

**SAN JOSE MULTI-PURPOSE COOPERATIVE**

*Nobody is Left Behind*

**53<sup>rd</sup>**

*Annual General Assembly*

De Wit Hall  
St. Anthony's College  
March 25, 2017  
1:00 p.m.

*Iririmaw sa Pagpangabuhí;  
Tingub sa Pag-ugwad*

# SJMPC Board of Directors Chairpersons

## Year 1964 - 2016



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



MARILOU R. LLAVAN  
2010-2014



ESTRELIA S. ANDRES  
2007-2009



ELISEO C. CANALIN  
2005



PELAGIO AUSAN  
2003



RAMON DOUGLAS ABIERA  
1999



CESAER SALVO  
1993



ARISTON MIÑES  
1992



ENGR. GOLDELINO CHAN  
1991



CECILIO ABETO  
1981-1990



JOVITO ENCARNACION  
1974-1980, 1982-1984



TEOPISTO G. DUAY  
1970

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## VISION

SJMPC as 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.

## MISSIONS & GOALS: **sjmpc@2020**

## CORE VALUES: “I BELONG”

I  
ntegrity  
B  
elongingness  
E  
fficiency  
L  
oyalty  
O  
penness  
N  
obleness  
G  
enerosity

### *As Financial Intermediary Institution*

1. Total Asset of P0.70B
2. Total Share Capital of P250M
3. Total Deposit Liabilities of P315M
4. Loan Portfolio of P533M
5. Net Institutional Capital of 10%
6. Portfolio at Risk (PAR) of 5%
7. Total Members of 22k

### *As Peoples Movement*

1. Sustain 90% of members
2. 90% of members participated in coop's affairs

### *As Social Development Institution*

1. 80% of members participated in GAAN Program
2. Maintain 25 secondary scholars and 2 tertiary scholars
3. Generate 200K LGU Funds for livelihood projects to members
4. Conduct community development programs to various barangays including Oton and Miagao, Iloilo
5. Recruit 2000 additional youth savers
6. Conduct health and wellness program to senior citizens
7. Provide medical assistance to members
8. Integrate GAD Programs in every ownership meetings

### *As Model Organization*

1. Update Membership Information System (MIS)
2. Upgrade the cooperative's technology
3. Strengthen partnership and linkages
4. Meet the Cooperative Development Authority's (CDA) Performance Standards
5. Professionalize human resources

Ang akon mainit nga pagmanamyaw sa mga opisyales kag miyembro kang San Jose Multi-Purpose Cooperative sa inyo pagselebrar ka ika kalim-an kag tatlo nga tuigan kag pangkibilugan nga pagtiriripon!

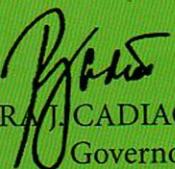
Sa sulod kang ka kalim-an kag tatlo (53) ka tuig nga dedikasyon sa pagserbisyp, bahol gid ang nabulig kang San Jose Multi-Purpose Cooperative para sa pag-ugwad kag ekonomiya kag pangabuhikan inyo mga miyembro, kag sa munisipalidad kang San Jose de Buenavista.

Ang inyo tema para sa kadya nga tuig: "SJMPC: Iririmaw sa pagpangabuhikan; tiriringub sa pag-ugwad.", nagapakita kag inyo mabaskug nga kooperasyon, pagsarig sa isara ka sara, kag pagpaninghuwa para sa mainuswagon nga buwas-damlag.

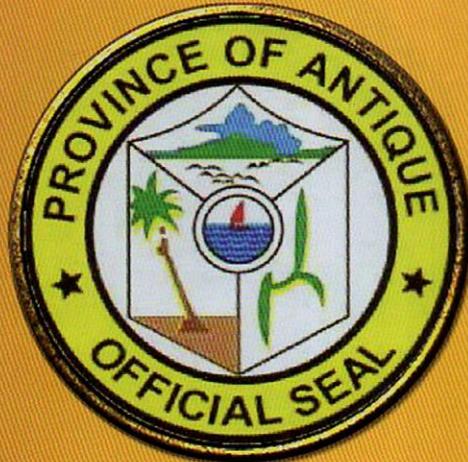
Nakaagum ang inyong mga miyembro kag importansa nga anda ginakinahanglan sa andang pagpangabuhikan. Ang padayun nga pagsuporta kag mga miyembro, nagapakita kag inyong paghugpong bilang sangka kooperatiba.

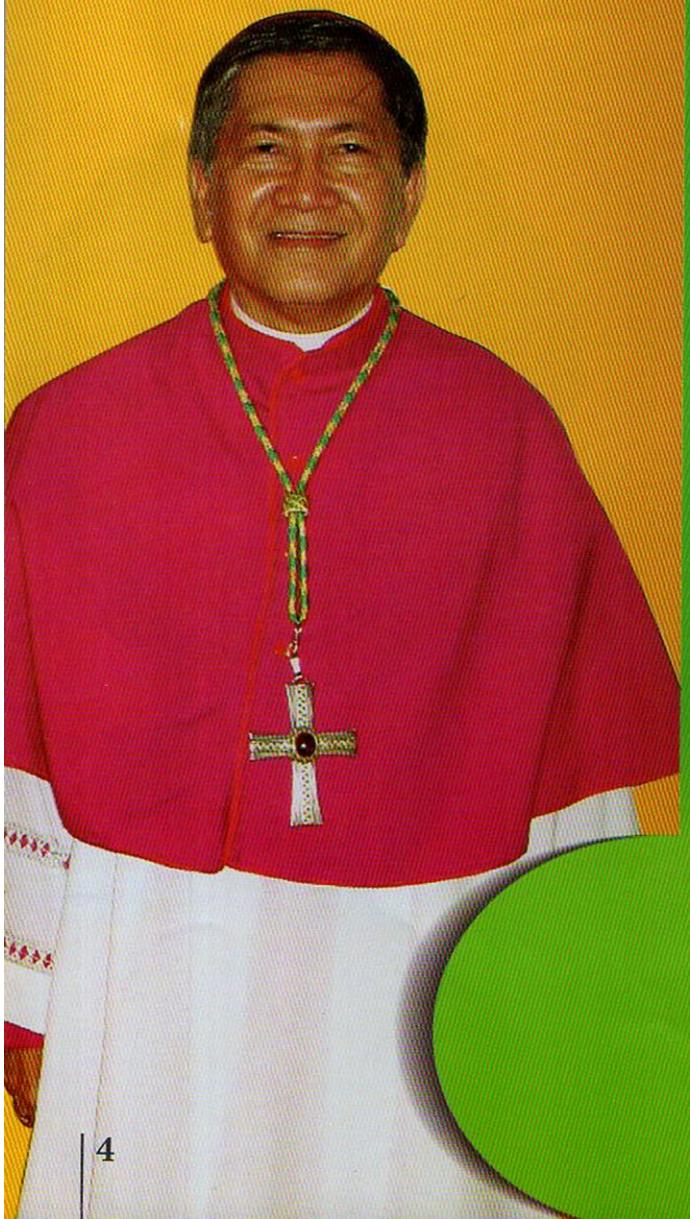
Sa liwat, ang akon pagpanamyaw, kag kabay pa nga ang Ginuo magabugay kag grasya sa mayad ninyo nga tinutuyo.

Mabuhay ang San Jose Multi-purpose Cooperative sa pagselebrar kag inyo 53rd Annual General Assembly!



RHODORA J. CADIAO  
Governor



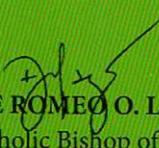


Sang ka importante nga mangin bahin kang kabuhi ka tagsa ka antiqueno amo ang pagirimaway kag pagtiriringub. Nagapanawag sa pagirimaway kag pagtiriringub halin sa panimalay, sa katiingban, sa nanarisari nga mga hirikoton.

Dumduman ninyo ,kon ano ang pagligaw kang balay? Kon wara ti pagirimaw kag pagtiringbanay indi liwan mapasad ang balay. Amo man sa pag-ugwad kinahanglanon natun ang pagirimaway kag pagtiringbanay.

Salamat sa tanan nga mangin bahin kang SJMPC sa sulud kang 53 ka tuig kang pagtiriripon. kabay nga mangin madinalag-un ang inyong pagsaolog kagya nga pagtitimaw sa pagpangabuhi kag pagtiringub sa pag-ugwad.

Ang inyong kaimaw sa pagpanawun,

  
+ JOSE ROME~~O~~ O. LAZO, D.D.  
Roman Catholic Bishop of San Jose de Antique

Sa mga ma-ukod nga miembro ka SJMPC:  
Ginakalipay ko gid ang pagtamyaw sa mga miembro, kag opisyales kang San Jose Multi-Purpose Cooperative, Inc. sa andang 53rd Annual General Assembly.

Ang San Jose MPC isara ka masarigan nga institusyon, nga nagabulig paugwad ka aton banwa, indi lamang sa parte ka pangabuhian kundi parte man sa pagpundar kang panghimana nga baratyagon kag pamensaron, lakin ron man ang pagpabaskog kang mayad nga relasyon kang mga pumuloyo. Ang mayad kang SJMPC, bilang sangka Cooperativa, nga ang manggad kang banwa ginausar para sa pag-ugwad kang banwa mismo kag wara dya gina "invest" sa iba nga lugar. Ang importante pa gid nga ang "local employment" ginatigayon kang Kooperatiba. Duro ang pamilya nga direkta mabuligan.

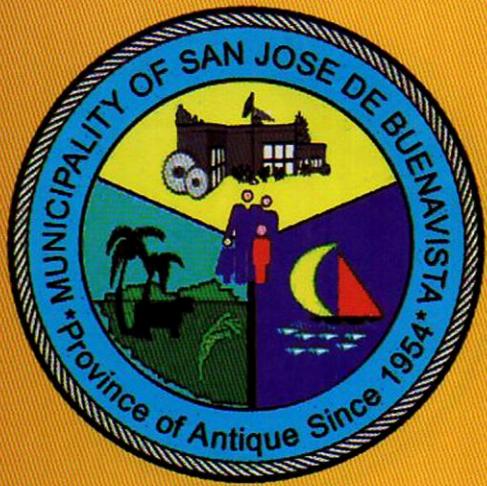
Pero, sa akon pagbana-bana, indi pa duro ang miembro ka SJMPC. Raad tinguhaan kang mga opisyales nga magkumpanya pa gid para malambot naton ang mayoriya kang San Josenhon. Bahol raad ang epekto kag aton Kooperatiba kon halos tanan miembro; tanan may tsansa, tingub kita nga mag-ugwad kag indi marayo ang agwat kang pangabuhii.

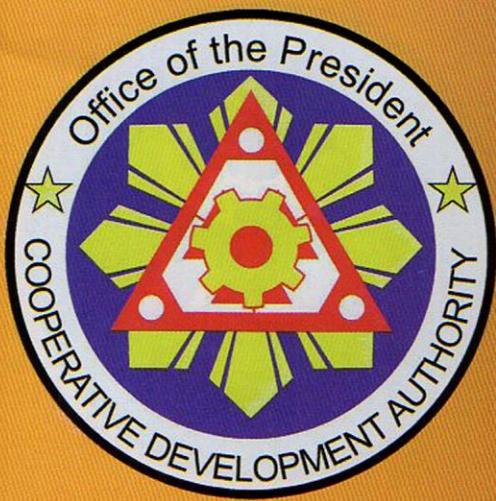
Ginapasari ko ang mga miembro kang SJMPC nga ang akon administrasyon handa sa pagsuportar kag pagbulig sa pag-ugwad kag aton Kooperatiba, hay isara dya ka makabulig sa progreso kag aton banwa, probinsya kag nasyon.

Kabay pa ang inyong 53rd Annual General Assembly mabinungahon, agud mapalapnag pa gid ang mayad nga guinahimo kang Kooperatiba.

Mabuhay ang SJMPC!

ENGR. ELMER C. UNTARAN  
Municipal Mayor  
San Jose de Buenavista





Ang pagsaulog sang tuigan nga pag-iririmaw, indi lang sa pagsunod sa nakasaad nga kasugo-an nga naka-ukit sa Artikulo 34 sang Akta Republika 9520, nga ginahingadlan man nga "The Philippine Cooperative Code of 2008, kundi isa gid ka maayad -ayad nga kahigayunan sa pagdihon sang buasdamlag ukon pag-usoy sang dalan pa-agto sa kadarag-an.

Bilang nagapanguna sa pagpalapnag sang idolohiya sang pagobra sing tiriringub, nasadyahan kag gapasalamat gid ako sa mga kooperatiba nga nagasaulog sang pagtiripon tuig-tuig.

Bangud kaja, ginapalambot ko gid ang akon nga mainit nga pagtahud kag pagdayaw sa mga tag-iya, opisyales kag mga imployado sa pagsa-ulog sang ika-singkuenta tres nga tuigan sang pagtiripon sa paarabuton nga Marso 25, 2017.

Gusto ko man ipa-abot ang pareho nga pagdayaw sa SJMPC sa padayon nga pagpatigayon sang ana nga mga responsibilidad sa pagbulig sa ana mga katapo nga mangin masulhay ang anda pangabuhi.

Ang tema nga "Iririmaw sa pagpangabuhi; tiriringob sa pag-ugwad" nagapatimaan sang paghugpong kag pagbuligay nga ginasiling sa pangkalibutan nga pilosopiya "tawo kabulig sang isigkapareho nga tawo". Ini amo gid ang tuod -tuod nga kooperatiba..... iririmaw sa kalipay, kasubo, sa pag-obra nga may katuyu-an, ang kadarag-an sang tanan.

Ang kooperatiba nga gin-tao sang Ginoo nga mangin taming kag makata-o sang masanag, masulhay kag madinalag-on nga kahimtangan..... ang kahimtangan nga mangin importante kag hanggod nga amot sa pagkakas sang gapos sang kaimulon..... ang kahimtangan nga makaatubang sang pangkalibutan nga pagpahangkat dulot sang kompitensya.

Gani, akon gid ginadamgo nga ang SJMPC mangin mapag-on pa gid sa pagsabat sang kinahanglanon sang mga tag-iya kag komunidad kag segurado gid ako nga magapadayon ang pagdabdab sang pagpalangga nga naka-ukit sa taguipusu-on kag pensar sang mga tag-iya sa kooperatiba, pa-agto sa malinong kag masulway nga pagpangabuhi sa masunod nga mga generasyon.

Rako gid nga salamat kag krojaj!!!

ATTY. ARNEL D. AGRASADA  
Regional Director

Pagpanginbulahan sa tanan nga mga Katapu, Lideres kag mga Manugdumara kang SJMPC!

Ang pag-iririmaw amo ang gina-umpisahan, ang paghugpong paagto sa progresibo nga pagpangabuhi kag ang pag-iririmaw nga pagdihon kang mga tikang amo ang kauswagan. (Henry Ford)

Ang San Jose Multi-Purpose Cooperative (SJMPC) kalim-an kag tatllo (53) katuig rori nga nangin ka-imaw naton sa pagpadihon kag mga katapu lang kooperatiba. Padayon sa pag-alagad sa mga miembro nga may sosyal nga responsibilidad kag ispirituhanon nga pagkabalaka. Ginatinguha ang pagpreserbar kag mga kinaligani nga nasandig sa pilosopiya, pamatasan kag prinsipyoy SJMPC.

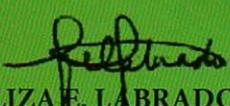
Panginbulahan sa mga lideres nga may kaaram, abilidad kag dedikasyon sa pagserbisyo. Ilakip man naton ang mga manugdumara nga komitido sa pag-alagad sa mga katapu, kay amo dya ang una nga sarandigan kag mayad kag mainuswagon nga SJMPC. Nakita naton nga SJMPC ka-imaw kag aton gobyerno nagabulig sa pagpatigayon kag mga programa ukon "livelihood project", agud nga magugwad ang pangabuhi-an kag matugru-an husto nga edukasyon ang mga kabataan.

Bilog nga puwersa nagapangapin nga aton maangkon ang aton mga damgo, turumanon kag mga katuyu-an. Aton napabatyag sa mga katapu nga rugyan ang San Jose Multi-Purpose Cooperative (SJMPC). Kita tanan nagakabalaka, naga-ulikid sa buas damlag kag aton mga kabataan.

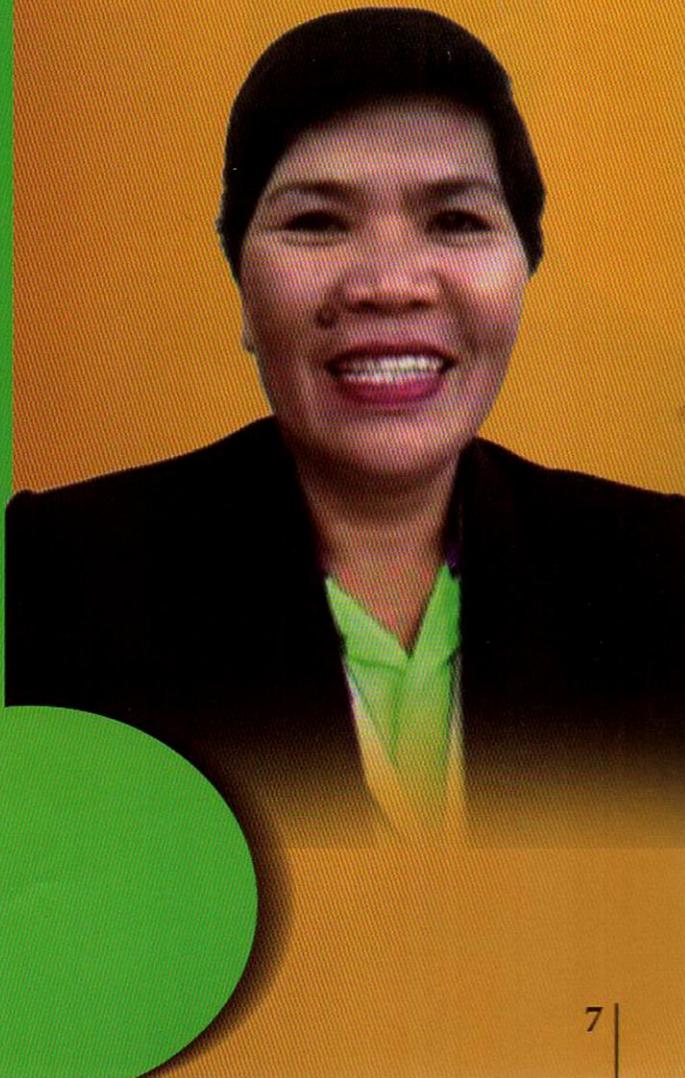
Sa tanan nga mga miembro aton pasanyugon ang mando nga legal kag Kooperatiba. Kita maga sandig sa prinsipyoy nga aton ginatuuhan, sa diin aton malampasan ang mga pangjangkat agud kita iririmaw nga magkabuhi nga ma-inuswagon.

