

# SAN JOSE MULTI-PURPOSE COOPERATIVE

# 56<sup>TH</sup> ANNUAL GENERAL ASSEMBLY

## San Jose Office

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

## Miagao Office

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

## Oton Office

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

## Guimaras Office

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

# SJMPC

## BOARD OF DIRECTORS CHAIRPERSONS

Year 1964 - 2020



**MARILOU R. LLAVAN**  
2010-2014  
2016-2018

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



**ESTRELIA S. ANDRES**  
2007-2009

**ELISEO C. CANALIN**  
2005

**PELAGIO AUSAN**  
2003

**RAMON DOUGLAS ABIERA**  
1999

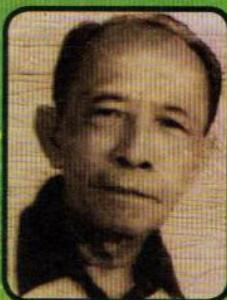


**CESAER SALVO**  
1993

**ARISTON MIÑES**  
1992

**ENGR. GOLDELINO CHAN**  
1991

**CECILIO ABETO**  
1981-1990



**JOVITO ENCARNACION**  
1974-1980, 1982-1984

**TEOPISTO G. DUAY**  
1970

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## VISION

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

## MISSION

### *As Financial Intermediary Institution*

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

### *As People's Movement*

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

### *As Social Development Institution*

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

### *As Model Organization*

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



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

Kruhay!

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

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

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

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

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

**LOREN LEGARDA**  
Deputy Speaker and  
Representative, Lone District of Antique



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

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

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

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

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

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

**RHODORA J. CADIAO**  
Governor



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

KRUUUHAY!

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

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

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

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

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

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

May Peace and Progress be with us. Thank you



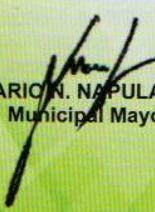
Republic of the Philippines  
Province of Iloilo  
**Municipality of Miagao**  
Office of the Mayor

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

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

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

God Bless us all!

  
**MACARIO N. NAPULAN, M.D.**  
Municipal Mayor



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

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

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

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

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

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

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

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

Wishing more blessings from God to you!

CARINA V. FLORES  
Mayor



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

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

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

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

Congratulations SJMP and More Power!

ENGR. RUBEN B. CORPUZ  
Municipal Mayor



**COOPERATIVE DEVELOPMENT AUTHORITY  
Regional Office**

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

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

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

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

Congratulations. God bless us all.

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



**FONUS COOPERATIVES FEDERATION-ANTIQUE**

"Professional Service with a Heart"

Atabay, San Jose, Antique

Mobile No. (0917-

7178507/09175368638/09177168508)

Email:fonusantique@gmail.com

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

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

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

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

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

**TOMAS R. OSUMO**  
 Chairperson, BOD



**ANTIQUE FEDERATION OF COOPERATIVES  
(AFCCUI)**

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



**ANTIQUE FEDERATION OF COOPERATIVE  
(AFCCUI)**

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

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

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

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

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

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

**FELIZA E. LABRADOR, MPA**  
Manager

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

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

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

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

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

*nickmabarrientos*  
**NICK M. ABRIENTOS**  
Vice-Chairperson Board of Director



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

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

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

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

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

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

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

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

Kruuhay!



MARILOU RAS-LLAVAN

Chairperson of the Board/  
Chairperson of AFCCU



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

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

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

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

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

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

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

"Sa Diyo ang Himaya!"



RODELYN I. VERA CRUZ-BERTO  
General Manager



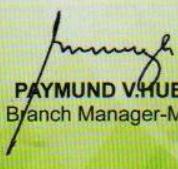
San Jose Multi-Purpose Cooperative  
(SJMP)  
Nochete Bldg., Tajanlangit St.,  
Brgy. Tacas, Miagao, Iloilo



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

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

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

  
**PAYMUND V. HUELAR**  
Branch Manager-Miagao



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



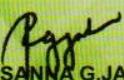
Warmest Greeting to everyone.

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

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

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

Kruhay! Thank you very much, SJMP.

