

SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPCC)

55th

ANNUAL GENERAL ASSEMBLY

De Wit Hall
St. Anthony's College
San Jose, Antique
March 24, 2019

*"Disiplinado nga Miyembro,
Benepisyo Sigurado"*

SJMPC

BOARD OF DIRECTORS CHAIRPERSONS

Year 1964-2018



MARILOU R. LLAVAN
2010-2014
2016-2018



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



ESTRELIA S. ANDRES
2007-2009



ELISEO C. CANALIN
2005



PELAGIO AUSAN
2003



RAMON DOUGLAS ABIERA
1999



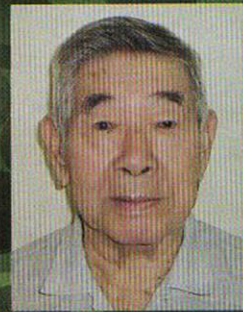
CESAER SALVO
1993



ARISTON MIÑES
1992



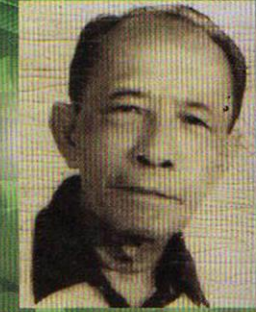
ENGR. GOLDELINO CHAN
1991



CECILIO ABETO
1981-1990



JOVITO ENCARNACION
1974-1980, 1982-1984



TEOPISTO G. DUAY
1970

what 's inside?



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Rhodora J. Cadio
Mayor Elmer C. Untaran

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Mayor Macario N. Napulan
Mayor Carina V. Flores

5

Engr. Doreen C. Ancheta
Dir. Nick M. Abarientos

6

Dir. Tomas R. Osumo
Dir. Marilou R. Llavan

7

Ms. Feliza E. Labrador
Ms. Rodelyn I. Vera Cruz-Berto

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Mr. Raymund V. Huelar
Ms. Rosanna G. Jabile

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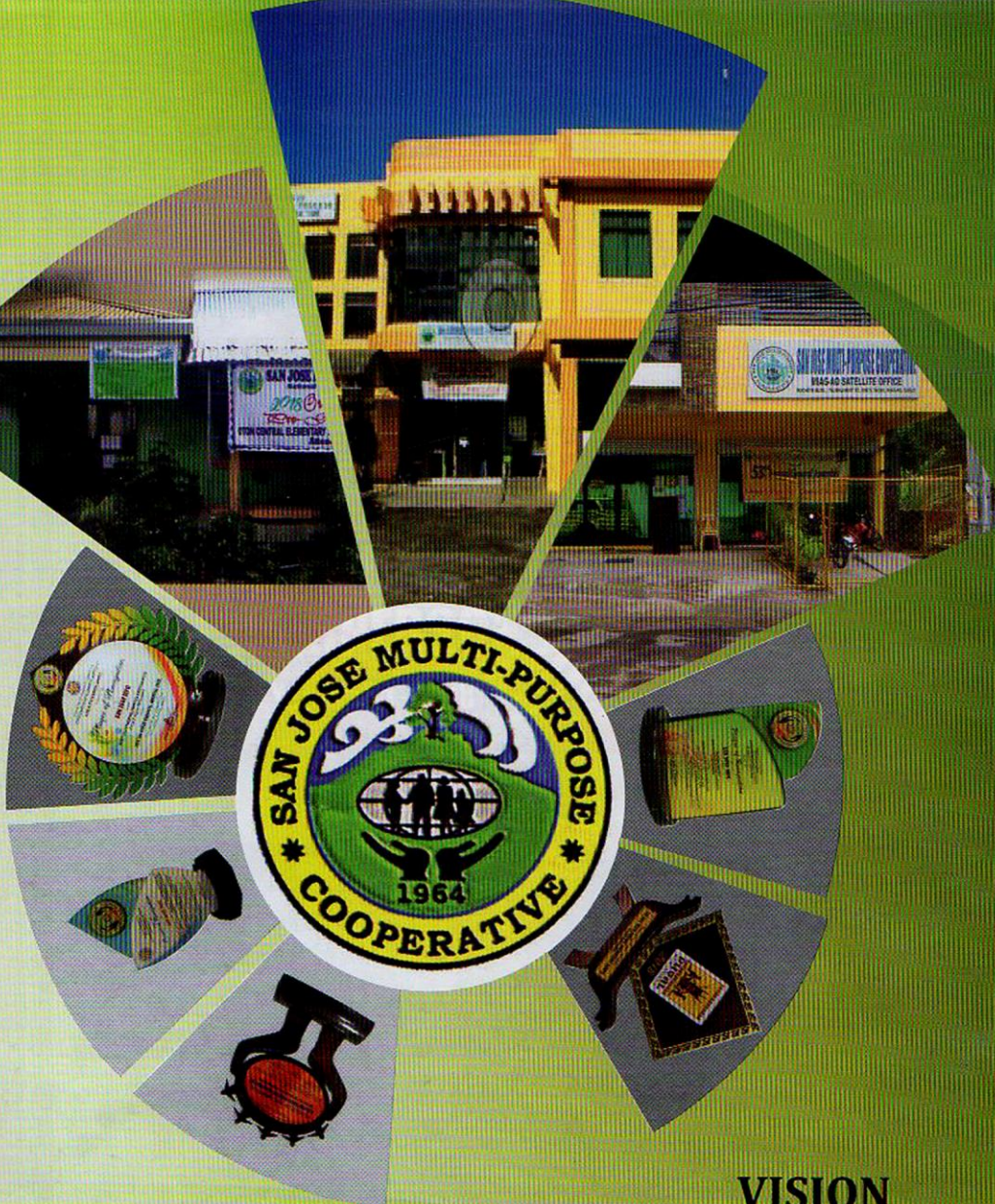
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SJMPC Candids



VISION

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

MISSION

As Financial Intermediary Institution

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

As People's Movement

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

As Social Development Institution

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

As Model Organization

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



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

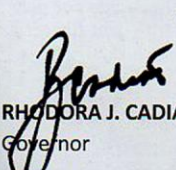
Fifty-five long years of genuine cooperative service is a milestone worth commending for the San Jose Multi-Purpose Cooperative family.

I gladly congratulate you on the occasion of your 55th Annual General Assembly with the theme: "Disiplinado nga Miyembro, Serbisyo Sigurado!"

Discipline is one great trait that we should carry on as we journey in life because this will surely help us to put things in order, be systematic and achieve our plans and visions. I believe that the SJMPC have come this far because of disciplined Cooperators, who are always keeping up with the demands of a dynamic Cooperative soaring for future progress.

Value the power of discipline and continue to reap the fruits of your motivation, industry and productivity for a continuous road to success and advancement.

Kudos to the San Jose Multi-Purpose Cooperative family!


 RHODORA J. CADIAO
 Governor



Republic of the Philippines
 Province of Antique
Municipality of
San Jose de Buenavista
OFFICE OF THE MAYOR

It is always an honor and pride to be given the opportunity to greet the offices, staff and member-owners of the San Jose Multi-purpose Cooperative (SJMPC), on the occasion of their 55th Annual general Assembly.

SJMPC is now a well-established institution in our community, when before, it was a struggling movement fighting enormous odds even just to make the intent of a cooperative accepted. From a handful of cooperators with a few hundred pesos as initial operating capital, it is now a millionaire cooperative able to expand its reach and services to other parts of Panay Island.


The impact of SJMPC to the Municipality of San Jose Buenavista is huge. Thousands of our constituents are able to avail of productive capital, when before they are the "unbankable" lot, who are not credit -worthy. None the least the consciousness of saving is now accepted norm among most of our town mates , even our children. About a tenth of our adult population are now owners of an economic enterprise offering banking services to beneficiaries.

I would like to commend the officers and management staff of SJMPC. The cooperative is steadily progressing onwards, in leaps, and bounds, doubling its operational efficiency and able to service more and beyond.

I greet as well the members who maintained their commitment and drive to make the the cooperative respond to their needs and make and make an impact in the community.

I wish you a more progressive, bigger SJMPC.

Mabuhay!


 ELMER C. UNTARAN
 Municipal Mayor

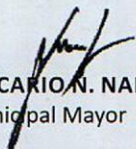


Republic of the Philippines
Province of Iloilo
Municipality of Miagao
OFFICE OF THE MAYOR

Warmest greetings to the SJMPC on the celebration of its 55th annual general assembly with the theme, "Disiplinado nga Miyembro, Benepisyo Sigurado"

This year is another opportunity to share your knowledge and expertise that could surely help the members to become knowledgeable, responsible and well-disciplined beneficiary of the cooperative. Your utmost service is one way to edify the members in safeguarding their future by showing interest and cooperation in every help you have offered them. Their program you entitled is such a privilege and chance that anyone can gain and benefit for. You just do not only help the community itself yet you help them in terms of financial aid by providing them various programs and activities.

May this year be more productive so as to give hope and positivity to many. May your vision and mission turn into reality so as to help more people and provide them with a good quality of service. Congratulations in all your endeavor and have a successful year ahead of you.


MACARION N. NAPULAN, M.D.
Municipal Mayor



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

My warmest greetings to the San Jose Multi-Purpose Cooperative (SJMPC) as you hold your 55th Annual General Assembly.

Your theme "Disiplinado nga Miyembro, Benepisyo Sigurado," reflects our aspiration to harness the potential inherent in each one of us, that we may rise as a nation and people and enjoy the fruits of our labor.

Let us not be fooled by the promise of easy money. Cooperatives were established to help us earn from our savings rather than provide a source for expense. Needless to say, we can only achieve this if we have discipline. Hence, "Disiplinado nga Miyembro, Benepisyo Sigurado."

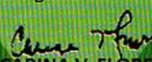
More importantly, "Cooperative enterprises build a better world" – according to Juan Somavia, ILO Director – General (on July 6, 2012, during the occasion of the 90th ICA International Co-operative Day and the 18th UN International Day of Cooperatives).

Rooted in the people and communities they serve, cooperatives are well-placed to serve as guardians of the environment and the conservation of ecosystems for the benefit of future generations. Agriculture and other rural cooperatives can play a key role in preventing ecosystem degradation and assuring food security.

SJMPC have been a potent force of countryside development, instruments of wide capital distribution, and true allies of Filipinos in achieving greater resiliency and stability. But you can do more. Let this assembly affirm your commitment to further abide not only by these tasks and reinforce inclusiveness, solidarity, and financial accountability as the foundation of progress in Philippines.

Certainly you can support initiatives to protect and promote the integrity of governance and creation (environment).

Congratulations and I wish you a happy celebration.


CARINA V. FLORES
Municipal Mayor




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

With utmost and warmest complements, I congratulate all the men and woman of San Jose Multi-Purpose Cooperative (SJMPC) on its 55th Annual General Assembly on March 24, 2019 with the theme "Disiplinado nga Miyembro, Benepisyo Sigurado". It's another milestone worth treasuring.

The 55 years existence has proven how strong your cooperative in combating various challenges of your displays the real picture of the general membership that are already empowered disciplined and a good player in the team. Further, the time has molded everybody to be resilient and made everyone stronger, wiser and more powerful. May these attributes continue to be valued and be shared to the community as a whole. Nurture to camaraderie, unity and cooperation you for the next years to come in your undertakings.

May you continue to be a vehicle in poverty alleviation by providing more economic opportunities to the members and to dream bigger by opening more chances and progress to your cooperative.

Congratulations and Godbless!


Engr. Doreen C. Ancheta
 Acting Director



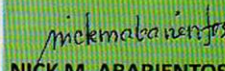
**Antique Federation of Cooperatives
 (AFCCUI)**
 Funda-Landing, San Jose de
 Buenavista, Antique

Daring to do the difficult is exploring the world of greatness.

This saying inspires people who have materially less in life but who treat poverty as a blessing rather than as a cure. In reality poverty is God's way for people to come closer to Him, and partake of the bounty of His love. The state of being poor is temporary, for those who trust god. In fact, poverty makes people to be strong, sympathetic, self-made and God-made individuals.

Your theme "Disiplinado nga Miyembro, Benepisyo Sigurado" reminds us that there are lot of our members are striving and needing assistance. But I believe in the capacity and commitment of the officers and staff of San Jose MPC in moulding our members who are poverty stricken by financial crisis to be more responsible and well trained members.

May this occasion be a big inspiration to the San Jose MPC family to continue on giving quality service to the group of people availing their services. Congratulations on your 55th anniversary...


NICK M. ABARIENTOS
 Chairperson of the Board



**FONUS Cooperatives Federation
San Jose dB, Antique**

Greetings from the 24 primary coop members of FONUS Cooperatives Federation-Antique in your celebration of your 55th General Assembly.

The theme of your celebration reflects the need of our society today. Discipline is one of the traits that is very popular in our practice as a people. This brings order and development not only to us, but to the whole society. A progressive country is noted with a disciplined population that obeys laws and authority.

Discipline is best practiced by people with an open and progressive mindset. Positive outcome is attained by any person who is abiding by policies passed the by legal authorities, and civil and social leaders. This will also bring joy, peace and love not only to the San Jose Multi-Purpose Cooperative family but the society at large.

Let us unite to push forward the cooperative way.

Your partner in cooperative,

TOMAS R. OSUMO
Chairperson of the Board



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

Congratulations to all the members of San Jose Multi-purpose Cooperative for our 55th General Assembly.

It's already five (5) years after we celebrated our Golden Jubilee. SJMPC continues to fly high, providing quality and responsive services to both male and female members. We were awarded as the CDA Regional Awardee for 2018 – Millionaire Coop Category. We were also recognized in our contribution to the economic development of the Antiqueños thru the Bugal kang Antique Awards 2018 for Entrepreneurship.

Our theme for this year: "Disiplinado nga Miyembro, Benepisyo Sigurado" gives importance to quality membership. We believe that taking care of our members to become active and responsible are key to the success of our cooperative.

In 2018, we were able to give a total of PhP2.7M as discounts for advance payment of loans. This immediate benefit has encouraged more and more borrowers to pay their loans ahead of schedule. Every year, we also achieve a record breaking performance. As of December 2018, our surplus was the highest and our Portfolio at Risk (PAR) is 8.74%, the lowest so far. Loans which have missed payments for less than a year is backed up by 44% allowance, much higher than the 35% required by CDA. While loans unpaid for over a year have 100% allowance. The effective internal fund generation has resulted to Zero external borrowing for more than a decade already. This year, we will be offering more saving products to respond to various needs of the members.

We are grateful for your continuing trust and support as owners of our cooperative. We are also thankful for our dedicated frontliners and committed officers who work as a team to reach beyond our target.

We assure you that our cooperative is operating with high sense of accountability, transparency and fairness. We ensure that staff and officers are updated in their obligations to serve as models to our members. We want every member to be proud that they belong to San Jose MPC family!

To God be the Glory!

MARILOU RAS - LLAVAN
Chairperson of the Board



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

My warmest felicitations to all members San Jose Multi-Purpose Cooperative!

Coming together during this special occasion calls for a united and celebrated event when we bring forth all our hopes, our dreams and dreams and ideals in helping make San Jose Multi-Purpose Cooperative stronger year after year.


55 years is clear manifestation that the value of cooperativism has already been implanted into the hearts and minds of every cooperative player in our Cooperative.