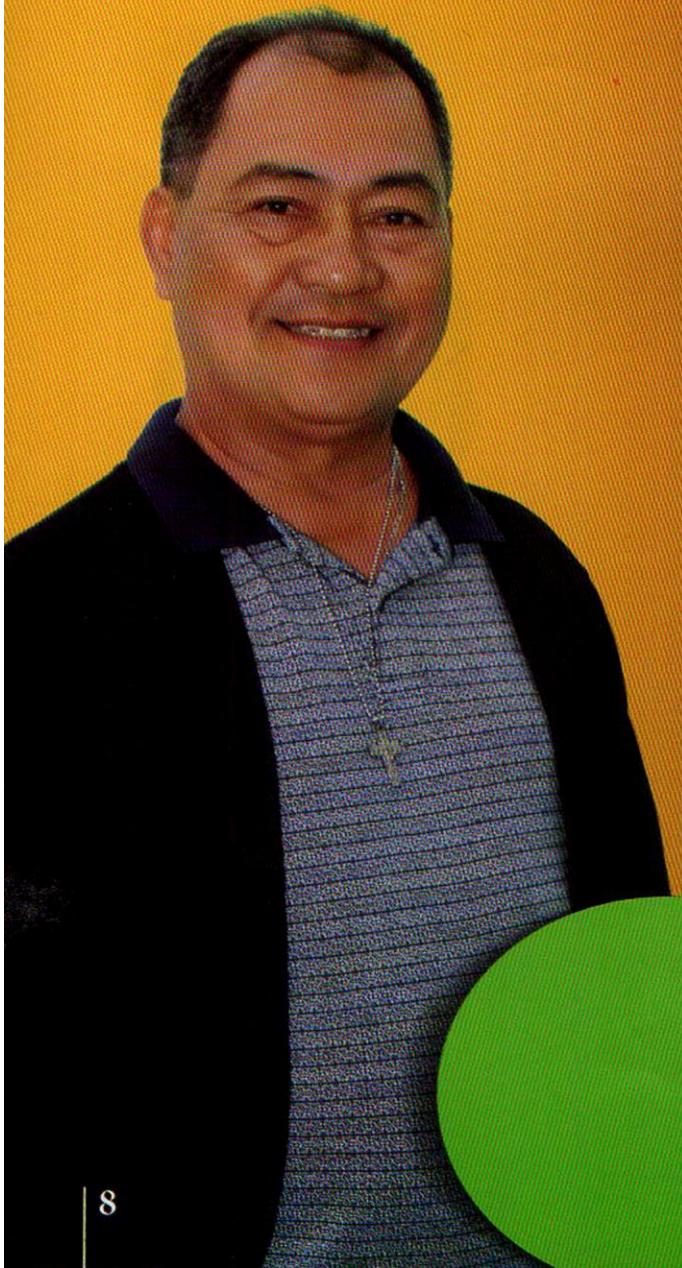
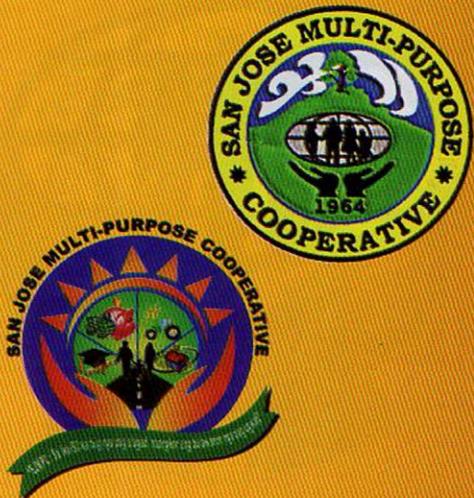
Padayon... padayon.. iririmaw kita sa pagpangabuhi.. tiriringob kita sa pag-ugwad.

Kruhaay San Jose Multi-Purpose Cooperative! I belong!



FELIZATE E. LABRADOR  
Manager  
Antique Federation of Cooperatives (AFCCU)





Nagapanginbulahan nga may kadayawan kag mapasalamaton gid ako sa aton kooperatiba – ang ginapabugal kag ginatib-on naton nga San Jose Multi-purpose Cooperative (SJMPC) nga sa ana pag pagpanakayon kag pagkabuhii sa aton tunga aton nga nabatyagan ang ana gahum kag ang mapinadayunon na nga pagsapupo, pag ulikid kag pagpalangga, mga adi nga naga likop sa aton matag adlaw nga pamatasan kag pagsinarayo kag mga adi nga napa hugpong kanaton sa pag lab-ot kang a ton mga handum sa kadarag-an.

Ang aton tema sa karon nga tuig sa aton paghiwat kang ika 55 ka tuig nga Assemblya Heneral nga amo ang "IRIRIMAW SA PAG PANGABUHI, TINGUB SA PAG UGWAD ("Nobody is left behind") nagapamaan lang kanaton tanan nga kita naga imaw sa panawagan kag aton mga kasimbahanan sa bug-os nga kalibutan nga magtiriringob bilang isara ka buhi kag tawhanon nga katilingban.

Sa mga nagriligad nga mga tinuig sa kabuhi kag aton Kooperatiba (SJMPC) raku ang aton na ari nga kadarag-an bangod kita tanan naga pati sa isara ka panan-awan nga ang karig-on kag aton tampad nga pagpanarabaho kag iririmaw nga pag paambit kag kinaaram, kinaadman kag kristohanon nga pamatasan (fuerza kag adi spiritual nga ginpasad kag Mill Hill) ginakilala ko nga amo ang sadsaran kag aton tingob nga PAG UGWAD sa karon.

Mga konkretong basehan sa aton nga pag ugwad mahulas isipon kag kilalahon. Una, nagtaas ang numero kag aton mga miembro halin sa epektibo nga pag recruit kag aton mga tinugyanan kag masarigan nga mga Area Coordinators sa idalum kag sagad nga supervision kag Komitiba sa Edukasyon. Ikarwa, may mga pamaagi nga tikang ang BODs kag Management sa apag pa naba kag aton PAR ukon mga "delinquent accounts." Nakit-an man sa record pinansyal nga ang aton kita (Revenue) may handa kag bastante nga kantidad sa pag aman sa APLL nga amo ang opisyal nga item account nga ginapatuman kag Cooperative Development Authority (CDA) sa tanan nga mga Kooperatiba sa pungsod Pilipinas. Ikatlo, nag-angat ang aton

kita kag ginansya (Revenues and Savings) hay naabot naton ang aton target pinansyal sa kadya nga tuig. Ikap-at, iiririmaw ang mga opisyales, management and staff sa pag pa idalum sa mga nanarisari nga mga CDA mandated trainings sa diin aton nga nakit-an kag nabatyagan ang pag improbar kag kalidad kag pagpanarabaho. Rugya kadya naghulin ang pag ugwad kag matuod-tuod nga kooperasyon kag pag tin-ad man kag aton mga miembro.

Sa tunga kag pagpanghangkat sa patag kag ekonomiya kag kag mga pagtuhaw kag mga nanarisari nga mga Financial Lending Institution (competition) bahul gid ang aton pagsarig ngasa aton tingob nga pagpanikasug, kita makakita kag dalan sa pag aman kag mga nanarisari nga pag bag-o para nga mag bakod pa gid angaton tingob nga pag ugwad.

Sa tanan nga mga SJMPC Officers, Management and Staff, Working Committees lakip run ang aton mga stakeholders and partners sa aton mainuswagon nga KOOPERAtiba, DURO DURO GID NGA SALAMAT kag kabay nga sa mga masunod nga mga tinuig, dugangan ta pa ang aton pagkamatiuohon, tampad kag dedikado nga pag paambit kag aton kaugalingon, tiempo, igkasarang kag lantip nga binatasan agud madangat naton ang hindi masukol nga kadarag-an.

Kabay nga ang Dios may pagbendisyon kanaton tanan! Mabuhay kita tanan!

  
DIR. DANIEL N. VESCATCHO, JR.  
Chairperson, Board of Directors

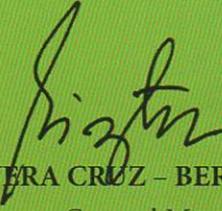
Pagpanginbulahan sa tanan!

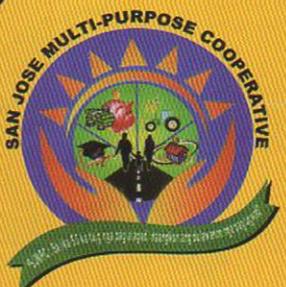
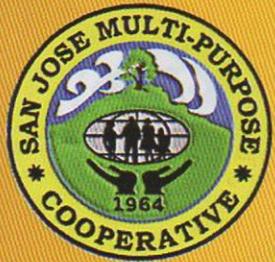
Ang pagselebrar kung atun ika-53 ka tuig nga pag- eksister, sangka patimaan kung atun bahul nga paghimakas sa pagpatubo kung gin panggas kung atun mga "incorporators". Indi lahug-lahug ang atun gin pakita nga pag ulikid sa atun pinalangga nga San Jose Multi – Purpose Cooperative.

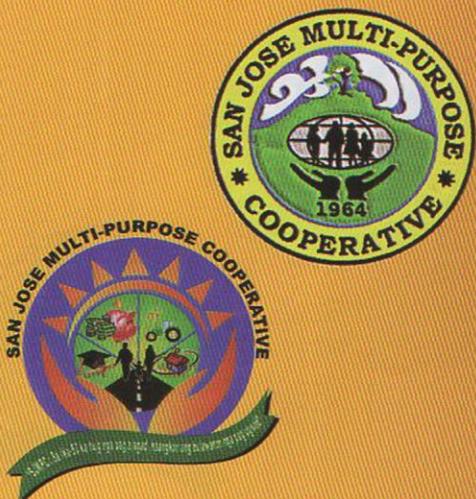
Ang pag-pangabuh kaimaw ang SJMPC sangka patimaan nga parte kung kabuhi kung tagsa-tagsa ka miembro ang atun kooperatiba nga wara liwan nga handum nga amo ang pa-ugwadon it tingub ang tanan. Ugwad nga indi lamang sa kwarta okon manggad kondi ang importante amo ang pag-ugwad pati man sa personalidad kag pagbinatasan.

Imaw kita sa pagtib-ong kung SJMPC!!!

Sa San Jose MPC, nobody is left behind!!

  
RODELYN I. VERA CRUZ - BERTO  
General Manager





Sangka naga daba-daba nga pagpanginbolahan sa atun BOD, Management & Staff , Working Committees nga nagwaswas, nagpaspas sa pag obra kang mga hirikoton nga wara nag amar sa kwarta okon matiryal nga bayad sa ginsirbisyo, kag sa mga myimbro nga nagtib-onng kag nagsoporta kang SJMPC. Amo dya ang sangka rason nga nangin mabinongahun, madinarag-un ang atun nga pagdomarahan ka atun pinalangga nga kooperatiba ni San Jose de Obrero. Ang toig 2016 nangin madinoagun kag harandumun sa maragtas kang atun koopiratiba sa diin nagparanobra ang atun ginansya komparar sa atun gintalana nga dab- oton, nagdogang pa gid ang atun mga myimbro nga may bahul nga pagpati sa kawsa ka koopiratiba nga magapasanyog ka andang pangabohian.

Padayonon ta ang pag alagad kag pagtokib ka mga bag-o nga kinaaram kag tiknolohiya para mapasanyog pagid ang aton pagsirbisyo, kag para madab - ot natun ang atun hamdum nga mangin sangka minsahiro kag karito ka pag bag o kag kaoswagan ka atun katiringban.

Kabay nga giyahan pa gid kita kang atun Tagtoga sa atun pagpanakayun kadya nga 2017. Hugpong kita tanan sa kooperatiba agud mapadayon ta ang pag-osoy ka hosto kag matadlung nga dalan sa pag-asinso.

Mabohi ang kooperatiba ni San Jose!!!, "IHOY" SAN JOAQUINHON, "SALAKAY" MIAG-AONON, "BANTAY" GUIMBALANON kag "TINGBANAY" SAN JOSENHON para sa atun tima: IRIRIMAW SA PAGPANGABOHI; TINGUB SA PAG - OGWAD

Doro pa gid nga kusug kag kabakud kanatun tanan!!!

RAYMUND V. HUELAR  
Branch Manager – Miagao

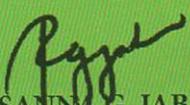
Salamat! Sa tanan nga myimbro nga padayon sa pagsarig sa SJMPC nga atun run pamilya. Kadya nag-orogyon kita sa pagsilibrar kang atun 53 ka anyos Annual General Assembly, nga may tima "Iririmaw sa Pagpangabohi; Tingub sa Pag-ogwad."

Ang atun koopiratiba nagapabogal nga naga-ogwad hay naga-padayon sa pagbahul kang pagtugro ka mayad nga sirbisyong bilog nga Panay Island. Amo dya nagapamatood nga istabli ang atun kooperatiba.

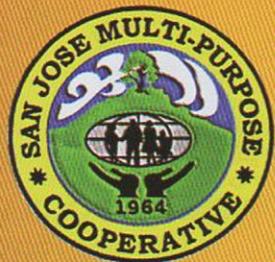
Tungud sa didikado, matandus nga pagsopporta ka BODs, Officers kag Working Committees, Main, Miagao kag Oton Management & Staff kag mga myimbro, kita nakadab-ot ka 53 anyos. Padayon lang kita nga mangin inspirasyon sa tanan kag mangin mayad nga modilo sa atun kooperatiba.

Congratulations San Jose MPC!

Kaluy-an kita kung Mahal nga Ginoo!



ROSANNA G. JABILE  
Branch Manager – Oton



## 53<sup>rd</sup> ANNUAL GENERAL ASSEMBLY

### *Program of Activities*

#### I. REGISTRATION

#### II. OPENING PROGRAM

Opening Prayer	Ms. Cecilia C. Nabor
National Anthem	Sound System
SJMP <i>C</i> Theme Song	Community Singing
Cooperative Pledge	Ms. Jocelyn F. Hubayan
Welcome Remarks	Mr. Raymund V. Huelar, <i>Branch Manager – Miagao</i>
Intermission Number	Ms. Mericar Gonzales <i>BES SY 1999-2003</i>
Inspirational Message	Mr. Daniel N. Vescatcho, Jr. <i>Chairperson SJMP<i>C</i></i>
Intermission Number	Mr. Leonelle C. Bercero <i>SJMP<i>C</i> Staff</i>

#### 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. Mediation & Conciliation Committee
  - viii. Social Services & Development Committee
  - ix. Management Report
- g. Presentation of Audited Financial Statements of the Cooperative & Results of Performance and Social Audit
- h. New Business:
  - i. Presentation & Approval of 2017 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

Mrs. Corazon B. Mondragon  
EDCOM, Chairperson

## MINUTES OF THE 52ND ANNUAL GENERAL ASSEMBLY

De Wit Hall, St. Anthony's College

San Jose dB, Antique

March 19, 2016

### PART I. REGISTRATION

Registration started at 12 noon until 1PM which was facilitated by the Area Coordinators.

### PART II. OPENING PROGRAM

#### A. Opening Program

The opening activities followed at 1:35 PM

- Call to Order
- BOD Chairperson Daniel N. Vescatcho, Jr. called the meeting to order at 1:35 PM
- Reading of Proof of Due Notice
- Determination of Quorum

A quorum was declared with the attendance of 2,061 or 49% of the total 4,295 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.

- Opening Prayer led by BOD Teodolfo N. Siesa
- Singing of the Pambansang Awit led by BOD Secretary Ofelia B. Miciano
- Cooperative Pledge led by BOD Eliseo Canalin

### PART III. BUSINESS MEETING

#### B. Reading and Approval of Previous Minutes

The highlights of the minutes of the 51st Annual General Assembly held last March 22, 2015 was read.

Mrs. Corazon Jarandillo suggested that the minutes of the previous 51st Annual General Assembly shall be included in the program.

The minutes was approved upon motion made by Mrs. Corazon Jarandillo and duly seconded by judge Francisco Guzman.

#### C. Presentation and Approval of Reports

##### 1. Report of the Board

BOD Chairperson Daniel N. Vescatcho Jr. read the fifteen (15) Resolutions passed by the Board in 2015.

The fifteen (15) Board Resolutions were affirmed by the General Assembly through a motion made by Ms. Fe Osorio and seconded by Ms. Erlinda Camina.

## 2. Education Committee

Report was presented by BOD Corazon B. Mondragon, EDCOM Chairperson.

The Education Committee report was approved upon motion made by Mr. Juan Cabales and duly seconded by Ms. Monina Escanillas.

## 3. Audit and Inventory Committee

Report was presented by Margaret Leora Balasa, AICOM Chairperson.

For the information of the general membership, Ms. Marly Pamiyaron commented that based on RA. 9520, Audit and Inventory Committee is now called Audit Committee.

The Audit Committee Report was approved upon motion made by Ms. Magdalena Otico and seconded by Ms. Leonida Fontanillas.

## 4. Election Committee

Report was presented by Ms. Victoria Barcelona, ELECOM Chairperson.

