, Daily Cash/Check Disbursements and Journal Vouchers were regularly updated and all supporting documents were properly attached.
2. The Accounting Systems and procedures were strictly observed and internal control was practiced.
3. Regular surprise cash count was conducted and it was found out that Tellers/cashier's cash on hand was accurate and daily collections were deposited intact. There were times that some tellers encountered minimal overage or shortage but adjustments were made.
4. Inventory of stocks, accountable forms, office supplies, properties and equipment was also conducted. Recommendations was endorsed to the Board for approval to dispose the unserviceable equipment. Records of Property and Equipment were not updated. Some were not issued MR and name tags.
5. Books of Accounts and the subsidiary/individual ledgers were updated.
6. The Financial Statements and Bank Reconciliation Statements were examined thoroughly along with the DOSRI accounts and the members with long overdue accounts and recommendations were given.
7. The members who have fully paid and exceeded their Subscribed Share Capital did not apply for the additional subscription. The Audit committee recommended that they should apply for the additional subscription.
8. Registrations and permits were also checked. All registrations and permits were complied with but the SSS Plate Registration Number was missing.
9. The Board of Directors has formulated some policies and were properly implemented by the General Manager. Recommendations of the Audit committee were monitored and implemented.
10. For Coop Performance Audit Report, SJMPC got a rating of 85% on the Financial Performance.
 - Stability - 12 pts.
 - Turn-over - 2 pts.
 - Efficiency - 33 pts.
 - Profitability - 12 pts.
 - Structure of Assets - 18 pts.
 - A Total of - 77 pts.

The over-all performance rating for:
Governance and Management – 38.8%, S T E P S – 46.2% with a grand total of 85%. SJMPC obtained an adjectival rating of FAIR.

SGD. MARY MARGARET LEORA L. BALASA
Chairperson

SGD. ANGELINE L. GRANADA
Secretary

SGD. VICTORIA H. MADREDANO
Member



EDUCATION COMMITTEE REPORT

For the Year 2022

1. Recruited 851 members. However, 411 have been terminated, withdrawn or resigned giving us a net membership of 13,365 for the year ending December 2022.

Total Membership

	San Jose	Miagao	Oton	Guimaras	Total
Male	3,075	573	342	290	4,264
Female	6,064	1,306	973	742	9,074
Total	9,139	1,879	1,315	1,032	13,365

Total Members Terminated/Withdrawn

	San Jose	Miagao	Oton	Guimaras	Total
Male	51	17	19	22	109
Female	139	56	70	37	302
Total	190	73	89	59	411

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, Staff assembly and, meetings and conferences.

PROGRAMS/ACTIVITIES OF SJMPC			No. of Pax		
Date	Program	Venue	Male	Female	Total
November 8,10,12,16,17,21 and December 3, 2022	Brigada Eskwela	Lambayagan ES Calo-oy ES Bulalacao ES Luyang ES V. Gasparil ES Tula-Tula ES Nagbangi ES Monteclaro ES Indag-an-Tan-agan ES La Consolacion Integrated School Miag-ao NS Oton Central ES Abilay ES Bugnay ES Jordan Central School Cresente P. Chavez Central School			17 schools
December 8, 2022	Flu Vaccine	SJMPC Summit Hall	1	10	11
December 8, 2022	FBS & other laboratory test	SJMPC Summit Hall	6	34	40
November 24-26, 2022	Staff Assembly	Bohol, Philippines	17	19	36

PROGRAMS/TRAININGS ATTENDED BY SJMPC			No. of Pax		
Date	Program	Venue	Male	Female	Total
March 4, 2022	Webinar on SBCORP's Financing Programs for Cooperative	Via Zoom	1	3	4
April 1, 2022	Underwriting for CISP Micro Insurance	Via Zoom	0	4	4
April 20-21, 2022	CAIS orientation	Hotel Kinray-a	0	3	3
April 22, 2022	Convergence meeting	Hotel Kinray-a	0	2	2
May 20, 2022	Credit Registry and Your Data Privacy	Via Zoom	3	1	4
May 28-29,2022	Fundamentals of Cooperatives	Hotel Kinray-a	7	9	16
June 4-5,2022	Governance and Management of Cooperatives	Hotel Kinray-a	7	12	19
June 1-12,2022	Financial Management	Hotel Kinray-a	7	10	17
June 10, 2022	Website Maintenance Training	SJMPC Summit Hall	2	4	6
June 16-17, 2022	Prepare Feasibility Study for Branching Expansion of Savings and Credit Cooperative (PART I)	Via Zoom	0	2	2

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SAN JOSE MULTI-PURPOSE COOPERATIVE



PROGRAMS/ACTIVITIES OF SJMPC			No. of Pax		
Date	Program	Venue	Male	Female	Total
June 21, 2022	Parliamentary Procedure	Via Zoom	0	1	1
June 25-26, 2022	Credit and Risk Management	Hotel Kinaray-a	7	10	17
June 28-29, 2022	Agri-Financing with Focus on Collateral Appraisal of Agri-Real Estate, Inventory, Biological Assets and Marketing Agreements	Via Zoom	2	1	3
September 2, 2022	Owner's Forum	Smallville 21 Hotel, Diversion Road, Manduariao, Iloilo City.	1	3	4
September 10-11, 2022	Paralegal Training on Lending Collection	Hotel Kinaray-a	2	3	5
September 26-27, 2022	Capability building and marketing	Via Zoom	3	0	3
September 27-29, 2022	Seminar on Lead to Race! Recovering, Revitalizing and Resurging	Via Zoom	0	3	3
October 1-2, 2022	Training on Loan Evaluation	Via Zoom	1	4	5
October 4-5, 2022	Training on an Act Strengthening Compliance with Occupational Safety and Health Standards and Providing Penalties for Violations	Hotel Kinaray-a	1	0	1
October 20-21, 2022	Acceptable Loan Collaterals and Its Proper Documentation	Via Zoom	1	1	2
October 27, 2022	Balanced Scorecard Orientation	Via Zoom	0	2	2
November 12, 2022	Inter-committee meeting of Edcom with GAD PMES integrating Gender	SJMPC Summit Hall	3	5	8
November 21, 2022	Officers Forum: Succession Planning in Cooperatives	Via Zoom	0	2	2
November 16-22, 2022	Fund Raising Tools and Trends Program Design Implementation, Management, Monitoring and Evaluation.	Via Zoom	0	5	5
November 24-25, 2022	Credit Investigation/Background Investigation Training	Via Zoom	2	0	2
November 28, 2022	Seminar on Year End-Adjustment and Other Tax Updates	Via Zoom	0	2	2
November 28-29, 2022	National Cooperative Business Congress	Via Zoom	1	1	2
November 30, 2022	Review and Enhancement of SJMPC credit Policies	SJMPC Summit Hall	4	15	19
November 30 to December 2, 2022	15th Annual Convention		0	1	1
December 12-14, 2022	CCM Summit 2022	Dumaguete City	1	4	5
December 27, 2022	Forum on Tax Education for Cooperatives	BIR Antique	0	2	2
December 27, 2022	GAD Orientation Seminar	Via Zoom	35	55	90

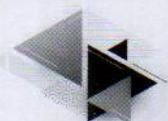
SGD. NOLI G. VALENZUELA
Chairperson

SGD. NORIE MAY S. CABALING
Secretary

SGD. CORAZON B. MONDRAGON
Member, Main Officer

SGD. STEPHEN N. INTAL
Member, Miag-ao Branch

SGD. MA. DOLORES E. TAGUDANDO
Member, Oton Branch





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SAN JOSE MULTI-PURPOSE COOPERATIVE

MEDIATION AND CONCILIATION COMMITTEE REPORT

On the second week of September 2022 after the Reorganizational Meeting of all Elected and appointed SJMPC Officers the new Officers of the MedCon Committee are the following:

- Chairperson 1. Daniel N. Vescatcho Jr.
- Member 2. Betty P. Otillano
- Secretary 3. Eric B. Cortejo

For the months of September to December of 2022, the Committee was able to conduct nine (9) meetings which include one (1) organizational meeting wherein functions were discussed.

The agreed schedule of committee meetings is twice a month, that is, every second Wednesday and last Wednesday. However, the Committee is open to any schedule especially when the management requests to conduct urgent mediation.

The delinquent members were pre-determined by the management through the loan monitoring section. Letters of invitation were prepared and were sent to the identified delinquent members directing them to attend the mediation-conciliation meeting.

The previous committee composition had conducted only two (2) meetings. They were prevented from conducting mediation meetings

to delinquent members due to heightened health protocols. However, during the middle of the 3rd quarter, they were able to meet four (4) DQs out of the ten (10) who were invited to appear.

- For the last quarter of the year, the new set of MedCon Officers mediated also seventeen (17) delinquent members out of the twenty-two (22) members who were invited to appear.

- As regards to the settlement of the past due accounts of these delinquent member-borrowers and under the agreed terms and conditions set, the committee always coordinated with the management especially in giving repayment adjustments if it is allowed or for humanitarian considerations. Most of these delinquent members had valid reasons why they were not able to pay their loans.

Rehabilitation Plus Program is the mode of collection made available to delinquent members to ease their loan repayment until loan accounts are fully paid.

The members of the MedCon Committee have attended all scheduled CDA mandatory trainings.

Despite the pandemic crisis, the MedCon Committee was able to perform their role and functions as a committee especially on the settlement of members delinquent accounts with the hope of reducing PAR and making our members active again in all cooperative affairs.

SGD. DANIEL N. VESCATCHO JR.
Chairperson

SGD. ERIC B. CORTEJO
Secretary

SGD. BETTY O. OTILANO
Member

ETHICS COMMITTEE REPORT 2022

For the Year 2022

The Ethics Committee of the San Jose Multi-Purpose Cooperative was created under Section 9 of its Articles of Cooperation and composed of three (3) members appointed by the Board of Directors.

For this year 2022, the Committee accomplished the following:

- 1. At the re-organizational meeting held at the SJMPC Main Office on September 11, 2022, the Ethics Committee elected from among themselves:

- Chairperson: BENJAMIN E. CANCAN
- Secretary: MIKHAIL REED O. CATBAGAN
- Member: TERRY C. SITCHON

- 2. Chairperson Benjamin E. Cancan represented SJMPC at the Ethics Committee of the Antique Federation of Cooperatives (AFCCUI).

- 3. Held three (3) meetings on the following dates: September 11, November 19 and November 26 of the current year 2022.

- 4. The Committee formulated in accordance with what was stated the stated Roles and Functions of the SJMPC Ethics Committee.

- 5. The revised Code of Governance and Ethical Standards of SJMPC was reviewed and polished

- 6. Attended the Officers and Staff Christmas Party on December 29, 2022.

Fortunately, no complaints for violations of any provision of the Code of Governance and Ethical Standard were filed as of December 31, 2022.

SGD. BENJAMIN E. CANCAN
Chairperson

SGD. MIKHAIL REED O. CATBAGAN
Secretary

SGD. TERRY C. SITCHON
Member



GENDER AND DEVELOPMENT (GAD) COMMITTEE REPORT

For the Year 2022

The Gender and Development (GAD) Committee is composed of five (5) members (3 females and 2 males) plus the GAD focal person.

1. In 2022, the Committee had conducted 4 quarterly meetings and 1 joint meeting to prepare the Annual Plan and integrate the same in the SJMPC Development Plan. The implementation of the said plan was also monitored and assessed. A Joint meeting with the Education Committee was also done to review and integrate gender perspective in the Pre-Membership Seminar Module.
2. Gender segregated data on availment of the services of the SJMPC done regularly and integrated in the monthly Management Report presented to the Board.
3. The Committee had also accomplished the Computerized GAD Assessment Tool which was approved by the BOD, submitted to the Cooperative Development Authority and presented during the General Assembly.
4. Since the Committee was reconstituted after the 2022 General Assembly, a Gender Sensitivity Orientation was given to the newly appointed members to level-off understanding on gender concepts and the functions of the Committee. An orientation on the CDA Memorandum Circular 2013-22 and MC 2017 -04 was also given for them to be aware of the legal basis of mainstreaming GAD in the cooperative and the Tool used in assessing its implementation.
5. The committee had also conducted a virtual Gender

Sensitivity Orientation and how GAD is mainstreamed in the cooperative. It was participated by 90 officers and staff of the SJMPC. The GAD Committee members also attended Webinar on Gender Awareness and Sensitivity spearhead by AFCCUI. It was also participated by some selected officers and members of other cooperatives.