This year's theme is "Disiplinado nga Miyembro, Benepisyo Sigurado" explains explicitly that most people acknowledge the importance and benefits of self-discipline, but very few take real steps to develop and strengthen it. The most successful people in life exert discipline on a daily basis. It is vital to every cooperative member, being and without it, the world around us would be chaos. Discipline brings stability and structure into a person's life

With our humble cooperative pursuit, we are as always willing to see our primaries, grow to excel in one way or the other to implant the values of trust with unifying spirit until we come to the last ladder of cooperatives main purpose is to see leaders developing self-esteems for great self-actualizations.

May God Bless us all

Mabuhay!


FELIZA E. LABRADOR
Manager



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

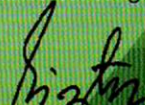
Cooperative Greetings to everyone!

San Jose Multi Purpose Cooperative is celebrating its 55th Annual General Assembly. Fifty-five long years are a manifestation of how our officers and staff are doing, how our business is operating and, most importantly, how the members of our Cooperative are. We all know that even we have the most responsible, hardworking, and outstanding staff and officers, if we do not have members who are patronizing and supporting the affairs of our Cooperative, we will not reach this far.

In 2018, we were able to break our record in PAR – the lowest so far in history, giving us a rate of 8.74%. Our Net Surplus has increased by P5.9M from last year and our Share Capital tremendously increased by P27M. We also received awards from the Cooperative Development Authority (CDA) and the Provincial Government, giving us the "Most Outstanding Cooperative in Region 6 under the Millionaire Category" and the "Bugal kang Antique Award for Entrepreneurship," respectively. Rebates granted for the year amounted to P2.7M which was added to the members' share capital and savings deposit. Our officers owe these great contributions to our members which redounded to the success of our Cooperative.

"Disiplinado nga Miyembro, Benepisyo Sigurado," our theme for this year, guarantees more and greater benefits to our well-deserving members. We wish to awaken our 1,974 delinquent members and the 1,002 dormant members. May they start settling their accounts, activate their membership, and become prolific members once again who can avail the benefits that are due to them.

My sincerest congratulations!

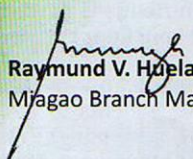

RODELYN I. VERA CRUZ - BERTO
General Manager



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

This year 2019, San Jose MPC celebrates its 55th Annual General Assembly with the theme "Disiplinado nga Miyembro, Benepisyo Sigurado." Our theme for this year signifies the assurance of our Cooperative to welfare of its member-stakeholder by providing quality programs that produce good benefits and wellness each responsible members. As a responsible member, we need to aide that rules & regulations set by the Cooperative such as paying our contributions monthly and loans promptly and by living the true essence of a cooperativism, ensuring the future of member of members as well as the cooperative.

To all of us, Congratulations and long live San Jose Multi-Purpose Cooperative!


Raymund V. Hoelar
Miagao Branch Manager



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

Congratulations SJMPC for 55 years of strong and ever growing family.

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

For 55 years of existence and counting, we are happy and proud that you have welcomed us all in your home, thank you for allowing us to be part of your financial responsibility. Indeed for more than 5 decades, you being a disciplined coop member has already produced a teacher, seaman, doctor, manager and many other professionals. "Katas ng loan" they may say, but we are overwhelmed that among other financial institutions that exists like mushrooms still you choose, SJMPC Family where you truly belong.

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

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

God bless SJMPC, to God be the Glory.


ROSANNA G. JABILE
Branch Manager

55TH ANNUAL GENERAL ASSEMBLY

Program of Activities

I. REGISTRATION

II. OPENING PROGRAM

- Opening Prayer
- National Anthem
- SJMPC Theme Song
- Cooperative Pledge
- Welcome Remarks

III. BUSINESS MEETING

- a. Call to Order
- b. Reading of Proof of Due Notice
- c. Determination of Quorum
- d. Reading & Approval of the Previous Minutes
- e. Business Arising from the Minutes
- f. Presentation and Approval of Reports
 - i. Board of Directors
 - ii. Audit Committee
 - iii. Credit Committee
 - iv. Education Committee
 - v. Election Committee
 - vi. Ethics Committee
 - vii. Gender and Development Committee
 - viii. Mediation & Conciliation Committee
 - ix. Personnel Oversight Committee
 - x. Bids and Awards Committee
 - xi. Social Services & Development Committee
 - xii. Management Report
- g. Presentation of Audited Financial Statements of the Cooperative & Results of Performance and Social Audit
- h. New Business:
 - i. Presentation & Approval of 2019 Plans & Budget
 - ii. External Auditor
 - iii. Election of Board of Directors and Committee Officers
 - iv. Other Related Matter
- i. Adjournment of the Business Meeting
- j. Announcements
- k. Raffle Draw

IV. CLOSING REMARKS

MINUTES OF THE 54TH ANNUAL GENERAL ASSEMBLY

St. Anthony's College, De Wit Hall, San Jose dB, Antique
March 24, 2018

PART I. REGISTRATION

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

PART II. OPENING PROGRAM

A. Opening Program

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

Opening Prayer	-	Dir. Corazon B. Mondragon
National Anthem	-	Sound System
SJMPC Theme Song	-	Community Singing
Cooperative Pledge	-	Dir. Merlinda E. Alvior
Welcome Remarks	-	Ms. Rodelyn Vera Cruz-Berto General Manager
Message	-	Dir. Marilou R. Llavan Board Chairperson

Gen. Manager Rodelyn Vera Cruz-Berto conveyed her appreciation to the attendance of members from two satellite offices in Miag-ao and Oton, Iloilo as well as members in the Main Office.

She conveyed to the general membership that our commitment as members as well as commitment and loyalty of officers showed overwhelming accomplishments for this year 2017.

GM Berto further stressed out that in choosing for our officers in the cooperative, a member shall take into consideration candidates who are committed and honest in giving his/her service to San Jose Multi-Purpose Cooperative.

Intermission Number	-	Ms. Mericar Gonzales BES SY 1999-2003
Message	-	Dir. Marilou R. Llavan Board Chairperson

BOD Chairperson Marilou R. Llavan expressed her gratefulness for the presence of the general membership and acknowledgment of visitors.

She stressed that the member's presence is an inspiration to the cooperative. The continuous trust and support of every member in the cooperative is very crucial.

With this year's theme: "Katampad sa Pagdumara, Kadarag-an kang Kooperatiba." BOD Chairperson Llavan dealt on the importance of every member's right to select the officers to lead our cooperative.

The message of the Chairperson strongly believed that the role of the COOPERATIVE is to create other opportunities for people (or its members) towards Economic Self-Reliance and Transforming Initiatives into Viable Enterprises. From consumers we want to transfer the members as producers of goods and services.

Intermission Number	-	Ms. Ma. Eloisa Rubio
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PART III. BUSINESS MEETING

A. Call to Order

BOD Chair. Marilou R. Llavan called the meeting to order at 1:35 PM.

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

The Agenda for the 54th Annual General Assembly was approved upon motion made by Ms. Rogellin Therese Naig and seconded by Ms. Josefina Cozantro.

C. Determination of Quorum

At 1:08 PM, a quorum was declared with the attendance of 1,463 or 26% of the total 5,578 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 53rd Annual General Assembly was approved upon motion made by Ms. Mary Margaret Leora Balasa and duly seconded by Mr. Marlon Fontanillas.

E. Business Arising from the Minutes – None

F. Presentation and Approval of Reports

F.1. Board of Directors Report

BOD Secretary Ofelia B. Miciano read the fourteen (14) Board Resolutions passed by the Board in 2017.

The fourteen (14) Board Resolutions were affirmed by the General Assembly through the motion made by Ms. Marilou Candelaria and seconded by Mr. Marlon Fontanillas.

Engr. Goldelino Chan expressed to the General Membership that each of the members were provided copy of the reports for their information and it is not anymore necessary that each committee shall present their respective reports.

- Audit Committee Report
- Credit Committee Report
- Education Committee Report
- Election Committee Report
- Ethics Committee Report
- Mediation and Conciliation Committee Report
- Social Services and Development Committee Report
- Bids and Awards Committee Report
- Personnel Oversight Committee Report

Upon motion made by Engr. Goldelino Chan, all Committee Reports were approved and seconded by PB Manuel Winston Mission.

F.2. Management Report

Ms. Rodelyn V. Berto, SJMPC, General Manager was pleased to present to the General Membership the 2017 Accomplishments:

1. Membership

SJMPC total membership had reached to Ten Thousand Three Hundred Eighty Hundred Ten (10,810).

Members' Participation to GAAN Program

San Jose	65%
Miag-ao	13%
Oton	10%
Non-Enrolled Member	12%

Office	Total Members
San Jose	8,133
Miag-ao	1,528
Oton	1,149
Total	10,810

Classification of Membership

Active	60%
IRR/DQ	26%
Dormant	14%

Membership Per Sex

Female	7,533
Male	3,277

SJMPC Regular Employees

Female	18
Male	14
Total	32

Total Assets 2000-2017	368Million	SJMPC Loan Releases 2000-2017	P467 Million
Paid Up Share Capital 2000-2017	123.6Million	2017 Types of Loan Released	
Deposit Liabilities 2000-2017	164.8Million	Short Term Loan	43.40%
Types of Deposit Liabilities		Multi-Purpose Loan	35.10%
Time Deposit	67.6 Million	Productive Loan	21.20%
Regular Savings	55.6 Million	Emergency Loan	0.30%
Animators Savings	18.7 Million	SJMPC Delinquency Rate 2000-2017	9%
Ultima Savings	21.9 Million	SJMPC Net Surplus 2000-2017	P28Million
Alkansya	1 Million	SJMPC Loan Portfolio 2000-2017	252.3 Million

New Service Vehicle for Miag-ao and Oton Satellite Offices

CDA Gawad Parangal 2017 Nominee as Regional Outstanding Cooperative under the Large Scale Cooperative Category- Millionaire

The Management Report was approved upon motion made by Ms. Medelina Naldoza and seconded by Ms. Nelly Capadocia.

G. Presentation of Audited Financial Statements of the Cooperative and Results of Performance and Social Audit According to the Coop's External Auditor, Ma. Adela Ludovina C. Villavert Evangelio, the financial statements of San Jose Multi-Purpose Cooperative which comprise the Statements of Financial Conditions as of December 31, 2017 and 2016, Statements of Operation, Statements of Changes in Equity and Statements of Cash Flows for the years then ended, and a summary of significant accounting policies and other explanatory notes. The financial statements present fairly, in all material respects, the financial position of SJMPC as of December 31, 2017 and 2016, and the results of its operations, changes in equity and cash flows for the years then ended in accordance with the Philippine Financial Reporting Standards applicable to Cooperatives in the Philippines, taking into consideration Cooperative laws, rules, principles and practices.

The presentation of Audited Financial Statements and Results of Performance and Social Audit were approved upon motion made Mr. Marlo Fontanillas and seconded by Nelly Capadocia.

H. New Business

H.1. Presentation and Approval of 2018 Plans and Target

Mission 1.

AS FINANCIAL INTERMEDIARY INSTITUTION
Total Assets of P470Million
Total Share Capital of P130Million
P185Million Total Deposit Liabilities
7% PAR

Mission 2.

AS PEOPLE'S MOVEMENT
2800new members (1000-SJ;800-Miag-ao;1000-Oton)
Conducted 26 Coop Bisita and PMES
50% of members in the brgy. Attended the Ownership Meeting
75% IRR/DQ members settled their accounts
75% dormant members activated
80% of METV attended the General Assembly
55% of METV attending the GA cast their votes
80-90% of OFWs/ACWs voted online

Mission 3.

AS SOCIAL DEVELOPMENT INSTITUTION
100% Increase GAAN membership
40BES (San Jose-30, Miag-ao-6, Oton-4)
Conduct 6 Brigada Eskwela
Supplemental Feeding Activity to 3 schools
Conducted Reflection Session
Sponsor 1 Medical Missions
Conduct 1 Senior Citizens Day
Conduct Urban Gardening and Coastal Clean-Up
Conducted various seminars
To strengthen relations with other cooperatives; Laua-an MPC and San Remegio MPC

Mission No.4

AS MODEL ORGANIZATION
Complete list of members per AC
List of members with profiles for updating
Updated personal data of members
Updated and Functional Manual of Policies
Functional Management Operational Structure
List of Individual training needs
Annual Staff Development Program
Approval and implementation of Staff Development Program
Coop programs integrated with partner agencies programs
GAD Center installed

H.2. 2017 Budget

GROSS REVENUES	P76,607,290.00
TOTAL OPERATING EXPENSE	P46,604,740.00
PROJECTED NET SURPLUS	P30,002,550.00

The 2017 Plans, Target and Budget were approved upon motion made by Ms. Elsie Lavega and seconded by Ms. Marilyn Lindong.

H.3 Other Related Matter

Amendments on the Articles of Cooperation- Article 10 & 11 Capitalization and Subscribed & Paid-Up Share Capital.

Article 10 Capitalization

Existing: Authorized Share Capital P102,601,600.00 (1,026,016 shares)

Proposed: Authorized Share Capital P500,000.00 (5,000,000 shares)

Article 11 Subscribed and Paid-Up Share Capital

Existing: P25,650,400.00/ paid-up

P6,412,600.00

Proposed: P400,000,000/paid-up

P123,600,000.00

The Amendments of Coop By-Laws was approved upon motion made by Judge Francisco Guzman and seconded en masse.

H.4 Hiring of the External Auditor

Approved upon motion made by Judge Francisco Guzman to authorize the Board of Director to hire External Auditor seconded by Mr. Jimmy Lindong.

I. Election of Board of Directors and Committee Officers

ELECOM Chairperson Alberto Amedo presented to the general membership the vacancies for respective positions:

Board of Director	-	4
Audit Committee	-	1
Election Committee	-	2

Presentation of candidates and their one minute speech.

For Board of Director

1. Merlinda E. Alvior
2. Marilou R. Llavan
3. Sampaguita A. Bungabong
4. Corazon B. Mondragon
5. Francisco Guzman
6. Virgilio Dalipe

Audit Committee

1. Mary Margaret Leora Balasa
2. Nelson Bandiola
3. Benjamin Cancan

Election Committee

1. Juan Cabales
2. Delia Montero
3. Rodolfo Opiña
4. Rowena Rendaje
5. Perla Saldajeno

Mr. Alberto Amedo, ELECOM Chairperson officially declared that voting is open for Members Entitled to Vote (METV).