The Election Committee Report was approved upon motion made by Ms. Corazon Jarandillo and seconded by Mr. Napoleon Delos Santos.

## 5. Mediation and Conciliation Committee

Report was presented by Judge Francisco Guzman, MedCon Chairperson.

Mr. Alex Dollolaso inquired on the comparative data of delinquent members for 2014 compared to 2015, which of the two had an increase on PAR. He further stressed that hopefully for 2016 the PAR will decrease significantly.

GM Rodelyn Berto presented to the general membership that the trending PAR is slightly the same compared to the last year. The Mediation and Conciliation Committee is created to help monitor the delinquency.

The Mediation and Conciliation Committee Report was approved upon motion made by Mr. Alex Dollolaso and seconded by Ms. Corazon Jarandillo.

## 6. Ethics Committee

Report was presented by BOD Fe R. Bravo, committee chairperson

The Ethics Committee Report was approved upon motion made by Ms. Belinda Ferancullo and seconded by Mr. Erwin Londres.

## 7. Social Development and Services Committee

Report was presented by BOD Eliseo C. Canalin, Chairperson Social Services and Development Committee

Mr. Rodolfo Opiña commented if there are sustainability measures on the mangrove reforestation program of the cooperative.

The Social Development and Services Report was approved upon motion made by Mr. Rony Antiza and seconded by Ms. Mary Grace Depaudhon.

## 8. Anti- Delinquency Committee

Report was presented by BOD SampaguitaBungabong, committee chairperson.

Engr. Joselito Pamiroyan appreciated that this year's general assembly, all reports and minutes of the meeting were translated into our dialect (Kinaray-a). He commended the efforts of the committee and expressed that there is really a need to monitor and conduct home visitation to delinquent members.

The Anti-Delinquency Committee Report was approved upon motion made by Mr. Joselito Pamiroyan and seconded by Ms. Merlina Regaldo.

## 9. Credit Committee

Report was presented by Ms. Cecilia Nabor, CRECOM Chairperson

The credit committee report was approved upon motion made by Ms. Rowena Rendaje and seconded by Ms. Edith Amaran

## 10. The Manager's Report

Audited Financial Status and Result of Performance and Social Audit.

## A. Manager's Report

Mr. Jimmy Elizalde commented to the report of the Manager the percentage of Portfolio at Risk (PAR) of the cooperative. Are there measures that can make big improvement in order to reduce the PAR.

GM Rodelyn Berto conveyed that with the 12.59% PAR includes one day missed payments. Special Committees such as Loan Monitoring Committee and Anti- Delinquency Committee were created to address this concern.

The Manager's Report was approved upon motion made by Mr. Jimmy Elizalde and seconded by Mr. Ariel Judilla.

## B. Audited Financial Status

The report of Ms. Ma. Adela Loduvina C. Villavert-Evangelio, External Auditor of SJMPC was delivered by GM Rodelyn Vera Cruz- Berto.

## C. Presentation of Performance and Social Audit Results

GM Rodelyn Vera Cruz- Berto presented to the general membership the result of Performance Audit based on audited financial status and Social Audit Result.

It was confirmed by Ms. Rossanna Jabile and seconded by Ms. Antonette Bungabong.

## 11. Presentation of the 2016 Targets and Budget

GM Rodelyn Berto presented to the general membership the 2016 targets as follows with 2016 budget.

Base on the plans and targets presented, 2016 budget was also presented.

Miss Estrella Andres commented that based on the presentation, the growth potential of the cooperative is very small. She further suggested that management and officers shall review the plans and targets in order to increase the net surplus considering that SJMPC is capable of doing so.

Ms. Estrella Andres, former Chairperson of SJMPC encouraged the development of young leaders to join the members of the Board as the policy making body of the cooperative. She emphasized the training of new blood of leaders for SJMPC.

The 2016 Annual Target and the Budget were approved upon motion made by Ms. Lovella Bedano and seconded by Mr. Rony Antiza.

## 12. Amendments of the By-Laws and Articles of Cooperation

Though discussed during the Ownership Meeting, GM Berto presented the Proposed Amendments.

The general membership is in favor to amend the By-laws and Articles of Cooperation as presented.

## PART IV. Presentation of Vacancies and Election of Officers

Ms. Victoria M. Barcelona, Election Committee Chairperson declared to the general membership the vacancies for this year's annual general assembly.

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

Presentation of Candidates and their one (1) minute self-introduction.

### BOARD OF DIRECTORS

1. Merlinda Alvier
2. Fe Bravo
3. Corazon Mondragon
4. Marilou LLavan
5. Corazon Jarandillo
6. Sampaguita Bungabong
7. Magdalena Otico
8. Fe Osorio
9. Juan Cabales
10. Belinda Ferancullo

### ELECTION COMMITTEE

1. Alberto Amedo
2. Margie Gadian
3. Rodolfo Opiña

### AUDIT COMMITTEE

1. Benjamin Cancan
2. Leo Noran
3. Cecilia Maguad

The ELECOM Chairperson declared that election officially starts.

Announcement of different precincts were made for Members' Entitled to Vote (METV) information and convenience.

## PART V. Announcement of Winners for the Raffle Draw

Lucky winners for P1, 000.00 worth of grocery items:

### OTON OFFICE

1. Antonio Recado
2. Salvacion Clavel
3. Victoria Maligad
4. Mildred Emase
5. Marie Bernardo

### MIAG-AO SATELLITE OFFICE

1. Agripina Barotil
2. Consolacion Andrada
3. Demetria Tuares
4. Jocelyn Hubayan
5. Rosa Sermona
6. Arlene Secuban
7. Marydith Nabuab
8. Candida Abangan
9. Marilyn Trembevilla
10. Marico Iellana

### SAN JOSE OFFICE

1. Fredilene Tamon
2. Ronaldo Mission
3. Editha Abellon
4. Johann Rebote
5. Mercedita Villaluz
6. Venus del Rosario
7. Nelly Capadocia
8. Ma. Lynette Robejes
9. Melbon Yanong
10. Manelyn Cogonon
11. Josephine Merano
12. Rosie Amancio
13. Victoria Mendoza
14. Alicia Gentica
15. Isabel Saldajeno
16. Letecia Escarlan
17. Grace Tee Moscoso
18. Lalaine Juala
19. Ana Lagatano
20. Edith Amaran
21. Leonisa Umbat
22. Janine Patino
23. Ruena Melo
24. Alma Manjares
25. Shiela Erena
26. Maria Elena Magbanua
27. Myrna Sumaculub
28. Archie Ardeno
29. Victoria Millares
30. Elisa Nolaban
31. Lydgen Llames
32. Bebsy Caballero
33. Francis Jude Capanas
34. Alena Paran

## MAJOR PRIZES

### OTON OFFICE

- P2,000.00 - Magdalena Tumise
- P3,000.00 - Ariel Judilla
- P5,000.00 - Merlin Regaldo

### MIAG-AO OFFICE

- P2,000.00 - Jenna Nuevaespanga
- P3,000.00 - Marviron G. Sano
- P5,000.00 - Nemia A. Geamoga

### SAN JOSE OFFICE

- P2,000.00 - Cliff Samillano
- Minda Hiñosa
- Edna Tua
- P3,000.00 - Christa Mae Merano
- Dionita Flores
- Catalina Claman
- P5,000.00 - Jocelyn Near
- Edgardo Solano
- Josefina Cabin

## PART VI. Results of the Elections

<u>Board of Directors</u>	<u>Votes Garnered</u>	<u>Rank</u>
1. Alvior, Merlinda	639	1
2. Bravo, Fe	514	
3. Bungabong, Sampaguita	558	2
4. Cabales, Juan	427	
5. Ferranculo, Bleinda	284	
6. Jarandillo, Corazon	492	
7. Llavan, Marilou	539	3
8. Mondragon, Corazon	530	4
9. Osorio, Fe	495	
10. Otico, Magdalena	296	

<u>Election Committee</u>	<u>Votes Garnered</u>	<u>Rank</u>
1. Amedo, Alberto	778	2
2. Gadian, Margie	688	3
3. Opina, Rodolfo	826	1
<u>Audit Committee</u>	<u>Votes Garnered</u>	<u>Rank</u>
1. Cancan, Benjamin	690	2
2. Maguad, Cecilia	1,014	1
3. Noran, Leo	578	3

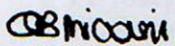
## PART VII. ADJOURNMENT

Since there were no more matters to take up, the 52<sup>nd</sup> Annual General Assembly adjourned at 5:35 in the afternoon upon motion made by BOD Teodolfo Siesa and duly seconded by BOD Eliseo Canalin.

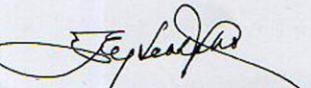
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I hereby certify as to the correctness of the above minute of the 52<sup>nd</sup> General Assembly of San Jose Multi-Purpose Cooperative.

Certified Correct:

  
**OFELIA B. MICIANO**  
 Board Secretary

Attested:

  
**DANIEL N. VESCATCHO, JR.**  
 Chairperson, Board of Directors

## MGA NAPASAR NGA MGA RESOLUSYON KANG HUNTA DIREKTIBA SA TUIG 2016

**Resolusyon #001:** Resolusyon nga naga pahanugot kay Ms. Rodelyn Vera Cruz Berto, General Manager kah SJMPC nga mag aman kang kantidad nga darwa ka milyon para sa "Allocation for Probable Loan Losses" nga pagabul-on sa kabilugan nga ginansiya sa tuig 2015.

**Resolusyon #002:** Resolusyon nga naga pahanugot sa kay Ms. Rodelyn Vera Cruz Berto, General Manager kah SJMPC nga mag hikutar kang pagtapos sa kontrata sa pag-arkila kah espacyo sa LGU kah Miag-ao, Iloilo.

**Resolusyon #003:** Resolusyon nga naga pahanugot sa ky Mr. Raymund V. Huelar, Branch Manager sa Miag-ao Satelite Office sa pag entra sa kontrata sa may ILECO sa elektrifikasyon kah bag-o nga gin establisar nga opisina sa Miag-ao.

**Resolusyon #004:** Resolusyon nga naga pahanugot kay Manager Raymund V. Huelar kah Miag-ao Satelite Office sa pagbuol kah lisensiya sa may opisina kah NFA sa pagpamaligya kah bugas kag iban pa nga mga produkto agrikultura.

**Resolusyon #005:** Resolusyon nga naga designer kah isara ka mangin delegado sa ika 48 nga tuig kah AFCCUI Asembleya Heneral.

**Resolusyon #006:** Resolusyon ngs nsga designer kay Benjamin Cancan bilang isara ka "Voting Delegate" kah magapadalagan sa komitiba kah AUDCOM sa ika 48 ka tuig kah AFCCUI Asembleya Heneral.

**Resolusyon #007:** Resolusyon nga naga designer kay Ms. Marilou R. Llavan bilang isara ka opisyal nga "Voting Delegate" sa FONUS Care Annual General Assembly.

**Resolusyon #008:** Resolusyon nga sa pag apply kah acreditasyon sa may LGU kah Miag-ao.

**Resolusyon #009:** Resolusyon nga naga desinar ky Mr. Reynaldo Sarmiento bilang opisyal nga representante kah miembro kah AUDCOM sa AFCCUI.

**Resolusyon #010:** Resolusyon sa pag pahanugot ky General Manager Rodelyn Vera Cruz Berto sa pag abre kah "Savings Account" sa may RCBC, San Jose, Antique Branch kah sa pag pasakop sa NET E-GOV Online Facility.

**Resolusyon #010 A:** Resolusyon nga naga designer sa ky Mr. Diovanee Silverio Amedo bilang opisyal nga representante kg SJMPC bilang isara ka katapo kah FONUS MEDCON.

**Resolusyon #011:** Resolusyon sa pag apply kah akreditasyon sa gobyerno municipal kah San Jose kah sa gobyerno probinsyal kah probinsiya kah Antique.

**Resolusyon #012:** Resolusyon sa pag apply kah akreditasyon sa may gobyerno municipal kah Miag-ao, Iloilo.

**Resolusyon #013:** Resolusyon sa pag apply akreditasyon sa may gobyerno municipal kah Oton, Iloilo.

**Resolusyon #014:** Resolusyon nga naga pahanugot sa kay General Manager Rodelyn Vera Cruz Berto sa pag pasaka reklamo sa naga kaigo nga korte kontra sa mga delinkwente nga mga miembro kah aton Kooperatiba kah sa ano man nga pamaagi ang tanan nga kaso maubos "terminate."

**Resolusyon #015:** Resolusyon nga naga pahanugot sa kay Branch Manager Raymund V. Huelar kah Miag-ao Satelite Office sa pagpasaka reklamo sa naga kaigo nga korte sa mga delinkwente nga mga miembro kah aton Kooperatiba kah kun sa ano man nga pamaagi ang tanan nga kaso maubos "terminate."

**Resolusyon #016:** Resolusyon nga naga pahanugot sa kay Branch Manager Rosanna Jabile kah Oton Satelite Office sa pagpasaka reklamo sa naga kaigo nga korte sa mga delinkwente nga mga miembro kah aton Kooperatiba kah kun ano man nga pamaagi ang tanan nga kaso maubos "terminate."

**Resolusyon #017:** Resolusyon nga nagapahanugot sa kay General Manager Rodelyn Vera Cruz Berto sa pag abre kah "Corporate Account" sa AUB San Jose, Antique Branch.

## A. AUDIT COMMITTEE

Ginapabogal kang AUDCOM nga dya nagtoman ka responsibilidad sa SJMPC para sa toig 2016 indi lamang sa mayor nga opisina kondi amo man sa Miag-ao kag Oton satellite offices.

May angut rugya, may bogal kami sa pagsogid ka mga masonod:

1. Ginsara-sara ka turuk kag ginsipad-sipad ang mga cash receipt book, cash/check disbursement book, cash/check disbursement voucher. Nakita nga ang mga trasaksyon nalista ka insakto bisan may pira ka mga wara nakomplito nga mga soporta nga dokyomento nga ginpamaan run sa Tagdomarahan. Ang padayon nga pagbantay/monitoring kag pagsikyan/evaluation kinahanglanun gid agud nga masigoro nga nasonod/natoman ang tags aka mga gintogro nga mga rikomindasyon.
2. Nagpatigayon kag cash count ka revolving fund, petty cash fund kag iba pa nga cash sa kostodiya kag cashiers/tellers/collectors agud turukun kon insakto ang nakalista sa libro, pagkadiskibri kag mga kolang/shortages kag agud malikawan ang pagpanakaw. Ang mga koliksyon gin-diposito sa bangko maglowas sa cash nga ginagamit bilang revolving fund kag gintago dya sa sigorado nga vault. Nalista man ang pira ka mga sala kag sikwawi kag gipadab-ot sa Tagdomarahan.
3. Ginlantaw liwan ang procurement policies kag nagtogro kag mga rikomindasyon angut sa insakto nga pagpatoman kag mga polisiya agud nga mas mapatigayon ang klaro nga transaksyon/transparency, competitiveness kag system of accountability agud mapalapnag ang mayad nga pagdomarahan, ilabi run pag-abot sa procurement.
4. Gintogroan ka igtalopangud ang masorokisuk nga prosiso ka rice loan. Kag nagtogro kag rikomindasyon kon paano pahulasun ang prosiso. Ginsabat dya ka Tagdomarahan paagi sa pagpanami ka accounting system kag nagrisolta dya kag savings para sa SJMPC ilabi run gid sa kagamitan sa opisina.
5. Nadiskibri man nga ang iban nga journal vouchers kon wara nadora, ginpadali-an ang pag-obra kag may mga kolang nga dokominto. Ginrikominda nga kon sabagay ang dyang mga vouchers mga adjustments para sa non-cash transactions, ang dyang mga vouchers dapat butangan ka serial number nga may komplito nga mga supporting documents nga naka-abay/nakatabid agud nga mangin mahulas ang pag monitor kag pag record kadya. Dogang pa, ang pag aproba kag tagdomara/manager kinahanglanun agud malikawan ang bukun awtorisado nga mga tikang kag pagpaayon/adjustments.
6. Nakita nga wara mapangarani ka insakto ang mga office equipment kag iban pa nga mga kagamitan ka koopiratiba, kag ang iban wara maisyohan ka risibo/memorandum receipts. Ginrikominda nga isyohan ka memorandum receipts ang mga staff nga naga tago/kaput ka ano man nga gamit agud sanda kadya ang magapanabat sa ano man nga matabo sa diyang mga kagamitan kag dapat nga butangan dya ka label pariho ka sticker agud masigoro nga pagka-insakto ka paglista ka dyang mga gamit.
7. Nakita man nga ang bank reconciliation report wara napripasar/naobra sa rigolar nga pamaagi. Ginrikominda nga ang dyang report dapat obrahun kada bolan agud nga maturuk kon insakto ang cash records kag makita dayon kon may cash irregularities.
8. Nagpadara ka solat sa mga miembro may angut sa andang mga accounts para sa adang komfirmasyon kag agud nga masogid nanda kon may exceptions kag dipirinsiya kag masigoro ang pagka insakto kag records.

Kay ang AUDCOM luyag gid magtogro kag hugut nga pagpasalamat sa Tagdomarahan kag Katapo/Staff kag SJMPC sa andang koopirasyon sa pagpatigayon ka Audit amo man sa mga Board of Directors.