6. The Committee members together with the GAD Focal Person also attended the Webinar Orientation/ Training on the Web Based GAD Assessment Tools facilitated by Gender and Development Resource Pool (GERC), Inc. and able to submit data using Web Based Assessment Tool. SJMPC is among the first 1- primary cooperatives that signified its interest to be part of the Web-based platform of storing the data on the GAD Assessment Tool which is managed by the GERC. Inc.

Plans:

1. Integration and Mainstreaming of GAD concepts on the SJMPC PMES among new members.
2. Training on Gender Awareness and Sensitivity and Cum Orientation on other GAD Laws (Bawal Bastos Law) among staff, members and officers.
3. Continues using GAD WEB Based Tool for Assessment (MC-2017 04)
4. Conduct Seminar /Orientation to selected Members of SJMPC during Ownership Meetings
5. Video Clips presentation on other GAD Laws and Concepts to some selected Trainings, Seminars and Meetings of Gender Awareness and Sensitivity.
6. GAD Corner Bulletin at SJMPC Office

SGD. MARILOU R. LLAVAN
Chairperson

SGD. BASILIA M. ARANAS
Secretary

SGD. RODELYN I. VERA CRUZ-BERTO
GAD Focal Person

SGD. HENRY L. BARCENAL
Member

SGD. ALEX L. DOLLOLASA
Member

SGD. AMPARO PEACHY HARRIET M. SAYOMAC
Member

PERSONNEL OVERSIGHT COMMITTEE REPORT

For the Year 2022

The Personnel Oversight Committee is one of the committees created by the San Jose Multi-Purpose Cooperative and is composed of the Chairperson, Secretary and Member in close collaboration with the Board of Directors and Management. The mandate of the Personnel Oversight Committee (POC) are as follows: (1). To assist the BOD and management in development of personnel policies and procedures, (2) Conduct investigations when needed into matters concerning personnel policies and welfare, and lastly, (3) report to the BOD any matters intended to improve the personnel aspect of the cooperative and (4) recommend programs and activities that will greatly contribute to the welfare of the staff and the whole SJMPC.

The following were the accomplishments and activities undertaken by the POC in coordination with the staff, management, unit officers, and the Board of Directors:

1. As per record the committee conducted ten (10) meetings from January 2022 until December of 2023.
2. The committee reviewed the documents on Personnel Work and Assessment Plan (PWAP and IPCR) submitted by the personnel last March 11, 2022.
3. Continued the conduct of personnel dialogue for Miag-ao, Oton and Guimaras branch. The committee also agreed to conduct

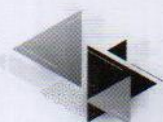
an open dialogue with all the line and staff from all the branches and set schedules for such.

4. The committee gave an input to all the SJMPC staff covering Interpersonal Relationship, Customer Service and Human Behavior in Organization.
5. Conducted dialogue session to the SJMPC line and staff of the San Jose Multi-Purpose Cooperative on the following schedules:
 - a. San Jose Multi-Purpose Cooperative Main branch – November 12, 2022 attended by 18 line and staff.
 - b. Miag-ao, Oton and Guimaras SJMPC branch – November 19-20, 2022 attended by 11 line and staff.
6. Presented to the management and unit officers the synthesized results of the dialogue for management feedback and review.
7. Presented the Board of Directors the issues involving policies on job rotation, leave credits, performance bonus, salaries raised by the staff during the dialogue especially those affected by COVID-19.
8. Attended seminars facilitated by AFCCUI.

SGD. PEDRO S. ALTAR III, M.M.
Chairperson

SGD. LEDA T. DE GRACIA
Secretary

SGD. MERLINDA E. ALVIOR
Member





ANNUAL REPORT 2023

SAN JOSE MULTI-PURPOSE COOPERATIVE

CREDIT COMMITTEE REPORT

For the Year 2022

A. By Loan Window

Loan Window	San Jose						Miagao						Oton						Guimaras						Total											
	M		F		T		M		F		T		M		F		T		M		F		T		M		F		T		M		F		T	
	Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount			
Providential Loan	113	217	330	46,974,000.00	47	70	117	18,565,000.00	51	163	214	20,322,200.00	6	10	16	1,980,000.00	217	460	677	87,841,200.00																
Micro Enterprise Loan	32	128	160	26,425,000.00	14	41	55	8,635,000.00	45	150	195	20,939,700.00	7	12	19	2,430,000.00	98	331	429	58,429,700.00																
Agri loan	7	22	29	2,400,000.00	0	0	0	-	-	-	0	0	0	2	2	4	685,000.00	9	24	33	3,085,000.00															
Salary Loan	0	0	0	-	0	0	0	-	1	2	3	150,000.00	0	0	0	-	1	2	3	150,000.00																
Emergency Loan/ Pension / Hon	2	2	4	265,000.00	0	0	0	-	0	2	2	65,000.00	0	0	0	-	2	4	6	330,000.00																
Total	154	369	523	76,064,000.00	61	111	172	27,200,000.00	97	317	414	41,476,900.00	15	24	39	5,095,000.00	327	821	1148	149,835,900.00																
Percentage by gender	29%	71%			35%	65%			23%	77%			38%	62%			28%	72%																		
Percentage by Loan Amount				50.76%				18.15%				27.68%				3.40%																				

By Loan Amount

Amount	San Jose						Miagao						Oton						Guimaras						Total											
	M		F		T		M		F		T		M		F		T		M		F		T		M		F		T		M		F		T	
	Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount			
Less than 100K	86	193	279	21,535,500.00	28	50	78	6,330,000.00	66	222	288	13,018,900.00	9	14	23	1,695,000.00	189	479	668	42,579,400.00																
101K to 300K	62	150	212	39,473,000.00	31	55	86	17,410,000.00	25	83	108	20,843,000.00	6	9	15	2,920,000.00	124	297	421	80,646,000.00																
301K and Above	6	26	32	15,055,500.00	2	6	8	3,460,000.00	6	12	18	7,615,000.00	0	1	1	480,000.00	14	45	59	26,610,500.00																
Total	154	369	523	76,064,000.00	61	111	172	27,200,000.00	97	317	414	41,476,900.00	15	24	39	5,095,000.00	327	821	1148	149,835,900.00																
Percentage by gender	29%	71%			35%	65%			23%	77%			38%	62%			28%	72%																		
Percentage by Loan Amount				50.76%				18.15%				27.68%				3.40%																				

SS

Signed by:

SGD. REYNALDO E. SARMIENTO
Chairman

SGD. CELIA G. LIM
Secretary

SGD. NILDO N. LOGRO JR.
Member (Miagao)

SGD. ANTONIO C. SALAO
Member (Oton)

SGD. ROSENIE GALIA
Member (Guimaras)

SGD. ELENA B. PECHAYCO
Member (San Jose)

SGD. ROWENA M. FAILAGUTAN
Member (Miagao)

SGD. EMIE GASCON
Member (Oton)

SGD. ELLA GRACE TABINGO
Member (Guimaras)

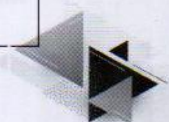


SOCIAL SERVICES AND DEVELOPMENT COMMITTEE ACCOMPLISHMENT REPORT YEAR 2022

The committee spearheaded activities for calendar year 2022 based on the following components in the implementation of Social Services:

1. Youth
2. Education
3. Healthcare
4. Environment
5. Community

Date	ACTIVITIES	Participants
January 7, 2022	SJMPC Established partnership with the local government unit and Implemented Simultaneous Barangay "TEAM UP TO CLEAN UP" Program - with a theme: "Pumuluyo Irimaway, Panglimpyo Binuliganay Para Palibot Mangin Matawhay sa Kaaraydan kang Bilog nga Barangay" to keep the barangay clean, green and a safer environment for all. It focused on eliminating garbage, waste segregation, recycling and promoted urban gardening. The activity was scheduled every 2nd and last Saturdays of the month. Each recipient barangay was provided ₱10,000.00 worth of cleaning materials.	Brgy 4 Brgy5 Brgy6 Cansadan-Tubudan
January 10, 2022	Relief and Rehabilitation Program for Typhoon Odette Victims – "SJMPC Kakampi Mo sa Muling Pagbangon". SJMPC provided immediate needs to disaster-affected members to restore livelihood and provide access to financial services of SJMPC. Coop Supported the following: • Relief Assistance • Loan Moratorium • Financing Program for livelihood (with Stress-Debriefing Seminar) January 20,2022 in Oton Branch • Calamity loan for Guimaras Branch	29 most affected families in barangays San Angel, Malaiba, Dalipe, Maybato North and Maybato Sur.
July 3, 2022	Celebrated World Blood Donor Day in collaboration with the Municipal Health Office and Philippine Red Cross-Antique Chapter, campaigned for blood donation to save lives. SJMPC sponsored the grand prize of one (1) sack or 50 kgs. rice and rice cooker, and 45 consolation prizes of 25kilos rice	A total of 132 blood donors supported the blood donation campaign.
August 5, 2022	Community Outreach Program – Gift Giving and Feeding Activity in partnership with San Jose Municipal Police Station and Barangay Council of Badiang, San Jose dB, Antique.	Attended by 30 AETA family beneficiaries.
August 15, 2022	Signing of the Memorandum of Agreement (MOA) among SJMPC, San Jose Municipal Police Station (SJMPS) and the Barangay Council of Badiang, for partnership in implementing programs (Community Outreach Program) to develop and promote well-being of ATI or IPs (Indigenous People) in the barangay.	SJMPC BOD Chairperson Mrs Marilou R. Llawan GM Rodelyn Vera Cruz-Berto PMaj Benjo E. Clarite – OIC/SJMPS PMSgr Carlo Oribe Hon. Vivian H. Gaité –Punong Barangay Mr. Virgilio Ocario, Sr. – IP leader of Brgy. Badiang
August 25, 2022	Brigada Eskwela and Adopt-A-School Program 2022 Recipients: Main Branch: 1. Lambayagan Elementary School 2. Calooy Elementary School 3. Bulalacao Elementary School 4. Tula-tula Elementary School 5. V. Grasparil Elementary School 6. Luyang Elementary School 7. Nagbangi 1 Elementary School Each school were given rice, vegetable seeds, P.E. uniforms, hygiene kits, printer ink, school supplies and cleaning materials. Miag-ao Branch: 1. Monteclaro Elementary School 2. Indag-an – Tan-agan Elementary School 3. La Consolacion Integrated School 4. Miag-ao National High School Oton Branch: 1. Oton Central Elementary School 2. Abilay Elementary School Guimaras Branch: 1. Bugnay Elementary School 2. Jordan Central School 3. Cresente P. Chavez Central School	