J. Raffle Draws

1,000.00 WORTH OF GROCERY ITEMS

SAN JOSE

1. Reynald Magno
2. Edmund Opiña
3. Angelina Abellon
4. Annie Alfuentes
5. Cesar Pacheco
6. Juan Cabales Jr.
7. Marites Tanchuan
8. Flor Veñegas
9. Modesto Montaña
10. Gemma Cabalang
11. Fermelito Mondreal
12. Helen Grace Galindo
13. Alicia P. Gallano
14. Mary Rose Armendaras
15. Van Ian Juada
16. Jocelyn Villanueva
17. Theresa Naig
18. Yolanda Panlibuton
19. Desiree Cahilig
20. Josephine Yasis
21. Ana Paz Añano
22. Jeffrey Mendaria
23. Pretchy Villagrancia
24. Criselda Nieves
25. Mercy Joy Dela Cruz
26. Julita Albuera
27. Jhona Padernal
28. Salvacion Montuya
29. Aileen Joyel
30. Dr. Romelie CL Javier

MIAG-AO

1. Joy Serilla
2. Guillerma Rupinosa
3. Marcos Apostol
4. Mercelita Delgado
5. Felipa Mejica
6. Salvacion Mucho
7. Leda Faulme
8. Maria Nuñal
9. Reynaldo Magbanua
10. Teoffy Candeleon

OTON

1. GladisLoreda
2. Leah Monsale
3. Helen Arriola
4. Ma. Salvacion Claud
5. Marisa Rovena
6. Rio Cabañas Sr.
7. Ma. Arlene Olivar
8. Manuel Anceno Jr.
9. Elnora Azares
10. Cecilia Padisio

KITCHEN ORGANIZER

San Jose

1. Marilyn Amancio
2. Edna Celeste
3. Jimmy Ramos
4. Nerma Sarmiento
5. Jonefre Abella

6. Rosalina Castro
7. Manuel Caburnay
8. Beunafe Bertolano

Miag-ao

1. Wilfredo Dela Cruz
2. Eduardo Nismal

Oton

1. Salvacion Legislador
2. Mercedes Fabillo

2 BURNER STOVE WITH TANK

San Jose

1. Marilou Calubiran
2. Veronica Zapanza
3. Elvira Daniel
4. Rosalinda Fedelicio
5. Josephine Tandug
6. Lydia Naig
7. Karen Mae Parriño
8. Eufemia Cubid

Miag-ao

1. Florence Mombay
2. Cecilia Jallorina

Oton

1. Elvira Lucenio
2. Grace Celiz

Special Award for San Jose

1. Manuela Peña

WASHING MACHINE

San Jose

1. Annabelle P. Naguit
2. Letecia Acosta
3. Wilfredo Zapanta

Miag-ao

1. Ninfa Reli

Oton

1. Samuel Chavez

100 members with Stars stickers had an automatic P100.00 savings to be deposited to their accounts.

K. Announcement of Election Results and the Winners.

For Board of Directors

- | | | |
|--------------------------|---|-----------------|
| 1. Alvir, Merlinda | - | 1,398 votes (1) |
| 2. Bungabong, Sampaguita | - | 1,229 votes (3) |
| 3. Dalipe, Virgilio | - | 807 votes (6) |
| 4. Guzman, Francisco | - | 855 (5) |
| 5. Llavan, Marilou | - | 1,194 (4) |
| 6. Mondragon, Corazon | - | 1,390 (2) |

Audit Committee

- | | | |
|--------------------------|---|---------------|
| 1. Balasa, Mary Margaret | - | 854 votes (1) |
| 2. Bandiola, Nelson | - | 547 votes (2) |
| 3. Cancan, Benjamin | - | 424 votes (3) |

Election Committee

- | | | |
|----------------------|---|---------------|
| 1. Cabales, Juan Jr. | - | 754 votes (4) |
| 2. Montero, Delia | - | 859 votes (2) |
| 3. Opiña, Rodolfo | - | 772 votes (3) |
| 4. Rendaje, Rowena | - | 333 votes (5) |
| 5. Saldajeno, Perla | - | 865 votes (1) |

L. Closing Remarks was given by Branch Manager Raymund Huelar. He conveyed his thanks for making this year's 54th Annual General Assembly a success.

M. Adjournment:

Since there were no ore matters to take up, the 54th Annual General Assembly was adjourned at 6:00 PM upon motion made by BOD Merlinda Alvir and seconded by BOD Daniel Vescatcho Jr.

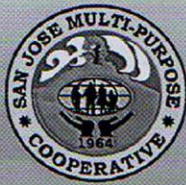
I hereby certify as to the correctness of the above minutes of the 54th Annual General Assembly of San Jose Multi-Purpose Cooperative.

Certified Correct:

SGD. MS. OFELIA B. MICIANO
Board Secretary

Attested :

SGD. MS. MARILOU R. LLAVAN
Chairperson, Board of Directors



2018 BOARD RESOLUTIONS

Resolution #001

A Board Resolution Authorizing Ms. Rosanna Jabile, Branch Manager, San Jose Multi-Purpose Cooperative (SJMPCC)- Oton, Iloilo to Process The Requirements for Licensing of Rice Trading as Additional Loan Window for Oton, Iloilo Satellite office.

Resolution #002

A Board Resolution Authorizing The Subsequent Personages as Bank Signatories of San Jose Multi-Purpose Cooperative: Board Chairperson Marilou R. Llavan and Treasurer Emelda F. Elizalde as Principal Signatories and Vice-Chairperson Eliseo C. Canalin and Board Secretary ofelia B. Miciano as Alternate Signatories.

Resolution #003

A Board Resolution Re-Appointing Ms. Ofelia B. Miciano as the Secretary of the Board of San Jose Multi-Purpose Cooperative

Resolution #004

A Board Resolution Re-Appointing Ms. Emelda F. Elizalde as the Treasure of the Board of San Jose Multi-Purpose Cooperative (SJMPCC) Pursuant to SJMPCC By-Laws

Resolution #005

A Board Resolution Authorizing the Chairperson – Marilou R. Llavan as official Voting Delegate to the General Assembly of the Antique Federation of Cooperatives (AFCCUI)

Resolution #006

Resolution Authorizing the Chairperson – Marilou R. Llavan to Run as Board of Director to The General assembly of the Antique Federation of Cooperatives (AFCCUI)

Resolution #006-A

A Board Resolution Authorizing Dir. Daniel N. Vescatcho Jr. to Run as Board of Director to FONUS Annual General assembly.

Resolution #007

A Board Resolution Authorizing Dir. Fe M. Osorio as the official Voting Delegate to FONUS Annual General assembly

Resolution #008

A Board Resolution to Open A Current Account with Development Bank of the Philippines (DBP)- San Jose, Antique Branch and to Authorize Personages as the official Signatories

Resolution #009

A Board Resolution to Activate the Current Account with Land Bank of the Philippines (LBP)- San Jose, Antique Branch and to Authorize Personages as the official Signatories.

Resolution #010

A Board Resolution Authorizing Mr. Reynaldo Sarmiento, Audcom Chairperson of SJMPCC to Fill-in The Vacancy in the Audit Committee of Antique Federation of Cooperatives (AFCCUI), San Jose dB, Antique.

Resolution #011

A Board Resolution Authorizing Ms. Rodelyn Vera Cruz-Berto, General Manager to represent SJMPCC to Enter into a memorandum of agreement (MOA) with the Department of Social Welfare and Development (DSWD)

Resolution #012

A Board Resolution authorizing Ms. Rodelyn Vera Cruz-Berto, General Manager to Sign Pertinent Documents in Relation to the Transfer of Ownership of Altejos Property in Favor of SJMPCC

Resolution #013

A Board Resolution Authorizing Ms. Rodelyn Vera Cruz-Berto, General Manager to Negotiate and to Sign Pertinent Documents in Relation to the Acquisition of Property of Ms. Creselda Fangena in Miag-Ao, Iloilo

Resolution #014

A Board Resolution Approving the Budget in the amount of Two Million Four Hundred Sixty Five Thousand Four Hundred Fifteen Pesos and 25/100 (P2,465,415.25) for The Repair/Renovation of SJMPCC Building

Resolution #015

A Board Resolution Authorizing Ms. Rodelyn Vera Cruz-Berto, General Manager to sign the Contract in Behalf of SJMPCC and Nebit and associates in Relation to the Repair/Renovation of SJMPCC Building

Resolution #016

A Board Resolution Approving the Release of Fifty Percent (50%) of the Two Million Four Hundred Sixty Five Thousand Four Hundred Fifteen Pesos and 25/100 (P2,465,415.25) Budget for the Repair/Renovation of SJMPCC Building to Nebit and associates Represented By Engr. Dante L. Nebit



AUDIT COMMITTEE

For the year 2018, the AudCom has performed its functions both in the Main and Branch Offices with the following accomplishments:

1. Conducted cash count of the revolving fund, petty cash fund, collection of collectors and other cash in the custody of other custodians at least once a month to verify the correctness stated in the report versus the actual cash on hand.
2. Checked/ reviewed the following: Cash Receipts Book, Cash/Check Disbursement Book, Cash/Check Disbursement Vouchers, Journal Vouchers and General Ledger including the supporting documents attached thereto such as Teller's Blotter Report, Official Receipts, Invoices, etc. to see to it that these transactions were properly posted in the General Ledger and reported in the Financial Statements
3. Sent confirmation letters to members regarding the correct balance of their accounts with SJMPC.
4. Conducted/reviewed inventories of rice and other SJMPC assets such as supplies, properties, plant and equipment.
5. Reviewed DOSRI and Share Capital accounts to determine status of these accounts.

SGD. MR. REYNALDO E. SARMIENTO
Chairperson



Annual Report 2018

SAN JOSE MULTI-PURPOSE COOPERATIVE

CREDIT COMMITTEE REPORT

DATE	FEMALE	MALE	NO. OF AGRI LOANS	AMOUNT	NO. OF ME LOANS	AMOUNT	NO. OF PROV LOANS	AMOUNT	Staff Loyalty/ Honorarium/ Educ	AMOUNT	NO. OF SAL. LOANS	AMOUNT	TOTAL NO. OF LOANS Granted	TOTAL AMOUNT OF LOANS
1/31/2018	173	62	9	700,000.00	99	7,566,000.00	107	11,054,800.00	1	50,000.00	19	870,000.00	235	20,240,800.00
2/28/2018	121	43	4	200,000.00	64	5,744,000.00	69	6,608,500.00	1	12,000.00	26	1,240,000.00	164	13,804,500.00
3/25/2018	180	49	4	210,000.00	103	5,150,000.00	93	9,081,500.00	1	50,000.00	28	1,315,000.00	229	15,806,500.00
4/30/2018	168	85	10	775,000.00	74	7,825,800.00	134	12,259,000.00	1	40,000.00	34	1,645,000.00	253	22,544,800.00
5/30/2018	150	58	12	660,000.00	80	7,057,000.00	94	8,487,500.00	0	-	22	910,000.00	208	17,114,500.00
6/30/2018	139	63	5	270,000.00	65	5,267,000.00	109	9,874,100.00	2	100,000.00	21	1,150,000.00	202	16,661,100.00
7/30/2018	162	74	11	570,000.00	82	7,957,000.00	88	8,463,200.00	35	1,685,000.00	20	910,000.00	236	19,585,200.00
8/31/2018	135	65	3	223,000.00	90	9,613,000.00	84	7,357,000.00	2	90,000.00	21	1,020,000.00	200	18,303,000.00
9/28/2018	137	58	5	370,000.00	70	5,176,000.00	102	10,978,000.00	4	200,000.00	14	665,000.00	195	17,389,000.00
10/31/2018	176	50	9	822,000.00	96	10,045,000.00	102	10,253,400.00	0	-	19	1,637,000.00	226	22,757,400.00
11/28/2018	129	35	2	95,000.00	72	6,203,200.00	79	8,712,900.00	1	50,000.00	10	450,000.00	164	15,511,100.00
12/28/2018	136	61	7	645,000.00	92	9,937,000.00	89	8,517,000.00	3	1,920,000.00	6	640,000.00	197	21,659,000.00
	1,806	703	81	5,540,000.00	987	87,541,000.00	1,150	111,646,900.00	51	4,197,000.00	240	12,452,000.00	2,509	221,376,900.00

SGD. MS. YOLANDA G. PANLIBUTON
Chairperson



EDUCATION COMMITTEE

For the year 2018, the Education Committee (Edcom) and the Area Coordinators (ACs) in 3 branches (San Jose, Miagao, Oton) have performed the following:

1. Recruited 1,144 members. However, 646 have been terminated, withdrawn or resigned giving us a net membership of 11,190 for the year ending December 2018.

	San Jose	Miagao	Oton	Total
Male	2,725	469	242	3,436
Female	5,565	1,272	917	7,754
Total	8,290	1,741	1,159	11,190

2. Conducted Coop Bisita in 2 areas of San Jose, Miagao and Oton; namely: Brgy. 8 A & B, Kirayan Norte & Sur, and San Antonio & San Nicolas, respectively. These visitations concentrated on encouraging delinquent members to pay their overdue loans.
3. Attended and facilitated numerous trainings in-house and in coordination with the AFCCUI including meetings, planning sessions, lakbay aral, and meetings and conferences.

a. Programs and Activities held by SJMPC

PROGRAMS/ACTIVITIES OF SJMPC			
Date	Program	Venue	No. of Pax
Jan. 4, 2018	Year-End Assesment	Tuburan Sang Kabuhi	95
Feb. 17, 2018	Ownership Meetings: Cluster 5 Cluster 1 Cluster 3 Cluster 6 – Oton Cluster 2: Inabasan Cluster 6 – Miagao Cluster 2: Bugarot, Bariri Cluster 4 Cluster 2: Cansadan-Tubudan	SJMPC Summit Hall	102
Feb. 18, 2018		SJMPC Summit Hall	135
Feb. 25, 2018		SJMPC Summit Hall	77
Mar. 3, 2018		Oton Cental School	148
Mar. 4, 2018		Inabasan Chapel	92
Mar. 10, 2018		Justice Ramon Britanico Hall	399
Mar. 11, 2018		Bugarot Day Care Center	38
Mar. 17, 2018		SJMPC Summit Hall	184
Mar. 18, 2018		Tubudan Brgy. Hall	38
July 14, 2018		Mid-Year Assessment	Tuburan Sang Kabuhi
July 21, 2018	BES and Parent/Guardian Formation	Tuburan Sang Kabuhi	68
Oct. 20, 2018	Coop Month Celebration	Liberman Sports Complex, Pandan, Antique	60
Nov. 30, 2018	Animator's Assembly Clean-up Drive	Brgy. 1, San Jose, Antique	100

b. Programs and Trainings attended by SJMPC

PROGRAMS/ACTIVITIES OF SJMPC			
Date	Program	Venue	No. of Pax
May 5-6, 2018	Fundamentals of Cooperatives	The Venue, Funda-Landing	49
May 12-13, 2018	Governance and Management of Cooperatives	The Venue, Funda-Landing	45
August 4-5, 2018	CIBI Collateral Appraisal	The Venue, Funda-Landing	17
June 4, 2018	Philhealth Forum	Eagles Hotel	2
June 7-11, 2018	GAD Planning and Budgeting Workshop	PCDC Building	1
July 9-10, 2018	Employers and Employees Forum	Pearl Garden Resort	2
Sept. 8, 2018	Gender Sensitivity Training	Tuburan Sang Kabuhi	94
Oct. 3-5, 2018	14th National Cooperative Summit	Lanang, Davao	9
Nov. 9-11, 2018	4th Officers Summit	Tagum City, Davao	5

4. Reactivated the "Sabwag" publication to further update members of SJMPC.
5. Provided Area Coordinators with the revised Pre-Membership Module for Pre-Membership Education Seminar/Orientation.

SGD. MR. ELISEO C. CANALIN
Chairperson



ELECTION COMMITTEE REPORT

1. Elections 2018

Vacant Positions:

Board of Directors	-	4
Audit Committee	-	1
Election Committee	-	2

Results:

a. Board of Directors

CANDIDATES	NO. OF VOTES
Alvior, Merlinda (incumbent)	1,398
Bungabong, Sampaguita (incumbent)	1,229
Dalipe, Virgilio (new)	807
Guzman, Francisco (new)	855
Llavan, Marilou (incumbent)	1,194
Mondragon, Corazon (incumbent)	1,390

b. Audit Committee

CANDIDATES	NO. OF VOTES
Balasa, Mary Margaret Leora (new)	854
Bandiola, Nelson (new)	547

c. Election Committee

CANDIDATES	NO. OF VOTES
Cabales, Juan Jr. (new)	754
Montero, Delia (new)	859
Opiña, Rodolfo (incumbent)	772
Rendaje, Rowena (new)	333
Saldajeno, Perla (new)	865

Winners:

a. Board of Directors

- 1) Alvior, Merlinda
- 2) Mondragon, Corazon
- 3) Bungabong, Sampaguiton
- 4) Llavan, Marilou

b. Audit Committee

- 1) Balasa, Mary Margaret Leora

c. Election Committee

- 1) Saldajeno, Perla
- 2) Montero, Delia

2. The EleCom held 10 meetings.

3. During the first meeting, a committee plan for 2018-2019 was prepared and submitted to the Management and BOD.

4. The newly elected members familiarized themselves with the previous EleCom files i.e. committee's duties and responsibilities, coop election code, etc.