**BENJAMIN E. CANCAN**

Chairperson

**CECILIA O. MAGUAD**

Tiglikum

**REYNALDO E. SARMIENTO**

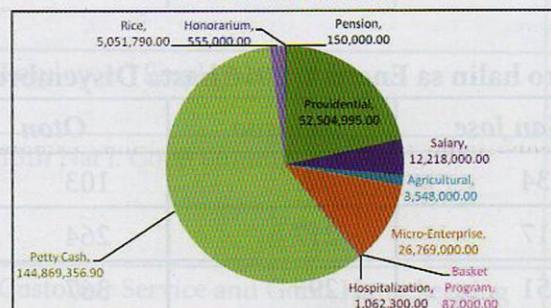
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## B. CREDIT COMMITTEE

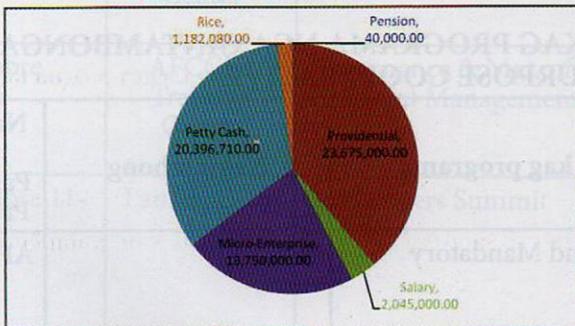
Sa toig 2016, ang komitiba nakaproseso kag naka-aproba ka 1,635 nga mga loan application nga makita sa masunod:

Type of Loans	Main Office	Miagao Satellite	Oton Satellite
<b>MULTI-PURPOSE LOAN:</b>			
Salary	12,218,000.00	2,045,000.00	970,000.00
Educational	100,000.00		
Pension	150,000.00	40,000.00	180,000.00
Providential	52,504,995.00	23,675,000.00	9,895,000.00
Honorarium	555,000.00		
<b>PRODUCTIVE LOAN:</b>			
Agricultural	3,548,000.00		
Micro-Enterprise	26,769,000.00	13,750,000.00	9,221,000.00
Basket Program	82,000.00		
<b>EMERGENCY LOAN:</b>			
Petty Cash	144,869,356.90	20,396,710.00	
Rice	5,051,790.00	1,182,080.00	
Hospitalization	1,062,300.00		
<b>TOTAL</b>	<b>246,910,441.90</b>	<b>61,088,790.00</b>	<b>20,266,000.00</b>

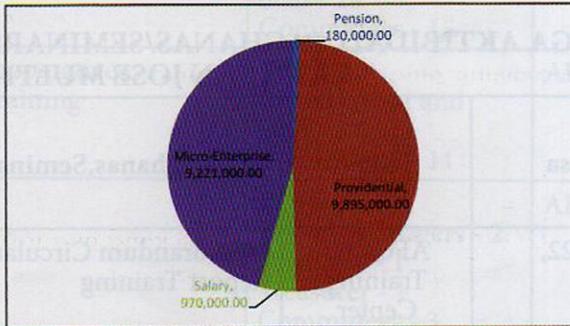
MAIN OFFICE



MIAGAO OFFICE



OTON OFFICE



**MARY MARGARET LEORA L. BALASA**  
Crecom Chair

**ROLAND U. TAMON**  
Tiglikum

**YOLANDA G. PANLIBUTON**  
Katapo

## C. EDUCATION COMMITTEE

Ang tema kag aton General Assembly kadya "IRIRIMAW SA PAGPANGABUHI, TINGUB SA PAG-UGWAD..." Nobody is Left Behind" nagagiya kag aton direksyon agud kaimaw sa aton lokal nga simbahan bug-os ang aton pagpaninguha nga mangin sangka komunidad kag mga komunidad.

Naporma kag Nahanas ang mga Board of Directors, opisyales, management kag staff, area coordinators, kag mga miyembro nga mapasanyog ang kinaaram kag abilidad sa tingob nga pag-obra para aton SJMPC.

Nahiwat nga wara ti palya ang bulanan nga paghinun-anon kag Area Coordinators kag quarterly nga paghinun-anon kag EDCOM Core nga nagabulig, suporta, kag nagapatupa kag mga programa kag aton SJMPC.

Ang Pre-Membership Education Seminar (PMES) nga gina-“require” kag laye gintutukan gid kag Area Coordinators. Ang Area Coordinators man nangin instrument sa pagpanaba kag delinquency rate paagi sa anda pagbisita, panatag kag reminder letters, kag paghagad sa mga delingkwente nga miembro sa pagbayad kag anda baraydanan.

Ang mga masunod nga mga numero bunga kag pagpanikasug kag mga Area Coordinators:

	<i>San Jose</i>	<i>Miagao</i>	<i>Oton</i>	<i>Kabilogan</i>
Lalaki	2,576	296	220	3,092
Babae	5,370	1,039	952	7,361
Kabilogan	7,877	1,335	1,172	10,384

**Kabilogan ka Bag-o nga Miembro halin sa Enero 1, 2016 hasta Disyembre 31, 2016**

	<i>San Jose</i>	<i>Miagao</i>	<i>Oton</i>	<i>Kabilogan</i>
Lalaki	234	78	103	415
Babae	417	217	264	898
Kabilogan	651	295	367	1,313

### MGA AKTIBIDAD, PAGHANAS/SEMINARS KAG PROGRAMA NGA GINTAMBONGAN KANG SAN JOSE MULTI-PURPOSE COOPERATIVE

Petsa	Lugar	Paghana, Seminars kag programa	Nagtambong	Nagtugro kag Paghanas/Programa
Pebrero 22, 2016	AFCCUI Training Center	Memorandum Circular and Mandatory Report Training	Staff - 1	AFCCUI
Marso 11, 2016	AFCCUI Training Center	Credit and Information System Net RA 9510 (CISA) Forum	Staff- 1	AFCCUI
Abril 24, 2016	AFCCUI Training Center	Credit and Risk Management Training	BODs - 6 Mgt & Staff - 24 AC - 13	AFCCUI

Petsa	Lugar	Paghahanas, Seminars kag Programa	Nagtambong	Nagtugro kang Paghanas/Programa
Hunyu 14-15	Crown Regency Residences, V. Rama Avenue, Guadalupe, Cebu City	Phil. Financial Reporting Framework and the Revised Standard Chart of Account for Coop	BOD - 1 Staff - 2	CDA
Agosto 11, 2016	AFCCUI Training Center	Phil. Financial Reporting Framework and the Revised Standard Chart of Account for Coop	Staff -3	AFCCUI
Setyembre 24-25, 2016	AFCCUI Training Center	Effective Credit & Collection Mgt.	Management and Staff - 33 CreCom - 3t	AFCCUI
Oktubre 21, 2016	Dumangas Covert Court	Iloilo Regional Coop Month	BODs - 3 Staff - 10 AC - 4 Committees - 6	Iloilo Regional Coop
Oktubre 22, 2016	Belison Gym	Antique Provincial Coop Month	BODs - 6 Management and Staff - 12 Committees - 11 Area Coordinators -20	Antique Provincial Coop
Oktubre 4, 2016	CAP Bldg., SJA	Employers' Employees' Forum	Staff - 1	DOLE
Oktubre 24-27, 2016	SMX Convention Center, MOA Pasay City	13th Nat'l. Coop Summit	Management - 3	AFCCUI
Oktubre 29-30, 2016	AFCCUI Training Center	Customer Service and Good Housekeeping	BODs - 5 Management and Staff - 28 Committees - 15	AFCCUI
Nobyembre 5-6, 2016	AFCCUI Training Center	Governance & Mgt. of Cooperatives Financial Management Training	BODs - 2 Management and Staff - 3 Committees - 11	AFCCUI
Nobyembre 11-13, 2016	Lamac, Cebu	3rd Officers Summit	BODs - 5 Branch Managers - 2 Secretary - 1 Treasurer - 1 Committees - 3	AFCCUI
Nobyembre 19-20, 2016	AFCCUI Training Center	Fundamentals of Cooperatives	Management and Staff - 27 Officers - 16	AFCCUI

## PAGHANAS/SEMINARS KAG PROGRAMA NGA GINTUGRO KANG SAN JOSE MULTI- PURPOSE COOPERATIVE

Petsa	Lugar	Paghansas,Seminars kag programa	Nagtambong	Nagtugro kang Paghansas/ Programa
Enero 16, 2016	SJMP <i>C</i> Summit Hall	Year-End Assessment	BODs - 7 Management and Staff-25 Committees-19 Area Coordinators-19	SJMP <i>C</i>
Abril 22, 2017	SJMP <i>C</i> Summit Hall	Lakbay Aral PACEMCO Passi	18 Attendees	SJMP <i>C</i>
May 14, 2017	JJ Inland Resort	Personality Development	Area Coordinators-16 EDCOM Core Group- 4	SJMP <i>C</i>
May 27, 2016	Bongbongan, Hamtic	Work Ethics,Values and Spirituality	Bongbongan and Other Public School Teachers of Hamtic- 35	SJMP <i>C</i>
May 30, 2017	Bongbongan, Hamtic	Parents' Formation	Mga Ginikanan kang Bongbongan Elementary School-37	SJMP <i>C</i>
May 31, 2017	SJMP <i>C</i> Summit Hall	Orientation and Developing Good Study Habits	Bulis Eskwela Scholars-16	SJMP <i>C</i>
Hulyo 9, 2016	SJMP <i>C</i> Summit Hall	Mid-Year Assessment	BOD- 9 Management and Staff-27 Committees-25 Area Coordinators- 22	SJMP <i>C</i>
Nobyembre 6, 2016	SJMP <i>C</i> Summit Hall	Animators' Assembly	Animators-96 EDCOM Core Group-5 Area Coordinators- 17	SJMP <i>C</i>

Ang pinakaimportante nga pagdihon kang katawhan sa SJMP*C* ilabi na gid ang Management kag Staff, Board of Directors, opisyales amo ang bulanan nga paghiwat kang SANTOS NGA MISA kada nahauna nga Sabado kang bulan.

Dya nagabulig sa papakig-angot sa ginalinan kang SJMP*C* amu ang Simbahan nga amo ang ehemple kag komunyon kang mga komunidad agud nga ang tanan iririmaw sa pagpangabuhi, tingub sa pag-ugwad...

*nobody is left behind.*

Bendisyunan kang Dios Ang SJMP*C*!

**CORAZON B. MONDRAGON**  
Chairperson

**TEODOLFO N. SIESA**  
Vice-Chairperson

**DELIA C. MONTERO**  
Tiglikum

**VAN IAN P. JUADA**  
Katapo

**ALFREDO S. YSULAT**  
Katapo

**MA. RAFONCEL D. TUMAOB**  
Katapo

## D. ELECTION COMMITTEE

1. Mga polong-polong/paghanas nga gintambongan:
  - a. Fundamentals of Cooperative  
AFFCUI Training Center  
Funda-Landing, San Jose, Antique  
October 30, 2016  
Manoghambal: G. Daniel N. Vescatcho, Jr.
  - b. Governance & Management of Cooperatives  
AFFCUI Training Center  
Funda-Landing, San Jose, Antique  
November 4-5, 2016
  - c. Financial Management  
AFFCUI Training Center  
Funda-Landing, San Jose, Antique  
November 6, 2016
  - d. Working Committee Planning  
December 2016
2. Ginlantaw liwan ang Pagsorondan kag Polisiya sa Pinili-ay/Election Policies and Guidelines kag nagpa implimintar ka “single voting policy” kag Policy of Filling-up sa tanan nga mga bakanti nga posisyon nga pagabotohan sa General Assembly sa Marso 2017 kag Iliksyon ka mga Opisyalis. Nagdisisyon nga indi pagbatonon/kilalahan ang boto sa mga posisyon nga wara maobos ka solatan.
3. Ginlantaw liwan ang tirmino/term of office ka mga opisyales kag mga komitiba. Nakita ang mga bakante sa masunod nga mga posisyon:
 

Board of Directors	-	3
Election Committee	-	1
Audit Committee	-	2
4. Resulta ka 2016 nga Eleksyon:

Kang 2016 nga iliksyon, may polo (10) ka nagpadalagan para sa Board of Directors, tatlo (3) sa Audit Inventory Committee kag tatlo (3) para sa Election Committee.

Resulta amu ang masunod:

### BOARD OF DIRECTORS:

Ms. Merlinda Alvior	-	639
Ms. Sampaguita Bungabong	-	558
Ms. Marilou Llavan	-	539
Ms. Corazon Mondragon	-	530

Ms. Fe Bravo	-	514
Ms. Fe Osorio	-	495
Ms. Corazon Jarandillo	-	492
Mr. Juan Cabales, Jr.	-	427
Ms. Magdalene Otico	Paghahan	296
Ms. Belinda Ferancullo	-	284

## ELECTION COMMITTEE

### AICOM:

Ms. Cecilia Maguad	-	1,014
Mr. Benjamin Cancan	Lakbay	690
Mr. Leo Noran	Pass	578

### ELECOM:

Mr. Rodolfo Opiña	Work Ethic	826
Mr. Alberto Amedo	Spiritual	778
Ms. Margie Gadian	-	688

Ginproklamar dayon ka ELECOM ang mag nagdaraug nga mga kandidato pagkatapos ka isipay ka boto:

### BOD

1. Ms. Merlinda Alvior
2. Ms. Sampaguita Bungabong
3. Ms. Marilou Llavan
4. Ms. Corazon Mondragon

### AICOM

1. Ms. Cecilia Maguad
2. Mr. Benjamin Cancan

### ELECOM

1. Mr. Rodolfo Opiña
2. Mr. Alberto Amedo

Rendisyunan kung Dios Ang SJMP*C*

**RODOLFO OPIÑA**

Chairperson

**ALBERTO AMEDO**

Tiglikum

**LEDWINA NACIONALES**

Katapo

## E. ETHICS COMMITTEE

Bolan	Lihuk/Ginpang-Obra	Risulta
Abril	<p>APagpili ka myimbro ka komitiba kag pagtogro ka andang ororbrahun Ona nga paghinun-anun ka komitiba: Mga gintalakay:</p> <ul style="list-style-type: none"> <li>a) Ginlantaw liwan ka komitiba kag ginisyoryahan ang Coop Rules parti sa responsibilidad ka Ethics Committee sa koopiratiba.</li> <li>b) Naminsar parti sa ginadoso nga plano ka Ethics Committee para sa bilog nga toig.</li> <li>c) Nangayo ka kopya ka Evaluation nga ginpatigayon ka Coop kung nagligad nga General Assembly parti sa Secure the copies of the Evaluation conducted by the Coop the previous general assembly on "Coop Membership Satisfaction Scale" agud maton-an ka komitiba kon paano pa gid dya mapamayad.</li> </ul>	<p>Ang mga masonod amo ang risolta ka ona nga paghinun-anun ka komitiba:</p> <ul style="list-style-type: none"> <li>a) Miss Joy Gallos - Committee Chairperson</li> <li>Mrs. Francisca Huele - Committee Secretary</li> <li>Mr. Pedro Altar III - Member</li> <li>b) Ginpasad ang toigan nga plano ka mga aktibidad nga igasomiti sa Board.</li> <li>c) Naka pangabay sa Coop Office nga mangayo ka kopya ka survey nga ginpatigayon kung nagligad nga toig para malakip sa listahan.</li> <li>d) Ang paglantaw liwan ka mga obligasyon ka komitiba sa koopiratiba naintsindihan ka mga myimbro. Ginmarkahan ka sikritarya ang nahuman nga mga plano ka mha aktibidadis para sa bilog nga toig nga pinal kag ginpripiparar antis iprisintar sa Board sa andang naandan nga pagtipon.</li> </ul>
Agosto	<p>Ginsogid sa Board ang plano ka mga lihuk Ikarwa nga paghinun-anun ka komitiba: Pagtipon kag paglista/pag-isip ka 589 Coop Survey Forms kag pagtalakay kon paano dya isipun/listahun; kon ano ang mga dapat listahun; kag pagbutang ka deadline kag pagtipon ka mag risulta halin sa darwa ka mga logar nga may mga myimbro: Antique kag Iloilo. Gathering and Tallying of the 589 Coop Survey Forms and discussion on how the tallying should be made; the items to be tallied; and set deadline for the collation of the result on both areas of membership: Antique and Iloilo</p> <p>Ang Chairperson ka Ethics Committee nagpatigayon ka seminar imaw sa mga ACs may angut sa Personality Development and Ethical Conduct imaw sa Education Committee.</p>	<p>Ginprisintar ka Committee Chair ang toiganb nga plano ka mga aktibidadis sa Board. Nagtogro ka andang kominto ang Board sa toigan nga plano kag anda dya gin aprobahan.</p> <p>Ginhuray ka Chairperson kag Secretary ang mga kopya ka survey nga ginpatigayon kung nagligad nga General Assembly sa kada logar: Iloilo para kay Bb. Gallos kag Antique para kay Gng. Huele para sa paglista/isipay. Wara nakatambong si G. Altar agud magpakigbahin sa orobrahun bangud sa anang kasakuun sa iskwilahan bilang sangka aktibo nga school faculty ka SAC.</p> <p>Napatigayon ang seminar/paghanas. Nalipay kag nakuntinto ang mga ACs.</p>

Sityimbri	<p>Ikatlo nga paghinun-anun:</p> <p>Ang komitiba nagtalakay ka risolta ka survey kag nagtogro ka pira ka sohistyon kon paano pa dya mapamayad pariho ka paghuray ka mga pamangkot sa apat ka katigorya; pagpahulas ka pagsorondan; kag pagkid-an ka normative labels ka survey.</p> <p>Bilang sohistyon ka Vice-chair ka Coop, gin pangabay ang Committee Chair nga tana mismo ang mag-report ka mga risolta sa August Board Meeting.</p> <p>Nadayon ang pag-report ka Chairperson sa Board sa andang kinaandan nga bolanan nga pagtipon.</p>	<p>Ginpasa ang kopya ka mga risolta sa Coop Office. Ang Tiglikum ka Komitiba ang nag obra ka report nga iga prisintar sa Board.</p> <p>Ginbaton ka Board and report kag ginkilala ang mga sohistyon nga islan/kid-anun ang dason nga survey.</p>
Oktobri	Ginpangabay ang Ethis Committee Chair nga magpatigayon ka paghanas/seminar sa mga ACs parti sa Personality Development and Ethical Communication Module imaw sa Coop Education Committee.	Ginpatigayon ang seminar/paghanas sa mga ACs
November	<p>Fourth Committee Meeting</p> <p>Mga gintalakay:</p> <p>a) Pagsogid ka Chair sa komitiba parti sa paghanas nga ginpatigayon sa ACs.</p> <p>b) Naminsar ang komitiba ka bag-o nga Survey Form para sa nagkalain-lain nga gropo sa kooperatiba lain komparar sa survey form kang nagligadnga toig.</p> <p>Gnobra ka Chairperson kag Secreatry and final draft ka format nga iga prisintar sa Board.</p>	Nahuman ang format ka draft ka bag-o nga Satisfaction Survey Form.
Disyimbri	<p>Ikalima nga paghinun-anun:</p> <p>Pag kid-an kag pagtapos ka bag-o nga Survey Form antis iprisintar sa Board.</p>	Pagpasa ka kataposan nga sa SJMPC Office.