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Date	ACTIVITIES	Participants
September 17, 2022 October 12, 2022	Bulig Eskwela Program – Bulig Kaaram Literary Classes Retelling Workshop – a training for the community storytellers. These young people will be the storytellers in the different barangays in Sibalom, Hamtic, San Jose, San Remigio and in the areas where SJMPC operates. They will echo the storytelling and retelling to other young people in their place. They will go to the barangays/elementary schools to promote a culture of reading to the youth.	Handum Kabataan Tinguha Kabataan Belison Laboratory Coop Held at SJMPC Summit Hall 32 youth participants Male – 14 Female – 18
November 5-6, 2022 November 19-20, 2022	Promoted Creative Writing in Kinaray-a "Pagsulat kag pagsugidanun sa Kinaray-a" "Hulag, Arte kag Pagsugidanun 1" (Movement, Acting, Storytelling) "Hulag, Arte kag Pagsugidanun 2" The Local Tale of "Ang Bubon ni Alayon" in movements and storytelling.	18 Bulig Eskwela Scholars held at Canuto B. Pefianco Sr. Elementary School and, Ati children and youth, at Loreto-Joaquin Delgado Elementary School. Grades 5 and 6 pupils from Bariri Elementary School
September 30, 2022	Health Program – conducted a Free Blood Typing and Supplemental Feeding Program, a joint activity with the SJ-PNP and PAMET Antique Chapter in coordination with the barangay council	Ati Community and the Barangay Council of Barangay Badiang, SJA 89 individuals, children and adults availed the program.
October 22, 2022 November 12, 2022	Bulig Eskwela Scholars Program – to provide financial assistance to qualified children or ward of SJMP member, those who have less in life but deserving students to pursue high school. For this year, there were 47 BES scholars from 4 offices. Awarding of Cash Assistance was conducted for BES recipient of San Jose Branch and it was held at SJMPC Summit Hall. Integrated in the activity was orientation of the BES Guidelines and a talk on Mental Health by Fr. Jomar A. Valdevieso. Implemented the same activity for BES recipients of Miag-ao, Oton and Guimaras Branches at FITS Center Municipal and Agricultural Office, Oton, Iloilo City with resource speaker Dr. Rouella Chan-Hagoriles, a psychiatrist. The activity heightened awareness and understanding on mental health and mental disorders and how to help the parents foster a healthy and supportive environment by giving attention to their child/children's mental health.	Attended by 27 BES recipients with their parent/guardian 21 BES attended the activity
October 25, 2022	Cancer Awareness Program - A lecture was given by Dr. Anna Marie Eugenie Bravo-Melgar. The resource speaker talked on how the risk of developing cancer can be reduced with proper diagnosis and early screening. Supported the SJA Breast Cancer Awareness Color Fun Run and donated 50 white SJMPC t-shirts for the event on November 5, 2022	Female staff, SJMPC officers and 20 members
October 29, 2022	Relief Assistance Operations for Typhoon Paeng at Maybato Evacuation Center, San Angel Evacuation Center, and Ati Community in Badiang, SJA Supplemental feeding to 168 stranded passengers in RoRo Port and Jordan Wharf. Distributed 27 food packs to evacuees in Poblacion and Tribal Village in San Miguel, Jordan, Guimaras.	
November 3, 2022	Relief Operations - Distributed relief goods to SJMPC members affected by Typhoon Paeng in Barangay Bariri, Barangay Catungan-Bugarot and Sitio Guinbanga-an.	
November 7, 2022	Supported Dep-Ed SDO-Antique and extended provisional assistance to the affected schools in Durog, Inabasan and Lugutan.	
December 8, 2022	To show recognition/appreciation to our Senior Citizens, SJMPC held a Christmas Party and Gift -giving. In partnership with RHU-San Jose and Medicus Antique, the recipient senior citizens were given flu vaccinations and a free FBS test. The activity was done in SJMPC Summit Hall.	SCs from barangays severely affected by TS Paeng were prioritized. They are from barangays Inabasan, Bariri, Bugarot and Guinbanga-an.
December 22, 2022	Senior Citizens from Oton, Miag-ao and Guimaras Branches gathered together to celebrate Senior Citizen's Day held at JRBB Hall, Miag-ao, Iloilo. Dr. Sandra Joy Umadhay-Mayoho, the resource speaker of the event enlightened our senior citizens about "Lifestyle Related Diseases" such as hypertension, diabetes and cardio-pulmonary diseases common at their age.	

SGD. ANNA CECILIA R. PEFIANCO
Chairperson

SGD. PERLA A. SALDAJENO
Secretary

SGD. ELISEO C. CANALIN
Member, Main Office

SGD. BOBBY P. CALUMPITA
Member, Oton Branch

SGD. EMELYN FRANCES G. NUNEZA
Member, Miag-ao Branch



MANAGEMENT REPORT For the Year 2022

The report highlights the accomplishments, financial condition and operations of San Jose Multi-Purpose Cooperative (SJMPC) for fiscal year 2022 and for the various programs, projects and activities provided to its members and their communities.

1. MEMBERSHIP

There were 851 new members from the various offices, 513 (60%) are female and 338 (40%) are male.

Office	Male	Female	Total
San Jose	169	210	379
Miag-ao	45	71	116
Oton	64	91	155
Guimaras	60	141	201
Total	338	513	851
Percentage	40%	60%	

As of December 31, 2022, SJMPC has a total membership of 13,365.

	San Jose	Miag-ao	Oton	Guimaras	TOTAL
Male	3,075	573	342	290	4,280
Female	6,064	1,306	973	742	9,085
Total	9,139	1,879	1,315	1,032	13,365

As to classification, 9,052 (68%) of this are active members, 3,098 (23%) are delinquent members and 1,214 (9%) are dormant.

Office	Membership	Active	IRR/DQ	Dormant
San Jose	9,139	6,330	1,752	1,057
Miag-ao	1,879	1,307	450	122
Oton	1,315	845	434	35
Guimaras	1,032	470	462	0
TOTAL	13,365	9,052	3,098	1,214
Percentage Rate	68%	23%	9%	

Delinquency was addressed through loan restructuring, loan consolidation, loan rehab and the newest remedy-the loan rehab plus.

2. GAAN PROGRAM

As of December 31, 2022, 12,042 members were enrolled in GAAN Program. The program provided death benefits amounting to two million one hundred seventy-eight thousand three Hundred three Pesos and 56/100 (P2,178,303.56) as financial assistance to the bereaved families. There were sixty-five (65) deceased members reported for the period.

3. CREDIT AND SAVINGS

Loan acquired by members were used to meet the financial needs of their families. Others invested in micro and small enterprise such as agricultural, fishing, and trade and service activities.

Loan Releases for the year ending December 31, 2022

Type of Loan	AMOUNT (Php)				TOTAL (Php)
	San Jose	Miagao	Oton	Guimaras	
Productive Loan	53,872,530.00	17,099,900.00	25,088,300.00	23,142,245.00	119,202,975.00
Multi-Purpose Loan	99,114,662.00	38,422,710.00	24,489,060.00	11,846,420.00	173,872,852.00
Short-Term Loan	189,627,793.00	59,076,969.00	35,945,000.00	5,826,410.00	290,476,172.00
Emergency Loan	481,500.00	-	30,000.00	522,000.00	1,033,500.00
Total Loan Releases	343,096,485.00	114,599,579.00	85,552,360.00	41,337,075.00	584,585,499.00

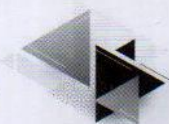
Loans granted to members	Php 584,585,499.00
Total Loan Portfolio	Php 373,929,848.02
Portfolio at Risk	22.24%

Since 2010, SJMPC does not have any external borrowings. Deposit liabilities finance SJMPC operations. Deposit Liabilities for the year ending December 31, 2022:

Type of Deposits	AMOUNT (Php)				Total As of Dec 2022	As of Dec 2021
	San Jose	Miagao	Oton	Guimaras		
Regular Savings	110,798,636.54	10,951,160.84	7,780,194.34	1,814,747.49	131,344,739.21	P 117,664,734.00
Animators	6,011,493.14	763,820.29	263,190.89	-	7,038,504.32	6,899,341.00
Special	285,572.91	-	-	-	285,572.91	282,513.00
Ultima	20,181,119.76	6,043,392.12	2,581,507.06	456,731.17	29,262,750.11	28,570,829.00
Alkansya	5,886,188.60	1,285,981.16	1,753,455.38	470,948.21	9,396,573.35	9,452,631.00
Time	156,212,364.44	10,350,711.07	3,281,173.81	1,460,000.00	171,304,249.32	143,855,436.00
TOTAL	299,375,375.39	29,395,065.48	15,659,521.48	4,202,426.87	348,632,389.22	306,725,485.00

4. NET SURPLUS

Net surplus for this period amounted to Php 40.175M. There's an increase of 21% (Php6.975M) from last year's Php33.2M.





ANNUAL REPORT 2023

SAN JOSE MULTI-PURPOSE COOPERATIVE

5. ASSETS AND PAID-UP CAPITAL

SJMPC assets as of December 2022 increased by 12% yielding total assets to ₱ 715, 586,3973.09.

	As of 2021 (Php)	As of 2022 (Php)	% increase
Total Assets	637,091,200.00	715,586,397.09	12%
Paid-Up Capital	252,400,600.00	282,849,300.00	12%

6. REBATES

Members that paid their loan before the due date were given a 10% rebate of their total interest paid which was credited to their respective share capital. For the year 2022, the total rebates granted to members was amounted to Pph 1,721,470.54.

7. SOCIAL ACTIVITIES

1. SJMPC implements yearly the Bulig Eskwela Scholarship (BES) Program. This program provides financial assistance to BES for their educational needs. As of December 2022, forty-seven (47) scholars benefitted from the program.

	San Jose	Miag-ao	Oton	Guimaras	TOTAL
Male	11	5	2	3	21
Female	15	2	6	3	26
Total	26	7	8	6	47

SJMPC awarded Cash Assistance to the scholars together with their parents/guardian last October 22,2022 (San Jose Branch) and Nov 12, 2022 (Miag-ao, Oton and Guimaras Branches). Integrated in the activity was a Seminar on Mental Health and Mental Disorders facilitated by the guest speakers. The activity heightened the awareness and understanding of mental health and mental disorders as well as to help the parents foster a healthy and supportive environment through awareness of their children's mental health condition.

- SJMPC's Brigada Eskwela Program extended financial assistance to seventeen (17) public elementary schools as support to their activities. The school beneficiaries received school supplies, cleaning and painting materials, P.E. uniforms, hygiene kits and other needed supplies.
 - The cooperative also implemented "Team Up to Clean Up" program; an environmental awareness campaign in four (4) barangays. It aimed to increase participation of the community in environment protection. Each barangay received Php10,000 worth of cleaning materials or equipment of their needs.
 - Relief and Rehabilitation Program - "SJMPC, Kakampi Mo sa Muling Pagbangon", provided immediate needs to 194 members affected by Super Typhoon Odette and a Fire Incident in Oton. SJMPC distributed 97 sacks of rice as relief assistance to beneficiaries. Members whose livelihood was totally damaged were provided with a financing program with a form of loan without interest and service charges and payable in two years. Nineteen disaster-affected members availed of the said livelihood assistance and a total of seven hundred ninety thousand pesos (P790,000.00) was disbursed. A Stress De Briefing seminar was also given to them as SJMPC therapeutic intervention to help them cope with symptoms of trauma and stress.
 - In partnership with Philippine Red Cross-Antique Chapter and San Jose Municipal Health Office, a Blood Donation Campaign was conducted on July 3, 2022, at Robinsons Place Antique. A total of one hundred thirty-two (132) blood donors (114 males, 18 females) supported the said activity. Integrated in the activity was the raffle promo: "Donate to Win", and 46 blood donors won prizes.
 - SJMPC together with San Jose Municipal Police Station and Barangay Council of Badiang jointly implemented a community outreach program to develop and promote the wellbeing of thirty (30) families of indigenous people of Brgy, Badiang. Gift-giving and feeding activity were conducted on July 3, 2022, at Brgy. Badiang Covered Court. The beneficiaries received food packs and their children happily received toys and reading materials.
 - Another activity was conducted for IP community- the Free Blood Typing and Supplemental Feeding on September 30, 2022. This activity was in partnership with Philippine Association of Medical Technologies or PAMET-Antique Chapter. A total of eighty-nine (89) individuals (children and adults) availed of the free blood typing. The activity was also supervised by San Jose Municipal Police Station and was supported by the Brgy, Badiang Council.
 - In celebration of SJMPC's 58th Foundation Day, the program "Si Jose Libre ni San Jose MPC" was implemented in September 1-30, 2022, to increase participation of male members and to promote gender equality in Coop. This program was a one month long free membership for male individuals. A total of one hundred twenty (122) male members availed of the program.
 - A Symposium on Breast Cancer Awareness was held on October 25, 2022. The activity promoted and developed awareness to the forty-one (41) participants and emphasized the importance of early detection to reduce risk of developing cancer with proper diagnosis and early screening.
 - Medicus-Antique collaborated with SJMPC for their promo of free FBS (Fasting Blood Sugar) and discounts for other laboratories. The activity was conducted on December 8, 2022 at SJMPC Main office, and there were forty (40) members/non-members of SJMPC who availed of the said promo.
 - Senior Citizen Day and Gift-Giving was successfully conducted this year and a total of 153 seniors participated. For the main office, the activity was conducted on December 8, 2022 and the participants coming from barangays severely affected by Typhoon Paeng were prioritized as beneficiaries. The participants were also given of flu vaccines by the San Jose Municipal Health Office and free FBS from Medicus.
- The same activity was also implemented simultaneously in Miag-ao, Oton and Guimaras Branches on December 22, 2022. There was also a symposium on Lifestyle-related Diseases integrated in the activity to help the seniors prevent diseases which are common for their age and have a healthy lifestyle.
- A Relief Operation was conducted to six hundred sixty (660) members of SJMPC affected by Typhoon Paeng. A total of 317 sacks of rice were distributed.
 - Extended Provisional assistance to the five (5) affected schools due to super typhoon Paeng. A total of four hundred thirty-two (432) pupils received school supplies.