5. The committee, through the General Manager Mrs. Rodelyn Vera Cruz -Berto, was made aware of the CDA required trainings scheduled in April to June 2018. The committee then tried to reach out to potential METV members who are interested to join the trainings and who will be qualified to run for elective positions at SJMPC. The committee also asked the Management to post in its social media account the EleCom information regarding the CDA required trainings for interested METV members.
6. The committee joined the Area Coordinators' monthly meeting for April and May and campaigned for METV participants for CDA required trainings. On December 29, 2018, the EleCom disseminated information with the ACs regarding the SJMPC Election on March 24, 2019 during the General Assembly.
7. The Committee organized and completed EleCom files in compliance with the memo issued by BOD Chairperson, Mrs. Marilou R. Llavan.
8. The EleCom members also attended the following Coop activities:
 - a. CDA compliance trainings
 - 1) Fundamentals of Cooperative – May 5-6, 2018
 - 2) Governance of Cooperative – May 12-13, 2018
 - 3) Rules Formation Training – January 12-13, 2019
 - b. Coop Mid-Year assessment
 - c. GAD Training
 - d. Mass at SJMPC every first Saturday of the Month
 - e. AFFCUI's 50th Anniversary
 - f. SJMPC's 54th Anniversary
 - g. 7th Antique Provincial Wildlife Quiz Bowl
 - h. 4th Officers' Summit at Tagum City
 - i. Lakbay-Aral with SJMPC Officers and Staff in Kalibo, Roxas City and Iloilo City
9. The committee during one of its meetings reviewed the information/guidelines regarding the adoption of the representative assembly. The committee relayed to the BOD the inputs and the initial outputs of the recent training on the Cooperative Election Rules Formulation. The EleCom realized that SJMPC doesn't have a comprehensive Election Manual that should include the Election Code and other sections necessary to administer its annual election activities. The following are concerns that should be clearly stated in the Election Manual:
 - a. If a member of the EleCom decides to run for election during its term, the member must tender resignation letter addressed to the BOD not later than thirty days before the last BOD meeting.
 - b. In any case when during the General Assembly Election and if the composition of the EleCom is incomplete, the BOD can appoint any member of the SJMPC to complete the membership and assist the EleCom in the conduct of election in an interim capacity.
 - c. The EleCom shall appoint Election Tellers (from the Area Coordinators, staff, officers and other SJMPC members) for every election to facilitate the electoral process. The principal role of the Election Tellers is to assist the METV during the elections.
 - d. The Election Rules and Guidelines adopted by SJMPC should include mandatory training requirements for the officers.
 - e. The Calendar of Activities (Timeline) shall be included in the Election Manual i.e. conduct of monthly meeting.
10. The EleCom request the BOD to follow them to attend the National EleCom Summit to help them understand and weigh if SJMPC will pursue the Representative Assembly or to use the automated system for the yearly election.

SGD. MR. STEPHEN LOUIE R. CHECA

Chairperson



ETHICS COMMITTEE

ACTIVITY/TASK PERFORMED	RESULT
<p>AGENDA:</p> <ol style="list-style-type: none"> 1. Selection of Officers 2. 2018-2019 Committee Plans 3. Committee Meeting Schedule 4. Revisiting of Committee Plans (drafted) and Review of Committee Roles and Functions 	<ol style="list-style-type: none"> 1. The committee revisited the plans formulated by the previous set of officers and came up with an updated plan for the year. 2. The committee agreed to meet regularly on the second Saturday of each month at 9:00 a.m. in the SJMPC Summit Hall 3. The committee reviewed and revised the Committee Plans and Roles and Functions
<p>AGENDA:</p> <ul style="list-style-type: none"> • Developments re Revisit of Committee Plans (drafted) and Review of Committee Roles and Functions 	<ol style="list-style-type: none"> 4. The committee proposed that a procedure on how to deal with complaints be drafted to be officially discussed upon and duly approved by the Board of Directors. After which, a Flow Chart on how to address referrals lodged must be in place so as to properly handle investigations. 5. The committee proceeded to review the adopted plans formulated by the previous committee members and made insignificant changes i.e. dates which are yet to be finalized in the succeeding committee meetings. 6. The committee started to tackle the Code of Governance and Ethical Standards. After further meeting, results of which will be presented at the regular meeting of the Board of Directors. References included: <ol style="list-style-type: none"> a. Yearend Assessment Results b. DOSRI c. Hiring Policies (nepotism up to the third degree) to be imbedded in the application d. Sanctions. e. The committee decided to further peruse and make suggestions re the Code of Ethics and Committee Roles and Functions.
<p>AGENDA:</p> <ol style="list-style-type: none"> 1. Review 2018 Annual Plan of Ethics Committee 2. Request BOD for the list of Officers with overdue accounts 	<ol style="list-style-type: none"> 1. As per review, the committee already reviewed specific articles assigned and consolidated its results. 7. The committee still on process of consolidating its recommendations to the BOD on the code of Governance and Ethical Standards of SJMPC. 8. On the dissemination, promotion and implementation of the approved Code of Governance and Ethical Standards to management and staff, Area Coordinators, various committees, members thru ownership meetings, the committee coordinated with Education Committee and some area coordinators on this aspect. 9. On action related to administrative complaints involving Code of Governance and Ethical Standards, no administrative complaint was filed to Ethics Committee as of December 2018.

SGD. MR. NOLI VALENZUELA
Chairperson



GENDER And DEVELOPMENT (GAD) COMMITTEE

Pursuant to Memorandum Circular 2013-22 of the Cooperative Development Authority (CDA), SJMPC formally created its Gender and Development (GAD) Committee in 2017. For two years now, SJMPC is MC 2013-22 compliant. It has formulated its GAD Program.

For 2018, the Committee has accomplished the following:

1. Disaggregated data of members, Board of Directors, Management Staff, and Committees updated
2. Disaggregated data of members, Board of Directors, Management Staff, and Committees participating in various SJMPC activities and those availing loans
3. GAD and Family Enrichment Seminar conducted on September 8, 2018 with Ms. Norma Pereyras, former Chairperson of Tagum Cooperative and an International Development Educator of Asia as the Resource Person; participated by the Board of Directors, Management Staff, and various Committees
4. CDA's Gender Equality (GE) Assessment Tool accomplished which helped identify SJMPC's strengths and areas for improvement
5. Men's Health Awareness Forum Conducted which focused on Prostate Problem, with Dr. Marjohn Morano, the only Urologist in the Province of Antique as Speaker, which was participated by 125 individuals
6. SJMPC is now a member of the Gender and Development Inter-Agency Committee (GAD – IAC) of the Province of Antique and has partnered with Antique Human Development Program, Inc. (AHDP) for its GAD-related programs
7. Reviewed the SJMPC's Annual Plan vis-a-vis its responsiveness to the Sustainable Development Goals. Its programs and services are in line with at least five (5) of the SDG Goals
8. Two (2) GAD Committee members attended the 3rd National GAD Summit in Cooperatives in April 2018, an opportune time to link and share with fellow GAD advocates on initiatives.
9. Identified priority areas to be considered for 2019 with the goal that SJMPC will be the prime mover for Gender Equality of the Cooperative Sector in Antique

SGD. MS. MARILOU R. LLAVAN
Chairperson



MEDIATION And CONCILIATION COMMITTEE

1. For the year 2018, the Committee has conducted a total of seventeen (17) meetings which yielded to the following:

a. Total Number of Members called for Mediation:	128
b. Total Number of Member-Borrowers called for interview and showed up before the committee and those who directly settled their loans with the Collection and Monitoring Section	31
c. Total Number of Member-Borrowers who showed up before the committee; given counseling and referred to the Manager/Collection and Monitoring section for appropriate solution on loan repayment including those who directly responded to settle their accounts	31
d. Total Number of Member-Borrowers called for Mediation and did not show up before the committee	97

The meetings were aimed to assist the Management in the collection of overdue loans of delinquent member-borrowers. Communications were sent to concerned delinquent member-borrowers to attend the meeting for possible arrangements on how they can settle their overdue obligations with the ultimate end to bring down the Portfolio at Risk (PAR) of the cooperative.

Counseling was also given to delinquent Member-borrowers who attended the meeting so they will not be overloaded with interest and penalties. They were advised to exert effort to settle their overdue loans and restore their status as member in good standing.

2. The committee members attended the following training/seminar/activity:

- 1) Fundamentals of Cooperatives, May 5-6, 2018
- 2) Governance and Management of Cooperatives, May 12-13, 2018
- 3) Gender and Development, September 8, 2018
- 4) Cooperative Month Celebration, in Pandan, October 27, 2018

SGD. MR. DIOVANE SILVERIO A. AMEDO III
Chairperson



PERSONNEL OVERSIGHT COMMITTEE

The Personnel Oversight Committee falls under Other Committees in our cooperative structure which members were duly appointed by the Board of the Directors whose duty is to oversee Management and Personnel welfare and development. This Committee also ensures efficient and effective performance of employees with the Goal of reaching the highest quality of service for the success of the total operation of San Jose Multi-purpose Cooperative.

1. In April 2018, the Committee, with the cooperation of our General Manager and HRDO, has accomplished within the year 2018 the following:
 - a. Drafted, finalized and recommended for BOD approval the New SJMPC Organizational and Operational Structure.
 - b. Secured official lists of all SJMPC Personnel (San Jose Main, Miag-ao and Oton Branches).
 - c. Requested HRDO to update records/documents of all employees which includes date started employment, starting salary and actual number of years rendered.
 - d. Availled of the list of all SJMPC Personnel by level and function.
 - e. Reviewed staff qualification standards including major and minor factors used in job evaluation (hiring and promotion) using the point system.
 - f. Drafted and finalized employees' salary structure with the concurrence of the BOD.
 - g. Requested Management to update Personnel 201 Files.
 - h. Conducted Personnel Policy Review.
 - i. Recommended to the BOD the filling up of vacant positions occupied by personnel in acting capacity.

2. Other Special Committee Undertakings for 2018 include:
 - a. In August 2018 the POC had a thorough verification of all employees' service records considering whether all salary adjustments and increases were properly stipulated. This is also in consonance with the July 2018 DOLE Wage order number RB VI-24 whereby computation of salary rates under the new salary structure was done.
 - b. The Committee also accepted, considered and recommended for BOD approval the proposed Staff Loyalty Loan (SSL). Said proposal was approved, and, at present three of our staff availled of the said loan.

SGD. MS. MERLINDA E. ALVIOR

Chairperson



BIDS & AWARDS COMMITTEE

DATE OF PURCHASE	ITEM	SUPPLIER	AMOUNT	SOURCE OF FUND
May 10, 2018	2 Motorcycle	Solid Marketing (SMDI)	133,000.00	Main Office
June 13, 2018	2 Unit Computer	Microworks Computer Store	33,600.00	Main Office
June 25, 2018	1 Unit CCTV	Airnet Engineering Services	40,375.00	Oton
July 3, 2018	1 Unit Aircon	Imperial Appliance Galeria Delgado	55,580.00	Oton
July 5, 2018	3 unit ID Maker	Microtech System Services and Equipment Corp.	375,000.00	Main, Miagao, Oton
September 24, 2018	1 Motorcycle	Solid Marketing (SMDI)	66,800.00	Oton
TOTAL			P 704,355.00	

The Committee observed the following process in purchasing the aforementioned items:

1. Request of purchase items from the Management
2. Prepared for Shopping Quotation
3. Evaluation of Bids and Award Committee
4. Recommendation to Award Supplier
5. Notified BOD of Award

SGD. MS. SAMPAGUITA A. BUNGABONG
Chairperson



SOCIAL SERVICES And DEVELOPMENT COMMITTEE

Cooperatives work for the sustainable development of their communities. Concern for community is a cooperative principle for which San Jose Multi-Purpose Cooperative delivers social services and development with the following accomplishments in 2018:

- Bulig Eskwela Scholars (BES)** – are the children of SJMPC members who were able to meet the screening criteria. Orientation to both parents and scholars were facilitated. Thirty (32) parents/guardians and 31 scholars attend the BES Formation Session last July 21, 2018 in Tuburan Sang Kabuhi, San Jose, Antique.

Below is the Breakdown of of BES.

Area	Male	Female	Total
San Jose	9	21	30
Miagao	2	3	5
Oton	2	3	5

2. Brigada Eskwela 2018

Area	School	Address	Date
1. San Jose	SB Benjamin H. Dagohoy Memorial School	Supa, San Jose, Antique	May 30, 2018
	Bagumbayan Elem. School	Bagumbayan, San Jose, Antique	May 30, 2018
	Bongbongan 1 & 2 Elem. School	Bongbongan, Hamtik, Antique	Jun 6, 2018
2. Miagao	Lawigan Elem. School	Lawigan, San Joaquin, Iloilo	May 30, 2018
	Bacolod Elementary School	Bacolod, Miagao, Iloilo	Jun. 21, 2018
3.Oton	Botong-Cabanbanan Elem. School	Botong-Cabanbanan, Oton Iloilo	Jun.21, 2018

3. Conducted a Supplemental Feeding Program

Area	School	Date Conducted
San Jose (in coordination with the Rotary Club of Antique)	Bongbongan 1 & 2 Elem. School	Sept. 5, 2018
Miagao	Miranda Elem. School	July 30, 2018
Oton	Sambaludan Elementary School	August 9, 2019

- SJMPC distributed school supplies to the pupils of Bongbongan 1 & 2 Elementary School at the start of the school year. Last December 12, 2018. SJMPC sponsored the Christmas Party of the same school where children and parents felt the spirit of Christmas.

5. Facilitated the Seniors' Citizen Day

San Jose	105	Tuburan Sang Kabuhi	Dec. 14, 2018
Miagao	62	Justice Hall, Miagao, Iloilo	Dec. 5, 2018
Oton	28	Justice Hall, Miagao, Iloilo	Dec. 5, 2018
Oton	28	Justice Hall, Miagao, Iloilo	Dec. 5, 2018



6. Medical Outreach Activities

Activity	No. of Participants	Venue	Date
Activity	No. of Participants	Venue	Date
Men' Health Awareness	125	Diosdado Macapagal Trade Town Center	Sept. 26, 2018
Operation Tuli Sponsorship	In coordination with the ANSTEC	Antique National School	May 19, 2018

7. Socio- Cultural Participation

Activity	No. of Participants	Venue	Date
Salakayan Festival in Miagao	17 Staff, Officers and Area Coordinators	Miagao, Iloilo	Feb. 10, 2018
Socio-Cultural Coop Night	22	Oton Multi Purpose Gym	Dec. 21, 2018

8. Other Social Services and Development Activities Conducted

1. Facilitated Mass Wedding of 20 couples from San Jose. The spirit of cooperation and collaboration with the Worldwide Marriage Encounter (Antique Chapter) Family Lifers, Couples for Christ and Catechists made the activity very successful and meaningful especially to the couples.
2. Outreach Activity to the victims of Storm's Surge in Sitio Baybay, Belison, Antique where our cooperative gave sacks of rice.
3. Facilitated the Animators' Day Clean Up Drive in Barangay 1, San Jose, Antique last November 30, 2018.