**JOCYLIN P. GALLOS**  
Chairperson

**FRANCISCA C. HUELE**  
Tiglikum

**PEDRO ALTAR III**  
Katapo

## F. MEDIATION AND CONCILIATION COMMITTEE

Nakahiwat kang napolo kag walo (18) ka pagtipon kang 2016 nga nagresolta sa masunod:

- Nangin katimbang kang Tagdumarahan sa pagsukot kang mga delinquent borrower-members paagi sa pagpadara kang 63 ka mga demand letters. Kap-atan kag tatlo (43) ka mga may huram ang nagtugro kag positibo nga sabat samtang pito (7) ka demand letters ang nabaton piro wara nag agto sa mediation kag tatlo (3) ka mga borrower-members ang dirikta nga gin-imbitar kag General Manager/Collection Section kag koopiratiba.
- Ang Chairperson kag komitiba nagpadara kay Ginoong Diovanee-Silverio A. Amedo III agud magtambong kag 3rd Antique Federation of Credit Cooperative, Inc. (AFCCUI) Summit sa Brgy. Lamac, Pinamungahan, Cebu kag nagligad nga Nobyembre 11-13, 2016, bilang sabat sa pangabay kag Board of Directors nga ang kada komitiba ang magpadara kag tiglawas.
- Ang komitiba nagpakig-imaw man sa pagsaolog kag Provincial Cooperative Month kag nagligad nga Oktubre 22, 2016 sa banwa kag Belison, Antique.
- Ang Mediation and Conciliation Committee nagpatigayon man kan bolanan nga pagtipon/monthly meetings kag nagpasa kag nangin risolta kag dyang mga pagtipon bilang sabat sa pangabay kag mga Board of Directors.

Ang komitiba magapanumbalik sa andang pagpatunga pagkatapos kag andang bolanan kag kinaandan nga pagtipon. Kag bangud ang loan collection/pagpanokot sangka nagapangona nga responsibilidad kag Tagdumarahan, ang papil kag komitiba amo lamang ang pagbolig sa pagpanaba kag Portfolio at Risk (PAR) kag koopiratiba.

JUDGE FRANCISCO S. GUZMAN  
Chairperson  
**DIOVANEE-SILVERIO A. AMEDO III**  
Tiglikum  
**MARGIE R. GADIAN**  
Katapo

## G. SOCIAL SERVICES AND DEVELOPMENT COMMITTEE

1. Nakapili kang dugang nga onse (11) ka Coop Scholars para sa School Year 2016 – 2017 para makompleto ang plano nga suporta kang 27 ka Coop Scholars.

Ang mga nakapasar sa aton screening ginpaagi sa sangka orientation/pagpaathag kung Mayo 31, 2016.

**Breakdown kung Coop Scholars:**

AREA	No.
San Jose	23
Miagao	3
Oton	1

2. Nahiwat ang part 2 kung Fish and Meat Processing Training para sa mga interesado ngamga miyembro kung Hulyo 23, 2016 paagi sa koordinasyon kag suporta kung Office of the Provincial Veterinarian kag Office of the Provincial Agriculturist.
3. Natugruan kung dugang nga school supplies ang mga estudyante kung Bongbongan Elementary School, Hamtic. Ang dya nga eskwelahan ginbuligan man kung nagligad nga tuig paagi sa Supplemental feeding kag pagtugro kung school bags kag supplies sa tanan nga estudyante.
4. Nahiwat ang Senior Citizens Assembly para sa senior citizen members sa San Jose, Maiagao kag Oton areas kung Disiyembre 9, 2016. Sanda ginpaexperiensiya ka socialization sessions.
5. Nakapasakop sa Socio-Cultural nga aktibidades kung mga banwa --- KATAGMAN sa Oton, SALAKAYAN sa Miag-ao kag BINIRAYAN sa Antique. Ang partisipasyon kung koop nagpakita kung hugpong sa aktibidades kung mga banwa kon sa diin may opisina.

<b>ELISEO CANALIN</b>
Chairperson
<b>BOBBY CALUMPITA</b>
Tiglikum
<b>FE OSORIO</b>
Katapo
<b>IMELDA ELIZALDE</b>
Katapo
<b>BECHIE MOLO</b>
Katapo

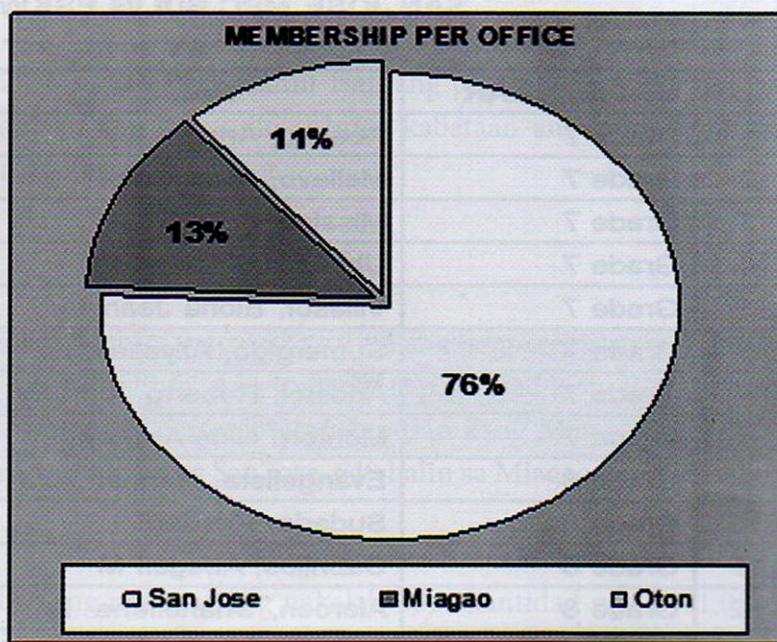
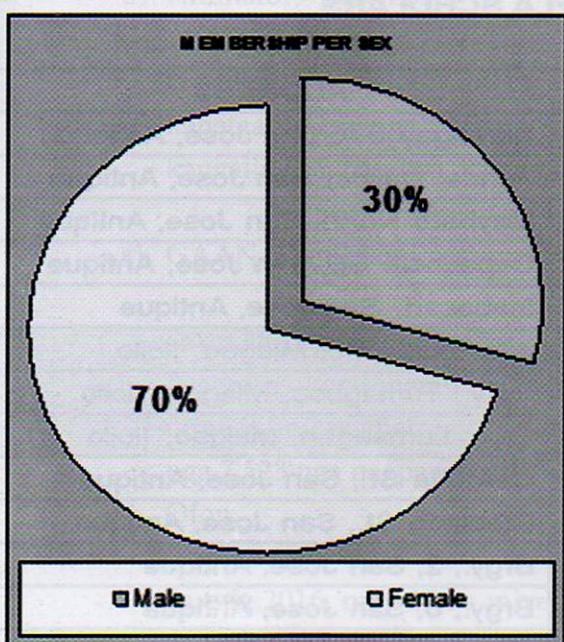
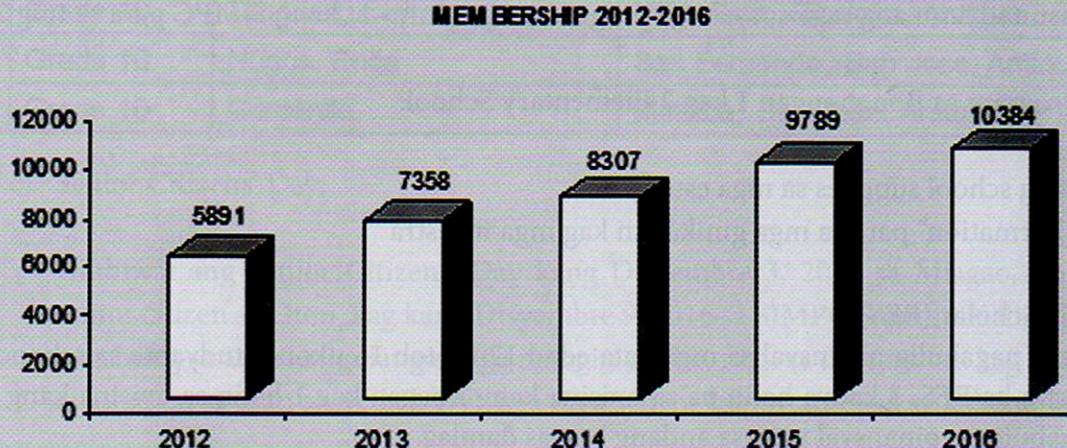
## I. MANAGEMENT REPORT

Para sa tanan nga mga miembro kag stakeholders:

Ang San Jose Multi - Purpose Cooperative sa pagpanguna kang ana mga opisyales, nagakalangkag gid sa pagpamaan kang mga natuman para sa tuig 2016, nga amu ang mga masunod:

### 1. Membership

Ang kabilogan nga miembro kang atun SJMPC halin sa ana tatlo (3) ka opisina nagdangat run sa 10,384 ka individual. Nagtaas dya ka bale 6% halin sa 9,789 kang nagligad nga tuig 2015.



Ang kabilogan nga 10,384 nga mga miyembro ginhuray sa tatlo ka klase: Aktibo, delingkwente ukon naglagpas sa termino, kag dormante ukon nagaturog lamang ang account. Makita sa idalom ang masunod:

Office	Total Members	Active	IRR/DQ	Dormant
San Jose	7,877	5,341	1,448	1,088
Miagao	1,335	1,022	233	80
Oton	1,172	672	398	102
Total	10,384	7,035	2,079	1,270
100%	62%	20%	18%	

## 2. SOCIAL SERVICES

Ang San Jose MPC hindi lamang nagapautang sa mga miyembro, kun hindi nagatao man kang sosyal nga programa para sa ika-ugwad kang comunidad kag mga pamuluyo.

Ang mga masunod amu ang mga sosyal nga programa nga ginihiwat kang SJMPC para sa tuig 2016:

a) Out Reach Program sa Bongbongan 1 kag 2 Elementary School:

- i. Pagtao kang school supplies sa mga estudyante
- ii. “Values Formation” para sa mga ginikanan kag mga maestra

b) Bulig Eskwela Scholar (BES):

Dya nga programa nagabulig pinansyal sa mga bata edad 12 tubtob 16 ukon estudyante sa sekondarya. Ang SJMPC may 27 run ka BES, 3 kadya halin pa sa opisina kag Miagao kag 1 halin sa opisina kag Oton, nga padayon nga ginabuligan pinansyal para sa andang buwas damlag.

### SAN JOSE MPC BULIG ESKWELA SCHOLARS

SY 2016-2017

No.	GRADE/YEAR	NAME	ADDRESS
1	Grade 7	Ababao, Arlene Joy	Barangay 8 A, San Jose, Antique
2	Grade 7	Mellevo, Alijah Jean	Funda, Dalipe, San Jose, Antique
3	Grade 7	Mission, John Rovi	Maybato North, San Jose, Antique
4	Grade 7	Ubial, Christian Kyle	Capadocia St., San Jose, Antique
5	Grade 7	Villasor, Elona Jean	Inabasan, San Jose, Antique
6	Grade 7	Sumergido, Allyssa	008 Tejado St., Miagao, Iloilo
7	Grade 7	Apostol, Roberto John P.	Brgy., Tumagboc, Miagao, Iloilo
8	Grade 7	Monton, Niña Angelica	Brgy. Lumangan, Maigao, Iloilo
9	Grade 8	Evangelista, Hannah Aira	Cerdeña St., San Jose, Antique
10	Grade 8	Sudario, Krisdan	Preciado St., San Jose, Antique
11	Grade 8	Cabrillo, Abegail M	Brgy., 2, San Jose, Antique
12	Grade 8	Alarcon, Chanellene D	Brgy., 6, San Jose, Antique
13	Grade 8	Longinos, Viena Nicole	Inabasan, San Jose, Antique

14	Grade 8	Abellon, Jenny Rose	Inabasan, San Jose, Antique
15	Grade 9	Dava, Chonalyn Mae	Zaragosa, Bugasong, Antique
16	Grade 9	Serandon, Floramelle	Catungan, Bugarot, San Jose, Antique
17	Grade 9	Sobrino, Mary Rose	Catungan, Bugarot, San Jose, Antique
18	Grade 10	Corteza, Lorena Joy	Bugarot, San Jose, Antique
19	Grade 10	Torrente, Rondel	Malaiba, San Jose, Antique
20	Grade 10	Chicano, Mailyn	Guinbanggaan, San Jose, Antique
21	Grade 10	Alegre, Vanessa	Cansadan, Tubudan, San Jose, Antique
22	Grade 10	Laude, Sufena	Mojon, San Jose, Antique
23	Grade 10	Esmao, Beveryl	Brgy., Trapiche, Oton, Iloilo
24	Grade 10	Mellevo, Krystal Shane	Funda, Dalipe, San Jose, Antique
25	Grade 10	Tanguan, Claire	Millamena, Sibalojm, Antique
26	Grade 10	Hugos, Erica	San Fernando, San Jose, Antique
27	Grade 10	Garcenila	Malaiba, San Jose, Antique

c) Senior Citizens' Day:

Ginhiwat ang Senior Citizens' Day kung Disyembre 3, 2016 sa Miagao, Iloilo kaimaw ang senior citizen sa Oton, kag kung Disyembre 9, 2016 sa SJMPC Summit Hall. Dya nga aktibidad nagabulig sa atun katigulangan nga mangin aktibo, rayu sa depresyon, kag mangin konektado sa gihapon sa atun sosyedad. Dya nga mga senyor importante gid sa kalidad kang pangabuhi.

d) Animators' Assembly:

Ginhiwat kung Nobiyembre 5, 2016 sa SJMPC Summit Hall ang pagtipon kung 96 nga mga kabataan. Dya nga pagtipon pamaan kag ginatudlo sa mga kabataan ang pag-atipan kung kaugalingon, pamilya, kag amu man ang atun palibot.

e) GAAN (Damayan Program)

Sa 10,384 nga kabilogan nga mga miyembro, may 7,523 o 72% ang nagparehistro sa Damayan Program ukon ginatawag nga GAAN Program. Ang tuigan nga pagbayad kung P250.00 naga-umpisa ang pagparehistro sa bulan kung Enero tubtob katapusang Marso. Sa kabilogan nga 7,523 nga nagparehistro, may 5,946 halin sa San Jose, 649 halin sa Miagao kag 928 halin sa Oton.

Sa tuig 2016, may 27 ka miyembro ang namatay kag nakalab-ot sa kantidad nga P441,000.00 nga gintugro nga bulig sa benepisaryo kung napatay nga mga miyembro.

### f) Livelihood Trainings

Naghiwat kang part 2 nga Fish & Meat Processing Training sa mga interesado nga miyembro kung petsa Hulyo 22, 2016 sa koordinasyon kag pagsuportar kung Office of the Provincial Veterinarian kag Office of Provincial Agriculturist.

## 3. CREDIT SERVICES

### a. Loans Granted

Sa pagtapos kang tuig 2016, ang SJMPC nakatugro pinansyal nga bulig halin sa pagpapautang sa mga miyembro. Ang kabilogan nga napaguwa (release) halin sa 3 ka opisina nakadab-ot sa P400,930,407.92.

San Jose	Miagao	Oton	Kabilogan
301,558,337.92	73,305,070.00	26,067,000.00	400,930,407.92

### a. Portfolio at Risk (PAR)

Gintingwaan gid kung SJMPC nga mkapanaba kita sa 9% nga PAR kumpara sa nagligad nga tuig 2015 nga may 12.59%. Dya paagi sa wara tak-e nga bulig kung atun mga opisyales, nasarisari nga komitiba labi na gid sa atun Mediation & Conciliation Committee kag Anti-Delinquency Committee, Collection & Loan Monitoring Section, kag amu man sa atun matandus kag aktibo nga area coordinators,

## 2. Paghanas sa mga Empleyado kag Opisyales

Sa Handum nga madugang ang kinaaram kag abilidad sa pagpatikang kag operasyon kung atun kooperatiba, tatlo (3) ka mapuslanon nga pagpahanas/training ang gintugro sa tanan nga mga empleyado.

Ginsiguro man natun nga ang atun impormasyon nahanogod sa anda mga obligasyon kag hirikoton, ginpatambong man sanda ka mga “mandated training” nga gina kinahanglan kron sa atun CDA.

## 3. Bag-o nga Opisina

Kung Pebrero 2015, sa inyo nga mapasanyog pagid ang pagserbisyo sa mga miembro kung Miagao Satellite Office, gin desisyonan nga magsaylo ka opisina halin sa Public Market Bulding paagto sa Nochete Building, Tajanlangit St., Brgy. Tacas, sa banwa gihapon kung Miagao.

Tungud kadya, ginduganan ka “rice loan” ang mga serbisyo nga gintogro natun sa atun mga miembro.

Sa tulad, makatiraw run ang atun mga kabogtoan kung manami, saboroso nga klase ka bugas sa manubu lamang nga presyo.



## 6. Financial Condition

Bahol gid nga pasalamat kang SJMPC sa padayon nga pagsarig kang mga miyembro sa atun kooperatiba kay sa tuig 2016, may natipon kita nga assets nga nagatimbook sa P297,511,374.65 nga kantidad halin sa tatlo (3) ka opisina, kag kabilogan nga P100,820,500.33 bilang "share capital" kang mga miembro.