SJMPC is committed to deliver quality and reliable support to its valued members and to the communities where it operates economic, health, educational, environmental, and social. Your Coop cares for you!

SGD. RODELYN I. VERA CRUZ – BERTO
General Manager



TAYAWA TOLENTINO CPAs & COMPANY
CERTIFIED PUBLIC ACCOUNTANTS

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The Stockholders and Board of Directors
SAN JOSE MULTI-PURPOSE COOPERATIVE
Trade Town, Dalipe, San Jose de Buenavista, Antique

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of **SAN JOSE MULTI-PURPOSE COOPERATIVE** which comprise the Statement of Financial Position as of year ending December 31, 2022 with comparative figures as at December 31 2021, and the Statement of Income, Statement of Changes in Equity, Statement of Cash Flows for the year then ended, and notes to the 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 of **SAN JOSE MULTI-PURPOSE COOPERATIVE** as of year ending December 31, 2022 and 2021, and its Financial Performance and its Cash Flows for the years then ended in accordance with Philippine Financial Reporting Standards for Small and Medium Sized Entities (PFRS for SME's).

Basis for Opinion

We conducted our audits in accordance with Philippine Standards on Auditing (PSA). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Philippine Ethics Standards Board for Accountants' (PESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in the Philippines, the Code of Ethics for Professional Accountants in the Philippines, 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 audit 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 PFRS for SME's 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.

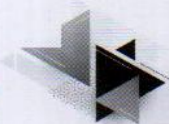
In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or 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 objectives are 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

ACCREDITED BY:
BOARD OF ACCOUNTANCY / BUREAU OF INTERNAL REVENUE / SECURITIES & EXCHANGE COMMISSION /
BANGKO SENTRAL NG PILIPINAS / INSURANCE COMMISSION / COOPERATIVE DEVELOPMENT AUTHORITY





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SAN JOSE MULTI-PURPOSE COOPERATIVE

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 my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we 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.

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 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.

Report on Other Legal and Regulatory Requirements

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information to the 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 supplementary information is the responsibility of management and has been subjected to the auditing procedures applied in our audits of the basic financial statements. In our opinion, the supplementary 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. 1081700, San Jose, Antique, 01/07/2023

BOA Accreditation No. 9133

Issued on December 7, 2020; Until December 6, 2023

BIR Accreditation No. 11-002278-03-2020

Issued on March 06, 2020; Until March 06, 2023

CDA Accreditation No. 153-AF

Issued on June 8, 2022; Until June 7, 2025

February 18, 2022
San Jose, Antique

Not Valid Without Dry Seal
Not Valid If with Erasures/ Alterations



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

CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

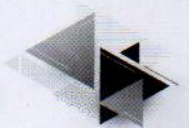
As of December 31, 2022 and 2021

(Amounts in Philippine Pesos)

	Notes	2022	2021
ASSETS			
CURRENT ASSETS			
Cash & cash equivalents	5	253,771,331	183,673,814
Loans & Receivables	6,7,8	321,183,785	322,346,203
Inventories	9	287,400	495,088
Prepaid expenses	10	366,600	141,600
Other current assets	10	1,691,226	1,392,857
Total Current Assets		577,300,343	508,049,563
NON-CURRENTS ASSETS			
Investments in non-maketable equity securities	11	7,318,381	7,076,155
Real & other properties acquired	12,14	12,577,307	12,577,307
Property, plant & equipment	13	19,627,885	21,275,789
Other non-current assets	12,14	98,762,482	88,112,484
Total Non-Current Assets		138,286,054	129,041,735
TOTAL ASSETS		715,586,397	637,091,297

LIABILITIES AND MEMBER'S EQUITY

LIABILITIES			
CURRENT LIABILITIES			
Deposit liabilities	15	348,632,389	306,581,335
Trade, non-trade & other payables	16	1,315,473	2,028,459
Due to Union / Federation (CETF)	17	3,402,785	3,196,987
Interest on share capital	18	19,624,971	16,268,023
Patronage refunds	19	8,410,702	6,972,010
Other current liabilities	20	8,623,283	5,643,137
Total Current Liabilities		390,009,603	340,689,952
NON-CURRENT LIABILITIES			
Retirement fund payable	21	11,869,224	10,143,721
Other non-current liabilities	22	9,645,366	12,406,283
Total Non-Current Liabilities		21,514,590	22,550,004
TOTAL LIABILITIES		411,524,193	363,239,956
MEMBER'S EQUITY			
Share capital	30	282,849,300	252,400,200
Treasury Share		(35,686,600)	(27,325,300)
Deposit for Share Capital Subscription		283,370	278,960
Donations/ Grants	23	668,342	668,342
Statutory funds	24,29	55,947,792	47,829,139
TOTAL MEMBERS' EQUITY		304,062,204	273,851,341
TOTAL LIABILITIES AND MEMBER'S EQUITY		715,586,397	637,091,297





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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, 2022 and 2021
 (Amounts in Philippine Pesos)

	Notes	2022	2021
REVENUES			
Income from Credit Operations	25	96,095,942	89,009,428
Other income	26	7,238,247	5,920,295
Total Revenues		103,334,189	94,929,723
EXPENSES			
Financing Costs	27	11,563,006	10,487,982
Administrative Expenses	28	51,720,222	53,536,889
Total Expenses		63,283,227	64,024,871
OTHER ITEMS			
Prior Period Adjustments		-	2,295,195
NET SURPLUS		40,050,961	33,200,047
DISTRIBUTED AS FOLLOWS:			
General Reserve Fund	24,29	4,005,096	3,320,005
Education and Training Fund - Local	24,29	2,002,548	1,660,002
Due to CETF - Apex	17	2,002,548	1,660,002
Optional Fund - Land & Building Fund	24,29	2,803,567	2,324,003
Community Development Fund	24,29	1,201,529	996,001
Interest on Share Capital	18	19,624,971	16,268,023
Patronage Refund Payable	18	8,410,702	6,972,010
NET SURPLUS AS DISTRIBUTED		40,050,961	33,200,047

(See Notes to Financial Statements)



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

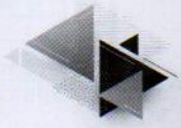
CONSOLIDATED STATEMENT OF CHANGES IN MEMBERS' EQUITY

As of December 31, 2022 and 2021

(Amounts in Philippine Pesos)

	Notes	2022	2021
	30		
SHARE CAPITAL			
Authorized share capital of 5,000,000 shares at P100 par value Subscribed shares:			
Share Capital		282,849,300	252,400,200
Less: Treasury Shares		35,686,600	27,325,300
PAID UP SHARE CAPITAL		247,162,700	225,074,900
DEPOSIT FOR SHARE CAPITAL SUBSCRIPTION		283,370	278,960
DONATIONS/ GRANTS	23	668,342	668,342
STATUTORY FUNDS:			
GENERAL RESERVE FUND	24,29		
Beginning Balance		27,256,800	23,936,795
Add (Less):			
Provisions		4,005,096	3,320,005
Additions/ Adjustments			
Ending Balance		31,261,896	27,256,800
EDUCATION AND TRAINING FUND	24,29		
Beginning Balance		8,749,798	7,147,419
Add (Less):			
Provisions		2,002,548	1,660,002
Deductions/ Adjustments		(839,260)	(57,623)
Ending Balance		9,913,086	8,749,798
OPTIONAL FUND: LAND AND BUILDING FUND			
Beginning Balance	24,29	8,196,138	5,872,135
Add (Less):			
Provisions		2,803,567	2,324,003
Deductions		(194,208)	
Ending Balance		10,805,497	8,196,138
COMMUNITY DEVELOPMENT FUND			
Beginning Balance	24,29	3,626,403	2,760,540
Add (Less):			
Provisions		1,201,529	996,001
Deductions		(860,620)	(130,138)
Ending Balance		3,967,312	3,626,403
TOTAL STATUTORY FUNDS		55,947,792	47,829,139
TOTAL MEMBERS' EQUITY		304,062,204	273,851,341

(See Notes to Financial Statements)



ANNUAL REPORT 2023

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, 2022 and 2021

(Amounts in Philippine Pesos)

	Notes	2022	2021
CASH FLOW FROM OPERATING ACTIVITIES			
Net Surplus for Allocation		40,050,961	33,200,047
Adjustment to reconcile net surplus to net cash provided by operating activities:			
Depreciation	28	3,487,401	2,917,902
Provision for probable losses on loans	28	9,967,755	16,506,758
Adjustments to:			
Accumulated depreciation	13,14	(953,506)	(705,900)
Allowance for probable losses on loans	6	-	-
TOTAL		52,552,611	51,918,807
Decrease (Increase) in:			
Loans and Receivable	6,7,8	(8,805,337)	(37,876,811)
Inventories	9	207,688	(326,607)
Prepaid expenses	10	(225,000)	-
Other current assets	10	(298,369)	(360,004)
Deposit liabilities	15	42,051,054	14,791,753
Trade, non-trade & other payables	16	(712,986)	(1,587,854)
Due to Union/ Federation (CETF)	17	(1,796,750)	(1,329,200)
Interest on share capital	18	(16,268,023)	(10,848,251)
Patronage refunds	18	(6,972,010)	(7,232,167)
Other current liabilities	20	2,980,145	2,916,537
Net cash provided by (used in) operating activities		62,713,023	10,066,203
CASH FLOWS FROM INVESTING ACTIVITIES			
Decrease (Increase) in investments in NMES	11	(242,226)	(393,761)
Acquisitions of additions to property & equipt.	13	(885,990)	(9,637,777)
Increase in Real and Other Properties Acquired	12,14	-	(7,900,000)
Additions to other non-current assets	14	(10,649,998)	(16,482,913)
Net cash provided by (used in) investing activities		(11,778,214)	(34,414,451)
CASH FLOWS FROM FINANCING ACTIVITIES			
Net proceeds from share capital	30	30,449,100	28,693,900
Treasury Shares		(8,361,300)	(6,421,100)
Deposit for Share Capital Subscription		4,410	10,440
Additions to retirement benefits	21,28	1,725,503	2,076,400
Increase (decrease) in other non-current liabilities	22	(2,760,917)	(7,393,957)
Changes in statutory funds:			
Increase (decrease) in edu. & trng fund (local)	24,29	(839,260)	(57,623)
Increase (decrease) in land & building fund	24,29	(194,208)	-
Increase (decrease) in community dev't fund	24,29	(860,620)	(130,138)
Net cash provided by (used in) financing activities		19,162,708	16,777,922
NET INCREASE (DECREASE) IN CASH		70,097,517	(7,570,326)
ADD: CASH AND CASH EQUIVALENTS, JAN. 1		183,673,814	191,244,140
CASH AND CASH EQUIVALENTS, DEC. 31		253,771,331	183,673,814