With GOD'S GRACE and members' full support and cooperation acting out this year's Theme "DISIPLINADO NGA MIYEMBRO, BENEPISYO SIGURADO" our cooperative will continue to be the channel of social services and development. Nobody will be left behind.

SGD. MS. FE M. OSORIO

Chairperson



MANAGEMENT REPORT

Fifty Five years ago, SJMPC's vision was to uplift the lives of the Antiqueños particularly emancipating them from abject poverty. Today, SJMPC has been contributing to the growth of economy not just in the province of Antique but in the nearby towns of Iloilo particularly Oton and Miagao. The Cooperative is committed to pursue its Vision and Mission and live out its Core Values highlighted by the following in 2018:

1. MEMBERSHIP

SJMPC recognizes the prime importance of people in the organization. The members have an indispensable role in the Cooperative. Hence, SJMPC targeted to recruit more members the areas where it operates. For this year, there were 1,138 new members for the year from the various offices of San Jose, Miagao and Oton. Today, San Jose Multi – Purpose Cooperative has a total members of 11,190. Sixty Nine percent (69%) are female and Thirty Percent (31%) are male.

New Members	1,138
Total Members as of December 31, 2018	11,190

As to classification, 8,214 or 73% of these are Active members, 1,974 or 18% are Delinquent Members and 1,002 or 9% are Dormant.

Since SJMPC is advocating Gender Equality, recruitment of male members is its priority.

2. GAAN PROGRAM

The SJMPC Damayan Program which began in the 1970s with the aim of lessening the burden of the bereaved families has gained popularity and usefulness among members. Five years ago, only 50% of the members joined the program. Today, 86.35% of the total members joined the GAAN Program. So far, it has assisted 42 families and a total ₱778,000.00 has been given to them as assistance.

This year, SJMPC partnered with FONUS which gave bereaved families a ₱5,000 discount in wake and funeral services.

3. CREDIT and SAVINGS

As of December 2018:

Loans granted to members	₱518,948,900.00
Total Loan Portfolio	₱298,840,000.00
Portfolio At Risk	8.74% *the lowest in 20 years

The financial assistance was used by members for their children's educational needs, house repair, business capital and others.

Financial Literacy has been formally integrated in the PMES Module in 2017. Averagely, Deposit Liabilities increased by ₱30M for the last 5 years and Savings and Time Deposits increased by ₱46M. This shows that members are now more aware of savings.

4. NET SURPLUS

Ordinarily, Net Surplus is the gauge how a certain business is doing, measuring the capacity of an enterprise to give returns to its investors and patronizers. In the Cooperative, vigilant members always monitor the net surplus of the cooperative because 70% goes back to them through the Dividend and Patronage Refund. For the past 5 years, increase in net surplus ranges from P2 to P3M annually. For 2018, net surplus increased by ₱5.9M or 21% from last year, reaching ₱33.9M.



5. ASSETS and PAID-UP CAPITAL

SJMPC's assets as of December 2018 increased by 20% yielding total assets to ₱450.5M.

Total Assets	₱450,654,172.87
Additional Paid-Up Capital for 2018	36M
Total Paid-Up Capital	159.7M

6. REBATES

For four (4) years now, SJMPC immediately reward members who paid their loan due on time. They are given 10% rebates of their total interest paid and is credited to their respective share capital and savings deposits. Rebates are increasing from 2014 until the present. As of December 2018, total rebates granted to members amounted to P2.7M.

7. SOCIAL ACTIVITIES

San Jose MPC recognizes its social responsibility to its members and the communities where it operates. For the year, the following social activities and programs were realized by the Cooperative spearheaded by its Social Services and Development Committee:

- a. Bulig Eskwela Scholar Program with 35 Receptients
- b. Sponsorship of Mass Wedding for 20 couples
- c. Supplemental Feeding and Coop Brigada Eskwela in various schools
- d. Operation Tuli in partnership with ANSTEC
- e. Outreach Activity in Sitio Baybay, Poblacion, Belison, Antique during the storm surge
- f. Mens' Health Awareness
- g. Animators Clean Up Drive
- h. BES and Parents Formation
- i. Senior Citizens Day

8. AWARDS and RECOGNITION

In October 2018, the Cooperative Development Authority (CDA) during its Provincial Coop Month Celebration in Pandan, Antique named SJMPC as the Most Outstanding Cooperative in the Region for Large Category which made SJMPC as a national nominee. In December 2018 SJMPC received the Bugal kang Antique Award for Entrepreneurial Category from the Province of Antique.

All these were made possible with support and cooperation of the members, officers and staff. The harmonious relationships in the organization helped in attaining these achievements. Every SJMPC members deserves to be congratulated for the job well done.

SGD. MS. RODELYN I. VERA CRUZ - BERTO

General Manager



SJMPC: Journeying towards a Brighter Antique and Panay

Kruuuuhay!!!

San Jose Multi-Purpose Cooperative (SJMPC) was established in 1964 with the help of the Mill Hill Missionaries headed by the first Bishop of Antique, Msgr. Cornelius De Wit, with a vision of uplifting the lives of Antiqueños, particularly emancipating them from abject poverty. It was registered with the Cooperative Administration Office on September 24, 1964 as "San Jose Credit Union." It started with an initial share capital of P4,288 and only covers the municipality of San Jose de Buenavista.

In 1995, San Jose Credit Union was registered as "San Jose Multi Purpose Cooperative" and was re-registered in 2009, now covering the entire Panay Island, with the passing of RA 9520 or the Cooperative Code of the Philippines.

Today, SJMPC has total assets of P434M and a share capital of P147M. Its membership soared to 11,221 from its 3 offices – the San Jose Main Office at Trade Town, Dalipe, San Jose, Antique, and 2 satellite offices in Oton, Iloilo, and Miag-ao, Iloilo.

Our Vision for SJMPC is a responsive, dynamic, self-reliant and transparent cooperative, providing quality service or business, and caring for the environment towards a better life in Panay Island. SJMPC is committed to do its Mission, namely:

- a) As Financial Intermediary Institution – provides friendly, affordable, accessible financial services towards building financially disciplined and empowered members;
- b) As People's Movement – raises 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;
- c) As social Development Institution – instills the values of honesty, openness, industry, care for others, among the members and community building a sense of dignity and belongingness; and
- d) As a Model Organization – lives and leads a cooperative anchored in an efficient and productive endeavor ensuring the growth of the members thru an open, liberating and dedicated undertaking by strengthening the cooperative systems, structures and procedures to uplift the social, economic and cultural life and environment of the community.

SJMPC has core values which have an acronym of "I BELONG" which stands for I- integrity, B- belongingness, E – efficiency, L – loyalty, O – openness, N- nobleness, and G – generosity. Each day we enmesh these core values as we deal with our members and stakeholders who link with us.

It has 7 members sitting in its Board of Directors, 62 Committee members, and 33 regular employees and 2 probationary employees who compose the Management Staff.

It is affiliated with the Antique Federation of Cooperatives and Credit Unions, the San Jose Municipal Cooperative Development Council, and the Antique Provincial Cooperative Development Council.

SJMPC offers the following programs and services: The Cooperative accepts savings and time deposit as its financial products. It also offers loans to members responding to their specific purposes.

Poverty reduction has been SJMPC's goal even during the time of its founder, Msgr. De Wit. He wanted Antiqueños to be out of its brand name as "sakadas" or sugar planters of hacienderos in Negros. We also echo the battlecry of the local government. The Cooperative wanted Antique to be out of the "Club 20" or the top 20 poorest provinces in the country. The following poverty reduction initiatives were implemented by the Cooperative:

- a) Financial assistance to members through low interest loan facility for them to become economically productive in order to create resources for themselves.
- b) The basket loan is made available to members with low income and with ambulant businesses. It started in 2011 and has helped numerous members. It has no other deductions and payments are collected daily.
- c) The Micro-enterprise loan helps members who are engaged in various micro enterprises such as sari-sari stores, bakeshops, beauty parlors, and food and fruit vending.
- d) Agricultural loan helps farmers run their farm more efficiently.
- e) SJMPC teach members to be financially literate by conducting financial literacy sessions and offering them various savings programs like regular savings, ultima savings, alkansya, animators, and time deposits.
- f) SJMPC addresses poverty alleviation by providing the basic need which is shelter for the family. In 2000, SJMPC acquired a lot which was divided into 62 sub-lots. It was inaugurated in 2004 and named as the "SJMPC Ruby Jubilee Village" in line with the celebration of its 40th Foundation Year. Sixty-two (62) families were given the chance to live on a piece of land they can proudly call their own.
- g) Advocating for Environment is also considered by SJMPC as a means of reducing poverty. The cooperative conducted mangrove reforestation in San Pedro and Sitio Durog. We also say No to



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Plastic and conduct yearly coastal cleanup with the hope that seas will be teeming with fishes that fishermen may catch more for their families. Urban gardening was also taught to members to supply vegetable needs of the residents of barangay Maybato.

h) Livelihood trainings on fish and meat processing and hog raising helps residents of depressed areas to engage in income generating activities which help develop their skills and augment their income.

SJMPC believes in an adage from former US President George W. Bush: "Education is the key to opportunity; it's a ticket out of poverty." That's why in 2000, we started our Bulig Eskwela Scholarship program with 7 recipients. Financial assistance was provided to qualified children or ward of deserving low income members. To date, a total of 270 scholars have benefited from the program. They are now earning and helping their respective families. They profoundly thank SJMPC for their secondary education.

In 2016, an opportunity was offered to 3 undergraduate SJMPC employees to finish their bachelors' degrees. Two of them are already graduates and are now earning higher salaries

With the aim to help provide a conducive climate for learning, SJMPC joined the yearly Brigada Eskwela Program of the Department of Education by providing assistance during said activity.

In response to the malnutrition problem of the province, a supplemental feeding program is also provided in various schools since 2014 to the present.

Values formation sessions for parents and teachers were conducted for our adopted school – Bongbongan 1 and 2 Elementary School in Hamtic, Antique, and for BES scholars and their parents in order to help them guide their children to become more productive and self-reliant members of the society.

Since 2014 to the present, school supplies are distributed to all students of Bongbongan. In 2016, SJMPC helped in the renovation of their comfort rooms.

SJMPC also sponsors trainings for small cooperatives in the province. To date, fifteen cooperatives have benefited from the program.

The Cooperative believes that being healthy is being wealthy. SJMPC linked with Medicus, Medicpro and VM Medical Supplies for members to avail discounts on their laboratory and medical needs.

The Damayan program of the Cooperative was started in the 1970s with the aim to lessen the burden of the bereaved families. The program has been renamed as GAAN and has helped 38 families giving them a maximum financial assistance of P30,000. SJMPC also partnered with FONUS and bereaved families can now avail P5,000 worth of discounts for wake and funeral services

All these initiatives were considered by SJMPC as effective in increasing the household income of its members because the Cooperative is able to maintain its Portfolio at Risk in single digit for 2 years now. Eighty percent (80%) of members were able to pay their loans on time, thus granting rebates in the amount of P1.7M, P1.9M and P2.2M for 2016, 2017 and 2018 respectively. Deposit Liabilities also increase by almost P30M annually since 2016.

With all these initiatives, programs and activities, SJMPC remains to be financially viable. It continuously gives financial assistance to members. As of today, the Cooperative has granted a total assistance of P429.3M. It is able to implement its developmental and social programs to fulfill its Vision and Mission. For 7 years, SJMPC remains to be debt free or it has no external borrowings and has created 2 satellite offices outside the province.

SJMPC has set a remarkable record in net surplus. In 2016 and 2017, the Cooperative gave members an average of 10% and 14% for dividend and patronage refund respectively which are higher than the interest given by banks.

The awards given by Cooperative Development Authority or CDA exhibits SJMPC's faithfulness in meeting the standards and good practices set by this regulating body for cooperatives in the Philippines

To ensure the sustainability of the cooperative, second liners are prepared for every department, officers and staff were sent to trainings, seminars and conferences for continuing education. Youth programs are designed and implemented such as the annual gathering of children of members where topics about Cooperative, Financial Management, Environmental Care, Values Formation, Personality Development are given.

Effective and Efficient Strategies and Policies are formulated to ensure contribution of members to their share capital which SJMPC considers as the source of its sustenance. In 2017, a creative pakulo was launched to encourage members to continuously sustain and increase their share capital.

For many years now, SJMPC has been visited by fellow cooperatives, various organizations, agencies and individuals from within and outside Antique which look for programs, projects and activities they could adapt. The triple bottom line reporting, the conduct of midyear and yearend assessment and planning, the unique Ultima Savings Program, techniques and strategies in reducing our Portfolio at Risk (PAR) stir their attention and they articulated to replicate these in their respective organizations. Lastly, they were awed by the climate of belongingness and family spirit to which we adhere as a Christ-centered SJMPC!

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SJMPC PROGRESS REPORT

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009
Members	2962	3068	3283	3430	3225	3353	3449	3744	4058
Regular Employees	11	11	11	11	13	13	12	17	14
Total Assets	22,723,465.63	29,739,040.18	30,740,487.25	33,812,376.43	37,304,899.83	43,614,286.56	48,840,390.00	62,271,753.35	72,536,994.94
Paid Up Share Capital	13,698,704.84	15,240,102.06	17,049,325.73	19,096,550.68	19,929,915.98	20,575,667.09	21,606,352.58	23,094,882.00	25,765,523.64
Deposit Liabilities									
Savings Deposit	1,288,713.19	607,404.20	2,318,086.44	3,616,264.49	4,759,233.21	4,958,846.77	5,555,918.33	9,593,359.00	14,101,025.08
Time Deposit	3,078,351.82	8,070,316.87	3,710,577.48	3,563,855.88	4,803,705.10	7,786,668.99	8,665,267.90	15,790,514.00	20,695,375.08
Total Deposit Liabilities	4,367,065.01	8,677,721.07	6,028,663.92	7,180,120.37	9,562,938.31	12,745,515.76	14,221,186.23	25,383,873.00	34,796,400.16
External Borrowings	61,000.00	855,419.98	1,470,426.63	758,272.80	-	-	2,000,000.00	1,203,513.34	-
Loan Releases	28,416,000.00	32,763,489.00	38,530,892.48	46,663,712.50	53,662,630.00	61,595,925.00	67,342,505.00	84,046,765.00	88,773,667.00
Delinquency Rate	30.00%	28.29%	42.00%	44.91%	35.17%	29.00%	15.00%	15.00%	13.00%
Net Surplus	676,503.48	745,930.50	951,795.66	1,255,180.25	1,349,926.94	274,799.00	376,401.00	821,175.00	3,351,261.00