## 7. Result of Operation

Tungod sa pagsarig, kooperasyon kag kumpiyansa nga gintao kang mga miyembro, nangin manami kag mabinungahon ang resulta kang atun operasyon. Nakatipon ang koop kag kabilogan nga ginansya nga P21,652,711.97 ukon 24% komparar sa nagligad nga toig, nagdugang kang kantidad nga P4,136,558.97. Siyetenta porsyento (70%) kadja amo ang paghuray-huray natun tanan biling "dividend" kag "patronage refund".

## 8. Awards Received

Sa pagselebrar kang 2016 Iloilo Provincial Cooperative Month nga ginhiwat sa Dumangas, Iloilo kag Oktubre 21, 2016, isara ang SJMPC nga nagbaton kang Plaque of Recognition bilang nominado para sa Most Outstanding Regional Cooperative (Large Category). Isara sa "major achievement" sa maragtas kang SJMPC.



Ang tanan dya nga atun kadalag-an na tuman sa paghimakas, kaaram, dedikasyon, determinasyon kag mayad nga pagtumdanay ka mga katapo kang atun opisyales, working committees kag management staff, kag labi sa tanan sa padayon nga pasuporta kag kooperasyon kang mga aktibo natun nga mga miembro. Kabay madab-ot natun ang atun **ginahandum** nga 100% nga mga aktibo nga mga miembro para duro pagid ang atun mabuligan kag duro pagid matuman nga mga handum.

Kruuhhaaay....SJMPG!!!

**RODELYN I. VERA CRUZ - BERTO**  
General Manager

**MA. ADELA LUDOVINA C. VILLAVERTE EVANGELIO, cpa****AUDITING and CONSULTANCY SERVICES**

Certified Public Accountant  
San Pedro, San Jose, Antique  
Cell Phone Number: 09173272673

**INDEPENDENT AUDITOR'S REPORT**

The General Assembly

Thru The Board of Directors

**SAN JOSE MULTI-PURPOSE COOPERATIVE**

Trade Town, Dalipe, San Jose, Antique

**OPINION**

I have audited the accompanying financial statements of SAN JOSE MULTI-PURPOSE COOPERATIVE which comprise the Statements of Financial Condition as of December 31, 2016 and 2015, 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.

In my opinion, these financial statements present fairly, in all material respects, the financial position of SAN JOSE MULTI-PURPOSE COOPERATIVE as of December 31, 2016 and 2015, 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.

**BASIS OF OPINION**

I conducted my audit in accordance with Philippine standards on Auditing (PSA). My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. I am independent of the entity in accordance with the International Ethics Standards Board for Accountants' Code of Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to my audit of the financial statements in the Philippines, the Code of Ethics for Professional Accountants in the Philippines (Philippine Code of Ethics), and I have fulfilled my other ethical responsibilities in accordance with these requirements and the IESBA Code. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

**KEY AUDIT MATTERS**

Key audit matters are those matters that, in my professional judgment, were of most significance in my audit of the financial statements of the current period. These matters were addressed in the context of my audit of the financial statements as a whole and in forming my opinion thereon, and I do not provide a separate opinion on these matters.

**OTHER INFORMATION**

Management is responsible for the other information. The other information comprises the information included in the other report but does not include the financial statements and my auditor's report thereon. The other report is expected to be available to us after the date of this auditor's report.

My opinion on the financial statements does not cover the other information and I will not express any form of assurance or conclusion thereon.

In connection with my audit of the financial statements, my responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained in the audit, or otherwise appears to be materially misstated.

If based on the work I have performed, I can conclude that there is material misstatement, I am required to report that fact. I have nothing to report in this regard.

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

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the Philippine Financial Reporting Standards, taking into consideration Cooperative rules, regulations and principles and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

## Auditors' Responsibilities for the Audit of the Financial Statements

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

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

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

My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

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

## REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

The cooperative is hereby required to submit annual audited financial reports and pertinent documents to the Cooperative Development Authority.

MA. ADELA LUDOVINA C. VILLAVERTE EVANGELIO

CPA Certificate Number 87739

PRC-BOA Accreditation No. 0420 valid until December 31, 2018

CDA-Cooperative External Auditor (CEA) No. 0211 valid until January 21, 2017

BIR Accreditation No. 11-002099-4-2014

PTR Number 8058970 – January 10, 2017, San Jose, Antique

San Jose, Antique

**SAN JOSE MULTI-PURPOSE COOPERATIVE**

Trade Town, Dalipe, San Jose, Antique

CDA Reg. No. 9520-06003385, CIN 0102060116

**STATEMENTS OF FINANCIAL CONDITION**

As of December 31, 2016 and 2015

(Amounts in Philippine Pesos)

	Notes	2016						2015	
		San Jose		Miag-ao		Oton		Total	Total
		A	S	S	E	T	S		
<b>CURRENT ASSETS</b>									
Cash & cash equivalents	5	71,931,750		2,137,537		2,482,966		76,552,254	43,106,852
Loans & receivables	6, 7, 8	175,494,248		48,452,887		15,885,805		239,832,941	194,023,825
Inventories	9	90,461		6,400		-		96,861	180,515
Prepaid expenses	10	-		87,600		54,000		141,600	81,600
Other current assets	10	442,938		48,397		62,989		554,324	524,086
<b>Total Current Assets</b>		<b>247,959,397</b>		<b>50,732,821</b>		<b>18,485,761</b>		<b>317,177,979</b>	<b>237,916,878</b>
<b>NON-CURRENT ASSETS</b>									
Investments in non-marketable equity securities	11	2,197,165		-		-		2,197,165	3,898,602
Real & other properties acquired	12,13	812,197		-		-		812,197	812,197
Property, plant & equipment	13	3,934,441		465,084		274,206		4,673,731	4,670,605
Other non-current assets	14	4,514,566		1		67,750		4,582,317	4,570,803
<b>Total Non-Current Assets</b>		<b>11,458,369</b>		<b>465,085</b>		<b>341,956</b>		<b>12,265,409</b>	<b>13,952,207</b>
<b>TOTAL ASSETS</b>		<b>259,417,765</b>		<b>51,197,906</b>		<b>18,827,717</b>		<b>329,443,388</b>	<b>251,869,086</b>
<b>LIABILITIES AND MEMBERS' EQUITY</b>									
<b>LIABILITIES</b>									
<b>CURRENT LIABILITIES</b>									
Deposit liabilities	15	126,420,979		6,445,437		2,235,826		135,102,242	101,432,041
Trade, non-trade & other payables	16	2,498,584		21,369,338		10,046,553		33,914,476	23,879,817
Due to Union/ Federation (CETF)	17	1,660,151		632,803		80,765		2,373,719	1,928,135
Interest on share capital	18	5,853,319		2,930,300		388,064		9,171,683	7,859,466
Patronage refunds	19	3,953,743		1,953,533		258,709		6,165,985	5,300,664
Other current liabilities	20	312,682		16,117		7,099		335,897	363,153
<b>Total Current Liabilities</b>		<b>140,699,458</b>		<b>33,347,528</b>		<b>13,017,016</b>		<b>187,064,002</b>	<b>140,763,276</b>
<b>NON-CURRENT LIABILITIES</b>									
Retirement fund payable	21	2,754,155		467,196		30,000		3,251,351	2,605,223
Other non-current liabilities	22	14,376,896		1,890,457		895,811		17,163,164	9,878,398
<b>Total Non-Current Liabilities</b>		<b>17,131,051</b>		<b>2,357,653</b>		<b>925,811</b>		<b>20,414,515</b>	<b>12,483,621</b>
<b>TOTAL LIABILITIES</b>		<b>157,830,509</b>		<b>35,705,182</b>		<b>13,942,827</b>		<b>207,478,517</b>	<b>153,246,897</b>
<b>MEMBERS' EQUITY</b>									
Share capital	30	83,745,700		12,563,000		4,517,100		100,825,800	82,019,000
Donations/ Grants	23	668,128		-		-		668,128	650,993
Statutory funds	24,29	17,173,428		2,929,724		367,790		20,470,942	15,952,196
<b>TOTAL MEMBERS' EQUITY</b>		<b>101,587,256</b>		<b>15,492,724</b>		<b>4,884,890</b>		<b>121,964,870</b>	<b>98,622,189</b>
<b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>		<b>259,417,765</b>		<b>51,197,906</b>		<b>18,827,717</b>		<b>329,443,388</b>	<b>251,869,086</b>

(See Notes to Financial Statements)

CASH AND CASH EQUIVALENTS, JAN. 1

11,248,670

11,000,024

CASH AND CASH EQUIVALENTS, DEC. 31

71,931,750

21,369,338

(See Notes to Financial Statements)

## SAN JOSE MULTI-PURPOSE COOPERATIVE

Trade Town, Dalipe, San Jose, Antique

CDA Reg. No. 9520-06003385. CIN 0102060116

## **STATEMENTS OF OPERATIONS**

For the Years Ended December 31, 2016 and 2015

(Amounts in Philippine Pesos)

	Notes	San Jose	Miag-ao	Oton	Total	2015 Total
<b>REVENUES</b>						
Income from Credit Operations	25	38,401,201	11,463,278	3,548,929	53,413,408	42,549,239
Other Income	26	678,318	286,234	89,376	1,053,928	1,039,063
<b>Total Revenues</b>		<b>39,079,519</b>	<b>11,749,512</b>	<b>3,638,305</b>	<b>54,467,336</b>	<b>43,588,302</b>
<b>EXPENSES</b>						
Financing Costs	27	5,055,740	696,385	176,024	5,928,149	5,019,648
Administrative Expenses	28	20,270,981	4,076,221	2,538,320	26,885,522	21,052,501
<b>Total Expenses</b>		<b>25,326,722</b>	<b>4,772,606</b>	<b>2,714,344</b>	<b>32,813,671</b>	<b>26,072,149</b>
<b>NET SURPLUS</b>		<b>13,752,798</b>	<b>6,976,906</b>	<b>923,961</b>	<b>21,653,664</b>	<b>17,516,153</b>
DISTRIBUTED AS FOLLOWS:						
General Reserve Fund	24,29	1,375,280	697,691	92,396	2,165,367	1,751,615
Education and Training Fund - Local	24,29	687,640	348,845	46,198	1,082,683	875,808
Due to CETF - Apex	17	687,640	348,845	46,198	1,082,683	875,808
Optional Fund - Land & Building Fund	24,29	962,696	488,384	64,677	1,515,757	1,226,131
Community Development Fund	24,29	412,584	209,307	27,719	649,610	525,485
Interest on Share Capital	18	5,776,175	2,930,300	388,064	9,094,539	7,356,784
Patronage Refund Payable	18	3,850,783	1,953,533	258,709	6,063,025	4,904,522
<b>NET SURPLUS AS DISTRIBUTED</b>		<b>13,752,798</b>	<b>6,976,906</b>	<b>923,961</b>	<b>21,653,664</b>	<b>17,516,153</b>

(See Notes to Financial Statements)

**SAN JOSE MULTI-PURPOSE COOPERATIVE**

Trade Town, Dalipe, San Jose, Antique

CDA Reg. No. 9520-06003385, CIN 0102060116

**STATEMENTS OF CASH FLOWS**

For the Years Ended December 31, 2016 and 2015

(Amounts in Philippine Pesos)

		2016			2015	
	Notes	San Jose	Miag-ao	Oton	Total	Total
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>						
Net Surplus for Allocation		13,752,798	6,976,906	923,961	21,653,664	17,516,153
Adjustments to reconcile net surplus to net cash provided by operating activities:						
Depreciation	28	450,000	450,000	447,448	1,347,448	606,332
Provision for probable losses on loans	28	4,369,400	3,504,293	2,000,000	9,873,693	5,967,953
Members' benefit expenses	28	3,988,166	307,590	248,222	4,543,978	475,026
Adjustments to:						
Accumulated depreciation	13,14	(92,501)	-	-	(92,501)	-
Allowance for probable losses on loans	6	-	-	-	-	-
Decrease (Increase) in:						
Loans and receivable	6,7,8	(31,911,946)	(20,102,368)	(9,411,972)	(61,426,287)	(45,797,804)
Inventories	9	90,054	(6,400)	-	83,654	(141,415)
Prepaid expenses	10	-	(60,000)	-	(60,000)	-
Other current assets	10	(58,134)	5,746	22,150	(30,238)	(66,002)
Increase (decrease) in:						
Deposit liabilities	15	29,035,203	3,015,086	1,619,912	33,670,201	16,677,209
Trade, non-trade & other payables	16	2,217,941	4,635,136	3,181,580	10,034,658	9,665,938
Due to Union/ Federation (CETF)	17	(637,100)	0	(0)	(637,100)	(413,100)
Interest on share capital	18	(5,945,121)	(1,013,972)	(313,408)	(7,272,501)	(6,214,793)
Patronage refunds	18	(3,999,679)	(1,013,972)	(184,053)	(5,197,704)	(4,142,659)
Other current liabilities	20	(38,069)	4,109	6,705	(27,256)	165,051
Net cash provided by (used in) operating activities		11,221,011	(3,297,846)	(1,459,455)	6,463,711	(5,702,111)
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>						
Decrease (increase) in investments in NMES	11	1,701,437	-	-	1,701,437	(1,194,069)
Acquisitions of/ (adjustments) to property & equip't.	13	(226,277)	(316,563)	(37,066)	(579,906)	(412,550)
Additions (deductions) to other non-current assets	14	-	-	-	-	(396,023)
Net cash provided by (used in) investing activities		1,475,160	(316,563)	(37,066)	1,121,531	(2,002,642)
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>						
Additions to share capital	30	12,045,700	4,378,000	2,383,100	18,806,800	16,948,900
Additions to retirement benefits	21,28	470,928	145,200	30,000	646,128	(245,727)
Increase (decrease) in other non-current liabilities	22	6,263,985	493,048	527,733	7,284,766	1,796,307
Additional donations received	23	17,135	-	-	17,135	11,987
Changes in statutory funds:						
Increase (decrease) in edu. & trng fund (local)	24,29	(479,020)	(56,826)	(24,506)	(560,353)	(424,538)
Increase (decrease) in land & building fund	24,29	(274,719)	(1,500)	(0)	(276,219)	(385,273)
Increase (decrease) in community dev't fund	24,29	(58,100)	0	(0)	(58,099)	(87,774)
Net cash provided by (used in) financing activities		17,985,909	4,957,922	2,916,326	25,860,158	18,378,668
NET INCREASE (DECREASE) IN CASH		30,682,080	1,343,513	1,419,806	33,445,400	10,673,916
ADD: CASH AND CASH EQUIVALENTS, JAN. 1		41,249,670	794,024	1,063,160	43,106,854	32,432,937
CASH AND CASH EQUIVALENTS, DEC. 31		71,931,750	2,137,537	2,482,966	76,552,254	43,106,853

(See Notes to Financial Statements)

**SAN JOSE MULTI-PURPOSE COOPERATIVE**

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

**STATEMENTS OF CHANGES IN MEMBERS' EQUITY**

For the Years Ended December 31, 2016 and 2015

(Amounts in Philippine Pesos)

		2016			2015
	Notes	San Jose	Miag-ao	Oton	Total
<b>SHARE CAPITAL</b>	30				
Authorized share capital of 1,026,016 shares at P100 par value					
Subscribed share capital 256,040 shares					
<b>Paid-Up Share Capital</b>		<b>83,745,700</b>	<b>12,563,000</b>	<b>4,517,100</b>	<b>100,825,800</b>
					<b>82,019,000</b>
<b>DONATIONS/ GRANTS</b>	23				
Beginning Balance		650,993			650,993
Add (Less):					650,993
Provisions					
Additions/ Adjustments		17,135			17,135
<b>Ending Balance</b>		<b>668,128</b>			<b>668,128</b>
					<b>650,993</b>
<b>STATUTORY FUNDS:</b>					
GENERAL RESERVE FUND	24,29				
Beginning Balance		8,685,399	567,914	65,733	9,319,047
Add (Less):					6,790,657
Provisions		1,375,280	697,691	92,396	2,165,367
Additions/ Adjustments					1,751,615
<b>Ending Balance</b>		<b>10,060,679</b>	<b>1,265,605</b>	<b>158,129</b>	<b>11,484,414</b>
					<b>9,319,047</b>
EDUCATION AND TRAINING FUND	24,29				
Beginning Balance		1,752,646	186,995	32,667	1,972,308
Add (Less):					1,521,037
Provisions		687,640	348,845	46,198	1,082,683
Deductions		(479,020)	(56,826)	(24,506)	(560,353)
<b>Ending Balance</b>		<b>1,961,266</b>	<b>479,014</b>	<b>54,359</b>	<b>2,494,639</b>
					<b>1,972,307</b>
OPTIONAL FUND: LAND AND BUILDING FUND	24,29				
Beginning Balance		2,748,213	318,540	43,186	3,109,939
Add (Less):					2,269,082
Provisions		962,696	488,384	64,677	1,515,757
Deductions		(274,719)	(1,500)	(0)	(276,219)
<b>Ending Balance</b>		<b>3,436,190</b>	<b>805,424</b>	<b>107,863</b>	<b>3,109,939</b>
					<b>3,109,939</b>
COMMUNITY DEVELOPMENT FUND	24,29				
Beginning Balance		1,360,809	170,374	19,720	1,550,903
Add (Less):					1,113,193
Provisions		412,584	209,307	27,719	649,610
Deductions		(58,100)	0	(0)	(87,774)
<b>Ending Balance</b>		<b>1,715,293</b>	<b>379,681</b>	<b>47,439</b>	<b>1,550,903</b>
					<b>1,550,903</b>
<b>TOTAL STATUTORY FUNDS</b>		<b>17,173,428</b>	<b>2,929,724</b>	<b>367,790</b>	<b>18,639,894</b>
<b>TOTAL MEMBERS' EQUITY</b>		<b>101,587,256</b>	<b>15,492,724</b>	<b>4,884,890</b>	<b>120,133,822</b>
					<b>98,622,189</b>

(See Notes to Financial Statements)