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
MARILOU R. LLAMAN	Board of Directors (BOD) Chairperson Gender and Development (GAD) Committee Chairperson	F	2016-2022	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	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 5-6, 2018	AFCCUI	CTPRO 051	
				Governance & Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051	
				Orientation on Labor & Other Related Laws	August 11, 2017	AFCCUI	CTPRO 051	
				Gender Sensitivity Training & GAD Mainstreaming	August 19-20, 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	
				Credit & Risk Management Training	June 25-26, 2022	AFCCUI	CTPRO 051	
NOLI G. VALENZUELA	Board of Directors (BOD) Member EdCom Vice-Chairperson Inter-Committee on Delinquency-Member	M	2019-2022	Credit & Risk Management Training	June 25-26, 2022	AFCCUI	CTPRO 051	
				Credit & Risk Management Training	June 25-26, 2022	AFCCUI	CTPRO 051	
				Financial Literacy Training	May 18, 2019	SJMPC - EDCOM		
				TOT on Gender Cooperatives	June 3-7, 2019	GERC		
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
				Governance & Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051	
PEDRO S. ALTAR III	Board of Directors (BOD) Member Personnel Oversight Committee-Chairperson	M	2022	Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051	
				Governance & Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051	
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051	
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI		
DELLA C. MONTERO	Board of Directors (BOD) Member Inter-Committee on Delinquency-Member	F	2018-2022	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	June 25-26, 2022	AFCCUI	CTPRO 051	
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051	
				Records Management Training	September 7-8, 2019	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051	
				Governance & Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051	
				Older Person Summit: Risk or Opportunity	September 17, 2017	AFCCUI	CTPRO 051	
				Orientation on Labor & Other Related Laws	August 11, 2017	AFCCUI	CTPRO 051	
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI		
ANNA CECILIA R. PEÑANCO	Board of Directors (BOD) Member Social Services and Development Committee-Chairperson	F	2019-2022	Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051	
				Governance and Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	June 25-26, 2022	AFCCUI	CTPRO 051	
				Financial Management Training	June 11-12, 2022	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	June 25-26, 2022	AFCCUI	CTPRO 051	
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051	
				Records Management Training	September 7-8, 2019	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
PERLA A. SALDAÑO	Board of Directors (BOD) Member Social Services and Development Committee-Member	F	2018-2022	Governance & Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051	
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	CTPRO 051	
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI		
ALFREDO R. YSULAT	Board of Directors (BOD) Member Bids and Awards Committee-Chairperson	M	2019-2022	Orientation on MC2021-03	February 25, 2021	AFCCUI	CTPRO 051	
				Parliamentary Procedure	June 22-23, 2019	AFCCUI	CTPRO 051	
				Credit and Risk Management Training	June 25-26, 2022	AFCCUI	CTPRO 051	
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051	
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051	
				Governance & Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051	
				Orientation on Labor & Other Related Laws	August 11, 2017	AFCCUI	CTPRO 051	
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI		
OFELIA B. MICHANO	Secretary	F	2012-2022	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	June 4-5, 2022	AFCCUI	CTPRO 051	
				Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051	
				Parliamentary Procedure	Sept. 9-10, 2017	AFCCUI	CTPRO 051	
Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI						



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SAN JOSE MULTIPURPOSE COOPERATIVE

EMILDA E. ELZALDE	Treasurer	F	2014-2022	Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051				
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051				
				Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051				
				Governance & Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051				
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051				
				Orientation on Labor & Other Related Laws	August 11, 2017	AFCCUI	CTPRO 051				
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI					
ELISEO C. CANALIN	Social Services and Development (SSDC) Member	M	2016-2022	Financial Literacy Training	May 18, 2019	SJMPC - EDCOM					
				Credit and Risk Management Training	July 27-28, 2019	AFCCUI	CTPRO 051				
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051				
				Fundamentals of Cooperatives	May 5-6, 2018	AFCCUI	CTPRO 051				
				Governance & Management of Cooperatives	July 29-30, 2017	AFCCUI	CTPRO 051				
				Orientation on Labor & Other Related Laws	August 11, 2017	AFCCUI	CTPRO 051				
				Financial Management Training	September 2-3, 2017	AFCCUI	CTPRO 051				
				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				
MERLINDA E. ALVOR	Personnel Oversight Committee (POC) Members	F	2016-2022	Older Person Summit: Risk or Opportunity	September 17, 2017	AFCCUI	CTPRO 051				
				Orientation in Philippine Financial Reporting Framework & the Revised Standard Chart of Accounts	August 11-12, 2016	AFCCUI	CTPRO 051				
				Credit & Risk Management Training	April 24, 2016	AFCCUI					
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022		CTPRO 051				
				Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051				
				Governance and Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051				
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051				
				Credit and Risk Management Training	June 25-26, 2022	AFCCUI	CTPRO 051				
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI					
				Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051				
				Financial Management Training	August 24-25, 2019	AFCCUI	CTPRO 051				
ENIGOR GREGORIO RUPINO	Bids and Awards Committee (BAC) Member	M	2022	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				
				Older Person Summit: Risk or Opportunity	September 17, 2017	AFCCUI	CTPRO 051				
				Parliamentary Procedure	Sept. 9-10, 2017	AFCCUI	CTPRO 051				
				Orientation on Labor & Other Related Laws	August 11, 2017	AFCCUI	CTPRO 051				
				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				
				CORAZON B. MONDRAGON	Education Committee (EdCom) Member	F	2016-2022	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								
Gender Analysis and Planning Workshop	January 26-27, 2019	AFCCUI	CTPRO 051								
THIRD PATH HR: Journey to Cooperative HR Enterprise - COOP HR SUMMIT	February 20, 2019	1CISP									
Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051								
Personality Development Training	October 5-6, 2019	AFCCUI	CTPRO 051								
Managers Training	November 22, 2019	AFCCUI	CTPRO 051								
GAD Mainstreaming Using Computerized GAD Assessment Tool	January 25-26, 2020	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								
Older Person Summit: Risk or Opportunity	September 17, 2017	AFCCUI	CTPRO 051								
Gender Sensitivity Training & GAD Mainstreaming	August 19-20, 2017	AFCCUI	CTPRO 051								
Orientation on Labor & Other Related Laws	August 11, 2017	AFCCUI	CTPRO 051								
Owners Forum	September 2, 2022	Webinar									
Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI									
Fund Raising Tools and Trends Program Design Implementation, Management, Monitoring And Evaluation	November 16 & 22, 2022	Webinar									
CMM Summit 2022	December 12-14	CCM									
RODELYN I. VERA CRUZ-BERTO	General Manager GAD Focal Person POC & BAC Member ICD Member	F	1995 - present					Webinar in Accounting for 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				
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051				
				Governance & Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051				
				Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051				
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051				
				Effective Credit & Collection Mgt.	Sept. 24-25, 2016	AFCCUI	CTPRO 051				
				Credit and Risk Management Training	June 25-26, 2022	AFCCUI	CTPRO 051				
				MARY MARGARET LEORA L. BAYLANS	Audit Committee (AudCom) Chairperson	F	2019-2022	Webinar in Accounting for 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								
Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051								
Governance & Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051								
Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051								
Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051								
Effective Credit & Collection Mgt.	Sept. 24-25, 2016	AFCCUI	CTPRO 051								
Credit and Risk Management Training	June 25-26, 2022	AFCCUI	CTPRO 051								
ANGELINE L. GRANADA	AudCom Secretary	F	2017-2022					Webinar in Accounting for 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	June 25-26, 2022	AFCCUI	CTPRO 051				
				Records Management Training	September 7-8, 2019	AFCCUI	CTPRO 051				
				Audit Management	November 16-17, 2019	AFCCUI	CTPRO 051				
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051				
				Governance & Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051				
				Fundamentals of Cooperative	May 28-29, 2022	AFCCUI	CTPRO 051				
				Comprehensive Auditing Course for Non-Accountants	Sept. 23-24, 2017	AFCCUI	CTPRO 051				
				Older Person Summit: Risk or Opportunity	September 17, 2017	AFCCUI	CTPRO 051				
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051				
Orientation on Labor & Other Related Laws	August 11, 2017	AFCCUI	CTPRO 051								
Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI									

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VICTORIA H. MADREANO	AudCom Member	F	2019-2022	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	June 25-26, 2022	AFCCUI	CTPRO 051
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051
				Records Management Training	September 7-8, 2019	AFCCUI	CTPRO 051
				Audit Management	November 16-17, 2019	AFCCUI	CTPRO 051
				Governance and Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051
				CIBI & Collateral Appraisal	August 5-6, 2017	AFCCUI	CTPRO 051
				Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051
GRACE A. AQUILLO	Election Committee Chairperson	F	2022	Governance and Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051
				Credit and Risk Management Training	June 25-26, 2022	AFCCUI	CTPRO 051
CHRISTINE MARIE G. TAWON	Election Committee Member	F	2017-2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
				Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051
				Governance and Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051
				Credit and Risk Management Training	June 25-26, 2022	AFCCUI	CTPRO 051
BENJAMIN E. GANCAN	Ethics Committee Chirperson	M	2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
				Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051
				Governance and Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051
STEPHEN N. INTAL	EdCom Member - Miagao	M	2019-2021	Credit and Risk Management Training	June 25-26, 2022	AFCCUI	CTPRO 051
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
				Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051
				Financial Literacy Training	May 18, 2019	SJMPC - EDCOM	CTPRO 051
				Fundamentals of Cooperatives	June 8-9, 2019	AFCCUI	CTPRO 051
BOBBY P. CALUMPITA	Social Service and Development Committee - Oton	M	2019-2022	Governance and Management of Cooperatives	June 15-16, 2019	AFCCUI	
				Financial Management Training	August 10-11, 2019	AFCCUI	
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
				Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	
				Financial Literacy Training	May 18, 2019	SJMPC - EDCOM	CTPRO 051
				Fundamentals of Cooperatives	June 8-9, 2019	AFCCUI	
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051
				Governance and Management of Cooperatives	May 12-13, 2018	AFCCUI	CTPRO 051
				Gender Sensitivity Training	September 8, 2018	AFCCUI	CTPRO 051
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
MA. RAFAONEL T. SANJOY	Acting Loan Officer Inter-Committee on Delinquency POC Member	F	2012 - Present	Orientation/Re-orientation on Gender and other Related Laws	October 25, 2021	MCN	
				Building Resiliency in Cooperative: Digitalization in the Workplace	September 28, 2021	MCN	
				Conflict Resolution in the Workplace	Sept. 11-12, 2021	AFCCUI	CTPRO 051
				Credit & Risk Management Training	August 20, 2021	MCN	
				Positive Psychology in the Workplace	August 6, 2021	AFCCUI	CTPRO 051
				Webinar on Social Media Marketing via Zoom	June 25, 2021	AFCCUI	CTPRO 051
				Financial Literacy	May 28, 2021	AFCCUI	CTPRO 051
				Records Management & Policy Development on Records Management	May 18, 2021	AFCCUI	CTPRO 051
				Service Quality	May 25, 2021	MCN	
				Strengthening Mental Health Law	May 11, 2021	MCN	
				Habits of Effective Leader	April 6, 2021	DOLE	
				ISTIV Training	March 20, 2021	AFCCUI	CTPRO 051
				Workshop on CDA mandatory Reports	January 26-27, 2019	AFCCUI	CTPRO 051
				Gender Analysis and Planning Workshop	February 20, 2019	1CISP	
				THIRD PATH HR: Journey to Cooperative HR Enterprise - COOP HR SUMMIT	May 18, 2019	1CISP	
				Financial Literacy Training	June 3-7, 2019	SJMPC - EDCOM	
				TOT on Gender Cooperatives	October 5-6, 2019	GERC	CTPRO 051
				Personality Development Training	November 22, 2019	AFCCUI	CTPRO 051
				Managers Training	January 25-26, 2020	AFCCUI	CTPRO 051
				GAD Mainstreaming Using Computerized GAD Assessment Tool	September 8, 2018	AFCCUI	CTPRO 051
				Gender Sensitivity Training	May 12-13, 2018	AFCCUI	CTPRO 051
				Governance & Management of Cooperatives	May 5-6, 2018	AFCCUI	CTPRO 051
				Fundamentals of Cooperatives	September 17, 2017	AFCCUI	CTPRO 051
				Older Person Summit: Risk or Opportunity	September 2-3, 2017	AFCCUI	CTPRO 051
				Financial Management Training	August 19-20, 2017	AFCCUI	CTPRO 051
				Gender Sensitivity Training & GAD Mainstreaming	August 11, 2017	AFCCUI	CTPRO 051
				Orientation on Labor & Other Related Laws	March 4, 2022	AFCCUI	
				SBCORP's Financing Programs for Cooperative	April 20-21, 2022	Webinar	
				CAIS Orientation	April 22, 2022	Webinar	
				Convergence Meeting	June 10, 2022	Webinar	
Website Maintenance Meeting	June 28-29, 2022	Webinar					
Agri-Financing with Focus on Collateral Appraisal of Agri-Real Estate, Inventory, Biological Assets and Marketing Agreements	September 10-11, 2022	Webinar					
Paralegal Training on Lending Collection	September 27-29, 2022	Webinar					
Seminar on Lead to Race	November 21, 2022	Webinar					
Recovering, Revitalizing and Resurging	October 1-2, 2022	Webinar					
Officers Forum: Succession Planning in Cooperatives		Webinar					
Training on Loan Evaluation	June 8-9, 2019	AFCCUI	CTPRO 051				
ERIC B. CORTEAO	MedCon Secretary	M	2019-2022	Fundamentals of Cooperatives	June 15-16, 2019	AFCCUI	CTPRO 051
				Governance and Management of Cooperatives	July 27-28, 2019	AFCCUI	CTPRO 051
				Credit and Risk Management Training	August 10-11, 2019	AFCCUI	CTPRO 051
				Financial Management Training	August 10-11, 2019	AFCCUI	CTPRO 051
				Enhancement Training for MedCon & Ethics Committee	September 2-3, 2017	AFCCUI	CTPRO 051
TERRY C. SITCHON	Ethics Committee Member	F	2019-2022	Financial Management Training	September 4-5, 2021	September 4-5, 2021	CTPRO 051
				Fundamentals of Cooperatives	June 8-9, 2019	June 8-9, 2019	CTPRO 051
				Governance and Management of Cooperatives	November 10, 2019	November 10, 2019	CTPRO 051
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	December 27, 2022	