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018
Members	4451	4908	5891	7358	8307	9789	10384	10,810	11,190
Regular Employees	17	18	23	23	23	26	24	31	33
Total Assets	80,063,060.00	97,849,068.00	118,380,903.18	159,232,655.00	200,236,619.00	228,515,730.97	297,511,362.41	368,032,641.88	450,564,172.87
Paid Up Share Capital	28,893,533.00	32,995,278.00	39,663,254.36	51,759,632.45	65,070,100.00	82,019,000.00	100,820,500.00	123,646,000.00	159,660,957.00
Deposit Liabilities									
Savings Deposit	18,135,750.00	24,552,078.00	29,702,096.42	35,922,751.00	44,523,764.00	57,265,039.00	74,890,562.22	97,191,943.01	122,455,161.72
Time Deposit	20,813,585.00	23,284,208.00	26,621,653.46	34,363,697.00	40,231,068.00	44,598,502.00	59,443,662.11	67,636,350.07	83,628,945.24
Total Deposit Liabilities	38,949,335.00	47,836,286.00	56,323,749.88	70,286,448.00	84,754,832.00	101,863,541.00	134,334,224.33	164,828,293.08	206,084,106.96
External Borrowings	-	-	-	-	-	-	-	-	-
Loan Releases	95,223,825.00	134,787,129.00	162,934,224.00	220,301,585.00	263,310,255.00	327,754,015.00	400,930,408.00	467,094,356.00	518,948,924.46
Delinquency Rate	20.00%	14.53%	13.17%	11.98%	12.62%	12.59%	9.00%	9.00%	8.74%
Net Surplus	4,182,763.00	6,140,650.00	8,804,553.52	12,565,937.36	15,930,838.00	17,516,153.47	21,652,699.74	28,010,656.61	33,963,377.71



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SAN JOSE MULTI-PURPOSE COOPERATIVE

2019 PLANS & TARGETS

AS FINANCIAL INTERMEDIARY INSTITUTION							
Objectives	Strategies	Activities	Expected Output	Time Frame	Responsible Person	Support Needed	
Increase Quality Members	Expansion of cooperative services and area of coverage	Establishment of new satellite office	Guimbal Satellite Office	Jan - Dec	April to December	At least ₱5M initial working capital	
			at least 200 new quality members at least 200 new quality members				
	Saturate member of immediate/extended family	Require BOD, Committees, ACs and staff shall have 1 recruit per quarter	At least 420 new quality members (105 x 4)	Jan - Dec	Officers and staff	₱30,000 recruitment incentive	
Increase Asset	Additional Savings Packages	Formulate new savings packages, information dissemination	Generation of internal funds increased	April to December	ALL	Interest on Deposit Liability	
	Full implementation of capacity based lending	Review and updating of lending policies	Loan policies updated	Jan - Dec	Management, BOD	Finds for Loan Releases	
			New loan ceiling set per loan window	Jan - Dec	Management, BOD	₱10M fund for car loan	
	Full ownership of 2 properties	Full payment of lot in Miagao and Oton	Transferred 2 properties in the name of SJMPC	January to July	Branch Managers	₱7.6M	
	Improve delivery of services mini bus/cars	Purchase of mini bus/cars	New mini bus/cars	March to December	Managers, BODs	₱3M	
	Encourage members to pay at least 200 monthly Share Capital and pay loans early	Continue massive campaign of Pakulo and rebates		₱30M increase in Share Capital	Jan - Dec	FULL	Promo Prizes
				₱3M increase Share Capital/lower PAR			₱3M rebates
Acquire lot for Agri-Tourism Project	Scout possible lot for the purpose	Lot/s acquire	January to December	Managers, BODs	₱5M		
Decrease PAR to Standard Rate (5%)	Create Delinquency Committee	Conduct regular strategizing activities/sessions	Collection rate increase	January to December	Managers, BODs	Honorarium	
			Delinquency rate reduced to single digit				
	Regular monitoring of accounts	Hiring of personnel	Delinquent accounts followed-up		Managers	Salary	
To identify new business ventures	Create a special group to work on the feasibility study (water packaging project / cannery / construction supplies)	Conduct survey and gather date and other details of information re: potential business venture and prepare business plan	At least 1 business proposal/plan	January to December	BODs	Professional Fee and Honorarium	



AS PEOPLE'S MOVEMENT

Objectives	Strategies	Activities	Expected Output	Time Frame	Responsible Person	Support Needed
Increase Membership to 1,500	Encourage couples to attend PMES	Conduct PMES on Saturday, Walk-in, One on one and On-site	SJ - 400	July to December	Management, Officers, ACs	₱65,000 incentives for recruiters
	Incentives for recruits	Saturday Walk-in and On-site = San Jose MPC Office	Miagao - 400			₱59,000 honorarium for ACs
	Quota for ACs 5 members per month	MWF On-site = Miagao, Oton (9-10AM)	Oton - 700			wTotal ₱124,000 for incentives and honorarium
	1 member 1 recruit policy		Total = 1,500 new members			
To sustain membership	Develop "I BELONG" spirit	Revise/amend the notice spelling out the member's intention to continue membership / promissory note when to visit the coop	Commitment of members renewed	July to December	Edcom, ACs, Management staff	Honorarium, Supplies, Transportation, Snacks and Door Prizes
	Keep on information to members that SJMPC cares					
		Continue sending notices to dormant and delinquent members	Reactivate members will be as follows:			
		Conduct of members counselling on a case to case basis	San Jose - 75%, Miagao - 40%, Oton 27%			
		Conduct Coop Bisita (house to house visit)	50% of members visited within the area			
Increase Participation on Members in Coop Activities	Sustain massive information dissemination to coop activities	Conduct of OMs per cluster	75% attended OM	July to December	Edcom, ACs, Management staff and EleCom	₱70,000 for raffle draw, transportation, honorarium and snacks
	Provide attractive door prizes and tokens during Oms					
	Coop Month Celebration: Miagao & Oton Satellite Offices and San Jose Main Office					

As Social Development Institution

Objectives	Strategies	Planned Activities	Expected Output	Time Frame	Responsible Person(s)	Support Needed (Budget)
To Increase GAAN Membership	Activate at least 50% dormant members	Continue sending letter to dormant members	100% of 50% enrolled in GAAN Program	January to December	Management, Officers and ACs	Manpower and office supplies
	Update DQ members/ accounts	house to house visit (oplan tokhang)				
		Terminate non-responsive members after sending letters				
		Campaign for allocation for savings and share capital deposit				



Annual Report 2018

SAN JOSE MULTI-PURPOSE COOPERATIVE

Maintain Bulig Eskwela Scholarship Program	Wide spread information dissemination	Posting of available slot and requirements	50 scholars	January to May	SSDC	₱2,500/ scholar
	Increase cash incentive to ₱3,000	Screening of applicants	San Jose - 30, Miagao - 10, Oton - 10			
	Increase membership of youth savers	Visit schools to campaign for youth savers	Youth members increased	January to December	Management, Officers	
	Parent-Child Formation	2 formation activities		February 1, 2019 and July 6, 2019	SSDC	₱160,000
Conduct Brigada Eskwela	Campus cleaning, fence fixing, repainting		San Jose Main: Badiang, Guinbangan, Cansadan-Tubudan, Bongbongan	May to June	SSDC	₱5,000/school
			Miagao Office: Valencia, Kirayan Elementary School			
			Oton Office: San Antonio-San Nicolas Elementary School, San Francisco Zulueta Memorial Elementary School			
Expand Community Involvement	Food to Share	identify malnourished pupils and coordinate with concern schools	San Jose Mian: Bagumbayan & Badiang	July to August	SSDC & Staff	₱2,000/school
			Miagao Office: Guibongan and Palaca Elementary School			
			Oton Office: Galang Salangan Elementary School and Batuan-Kadinglian Elementary School			
	Recollection of staff and committees	Recollection / Team Building	Conducted staff Development Team Building	December 7-9, 2019	Staff, Officers and ACs	
	Staff Assembly	Based on AFCCUI Plan (Palawan)		June 14-17, 2019 tentative	Staff, Officers and ACs	
	Senior Citizens Day	Socialization	Conducted Senior Citizens Day	December	SSDC and Staff	₱190,000
	Mass Wedding: unwed parents/members	30 members (first come first accepted)	Conducted Mass Wedding	December 7, 2019	SSDC, Staff and ACs	₱80,000
Watershed/Tree Planting Activity	Coordinate with DENR and San Jose Waterworks	Conducted Watershed/Tree Planting Activity	June to August	Staff, Officers, ACs and BES		



Increase Awareness on Environmental Protection & Conservation	Beautification of Main Office, Miagao and Oton			All year round	Management, Officers and BES	
	Urban Gardening	Facilitate/conduct Technology Transfer Training	Rebecca Javier backyard in Malaiba, and Oton backyard office	July to December	SSDC, staff, Mun. Agricultural Office	₱6,000
	Coastal Clean-up	Conduct coastal clean-up	As scheduled			₱2,000
		Co-sponsor for wild-life quiz				₱5,000
Increase Awareness on Social & Community Issues	Conduct/facilitate seminar on:	Contact resource person	Conducted various seminars	January to December	SSDC and Staff	
	1. VAW-C	Linkages to MLGU, Liga ng Barangay, set venue & date				
	2. Reproductive Health	Prepare training module, Linkages with RHU				
	3. Human Sexuality, HIV/AIDS Awareness	Prepare tarpaulins & Flyers, Linkages with RHU				
	4. Disaster Awareness/ Preparedness	Linkages with LGU/DRRM				
5. Assistance to LCF Home for Girls	Distribution of Christmas package	Distributed Christmas package	December 2019			₱5,000
Enhance Cooperative Goodwill to the Community	Participation on Brgy. Fiesta & other activities	Display of tarpaulins / sponsored tarpaulins	Pictures and photographs	January to December	Staff	₱2,000
	Attendance to wake/burial of members	Send flowers	Documentations			₱500 per member
	Home visit to sick member					
	Tribe/Festival Support	Sponsor prizes on various contest				
	Bloodletting Activity	Linkages with stakeholders, BFP, redcross, MHU, NGOs and other cooperatives	Documentations	August to December	Management Staff	



Annual Report 2018

SAN JOSE MULTI-PURPOSE COOPERATIVE

Mission # 4 As Model Organization						
Objectives	Strategies	Planned Activities	Expected Output	Time Frame	Responsible Person(s)	Support Needed (Budget)
To increase number of quality members	Coordination with St. Anthony's College (SAC)	Conduct of financial literacy orientation to graduating students	Enhance awareness on importance of savings	February and March		
	Provision of free t-shirt for new male members; coordinate with TODA Federation; attendance during TODA meeting	Identify groups as target for recruitment (medical personnel, laborers, shoemakers, dressmakers, etc.)		January onwards	EdCom	
	Rent to own tricycle and food cart, provision of starter kits	Conduct on-site financial literacy/PMES	1,500 new members		EdCom	
	Provision of schedule of delinquent and dormant members, amount of share capital/ savings and loans	Coordinate with LGU regarding franchise and permits	at least 10 franchise allocated to coop	2nd quarter	Manager	
	Coordinate with service providers (SAC, etc.)	Conduct workshop on generating business idea	at least 30 members generated new business idea		Edcom	
		Provide skills training on carpentry, cosmetology, massage, etc.	100 members with new or enhanced livelihood skills and provided with starter kits as loan	January onwards		
To Update Membership Profile		Filing-up of members profile upon membership; gather/update of data	100% of new and old members	January onwards	MRDO	
To Update Manual of Policies		Conduct periodic review of policies	Update policies on personnel, operation, financial, lending, savings program	at least once per quarter		
To Design Comprehensive Personnel Development Program	Coordination with AFCCUI and other service providers	Formulate comprehensive Staff Development Program	Presence of written Staff Development Program	February	Personnel Oversight Committee	
		Attendance of staff to trainings	At least 1 training attended per staff per year	January onwards	Manager	
		Attendance to coop staff assembly	100% of staff	2nd quarter	Manager	
		Provide scholarship program for post graduate studies	3 staff	June onwards	Manager	₱5,000 per sem per staff
		Coordination with potential Cooperative to be visited	Best practices learned from other cooperatives	April	Manager	
To Strengthen Partnership, Linkages & Networking	Establish new partnership	Tap programs of other institutions	Joint projects implemented	January onwards	Manager	
		Maintain and strengthen existing partnerships				
To Upgrade Technology		Installation of new program	3 offices	on-going	Manager	
		Purchase the following:				
		Additional camera (CCTV)				
		Additional air-conditioner				
		Purchase of metal detector	3 units			
		Purchase of document scanner	3 units			
		Queuing machine	1 (main office)			
		Computer printer	2 (satellite offices)			
Biometric machine	3 units					
van	1 unit					



2019 BUDGET

	SAN JOSE	MIAG-AO	OTON	TOTAL
REVENUES				
INTEREST FROM LOANS	46,376,000.00	21,574,300.00	10,768,000.00	78,718,300.00
SERVICE FEE	7,000,000.00	2,625,000.00	1,750,000.00	11,375,000.00
FINES	2,500,000.00	1,020,000.00	447,000.00	3,967,000.00
MEMBERSHIP FEE	40,000.00	40,000.00	70,000.00	150,000.00
INCOME FROM INVESTMENTS	900,000.00	350,000.00	10,000.00	1,260,000.00
MISCELLANEOUS INCOME	700,000.00	700,000.00	550,000.00	1,950,000.00
GROSS REVENUES	57,516,000.00	26,309,300.00	13,595,000.00	97,420,300.00
LESS: OPERATING EXPENSES				
FINANCING COST				
INTEREST EXPENSE ON DEPOSIT	8,265,000.00	1,080,000.00	720,000.00	10,065,000.00
TOTAL FINANCING COST	8,265,000.00	1,080,000.00	720,000.00	10,065,000.00
PERSONNEL AND ADMINISTRATIVE COSTS				
PERSONNEL COST				
Employees Benefit (see Note#1)	3,721,500.00	1,420,000.00	1,269,000.00	6,410,500.00
Representation	36,000.00	36,000.00	36,000.00	108,000.00
Retirement expense	620,000.00	150,000.00	30,000.00	800,000.00
Salaries and Wages (see Note#1)	8,035,400.00	2,546,200.00	2,366,300.00	12,947,900.00
SSS, PAG-IBIG, PHILHEALTH	564,100.00	205,500.00	189,200.00	958,800.00
TOTAL PERSONNEL COST	12,977,000.00	4,357,700.00	3,890,500.00	21,225,200.00
ADMINISTRATIVE COSTS:				
Affiliation Fees	1,000.00	-	-	1,000.00
Collection Expense (see Note#2)	2,195,000.00	630,000.00	445,000.00	3,270,000.00
Communication Expense	160,000.00	75,000.00	50,000.00	285,000.00
Depreciation	550,000.00	250,000.00	200,000.00	1,000,000.00
Gas, Oil and Lubricants	150,000.00	115,000.00	100,000.00	365,000.00
General Assembly Expense Other Coop activities (see Note#3)	880,000.00	500,000.00	180,000.00	1,560,000.00
General support services (see Note#4)	765,000.00	510,000.00	510,000.00	1,785,000.00
Insurance	140,000.00	80,000.00	80,000.00	300,000.00
Litigation Expense (see Note#5)	75,000.00	120,000.00	50,000.00	245,000.00
Meetings & conferences (see Note#6)	2,138,900.00	672,900.00	617,900.00	3,429,700.00
Members Benefit Expense	3,200,000.00	570,000.00	265,000.00	4,035,000.00
Miscellaneous Expense	60,000.00	15,000.00	10,000.00	85,000.00
Office Supplies Expense	300,000.00	100,000.00	100,000.00	500,000.00
Officers' Honorarium and allowances (see Note#7)	1,461,000.00	330,000.00	330,000.00	2,121,000.00
Periodicals & Subscription (see Note#8)	81,000.00	67,000.00	52,000.00	200,000.00
Power & Water	380,000.00	140,000.00	100,000.00	620,000.00
Professional fees (see Note#9)	150,000.00	60,000.00	50,000.00	260,000.00
Promotional Expenses	40,000.00	40,000.00	40,000.00	120,000.00
Provision for Probable Loan Losses (see Note#10)	2,500,000.00	2,800,000.00	1,500,000.00	6,800,000.00
Rentals	-	312,000.00	264,000.00	576,000.00
Repairs & Maintenance (see Note #11)	150,000.00	100,000.00	150,000.00	400,000.00
Social Services & Community Involvement (see Note#12)	188,000.00	98,000.00	90,000.00	376,000.00
Taxes & Licences	287,000.00	76,600.00	71,400.00	435,000.00
Trainings & Seminars (see Note#13)	350,000.00	180,000.00	160,000.00	690,000.00
Travel & Transportation (see note #1)	70,000.00	40,000.00	40,000.00	150,000.00
TOTAL ADMINISTRATIVE COSTS	16,271,900.00	7,881,500.00	5,455,300.00	29,608,700.00
TOTAL OPERATING EXPENSES	37,513,900.00	13,319,200.00	10,065,800.00	60,898,900.00
PROJECTED NET SURPLUS	20,002,100.00	12,990,100.00	3,529,200.00	36,521,400.00
CAPITAL EXPENDITURES:				
Building Improvement (see Note#14)	1,600,000.00	300,000.00	-	1,900,000.00
Office Equipment				
Computers & accessories (see Note#18)	150,000.00	100,000.00	100,000.00	350,000.00
Printers	100,000.00	100,000.00	100,000.00	300,000.00
CCTV	100,000.00	50,000.00	20,000.00	170,000.00
Aircon	100,000.00	-	-	100,000.00
Computerization (see Note#15)	1,500,000.00	350,000.00	350,000.00	2,200,000.00
Service Vehicle (see Note#16)	1,500,000.00	200,000.00	1,200,000.00	2,900,000.00
Furniture & Fixtures (see Note#17)	400,000.00	100,000.00	100,000.00	600,000.00
Transportation Equipment (Motorcycles)	150,000.00	75,000.00	75,000.00	300,000.00
	5,600,000.00	1,275,000.00	1,945,000.00	8,820,000.00