## 2017 PLANS & TARGETS

Mission No. 1 As Financial Intermediary Institution							
Objectives	Strategies	Planned Activities	Expected Output	Time Frame	Responsible Person(s)	Support Needed (Budget)	
Increase Assets, Share Capital, Deposit Liabilities and Loan Portfolio	Continue giving rebates	implement 10% rebates on interest	2M rebates granted to members	Jan to Dec 2017	Mgt & Staff	2M	
	Pakulo / Raffle Promo	Formulate mechanics on Pakulo	Formulated mechanics	Jan to Dec 2017	Bankers Group & BOD	110k	
	adopt Coop Assisted Projects	Formulate Policy on Coop assisted Projects	Formulated Policy	Mar-17	Bankers Group & BOD		
	Continue granting of Loans to members	Release P450M loans to members, to wit: San Jose - P330M Miagao - P80M Oton - 40M	Released P450M loans to members, to wit:	Jan to Dec 2017	Mgt & Staff		
			San Jose - P330M				
Reduce PAR to 5%	Massive Loan collection campaign		Miagao - P80M				
			Oton - 40M				
	continue monitoring loans and sending notices, demand letters	5% PAR	Jan to Dec 2017	Mgt & Staff	140K		
	strict monitoring of DOSRI accounts			Mgt & Staff			
	File small claims against Delinquent members			Mgt & Staff	250K		
Increase Vital C Sales	Continue Promoting Vital C			Continue writing off of accounts, termination of membership of delinquent members	BOD	PLL - 5M	
				Restructure, Consolidate delinquent accounts	Mgt & Staff & BOD		
		Continue selling of Vital C	P500k sales	Jan to Dec 2017	Mgt & Staff, Officers and Working Committees	110K	
		Consider Vital C as prizes for Pakulo					
		1 box of vital c charged to staff, Officers and WCs every quarter to be deducted from Honoraria and Allowances					

**Mission No. 2 As People's Movement**

Objectives	Strategies	Planned Activities	Expected Output	Time Frame	Responsible Person(s)	Support Needed (Budget)
Increase Membership	Coop Bisita	Identify Brgys for Coop Bisita	Conducted Coop Bisita on identified Brgys.	Jan to Dec 2017	Acs, EDCom & Staff	380K
	Apperance in group meetings	Coordinate with Presidents of different groups / associations.	Coordinated with at least 12 groups and association and conducted meetings	Jan to Dec 2017	Mgt & Staff	
		invite Resource Person to give relevant and related info during meetings	invited at least 2 resource persons		Managers	
	Include recruit as criteria for Performance Based Incentive (PBI)	Formulate Policy on criteria for PBI	Formulated Policy	Mar-17	BOD	45K (1500@30.00)
	Free Membership Fee during Foundation Day	Continue recruitment of new members and conduct free membership fee during foundation day	Recruit 1500 new members	Jan to Dec 2017	Acs & EDCom	
Sustain Membership	Improve designs on meetings	organize pool of trainers to conduct enjoyable ownership meetings (OMs)	75% of DQ members settled their loans and 75% of Dormant members activate their membership	Jan to Dec 2017	Acs, EDCom	150K
		emphasize topics on responsibilities of members especially during PMES & OM				
	Coop Promos and Rewards	Recognize deserving members during assemblies and meetings				
Increase participation of members in Coop activities	Information dissemination thru radio and TV ads, call and text messaging, distribution of flyers and posting of tarpaulins	Inform members thru radio and TV ads, call and text message	Ownership Meetings, General Assembly and Other Coop Activities attendance are increased by 20% base on 2016 data	Jan to Dec 2017		85K
		Distribute flyers and post tarpaulins				

**Mission No. 3 As Social Development Institution**

Objectives	Strategies	Planned Activities	Expected Output	Time Frame	Responsible Person(s)	Support Needed (Budget)
Increase GAAN membership	Emphasize GAAN on PMES	Invite identify beneficiary(ies) to conduct testimonial re: GAAN benefits	90% of members enrolled in GAAN program	Jan - Dec 2017	EDCom	
	Encourage members to increase savings deposit during Oms	Automatic transfer of Savings Deposit as GAAN payment			Mgt - Acctg Section	
Maintain Bulig Ekwela Scholarship (BES) Program	Campaign for qualified applicants	Screen applicants base on criteria	35 scholars for SY 2017-2018	May-17	Mgt & Staff and Special Committee	P70k financial assistance to scholars P20K Agri Student <u>P90K - TOTAL</u>
	Monitor BEscholars	Identify BEscholars	Status of BEscholars	End of Dec 2017		
Continue / Expand Community Involvement	Coordinate w ith Schools Principals to determine needs of students	Conduct community involvement	Out reach program conducted to 4 schools and other communities	Jan - Dec 2017	Social Committee	75K
	Participate in Brigada Ekwela					
	Pag - ulikid sa mga Agurang Program	Conduct PWD & Senior Citizens' Day w ith Medical Mission and socialization Program	100 senior citizen and PWD members benifitted the program	Sep-17	Mgt & Staff and Special Committee	100K
Increase awareness on environmental protection and conservation	initiate contest on best purok and best household on container gardening	conduct training on urban / container gardening w ith coordination to Municipal Agrarian Office	No. of household w ith container gardening	May-17		35K
		Distribute Vegetable seeds				
Increase awareness on VAWC & Reproductive Health	Conduct GAD orientation seminar to Mgt, Staff, Officers, Working Committees and members	Incorporate VAWC during Oms	No. of members attended the activities	End of Dec 2017	Special Committee	75K
		Conduct FORA re: Reproductive Health				

Mission No. 4 As Model Organization								
Objectives	Strategies	Planned Activities	Expected Output	Time Frame	Responsible Person(s)	Support Needed (Budget)		
Update membership profile	Insure completeness of membership data	Distribute Membership Information Sheet (MIS)	At least 85% of MIS distributed	Jan - Dec 2017	Mgt & ACs	c/o supplies expense		
		Review Membership Form	100% Membership Form reviewed					
		Consolidate / Update membership form	100% membership Form consolidated	Jan - Jun 2017				
		Segregate members according to:						
		Active	100% members segregated	By the end of 2017				
		Delinquent						
		Dormant						
Update manual of policies for membership	Secure all manual of policies RE: membership	Assign person(s) to review policy	reviewed / revised / approved manual of policies re: membership	end of June 2017	BOD, EDCom & HRD			
Design comprehensive personnel development program	Secure well defined personnel development program	Update the following personnel policies:	Manual of personnel development policies prepared	Mid of Sept 2017	Personnel Oversight Committee, BOD, EDCom and HRD			
		Hiring						
		Upgrading of Position						
		Succession Plan						
		Awards, Incentives & Recognition						
		Termination						
		Provide scholarship program / study grants to staff for Masteral Degree	Sustained 3 on going scholars	As years go by	Personnel Oversight Committee, BOD, EDCom and HRD			
Upgrade skills competences of HR	Professional Advancement of Staff	Job Rotation	Staff are trained / knowledgeable on different personnel job function					
		Coordination w ith partners' spearheaded activities	attendance to parades and other community affairs	CY 2017	EDCOM	Salakayan - 75K Katagman - 30K Binirayan - 50K Coop Month - 70K <b>225K</b>		
		Trainings and Seminars	Conduct trainings to SMEs	50 - 100 coop members				
Strengthen Partnership, Linkage and Netw orking		Active involvement to partners' activities	Participate in partners' activities	Attendance to various network activities and membership to GADIAC	Jan - Dec 2017	Special Committee		
		Procurement of office equipment and facilities	Purchase the following:	within the year	Mgt & Staff, Oversight Committee, BOD	3.245M		
			CCTV for Miagao					
			Passbook printer					
			Printer					

BUDGET ITEMS	2017 BUDGET
<b>REVENUES</b>	
Interest on loans	51,080,400.00
Service Fee	9,000,000.00
Fines, Penalties & Surcharges	2,200,000.00
Membership Fees	150,000.00
Interest/ Income from Investment	250,000.00
Miscellaneous Income	680,000.00
<b>GROSS REVENUES</b>	<b>63,360,400.00</b>
<b>LESS: OPERATING EXPENSES</b>	
<b>FINANCING COST:</b>	
Interest Expense on Deposits	5,895,000.00
Interest Expense on Borrowings	600,000.00
<b>Total Financing Cost:</b>	<b>6,495,000.00</b>
<b>ADMINISTRATIVE COST:</b>	
Salaries and Wages	7,643,800.00
Employees Benefits	3,353,500.00
SSS, PhilHealth, Pag-ibig Contributions	734,400.00
Retirement Expense	800,000.00
Gas, Oil and Lubricants	590,000.00
Representative Allowances	84,000.00
Supplies Expense	650,000.00
Periodicals, Magazines, Subscriptions, Publications	142,000.00
Trainings/Seminars/Conferences	625,000.00
Affiliation Fees	10,500.00
Transportation and Travel Expense	110,000.00
Communication Expense	240,000.00
GA Meeting & Other Coop Activity Expenses	920,000.00
Social Services Expense	265,000.00
Power, Light and Water	576,000.00
Promotion Expense	110,000.00
Audit/Professional Fees	220,000.00
Litigation Expenses	250,000.00
Collection/Incentives Expenses	245,000.00
Meeting and Conferences	2,800,000.00
Rentals	565,000.00
Provision for Probable Losses on Loans	5,000,000.00
Depreciation & Amortization Expense	775,000.00
Repairs and Maintenance	220,000.00
Insurance	190,000.00
General Support Services	1,170,000.00
Tax and Licenses	75,000.00
Miscellaneous Expense	100,000.00
Members Benefit Expense	4,360,000.00
<b>Total Other Admin Cost:</b>	<b>20,202,500.00</b>
<b>Total Administrative Cost:</b>	<b>32,734,200.00</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>39,229,200.00</b>
<b>NET SAVINGS</b>	<b>24,131,200.00</b>
<b>CAPITAL EXPENDITURES:</b>	
Building Improvement	2,350,000.00
Office Equipment	595,000.00
Furniture & Fixtures	150,000.00
Transportation Equipment	150,000.00
<b>TOTAL</b>	<b>3,245,000.00</b>

## THE BOARD OF DIRECTORS



*Standing L-R:* Eliseo Canalin, Teodolfo Siesa, Ofelia Miciano, Daniel Vescatcho Jr.

*Sitting L-R:* Emilda Elizalde Corazon Mondragon, Marilou Llavan, Merlinda Alvior, Sampaguita Bungabong

## MANAGEMENT STAFF



*Standing L-R:* Charlo Casidsid, Maria Fe Bertiz, Josephine Tandug, Phoebe Tamon, Rhea Ann Mariel Seguerra, Lambert Labiao, Daryl Betita, Jermie Garcesa, Rodelyn Vera Cruz-Berto, Geraldine Cataldavan, Raymund Huelar, Ma. Rafoncel Tumaob, Cristine Carpin, Ivy Mee Inocencio, John Maxel Arteza, Jonnah Forasteros,

*Middle L-R:* Eryne Mae Miquela, Leonelle Bercero, Mervin Jonela, Josephine Mirasol, Generoso Umbat Jr., Glen Misajon, Karen Kaye Juanillo,

*Sitting L-R:* Jasmin Joy Nletes, Greta Serandon, Algier Rubite, Rex De Castro, Nelsa Mae Ramales, Julius Calanog, Rosanna Jabile, Michael Glenn Militante

*Not in Picture:* Ramah Egida,

## SJMPC MANAGERS



L-R: Rodelyn Vera Cruz-Berto  
(General Manager)

Raymund Huelar  
(Branch Manager-Miagao)

Rosanna Jabil  
(Branch Manager-Oton)

## MAIN OFFICE PERSONNEL



## MIAG-AO SATELLITE OFFICE PERSONNEL



## OTON SATELLITE OFFICE PERSONNEL



## CASH SECTION



ACCOUNTING SECTION



ADMIN. & MEMBERSHIP SECTION



COLLECTION MONITORING SECTION



LOAN SECTION





## AUDIT COMMITTEE

**Standing: L-R:** Benjamin Cancan  
Cecilia Maguad  
Reynaldo Sarmiento  
**Sitting: L-R:** Catherine Pacete  
Jon Mark Muyong

## CREDIT COMMITTEE

**Standing: L-R:** Ma. Margaret Leora Balasa  
Roland Tamon  
Yolanda Panlibuton  
Clarita Candelon  
Virgilio Dalipe



## EDUCATION COMMITTEE CORE GROUP

**L-R:** Alfredo Ysulat  
Van Ian Juada  
Ma. Rafoncel Tumaob  
Corazon Mondragon  
Delia Montero  
Teodolfo Siesa



## ELECTION COMMITTEE

L-R: Rodolfo Opiña  
Ledwina Nacionales  
Alberto Amedo

## ETHICS COMMITTEE

L-R: Francisca Huelo  
Pedro Altar III  
Jocylin Gallos



## MEDIATION & CONCILIATION COMMITTEE

L-R: Judge Francisco Guzman  
Margie Gadian  
Diovanee Silverio Amedo III



## EDCOM & AREA COORDINATORS



*Standing L-R:* Josephine Merano, Bechie Molo, Eustaquia Ceñiza, Joel Pacheco, Lydia Naig, Gilda Nabor, Mary Atonette Bungabong, Lucia Puyong, Edith Amaran,

*Middle L-R:* Vihildes Amar, Ma. Arlene Olivar, Jocelyn Hubayan, Beth Gernade, Marie Bernardo, Rebecca Javier, Theresa Naig, Marilyn Ababao, Cynthia Fernandez, Diowana Alonsagay,

*Sitting L-R:* Jayne Dolendo, Lorna Mission, Alfredo Ysulat, Van Ian Juada, Teodolfo Siesa, Corazon Mondragon, Delia Montero, Linda Gentova, Ma. Rafoncel Tumaob

*Not in Picture:* Villa Torente,





**Parents and Teachers' Formation of Bongbongan 1 & 2 Elementary School**  
Bongbongan, Hamtic, Antique  
May 27 and 30, 2016.



**ANIMATORS' ASSEMBLY**  
SJMPG Summit Hall  
November 5, 2016

**Distribution of school materials to  
the students Bongbongan 1 & 2  
Elementary School**  
Bongbongan, Hamtic, Antique



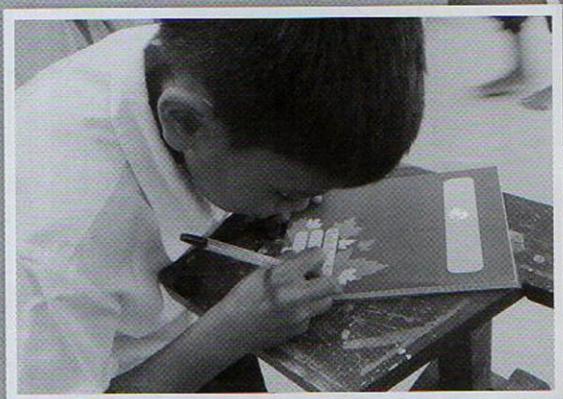
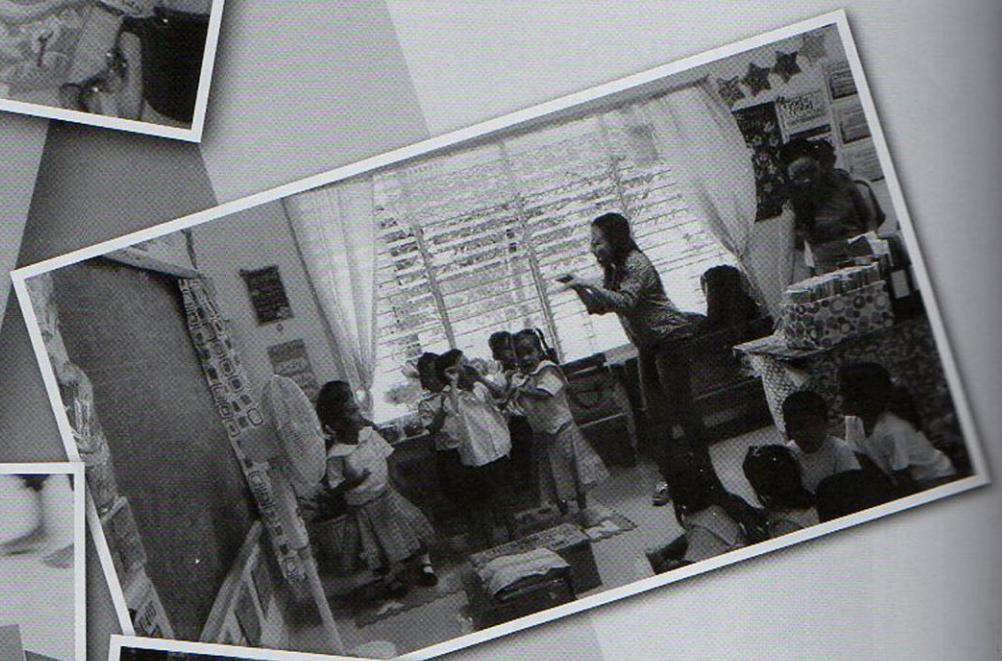
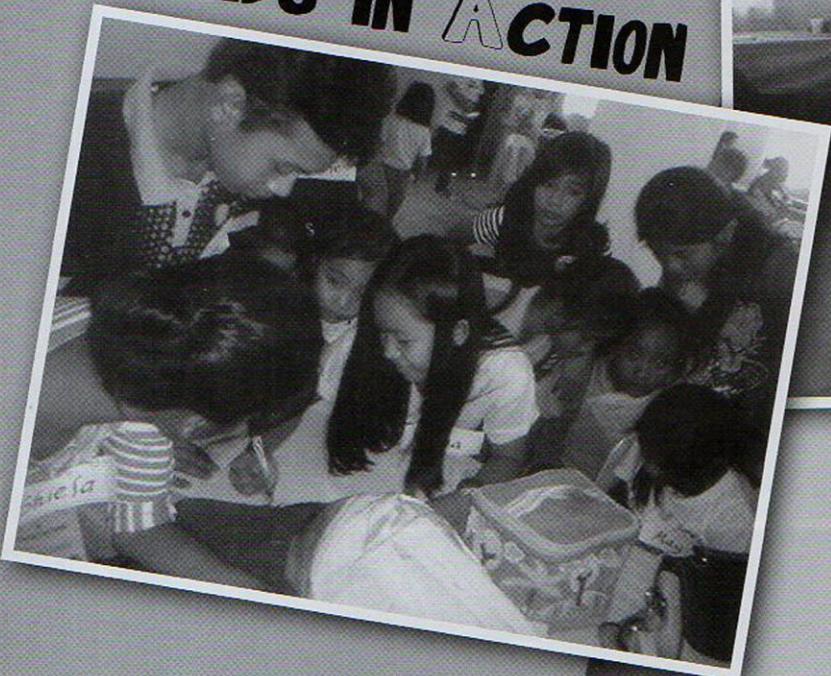