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EBERTEO P. VARGAS	Election Committee Member	M	2017-2022	Credit and Risk Management Training	June 25-2, 2022	AFCCUI	AFCCUI
				Gender Sensitivity Training	September 8, 2018	AFCCUI	AFCCUI
				Skills Enhancement on Fire Safety & Prevention Training	November 10, 2017	AFCCUI	AFCCUI
				Financial Management Training	June 11-12, 2022	AFCCUI	AFCCUI
				Orientation on Labor & Other Related Laws	August 11, 2017	AFCCUI	AFCCUI
				Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	AFCCUI
				Governance & Management of Cooperatives	June 4-5, 2022	AFCCUI	AFCCUI
DANIEL N. VESCATO, JR.	POC Secretary	M	2019-2022	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	June 25-26, 2022	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
				Older Person Summit: Risk or Opportunity	September 17, 2017	AFCCUI	CTPRO 051
				Parliamentary Procedure	Sept. 9-10, 2017	AFCCUI	CTPRO 051
				Orientation on Labor & Other Related Laws	August 11, 2017	AFCCUI	CTPRO 051
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
REYNALDO E. SARMIENTO	Credit Committee (CreCom) Chairperson Inter-Committee on Delinquency Representative	M	2019-2022	Credit and Risk Management Training	June 25-26, 2022	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 28-29, 2022	AFCCUI	CTPRO 051
				Governance & Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051
				Comprehensive Auditing Course for Non-Accountants	Sept. 23-24, 2017	AFCCUI	CTPRO 051
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051
ELENA B. PECHAYCO	CreCom Member	F	2018-2022	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
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
CELIA G. LIM	CreCom Member	F	2022	Fundamentals of Cooperatives	May 28-29, 2022	AFCCUI	CTPRO 051
				Governance and Management of Cooperatives	June 4-5, 2022	AFCCUI	CTPRO 051
				Financial Management Training	June 11-12, 2022	AFCCUI	CTPRO 051
				Credit and Risk Management Training	June 25-26, 2022	AFCCUI	CTPRO 051
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
ANTONIO C. SALAO	Assistant Crecom – Oton	M	2018-2022	Financial Management Training	August 24-25, 2019	AFCCUI	CTPRO 051
				Credit and Risk Management Training	August 31 – September 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
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	CTPRO 051
MIKHAIL REED O. CATBAGAN	Ethics Committee Member	M	2019-2022	Credit & Risk Management Training	Sept. 11-12, 2021	AFCCUI	CTPRO 051
				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
				GAD Mainstreaming Using Computerized GAD Assessment Tool	January 25-26, 2020	AFCCUI	CTPRO 051
BASILIA M. ARANAS	Gender Development Committee	F	2019-2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
				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 & Risk Management Training	July 27-28, 20	AFCCUI	CTPRO 051
RAJIS MONTECLARO	Assistant Audit Committee	M	2019-2022	Orientation/Re-orientation on Gender and other Related Laws	19	AFCCUI	
				Fundamentals of Cooperatives	December 27, 2022	AFCCUI	CTPRO 051
				Governance and Management of Cooperatives	June 8-9, 2019	AFCCUI	CTPRO 051
ROSALIE N. MOCON	Assistant Audit Committee	F	2022	Financial Management Training	June 15-16, 2019	AFCCUI	CTPRO 051
				Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
CATHERINE S. PACETE	Assistant Audit Committee	F	2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
FRITZEL P. ESCLAMADO	Assistant Audit Committee	F	2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
EMEE T. GASCON	Assistant Credit Committee	F	2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
NILDO N. LOGRO JR.	Assistant Credit Committee	M	2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
ROWENA M. FAILAGUITAN	Assistant Credit Committee	F	2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
ROSENY G. GALLA	Assistant Credit Committee	F	2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
ELLA GRACE G. TABINGO	Assistant Credit Committee	F	2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
AMRICO REACHY HARRET M. SAROMAC	Gender and Development Committee Member	F	2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
NORIE MAY S. CASALING	Education Committee Secretary	F	2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	
ALEX L. DOLLOLASA	Gender and Development Committee Member	M	2022	Orientation/Re-orientation on Gender and other Related Laws	December 27, 2022	AFCCUI	

Prepared :

Certified True and Correct:

SGD. NOLI G. VALENZUELA
Education & Training Committee

SGD. RODELYN I. VERA CRUZ-BERTO
General Manager

SGD. 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

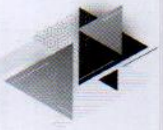
As a Social Development Institution, to instill the values of honesty, openness, industry, caring for others among the members and the community building a sense of dignity and belongingness
 As a Model Organization, To promote and maintain quality stakeholders, structures, systems and procedures to 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 (2022)	Year 2 (2023)	Year 3 (2024)	Year 4 (2025)	Year 5 (2026)		
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	100%	100%	100%	100%	100%	Board, Officers, Mgt	BOD and Officers updated profile
			Conduct of Officers orientation		Edcom	functional BOD; officers enlightened BOD; officers enhanced performance evaluation tool					
Management Enhancement	To develop well-trained management team providing optimum services to members	Capacity building of the management team	Conduct of Candidates Orientation	well-trained; competent and satisfied mgt team; career oriented workforce; in-place management succession plan	refer to trng plan	refer to trng plan	refer to trng plan	refer to trng plan	refer to trng plan	Edcom	TNAs, training calendars
			Board and Officers Evaluation		Edcom	enhanced performance evaluation tool					
Membership Engagement	To develop strong coop-members relationship; ensuring that members are enlightened and needs are responded	Membership Expansion	Creation of Oversight Committees under the Board	NON METV converted to METV	10%	20%	25%	30%	50%	BOD, EdCom, Mgt	updated members data base
			Attendance to Mandatory and Enhancement Trainings		Edcom	TNAs, training needs;					
Membership Engagement	To develop strong coop-members relationship; ensuring that members are enlightened and needs are responded	Membership Awareness	formulate TNA and Annual Training Calendar (Plan)	Increase in New Members	2000	2000	2500	2500	2500	Mgt, BOD	workable mgt succession
			formulate TNA and Annual Training Calendar (Plan)		Mgt, BOD	Performance Review Docs					
Membership Engagement	To develop strong coop-members relationship; ensuring that members are enlightened and needs are responded	Membership Needs Assessment	formulate TNA and Annual Training Calendar (Plan)	enhanced members' awareness about coop's programs and services	1000	1500	1500	2000	2000	Mgt, BOD, EdCom	Deed of Undertaking between Staff and BOD
			formulate TNA and Annual Training Calendar (Plan)		Edcom	TNAs, training needs;					
Membership Engagement	To develop strong coop-members relationship; ensuring that members are enlightened and needs are responded	Membership Welfare Program	formulate TNA and Annual Training Calendar (Plan)	Members are engaged; enhanced members' participation; needs are properly addressed	75%	80%	90%	100%	100%	BOD, EdCom, Mgt	updated members data base
			formulate TNA and Annual Training Calendar (Plan)		BOD, EdCom, Mgt	highlights of members' participation					

KRAs	GOALS	STRATEGIES	PLAN OF ACTIONS/ ACTIVITIES	EXPECTED OUTPUTS	TIMELINES					Lead Person/ Committee	Performance Indicators
					Year 1 (2022)	Year 2 (2023)	Year 3 (2024)	Year 4 (2025)	Year 5 (2026)		
Educational Salary STL (Petty Cash Loan) Rice loan Honorarium Calamity Appliance Cellphone Pension Hospitalization Basket (for vendors) Allied Services CAC- CLIMBS/ CISP Establishment of a Satellite Office Check Encashment	To enhance provision of credit services to members in order to generate adequate financial results to operations To engage in other allied services that will contribute to coop's revenues	Credit Programs and Services Coop engagement in Allied Services	set targets for releases and monitor collection targets facilitate product presentation site identification formulate policies and guidelines	enhanced quality of service to members	720M	730M	750M	780M	800M	satisfied members; improved revenues; decreased PAR; delinquency Contactds with insurance providers; enhanced public image and increased revenues	BOD and Mgt, CreCom BOD and Mgt
Social Development Plan Gender and Development Initiatives Environmental Protection and management	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 Program for Senior Citizens Prepare GAD Plan	Enhanced Public Inage	Conduct Brigada Eskwela, BES Formation, Senior Citizens' Day, Environmental Awareness Activities, Supplemental Feeding Program, Medical Mission, Healthy Lifestyle Symposium	Conduct Brigada Eskwela, BES Formation, Senior Citizens' Day, Environmental Awareness Activities, Supplemental Feeding Program, Medical Mission, Healthy Lifestyle Symposium	Conduct Brigada Eskwela, BES Formation, Senior Citizens' Day, Environmental Awareness Activities, Supplemental Feeding Program, Medical Mission, Healthy Lifestyle Symposium	Conduct Brigada Eskwela, BES Formation, Senior Citizens' Day, Environmental Awareness Activities, Supplemental Feeding Program, Medical Mission, Healthy Lifestyle Symposium, GAD related trngs	Conduct Brigada Eskwela, BES Formation, Senior Citizens' Day, Environmental Awareness Activities, Supplemental Feeding Program, Medical Mission, Healthy Lifestyle Symposium, GAD related trngs	documentations; social development plan; budget; GAD Plan	BOD and Mgt
Network and Linkages	To build strong partnership with Coop stakeholders and the government	Linkages with GOs, NGOs and other stakeholders	Partnerships with various organizations	Established Partnerships and Networks	LGU, DTI, DSWD, SAC, PNP, Medicpro, Medicus	LGU, DTI, DSWD, SAC, PNP, Redcross	LGU, DTI, DSWD, SAC, PNP, Redcross, Various Lab Clinics, TESDA	LGU, DTI, DSWD, SAC, PNP, Redcross, Various Lab Clinics, TESDA	LGU, DTI, DSWD, SAC, PNP, Redcross, Various Lab Clinics, TESDA	Partnerships and Agreements	BOD and Mgt