SJMPC
Managers



BOARD OF
Directors



MANAGEMENT
Staff



ACCOUNTING
Section



LOAN
Section



ADMINISTRATIVE
Section



CASH
Section



MIAGAO
Satellite

OTON
Satellite

Guinness

AUDIT COMMITTEE ASSISTANT *Oton*



AUDIT COMMITTEE ASSISTANT *Miagao*



AUDIT COMMITTEE *Main*

CREDIT COMMITTEE ASSISTANT *Miagao*



CREDIT COMMITTEE ASSISTANT *Oton*



CREDIT COMMITTEE



EDUCATION COMMITTEE *Core Group*



ELECTION COMMITTEE



MEDIATION & CONCILIATION COMMITTEE

SOCIAL SERVICES & DEVELOPMENT COMMITTEE

Magao



ETHICS COMMITTEE

SOCIAL SERVICES & DEVELOPMENT COMMITTEE

Oton

SOCIAL SERVICES & DEVELOPMENT COMMITTEE

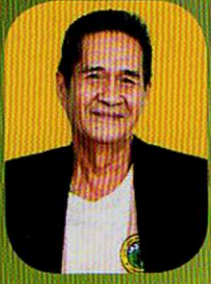
Main



PERSONNEL OVERSIGHT COMMITTEE



GENDER & DEVELOPMENT COMMITTEE



BIDS & AWARDS COMMITTEE



EDUCATION COMMITTEE & AREA COORDINATORS



MANAGEMENT STAFF , OFFICERS AND AREA COORDINATORS

MANAGEMENT STAFF

Rodelyn I. Vera Cruz-Berto General Manager

SAN JOSE – MAIN OFFICE

Administrative Section

Ma. Rafoncel D. Tumaob

Membership
Recruitment/
Human Resource
Development Officer

Josephine M. Tandug

Phoebe M. Tamon

Mervin A. Jonela

Clerk
Clerk
Maintenance Clerk/Driver

Cash Section:

Eryne Mae T. Miquela

Daryl B. Betita

Generoso S. Umat, Jr.

Lambert S. Labiao

Glenn D. Misajon

Charlo C. Casidsid

Jrnel L. Vido

Monico S. Gordon

Cashier
Teller
Teller
Account Officer
Account Officer
Account Officer
Account Officer
Account Officer

Loan Section:

Maria Fe V. Bertiz

Leonelle C. Bercero

Jasmin Joy N. Magbanua

Josephine T. Mirasol

Kathline Zyra M. Sanducal

Cristine Joy Q. Piano

Loan Officer
Credit/Background
Investigator
Clerk
Clerk
Clerk
Clerk

Accounting Section:

Jannah L. Forasteros

Geraldine R. Cataldavan

Ivy Mee G. Inocencio

Accountant
Bookkeeper
Bookkeeper

MIAGAO SATELLITE OFFICE

Raymund V. Huelar

Rhea Ann Mariel S. Condesa

Ramah H. Egida

Karen Kaye G. Juanillo

Jermie M. Garcesa

Julius E. Calanog

John Maxel M. Arteza

Rommel Juline N. Arevalo

Branch Manager
Bookkeeper
Teller
Clerk
Account Officer
Account Officer
Account Officer
Maintenance Clerk/Driver

OTON SATELLITE OFFICE

Rosanna G. Jabile

Greta P. Serandon

Nelsa Mae A. Ramales

Michael Glenn L. Militante

Rex M. De Castro

Branch Manager

Teller

Clerk

Account Officer

Account Officer

BOARD OF DIRECTORS

Marilou R. Llavan

Eliseo C. Canalin

Merlinda E. Alvior

Sampaguita A. Bungabong

Corazon B. Mondragon

Fe M. Osorio

Daniel N. Vescatcho, Jr.

BOD Chairperson

BOD Vice-Chairperson

BOD Member

BOD Member

BOD Member

BOD Member

BOD Member

Ofelia B. Miciano

Emelda F. Elizalde

BOD Secretary

Treasurer

AUDIT COMMITTEE

Reynaldo E. Sarmiento

Angeline L. Granada

Mary Margaret Leora L. Balasa

Chairperson

Secretary

Member

Satellite Offices:

Jon Mark C. Muyong

Maryvic Cañete

Nonalyn T. Gayo

Assistant

Assistant

Assistant

CREDIT COMMITTEE

Yolanda G. Panlibuton

Juan L. Cabales, Jr.

Elena B. Pechayco

Chairperson

Secretary

Member

Satellite Offices:

Clarita G. Candelon

Virgilio B. Dalipe

Antonio C. Salao

Veronica P. Mondia

Assistant

Assistant

Assistant

Assistant

EDUCATION COMMITTEE

Eliseo C. Canalin

Christine Marie G. Tamon

Ma. Rafoncel D. Tumaob

Alfredo R. Ysulat

Maria Dipus

Chairperson

Vice-Chairperson

Secretary

Member

Member



Annual Report 2018

SAN JOSE MULTI-PURPOSE COOPERATIVE

ELECTION COMMITTEE

Stephen Louie R. Checa	Chairperson
Perla A. Saldajeno	Secretary
Delia C. Montero	Member

ETHICS COMMITTEE

Noli G. Valenzuela	Chairperson
Van Ian P. Juada	Secretary
Leilani C. Nolasco	Member

MEDIATION AND CONCILIATION COMMITTEE

Diovanee Silverio A. Amedo III	Chairperson
Edgar A. Navallasca	Secretary
Cecilia C. Nabor	Member

SOCIAL SERVICES AND DEVELOPMENT COMMITTEE

Fe M. Osorio	Chairperson
Corazon B. Mondragon	Secretary
Eriberto P. Vargas	Member

Satellite Offices:

Hangie Piedad	Member
Bobby Calumpita	Member

PERSONNEL OVERSIGHT COMMITTEE

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

GENDER AND DEVELOPMENT COMMITTEE

Marilou R. Llavan	Chairperson
Ofelia B. Miciano	Secretary
Rodelyn I. Vera Cruz-Berto	GAD Focal Person
Daniel N. Vescatcho, Jr.	Member
Alberto G. Amedo	Member

BIDS AND AWARDS COMMITTEE

Sampaguita A. Bungabong	Chairperson
Roland U. Tamon	Secretary
Rodelyn I. Vera Cruz-Berto	Member
Glenn D. Misajon	Member
Pepito S. Canalin	Member
Emelda F. Elizalde	Member

AREA COORDINATORS (AC)

San Jose Main Office:

Beth M. Gernade
 Jayne Dolendo
 Lucia T. Puyong
 Vihildes V. Amar
 Mary Antonette M. Bungabong
 Gilda Nabor
 Cynthia R. Fernandez
 Marilyn G. Ababao
 Theresa T. Naig
 Rebecca R. Javier
 Villa E. Torente
 Alena N. Paran
 Diowana P. Alonsagay
 Joel B. Pacheco

Josephine A. Merano
 Lydia Naig
 Linda I. Gentova
 Edith Q. Amaran

Miagao Satellite Office:

Ma. Joecy S. Abelarde
 Eustaquia G. Ceñiza
 Jocelyn F. Hubayan
 Analiza Lagmay
 Bechie P. Molo

Oton Satellite Office:

Marie T. Bernardo
 Mila D. Boron
 Girlie T. Jalbuna
 Ma. Arlene J. Olivar

Brgy. 1
 Brgy. 2, Madrangca
 Brgy. 3
 Brgy. 4AB
 Brgy. 4C
 Brgy. 5
 Brgy. 6 & 7
 Brgy. 8A
 Brgy. 8B
 Malaiba
 San Angel
 Maybato North and Sur
 Cansadan-Tubudan
 Guinbanga-an, Bugarot,
 Bariri
 Inabasan
 Atabay, Badiang, Supa
 Dalipe, San Fernando
 Mojon, Magcalon,
 San, Pedro, Pantao,
 Igbonglo

Sta. Rita to Manhara
 Guimbal and Tigbauan
 Tiolas to Anini-y
 Miagao West
 Miagao East

Batuan to Turog-turog
 Alegre to Tuburan
 Tigbauan
 Abilay to Tagbac

Brigada Eskwela



SB BENJAMIN H. DAGOHY MEMORIAL SCHOOL
Supa, San Jose, Antique
May 30, 2018



BAGUMBAYAN ELEMENTARY SCHOOL
Bagumbayan, San Jose, Antique
May 30, 2018



LAWIGAN NATIONAL HIGH SCHOOL
Lawigan, San Joaquin, Iloilo
May 31, 2018



BACOLOD ELEMENTARY SCHOOL
Bacolod, Miagao, Iloilo
June 1, 2018



BONGBONGAN 1 & 2 ELEMENTARY SCHOOL
Bongbongan, Hamtic, Antique
June 6, 2018



Social Services Program / Activities



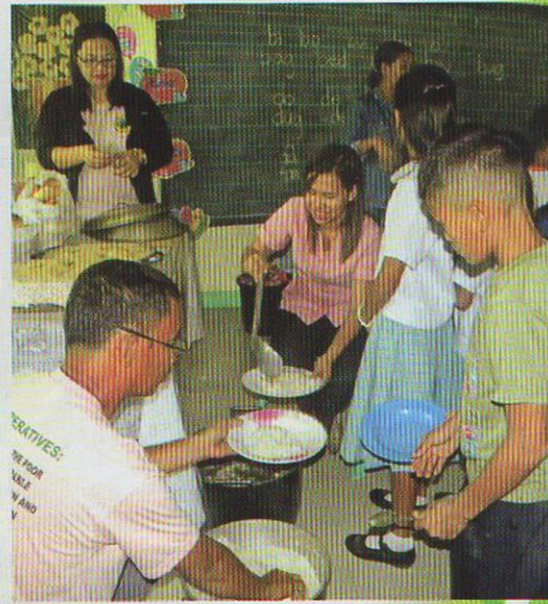
Supplemental Feeding
MIRANDA ELEMENTARY SCHOOL
Miranda, Miag-ao, Iloilo
July 30, 2018



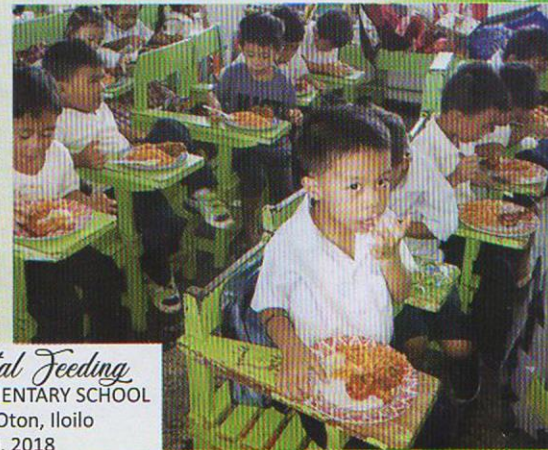
BULIG ESKWELA SCHOLAR (BES) AND PARENT/GUARDIAN FORMATION
Tuburan sang Kabuhi
July 31, 2018



Supplemental Feeding
BONGBONGAN 1 & 2 ELEMENTARY SCHOOL
Bongbongan, Hamtic, Antique
September 5, 2018



Supplemental Feeding
SAMBALUDAN ELEMENTARY SCHOOL
Sambaludan, Oton, Iloilo
August 9, 2018

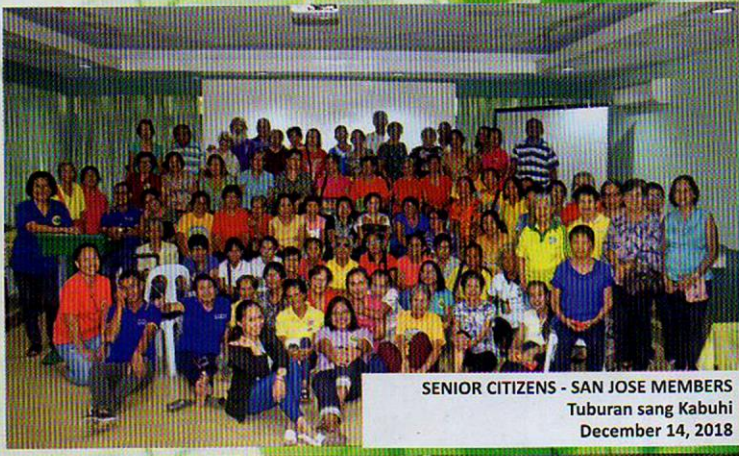




MEN'S HEALTH AWARENESS DAY
 Diosdado Macapagal Trade & Promotion Center
 September 26, 2018



MASS WEDDING
 St. Joseph Cathedral
 December 1, 2018

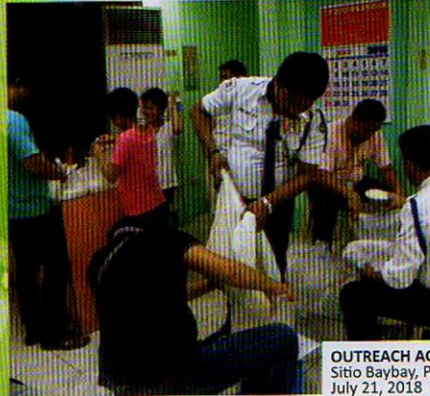


SENIOR CITIZENS - SAN JOSE MEMBERS
 Tuburan sang Kabuhi
 December 14, 2018



SENIOR CITIZENS - SATELLITE MEMBERS
 Justice Ramon Britanico Hall, Miag-ao Iloilo
 December 5, 2018





OUTREACH ACTIVITY
Sitio Baybay, Pob. Belison
July 21, 2018



OWNERSHIP MEETING
Justice Ramon Britanico Hall, Miag-ao
October 21, 2018



SALAKAYAN FESTIVAL
Sitio Baybay, Pob. Belison
July 21, 2018



OWNERSHIP MEETING
Oton Central Elementary School
October 13, 2018



OWNERSHIP MEETING
SJMPC Summit Hall
February-March 2018



54th General Assembly
SAC DE WIT HALL
MARCH 24, 2018



Animator's Day- clean-up drive
Brgy. 1, San Jose, Antique
November 30, 2018



Share Capital Raffle Grand Winner
Rogelia Santillan



Provincial Cooperative Month-Antique
Liberman Sports Complex, Pandan, Antique
October 20, 2018



Provincial Cooperative Month-Iloilo
Bingawan, Iloilo
October 25, 2018



SJMPC Lakbay Aral, Team Building & Christmas Party
San Antonio Resort, Lawis Baybay, Roxas City.
December 7-9, 2018





3rd National Summit on GAD
Waterfront Hotel, Lahug, Cebu City
April 3-5, 2018



4th Officers Summit
Tagum City
November 9-11, 2018



14th National Cooperative Summit
Lanang, davao
October 3-5, 2018



7th Western Visayas Cooperative Summit
Iloilo Grand Hotel, Iznart St., Iloilo City
May 23-24, 2018



MOST OUTSTANDING PRIMARY COOPERATIVE
Large Category -Millionaire
2018 Gawad Parangal: Regional Level



Bugal kang Antique Awards for Entrepreneurship
2018 Bugal kang Antique
Eagle's Hotel
December 28, 2018



Nominee for Villar SIPAG Awards
Validation of Entry
November 22, 2018





SAN JOSE MULTI-PURPOSE COOPERATIVE

Its back!