**SENIOR CITIZENS' DAY**  
SJMPC Summit Hall  
December 3, 2016

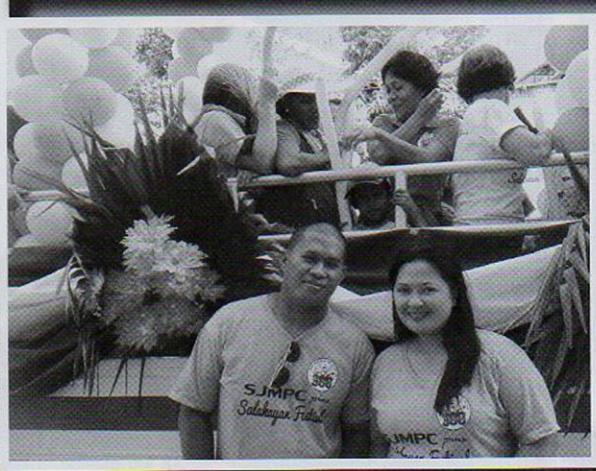


**MIAGAO AND OTON SENIOR CITIZENS' DAY**  
La Marin Grill Miagao Iloilo  
December 9, 2016

## KIDS IN ACTION

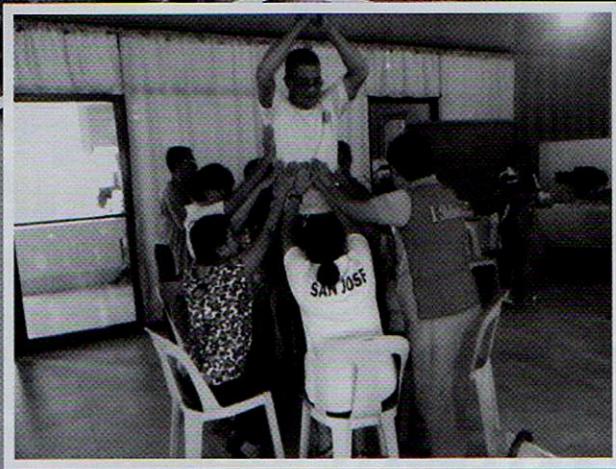


BULIG ESKWELA

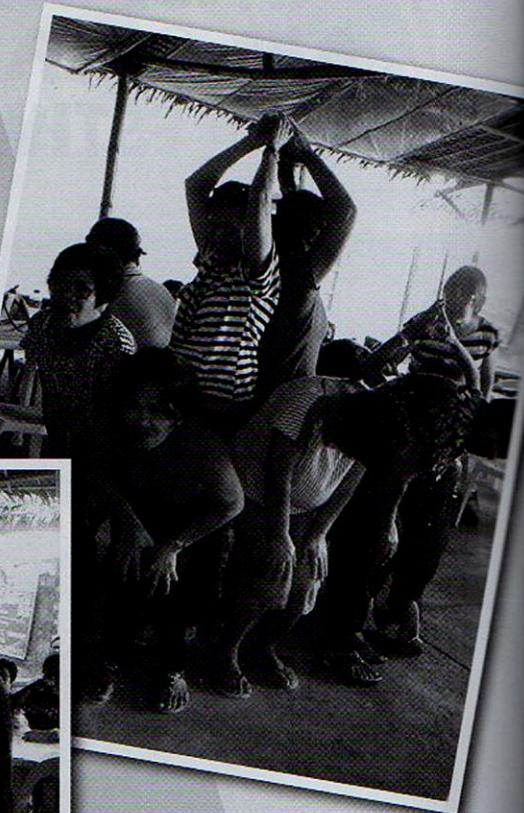
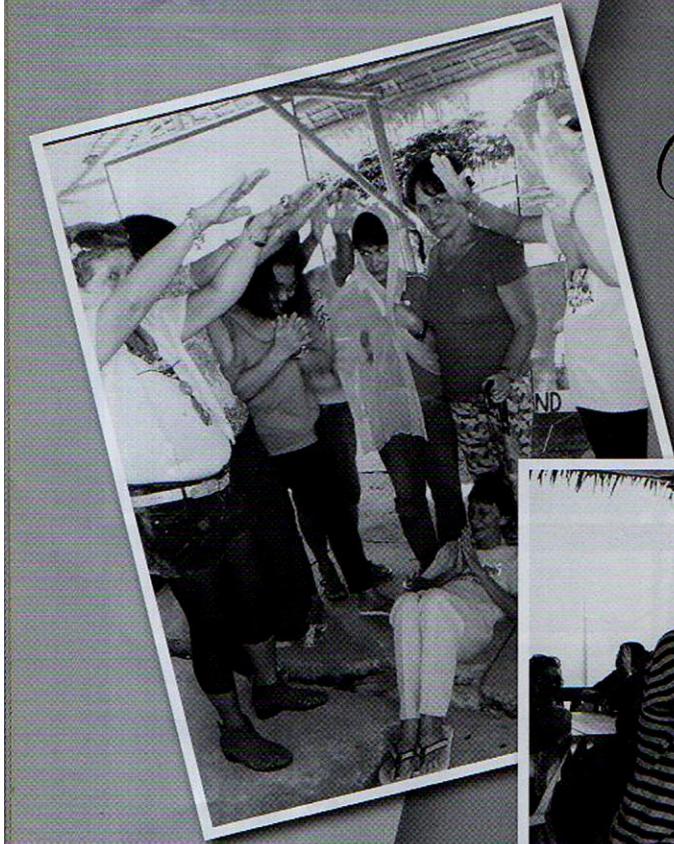


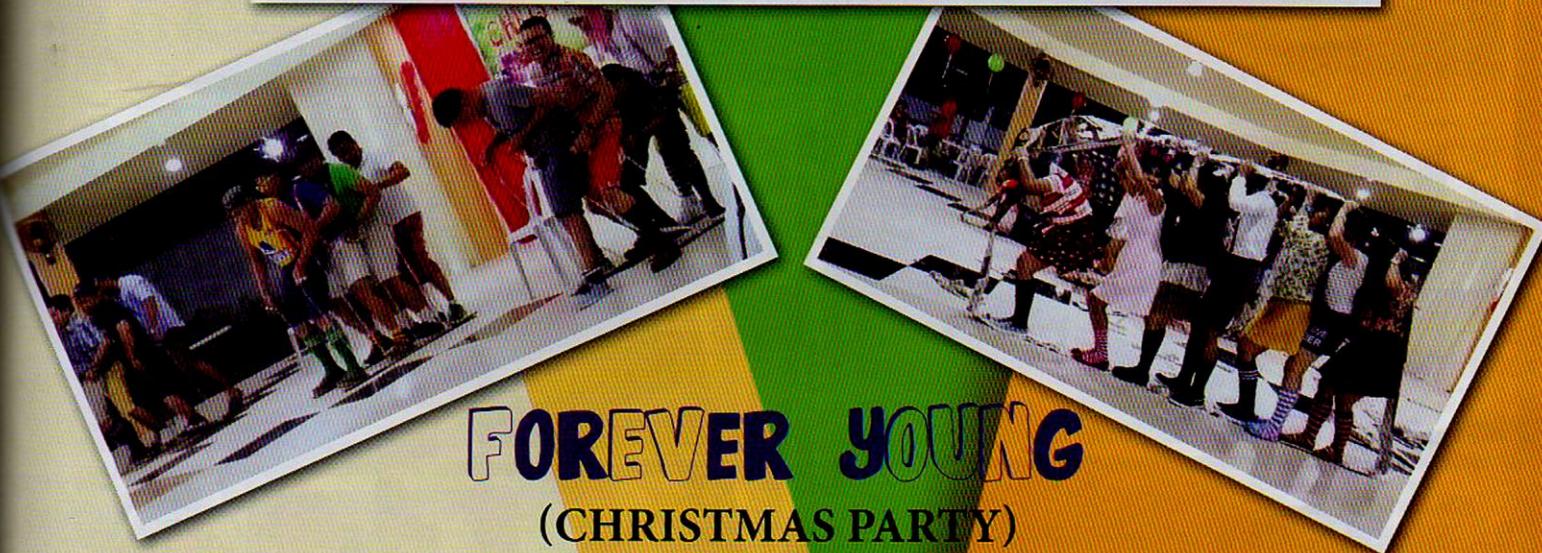
## MIAGAO SATELLITE OFFICE BLESSING AND SALAKAYAN FESTIVAL





## SENIOR CITIZENS





## FOREVER YOUNG (CHRISTMAS PARTY)



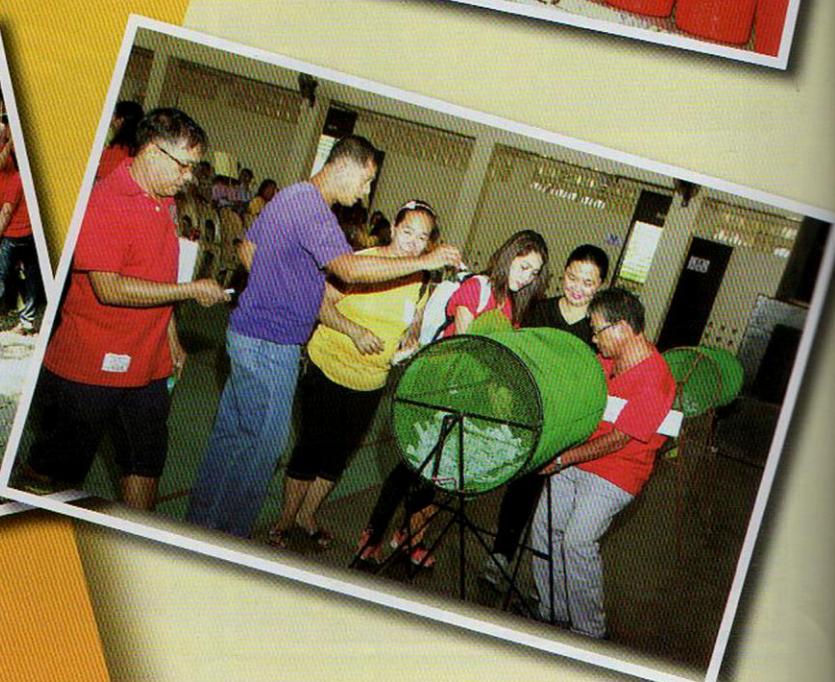
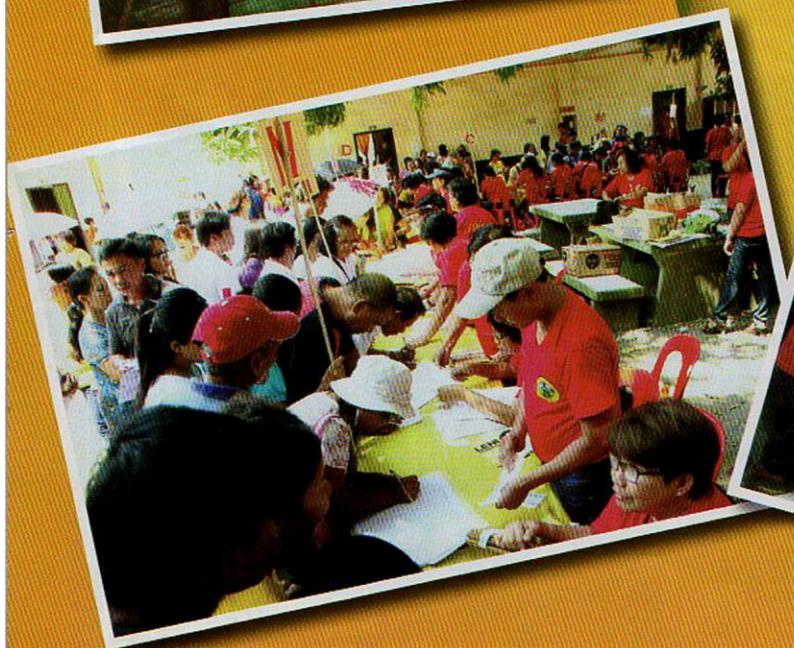
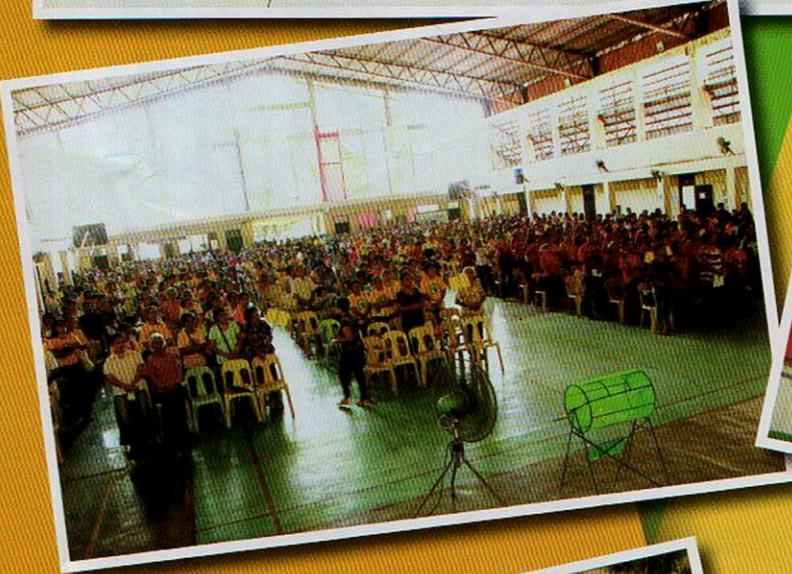


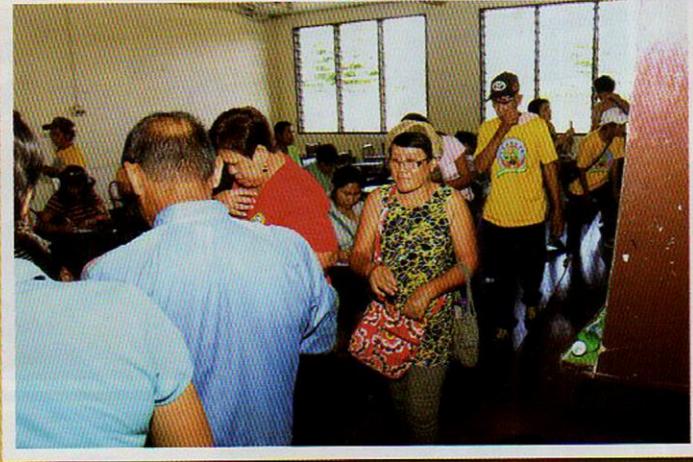
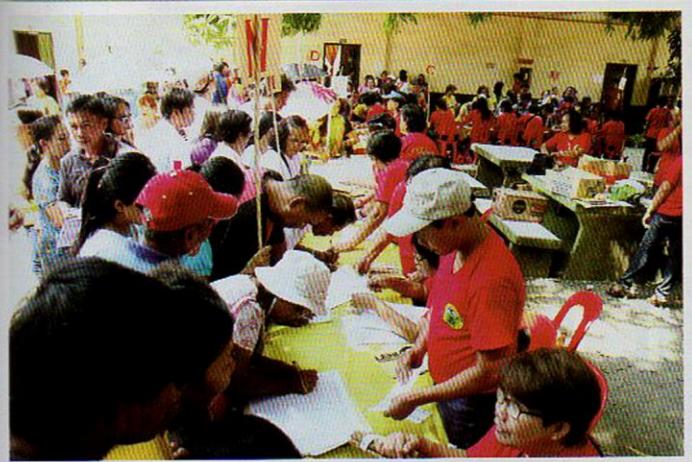
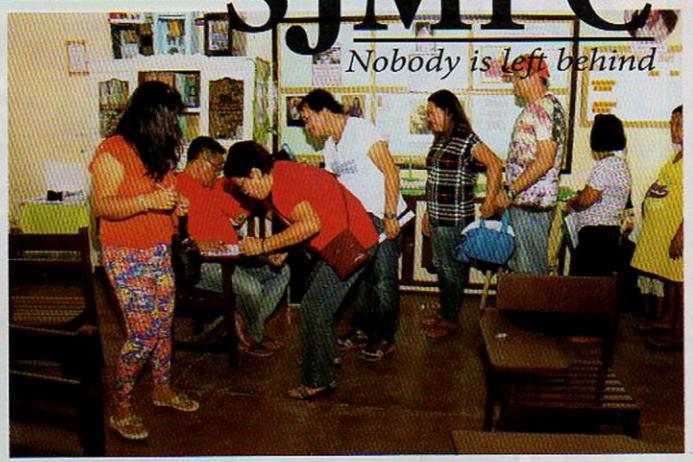
SAN JOSE MULTI - PURPOSE COOPERATIVE

52nd Annual General



## 52ND ANNUAL GENERAL ASSEMBLY





Nobody is left behind



# SJMPC MANAGERS YEAR 1964-2016



**RODELYN VERA CRUZ-BERTO**  
2010 - Present



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



**MA. CANDELARIA ADRADA**  
San Jose Multi - Purpose  
Cooperative  
1995 - 1996



**FERDINAND ANGELO M. ALIPIS**  
1993 - 1994



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

# **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.