Community and Nation Building



**SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)
2023 PLANS AND TARGETS**

MISSION	OBJECTIVES	STRATEGIES	KRAS	PERFORMANCE INDICATORS	TARGET	ACTIVITIES	TIME FRAME	LEAD PERSON/ COMMITTEE	LOGISTICS
As Financial Intermediary Institution	To ensure effective performance on repayments of various credit services	Effective Credit Operations	Collection Efficiency	Decreased PAR	from 22.24% to 15%	Provide counseling to borrowers before loan release	Jan to Dec	Monitoring Clerk Loan Officer/ Branch Mgrs IT Monitoring Clerk Clerk, Account Officers and Marketing Assistants AUDCOM	Supplies
						Install Tracking system in other branches			
						Send text blast, letter of reminders and demand letter to delinquent members			
						Tracking of monitoring on collection of accounts			
						Monitoring of DOSRI accounts			
						Offer options for loan settlement			
						Formulate Policy on collection incentive on written-off accounts			
						Formulate policy on incentives/freebies to members for SC deposit			
						Come up with economic survey of potential areas for expansion			
						Formulate Policy & guidelines on Green Window packages			
To ensure liquidity in cooperative operations and availability of funds for viable investments	Engage in other business ventures	Viable CBU Program	Capital Generation	New business ventures	1	Come up with feasibility study of new business venture	3rd Quarter	BOD, Mgt	Snacks, Transpo, Supplies 10K
						Develop additional Savings Packages (Green savings, etc.)			
						Orient members on new programs during OMs			
To ensure continuous funds inflow to buffer loan requirements while providing members depositors the opportunity to build wealth for themselves	Intensify campaign for savings	Improved Credit Programs and Services	Savings Generation	additional Savings generated	P 82M or a total of 430M	Regular review of credit policy	2nd Quarter February & October	BOD and Mgt	Interest Expense
						Implement Green window package			
						Monitor members qualified for reloan			
To enhance provision of credit services to in order to generate adequate financial results to operations	Coordinate with CISP and other partners	Enhance incentive package to METV	Revenue Generation	Amount of loan Releases	730M	Reach out qualified members for loan	Jan to Dec	BOD and Mgt, CrisCom	Snacks Allowance
						Engage in Digicoop, CISP 1 Kin, check encashment, CISP Commission			
						Home visits to reach out to individual members			
To develop strong coop-members relationship; ensuring that members are enlightened and needs are responded	Coordinate with various sectoral groups	Continue providing incentives to recruiters	Membership Engagement and participation	Number New of members	2000	Put-up coop desk in the barangay	April to Dec	EDCOM	Transportation
						Provide free membership in February (couples), September (names with Jose), October (all) and December (all)			
						Establish Satellite Office in Business Park			



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MISSION	OBJECTIVES	STRATEGIES	KRAs	PERFORMANCE INDICATORS	TARGET	ACTIVITIES	TIME FRAME	LEAD PERSON/ COMMITTEE	LOGISTICS																
As Social Development Institution	To reach out to members and communities for provision of social and community services	Enhance Membership Awareness	Membership Engagement and participation	Reproduction and distribute fliers and newsletters	1500	Organize editorial staff Assign article contributors per month or quarter Production of Quarterly News Letter	2nd Quarter	EDCOM	Allowance, Supplies, Snacks																
				Functional Coop Website	1	Incorporate Coop Services In Calendars	October	Mgt.	Supplies																
				Updated Membership data	80% of members	Regular updating Website & FB page Review and Improvement of Profile Form distribute forms to transacting members and thru Marketing Assistants	March to December																		
				Increase members participation	50% of METVs 3538 providing feedback	Categorize members by sector distribute feedback forms and fliers to transacting members and thru Marketing Assistants	1st Quarter	Mgt.	Supplies																
				Number increase of METV	50% increase in METV	Information dissemination thru chat box Put-up suggestion Box in all offices and at barangay level	3rd Quarter																		
				To reduce cases of domestic violence and harassment	Social and Community Development Programs	giving of incentives/ freebies	Social Services	Number of Schools assisted	SJ-10, M-5, O-5, G-5	Conduct Brigada Eskwela	August to November	SSDC, Mgt.	Social Services Expense												
								Number of BES	50	BES Formation	October														
								Number of SC	200	Senior Citizens' day	December	SSDC, Mgt.	Social Services Expense												
								Environmental Activity initiated	1	Environmental Awareness Activities	September														
								Number of beneficiaries	150	Supplemental Feeding programs	October	SSDC & GAD Committee	Snacks Allowance												
Number of officers, staff & members attended	200	Medical mission	December																						
To capacitate 100% of COOP Officers	Partnership with AFCCUI and other training Providers	Capacity building of the management team	Board and Officers Development					No. of Bgy Women's Desk Assisted	22	Conduct of Training on Protocols in handling VAWC cases	2nd to 4th Quarter	SSDC & GAD Committee	Snacks Allowance												
								No. of MOA signed	2	Execute Partnership MOA with GAD Champions	2nd to 4th Quarter														
								No. of School Attended	2	Information drive on RA 11313 (Anti-Bastos Law)	March	ELECOM	Edcom Fund-Local												
								No. of officers with updated Profile	100%	Conduct of Candidates Orientation	March														
				No. of Officers Attended	49	Profiling of Officers	Last week of April	Admin	Supplies																
				No. of Officers evaluated	100%	Conduct of Officers Orientation	2nd week of April																		
				No. of Officers Attended	49	Conduct of Officers Evaluation	1st week of Dec.	EDCOM	Edcom Fund-Local																
				No. of staff with improved performance	40	Formulate Training Needs Assessment and Annual Training Calendar Plan	March																		
				To develop well-trained management team providing optimum services to members	Partnership with AFCCUI and other training Providers	Capacity building of the management team	Staff Development	Succession Plan	1	Finalize & implement Personnel Work Assessment Plan (PWAP)	April to December	EDCOM	Supplies												
								No. of Trainings attended by staff	at least 1 per staff	Attendance to Mandatory and Enhancement Training	April to December														
No. of Manuals drafted	At least 3	Conduct values formation Draft Mgt Succession Plan	June					POC, Mgt.	EDCOM																
No. of New Policies	at least 5	Attendance to required trainings	December																						
To formulate relevant and update existing policies that promote general welfare of members	Policy Formulation and Review	Policy Formulation and Review	Policy Development					No. of Manuals drafted	At least 3	Drafting of manuals: Audit Manual, Depreciation Policy, Setting-up of back up files	1st quarter	Mgt	Snacks, allowance												
								No. of New Policies	at least 5	Drafting of the Following Manuals: Record Mgt Manual (including filing & documentation)	3rd Quarter														
								To ensure continuity and sustainability in coop operations when there is a change in future leadership w	Establish Succession Plan	Establish Succession Plan	Succession Program with career pathing	No. of Policies Updated	At least 3	Formulate Policies on: Audit Manual, Risk Mgt Plan, Coop Education & Training Program, Succession Plan, Management Manual	Jan. to December	BOD	Snacks, allowance								
												Operational Organizational Structure with manpower complement	Identified 50 Youth leaders who attended Fundamentals of Cooperatives training	Review, updating and enhancement of Existing Policies on: Credit, Personnel, Conflict Management	3rd Quarter										
												To build strong partnership with Coop stakeholders and the government	Coordination, Linkaging & Networking	Coordination, Linkaging & Networking	Partnership Building	No. of MOAMOU signed	3	Hiring of HR Formulate Career Pathing Program	3rd Quarter	BOD and Mgt	Snacks, allowance				
																Operational Organizational Structure with manpower complement	Identified 50 Youth leaders who attended Fundamentals of Cooperatives training	Review, updating and enhancement of Existing Policies on: Credit, Personnel, Conflict Management	3rd Quarter						
				To build strong partnership with Coop stakeholders and the government	Coordination, Linkaging & Networking	Coordination, Linkaging & Networking	Partnership Building									No. of MOAMOU signed	3	Hiring of HR Formulate Career Pathing Program	3rd Quarter	BOD and Mgt	Snacks, allowance				
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To build strong partnership with Coop stakeholders and the government	Coordination, Linkaging & Networking	Coordination, Linkaging & Networking	Partnership Building																	No. of MOAMOU signed	3	Hiring of HR Formulate Career Pathing Program	3rd Quarter	BOD and Mgt	Snacks, allowance
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ANNUAL REPORT 2023

SAN JOSE MULTI-PURPOSE COOPERATIVE

SAN JOSE MULTI PURPOSE COOPERATIVE

San Jose, Antique

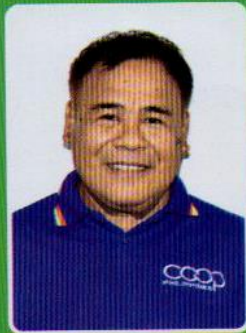
2023 BUDGET

	SAN JOSE	MIAG-AO	OTON	GUIMARAS	TOTAL
REVENUES					
INTEREST FROM LOANS	56,500,000.00	26,500,000.00	19,500,000.00	8,000,000.00	110,500,000.00
SERVICE FEE	5,359,800.00	2,127,000.00	1,752,700.00	1,023,300.00	10,262,800.00
FINES	3,000,000.00	2,000,000.00	1,000,000.00	500,000.00	6,500,000.00
MEMBERSHIP FEE	50,000.00	50,000.00	50,000.00	50,000.00	200,000.00
INCOME FROM INVESTMENTS	1,800,000.00	100,000.00	20,000.00	5,000.00	1,925,000.00
MISCELLANEOUS INCOME	2,435,500.00	1,405,700.00	1,172,600.00	85,400.00	5,099,200.00
GROSS REVENUES	69,145,300.00	32,182,700.00	23,495,300.00	9,663,700.00	134,487,000.00
LESS: OPERATING EXPENSES					
FINANCING COST					
INTEREST EXPENSE ON DEPOSIT	13,107,000.00	1,439,000.00	670,000.00	165,000.00	15,381,000.00
TOTAL FINANCING COST	13,107,000.00	1,439,000.00	670,000.00	165,000.00	15,381,000.00
PERSONNEL AND ADMINISTRATIVE COSTS					
PERSONNEL COST					
Employees Benefit	3,930,900.00	1,711,600.00	1,698,600.00	1,157,800.00	8,498,900.00
Representation	45,000.00	45,000.00	45,000.00	45,000.00	180,000.00
Retirement	1,383,000.00	643,700.00	470,000.00	193,300.00	2,690,000.00
Salaries and Wages	8,700,000.00	3,260,000.00	3,179,000.00	2,050,000.00	17,189,000.00
SSS, PAG-IBIG, PHILHEALTH	1,089,200.00	414,300.00	405,800.00	264,000.00	2,173,300.00
TOTAL PERSONNEL COST	15,148,100.00	6,074,600.00	5,798,400.00	3,710,100.00	30,731,200.00
ADMINISTRATIVE COSTS:					
Affiliation Fees	1,000.00	1,000.00	1,000.00	1,000.00	4,000.00
Collection	1,856,000.00	846,000.00	646,000.00	46,000.00	3,394,000.00
Communication	155,000.00	60,000.00	60,000.00	90,000.00	365,000.00
Depreciation & Amortization	1,523,100.00	856,100.00	1,206,400.00	628,700.00	4,214,300.00
Gas, Oil and Lubricants	250,000.00	250,000.00	250,000.00	160,000.00	910,000.00
General Assembly Expense Other Coop Activities	2,755,700.00	783,000.00	479,000.00	315,000.00	4,332,700.00
General Support Services	936,000.00	624,000.00	624,000.00	624,000.00	2,808,000.00
Insurance	200,000.00	80,000.00	80,000.00	50,000.00	410,000.00
Litigation	150,000.00	800,000.00	150,000.00	30,000.00	1,130,000.00
Meetings & Conferences	1,180,600.00	842,000.00	842,000.00	257,400.00	3,122,000.00
Members Benefit Expense	1,889,500.00	527,500.00	322,200.00	194,100.00	2,933,300.00
Miscellaneous Expense	168,840.00	208,970.00	103,770.00	123,120.00	604,700.00
Office Supplies	350,000.00	150,000.00	120,000.00	70,000.00	690,000.00
Officers' Honorarium and Allowances	573,960.00	441,530.00	441,530.00	101,280.00	1,558,300.00
Periodicals & Subscription	15,000.00	6,000.00	6,000.00	5,000.00	32,000.00
Power, Light & Water	280,000.00	250,000.00	150,000.00	120,000.00	800,000.00
Professional and Consultancy Fees	155,000.00	155,000.00	155,000.00	65,000.00	530,000.00
Promotional Expenses	110,000.00	110,000.00	90,000.00	60,000.00	370,000.00
Provision for Probable Losses on Loan Receivables	6,900,000.00	2,200,000.00	3,200,000.00	1,000,000.00	13,300,000.00
Rentals	-	360,000.00	350,000.00	-	710,000.00
Repairs & Maintenance	150,000.00	100,000.00	100,000.00	80,000.00	430,000.00
Social & Community Service Expense	180,500.00	118,000.00	100,000.00	83,000.00	481,500.00
Taxes & Licences	110,000.00	100,000.00	150,000.00	35,000.00	395,000.00
Trainings & Seminars	200,000.00	100,000.00	100,000.00	50,000.00	450,000.00
Travel & Transportation	100,000.00	100,000.00	100,000.00	100,000.00	400,000.00
TOTAL ADMINISTRATIVE COSTS	20,190,200.00	10,069,100.00	9,826,900.00	4,288,600.00	44,374,800.00
TOTAL OPERATING EXPENSES	48,445,300.00	17,582,700.00	16,295,300.00	8,163,700.00	90,487,000.00
PROJECTED NET SURPLUS	20,700,000.00	14,600,000.00	7,200,000.00	1,500,000.00	44,000,000.00