SJMPC SHARE CAPITAL RAFFLE PROMO

Share Mo, Panalo Mo!



Mechanics:

1. For every single deposit on Share Capital worth P200, excluding rebates, member can get one (1) raffle coupon.
2. Member must present the Official Receipt (OR) to the Admin Section to get raffle coupon/s.
3. Raffle coupon/s must be completely filled out with name, address, contact number and signature affixed. Member must then drop it at the drop-boxes.

4. Prizes consists of the following:

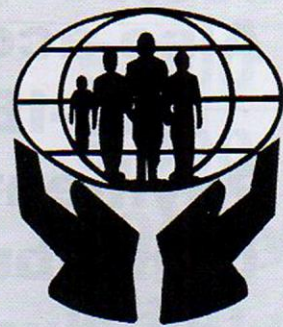
OFFICE	CONSOLATION PRIZE	GRAND PRIZE
SAN JOSE	30 WINNERS worth of P1,000 grocery items	1 unit LED Flat Screen TV
MIAGAO	10 WINNERS worth of P1,000 grocery items	1 unit LED Flat Screen TV
OTON	10 WINNERS worth of P1,000 grocery items	1 unit LED Flat Screen TV

5. SJMPC will notify the winners via text message or call.
6. Winners must claim the prize within 30 days upon the date notified. Prize not claimed within 30 days from the date notified will be forfeited in favor of SJMPC with approval of the Board of Directors. Winners will claim their prize at SJMPC office, Trade Town, Dalipe, San Jose, Antique. Satellite winners can claim their prize in the designated satellite office.
7. Promo period is from January 2018 to December 2019. GRAND DRAW: DECEMBER 2019.

Partners



MEDICUS
Medical Center



**ANTIQUÉ
COMMERCIAL**



MEDICPRO
DIAGNOSTIC CENTER

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

GAD-IAC
Gender and Development Inter-agency Committee



AHDP
Antique Human Development Program, Inc.

RURAL NET SERVICES AND INSURANCE PRODUCTS

RURAL NET

**Also accept:
PAG-IBIG
Payments on
Contribution
(individual) and
Housing Loan**

SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)
Trade Town, Dalipe, San Jose, Antique

NOW ACCEPT:

● **BILLS PAYMENT**

ANTECO Bills
Smart Bills
Globelines

PLDT
Signal TV
Sky Cable

● **SSS**

Contributions and Loans

● **E-LOAD SERVICES**

Globe
Smart
TM

Talk n Text
Sun Cellular
ABS CBN

SAN JOSE PROTEKTODO PLAN

BENEFITS	AMOUNT
Fire Cash Assistance	2,500
Accident Death and Dismemberment	10,000
Death Due to Motorcycle Accident	5,000
Unprovoked Murder and Assault	5,000
Burial Assistance (due to accident)	2,500
Accident Medical Assistance (one-time use)	2,000
ANNUAL PREMIUM	P150

SAN JOSE GEN ER CARE

BENEFITS	LIMIT
Accident Death and Disability	50,000
Emergency Room Cover (Out Patient)	5,000
Accidental Medical Reimbursement	5,000
Daily Hospital Income Max 31 Days per year	200/Day
1-year Premium Ages: 18-64	P500
1-year Premium Ages: 65-69	P800

SAN JOSE FAMILY SHIELD

BENEFITS	PRINCIPAL	FAMILY MEMBER
Accident Death and Disablement	10,000	5,000
Unprovoked Murder and Assault	5,000	2,500
Burial Benefit	2,500	1,250
Fire Assistance	2,500	1,250
Dengue/Leptospirosis/Chikungunya	5,000	2,500
Annual Premium Family/Individual Cover	P400/ P200	-

NEW GAAN POLICY

I. DECLARATION OF POLICY

This policy provides guidelines governing benefits of the bereaved family of the qualified deceased member of San Jose Multi-Purpose Cooperative (SJ MPC)

II. WHO ARE ENTITLED TO JOIN?

All Members regardless of age and length of members in the cooperative are qualifies to join the GAAN Program of SJ MPC.

III. HOW TO JOIN?

Old members and new members from January to March are required to maintain a minimum savings deposit of Seven Hundred Fifty (Php750.00) wherein at the end of the first quarter a contribution of Php250.00 will be transferred to Members Benefit Fund and will serve as their contribution for the year.

However, new members after March will directly pay their GAAN contribution to Members' Benefit Fund base on the following:

New Member in the month of:	Required Amount of Contribution
APRIL	202.50
MAY	180.00
JUNE	157.50
JULY	135.00
AUGUST	112.50
SEPTEMBER	90.00
OCTOBER	67.50
NOVEMBER	45.00
DECEMBER	22.50

IV. AMOUNT OF BENEFIT

Members who enrolled in GAAN Program will receive the following benefits:

Length of Membership to the Program	Maximum GAAN Benefit	Maximum Mortuary Assistance	Funeral Assistance	TOTAL BENEFITS
6 months below	3,000.00	5,000.00	5,000.00	13,000.00
6 months – 1 year	10,000.00	5,000.00	5,000.00	20,000.00
1 year & 1 day – 2 years	15,000.00	5,000.00	5,000.00	25,000.00
2 years & 1 day – 3 years	20,000.00	5,000.00	5,000.00	30,000.00
3 years & 1 day – 5 years	25,000.00	5,000.00	5,000.00	35,000.00
Above 5 years & 1 day	30,000.00	10,000.00	10,000.00	50,000.00

Note:

Mortuary Assistance shall be based on the number of deposit transaction of members for the past 12 months.

Funeral Assistance shall be availed only if the funeral service is covered by FONUS and it will be directly paid to the Federation.

V. REQUIREMENTS TO CLAIM THE BENEFITS

Beneficiary of the deceased member shall submit the following to claim the benefits, to wit:

- Duly Accomplished SJMPC GAAN Claim Form
- Original or Certified Machine Copy of the Death Certificate of the Member
- Duly Accomplished CISP's Claimants Statement and Attending Physician Statement (if the deceased member has existing loan)

VI. RELEASE OF BENEFITS

Benefits will be released directly to the beneficiary after 1 day of submitting the complete documentary requirements

VII. FORFEITURE OF BENEFITS

Beneficiary is given 12 months from the time of death of the member to claim the benefits, otherwise it will be forfeited.

Approved during the Board of Director's Meeting held last September 15, 2018 at SJMPC Summit Hall.

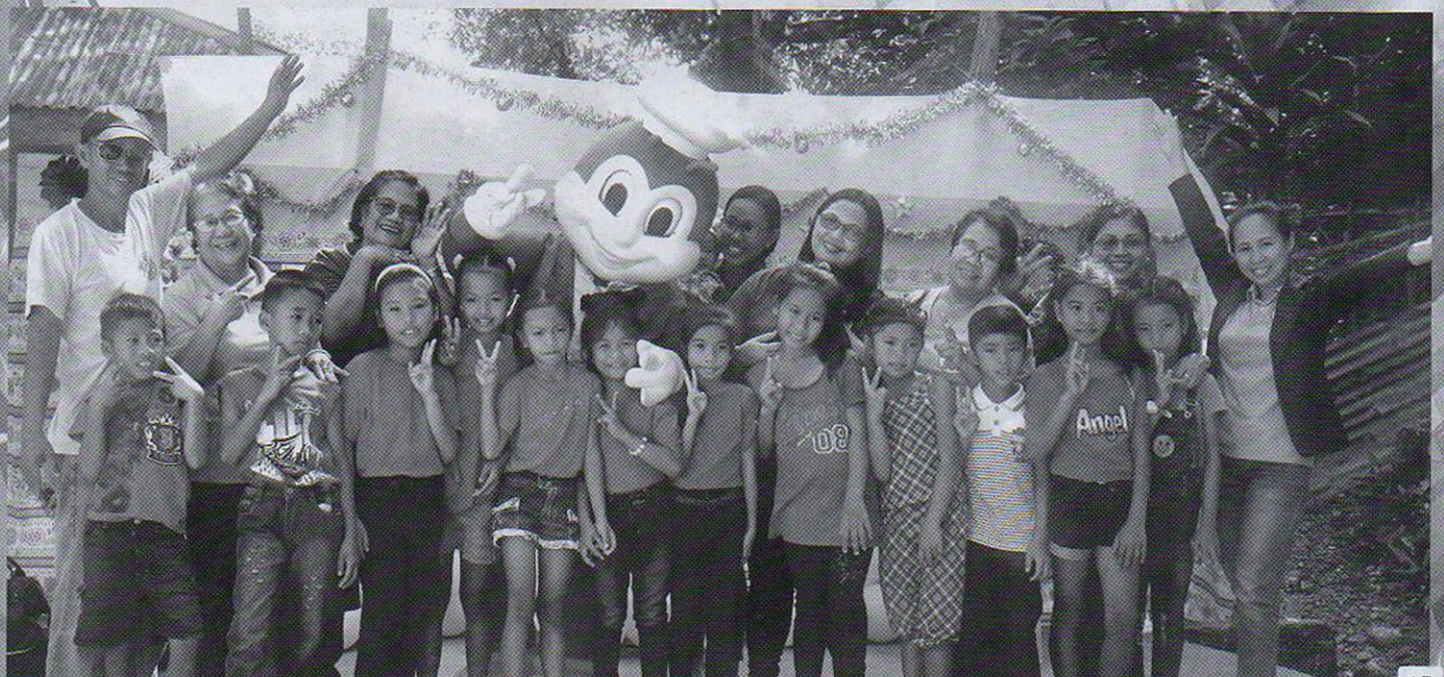
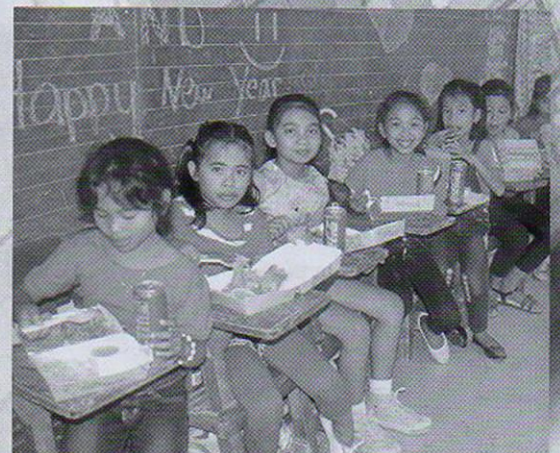
SJMPC *candidate*

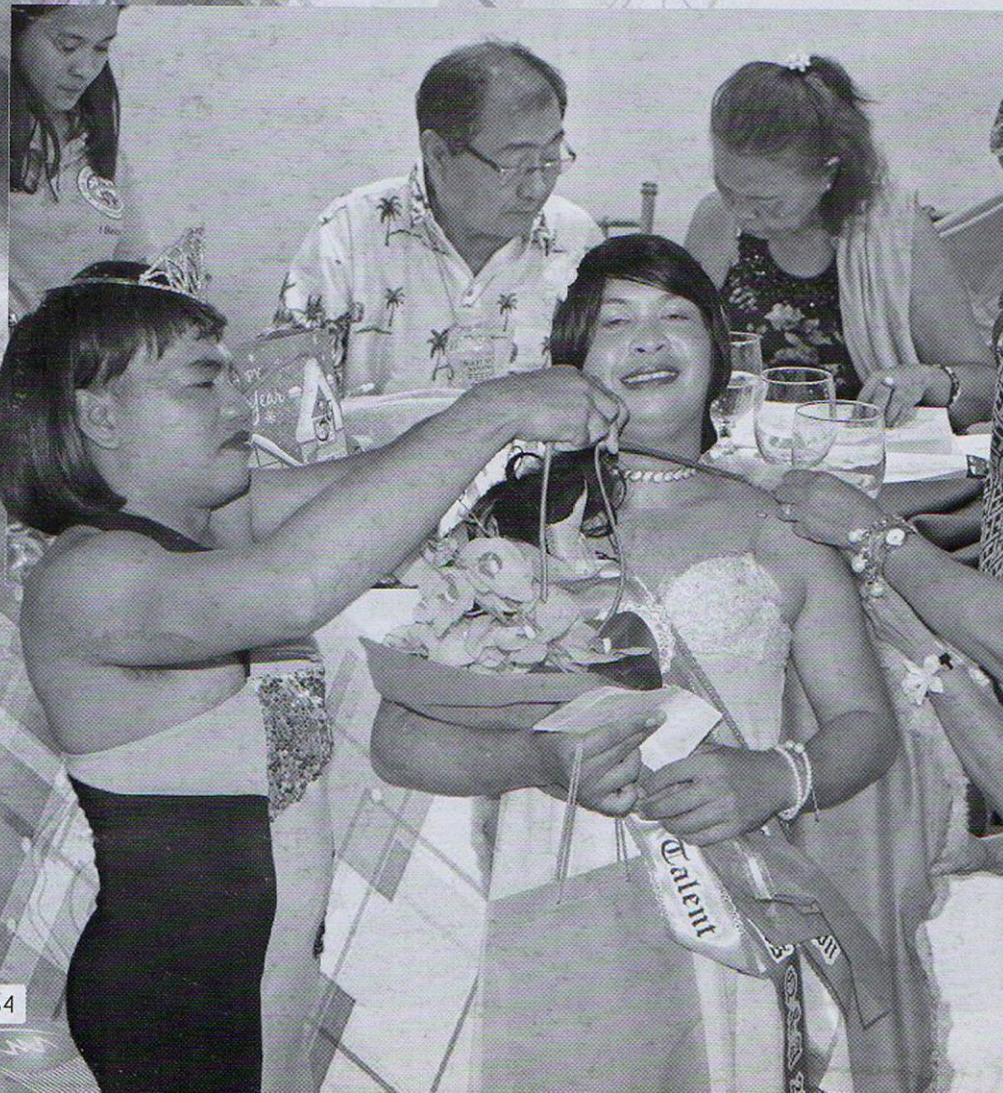


pictures











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

SJMPC MANAGERS YEAR 1964-2018



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

The Cooperative 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.*

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!