Board of Director



MARILOU R. LLAVAN
BOD Chairperson



NOLI G. VALENZUELA
BOD Vice Chairperson



PEDRO S. ALTAR III
BOD Member



DELIA C. MONTERO
BOD Member



ANNA CECILIA R. PEFIANCO
BOD Member



PERLA A. SALDAJENO
BOD Member



ALFREDO R. YSULAT
BOD Member

Secretary & Treasurer



OFELIA B. MICIANO
Secretary



EMELDA F. ELIZALDE
Treasurer

Managers



RODELYN I. VERA CRUZ-BERTO
General Manager



RAYMUND V. HUELAR
Manager-Miagao Satellite Office



ROSANNA G. JABILE
Manager-Oton Satellite Office



JONNAH L. FORASTEROS
Branch Manager- Guimaras Office

Management & Staff

Administrative Section



JOSEPHINE M. TANDUG
Clerk



PHOEBE T. SASOTA
Clerk



MERVIN A. JONELA
Driver/ Maintenance Clerk



RODELYN I. VERA CRUZ-BERTO
General Manager

Accounting Section



GERALDINE R. CATALDAVAN
Accountant



KAREN KAYE G. JUANILLO
Bookkeeper



SUNSHINE E. LABRADOR
Accounting Clerk

Loan Section



MA. RAFONCEL T. SANOY
OIC Loan Officer



LEONELLE C. BERCCERO
CIBI



JASMIN JOY N. MAGBANUA
CLERK (Loan Processor)



CRISTY C. MAGBANUA
CLERK (Loan Monitoring)

Cash Section



ERYNE MAE T. MIQUELA
Cashier



DARYL B. BETITA
Teller



GENEROS S. UMBAT JR.
Teller



CRISTINE JOY P. VIRGO
Teller

Cash Section



GLENN D. MISAJON
Account Officer



LAMBERT S. LABIAO
Account Officer



CHARLO C. CASIDSID
Account Officer

Job Order



JUDELYN M. SANTILLAN
Admin Clerk



RAV S. CAPISTRANO
Marketing Assistant



JOAN MAE T. LAZARO
Marketing Assistant



NOEMI M. SITCHON
Marketing Assistant

Miag-ao Satellite Office Personnel



RAYMUND V. HUELAR
Manager-Miagao Satellite Office



RHEAANN MARIEL S. CONDESA
Bookkeeper



RAMAH H. EGIDA
Clerk Admin



JOHANNA MAE G. CEÑIZA
Clerk Loan Monitoring



D'ARTAGNAN N. TAJONERA JR.
Acting IT

GLOREANNE P. MANA-AY
Marketing Assistant

Job Order



JERMIE M. GARCESA
CIBI



JOHN MAXEL M. ARTEZA
Teller



ROMMEL JULINE N. AREVALO
Driver/ Maintenance Clerk



RJ JAN M. FABILLO
Account Officer



RONALDO M. LAGMAY II
Account Officer



RICHARD F. MOGATAR
Account Officer

*Oton Satellite
Office Personnel*



ROSANNA G. JABILE
Manager-Oton Satellite Office



GRETA P. SERANDON
Bookkeeper



JULIE G. SABAN
Clerk Admin



KATHLINE ZYKA M. SANDUCAL
Clerk Loan Processor



JULIUS E. CALANOG
Acting CIBI



MICHAEL GLENN L. MILITANTE
Account Officer



REX M. DE CASTRO
Account Officer



DARYL D. BALADIANG
Driver/ Maintenance Clerk

Job Order



JESSA LILAH G. MANDE
Teller

*Guimaras Branch
Office Personnel*



JONNAH L. FORASTEROS
Branch Manager- Guimaras Office

Job Order



REZEL G. CAPALLA
Clerk Admin



APRIL JANE R. MACABINGUEL
Teller



DIETHER E. INFANTE
Account Officer



EDMAR JET H. TUAZON
Account Officer



CLOIE JOY B. TANALEON
Clerk Loan Monitoring

Committees

Audit Committee



MARY MARGARET LEORA L. BALASA
CHAIRPERSON



ANGELINE L. GRANADA
SECRETARY



VICTORIA H. MADREDANO
MEMBER

Audit Committee Assistants



ROJIS F. MONTECLARO
Assistant-MIAG-AO



ROSALLIE N. MOCON
Assistant-MIAG-AO

Election Committee



GRACE A. AQUILLO
CHAIRPERSON



CHRISTINE MARIE G. TAMON
SECRETARY



ERIBER P. VARGAS
MEMBER

Ethics Committee



BENJAMIN E. CANCAN
CHAIRPERSON



MIKHAIL REED Q. CATBAGAN
SECRETARY



TERRY C. SITCHON
MEMBER

Credit Committee



REYNALDO E. SARMIENTO
Chairperson



CELIA G. LIM
Secretary



ELENA B. PECHAYCO
Member

Credit Committee Assistants



NILDO N. LOGRO JR.
ASSISTANT-MIAG-AO



ROWENA M. FAILAGUTAN
ASSISTANT-MIAG-AO



EMEE T. GASCON
ASSISTANT-OTON



ANTONIO C. SALAO JR.
ASSISTANT - OTON



ROSENY C. GALIA
ASSISTANT - OTON



ELLA GRACE G. TABINGO
ASSISTANT - OTON

Education Committee



NOLI G. VALENZUELA
Chairperson



NORIE MY S. CABALING
Secretary



STEPHEN N. INTAL
Member



CORAZON B. MONDRAGON
Member



MA. DOLORES E. TAGUNDANDO
Member



PHOEBE T. SASOTA
Management Staff Representative

Mediation & Conciliation Committee



DANIEL N. VESCATCHO, JR.
Chairperson



ERIC B. CORTEJO
Secretary



BETTY P. OTILANO
MEMBER

Social Services & Development Committee



ANNA CECILIA R. PEFIANCO
Chairperson



PERLA A. SALDAJENO
Secretary



BOBBY P. CALUMPITA
Member



ELISEO C. CANALIN
Member



EMELYN FRANCES G. NUÑEZA
Member

Bids and Awards Committee



ALFREDO R. YSULAT
Chairperson



SAMPAGUITA A. BUNGABONG
Secretary



ENGR. GREGORIO C. RUFINO
Member



JOSEPHINE M. TANDUG
Mgt. Staff Representative

Personnel Oversight Committee



PEDRO S. ALTAR
Chairperson



LEDA T. DE GRACIA
Secretary



MERLINDA E. ALVOIR
Member

Gender & Development Committee



MARILOU R. LLAVAN
Chairperson



BASILIA M. ARANAS
Secretary



RODELYN I. VERA CRUZ-BERTO
GAD Focal Person



HENRY L. BARCENAL
Member



ALEX L. DOLLOLASA
Member



AMPARO PEACHY HARRIET M. SAYOMAC
Member

Inter-Committee on Delinquency



DELIA C. MONTERO
Chairperson



NOLI G. VALENZUELA
Secretary



REYNALDO E. SARMIENTO
Member



MARAFONCEL T. SANJOY
Member



RODELYN I. VERA CRUZ-BERTO
Member



RAYMUND V. HUELAR
Member



ROSANNA G. JABILE
Member



JONNAH L. FORASTEROS
Member

BULIG ESKWELA SCHOLARS (BES) Program

Awarding Of Cash Assistance To Bulig Eskwela Scholars And Seminar On Mental Health



November 12, 2022, Miag-ao, Oton and Guimaras Branch



October 22, 2022 San Jose Main Office @ SJMPC Summit Hall, SJA

BULIG ESKWELA PROGRAM – BULIG KAARAM LITERARY CLASSES



- Retelling Workshop
- Creative Writing in Kinaray-a
- Hulag, Arte kag Pagsugidanun
- 32 youth participants
- 18 Bulig Eskwela Scholars
- ATI children & youth
- Grade 5 & 6 from Bariri Elem. School

BRIGADA ESKWELA PROGRAM

Facilitated distribution of financial assistance to the following schools:

San Jose Main Office

- * Lambayagan Elementary School – Sibalom
- * Calo-oy Elementary School – Sibalom
- * Luyang Elementary School – Sibalom
- * Bulalacao Elementary School – Sibalom
- * Tuta-Tula Elementary School – Sibalom
- * V. Grasparil Elementary School – San Remigio
- * Nagbangi Elementary School – San Remigio



Miag-ao Branch

- * Monteclaro Elem. School
- * Indag-an Tan-agan Elem. School
- * La Consolacion Integrated School
- * Miag-ao National High School



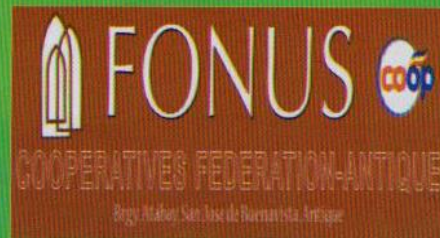
Guimaras Branch

- * Bugnay Elementary School
- * Jordan Central School
- * Cresente P. Chavez Central School

Oton Branch

- * Oton Central School
- * Abilay Elementary School

Partners



**ANTIQUÉ
COMMERCIAL**

GAD-IAC
Gender and Development Inter-Agency Committee



AHDP
Antique Human Development Program, Inc.





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!

COOP Pledge

As a Filipino

I am and I believe in the Cooperative

Alone I am weak

But with others I am strong

So I commit myself to work to cooperate,

For all to be prosperous.

Harmony, industry I will value.

Cooperative affairs I will attend.

Responsibilities I will assume.

The cooperative philosophy I will live.

One vision, one belief, one feeling

In cooperativism, My life I pledge

So help me God.