  
**ROSANNA G. JABIIE**  
Branch Manager-Oton



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

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

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

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

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

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

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

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

JONNAI L. FORASTEROS  
Branch Manager - Guimaras

10 | "I Belong"



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

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

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

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

Entrusting SJMPC to St. Joseph our patron, I remain

+ MARVYN ABREA-MACEADA, D.D.  
Bishop of San Jose de Antigue

## *Agenda*

### **Day 1**

- Call to Order
- Reading of Proof of Due Notice
- Determination of Quorum
- Reading and Approval of Previous Minutes
- Business Arising from the Minutes
- Presentation of Reports
- Presentation and Approval of Audited FS and Results of Performance and Social Audit
- New Business
  - Presentation of New Election Guidelines
  - Presentation of Amendments of the By Laws and Articles of Cooperation
- Raffle

### **Day 2**

- Call to Order
- Determination of Quorum
- Presentation of Candidates
- Presentation & Approval of Plans and Budget
- Approval of the Conversion of Two (2) Satellite Offices - Oton & Miag-ao to Branches
- Approval of Hiring of External Auditor
- Election of Officers
- Other Related Matters
- Raffle
- Proclamation of Winners
- Adjournment



## SAN JOSE MULTI-PURPOSE COOPERATIVE

### MINUTES OF THE 55TH ANNUAL GENERAL ASSEMBLY

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

#### PART I. REGISTRATION

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

#### PART II. OPENING PROGRAM

##### A. Opening Program

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

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

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

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

#### PART III. BUSINESS MEETING

##### A. Call to Order

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

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

The Agenda for the 55th Annual General Assembly was approved upon motion made by Ms. Teresa Naig and seconded en masse.

##### C. Determination of Quorum

At 1:55 PM, a quorum was declared with the attendance of 1,396 or 26% of the total 5,563 Members Entitled to Vote (METV). At least 25% of the total number of METV constitutes a quorum in the General Assembly as stipulated in the Coop By-Laws.

##### D. Reading and Approval of the Previous Minutes

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

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

## SAN JOSE MULTI-PURPOSE COOPERATIVE

### E. Business Arising from the Minutes – None

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

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

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

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

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

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

### H. New Business

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

Mission 1.

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

Mission 2.

AS PEOPLE'S MOVEMENT	
Increase membership to 1500	
To sustain membership	
Increase participation on members in coop activities	

Mission 3.

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

Mission 4.

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



## SAN JOSE MULTI-PURPOSE COOPERATIVE

### H.2. 2019 Budget

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

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

### H.3 Other Related Matter

Amendments on the Articles of Cooperation- Area of Operation of San Jose MPC

Existing: Panay

Proposed: Region VI

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

### H.4 Hiring of the External Auditor

Approved to hire for an External Auditor upon motion made by Mr. Jimmy Elizalde and seconded by Mr. Jimmy Lindong.

### H.5 Expansion of Membership and Operation

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

### H.6 Conversion of Two Satellite Offices to full time Branch Office

The conversion of two satellite offices Oton and Miagao to branch offices was approved upon motion made by Ms. Rosanna G. Jabile and seconded en masse.

### I.Election of Board of Directors and Committee Officers

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

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

Presentation of candidates and their one minute speech.

#### For Board of Director

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

#### Audit Committee

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

#### Election Committee

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

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

## SAN JOSE MULTI-PURPOSE COOPERATIVE

### J. Raffle Draws

1,000.00 WORTH OF GROCERY ITEMS for 60 Lucky Winners

Kitchen Organizers for 20 Lucky Winners  
 2 Burner Stove with Tank for 20 Lucky Winners  
 Major Prize – Washing Machine for 5 Lucky Winners

### K. Announcement of Election Results and the Winners.

#### For Board of Directors

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

#### Audit Committee

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

#### Election Committee

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

### L. Adjournment:

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

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

Certified Correct:

**SGD. OFELIA B. MICIANO**  
 Board Secretary

Attested :

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



## SAN JOSE MULTI-PURPOSE COOPERATIVE

### 2021 BOARD RESOLUTIONS

#### BOARD RESO. NO. 01, S. 2021

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

#### BOARD RESO. NO. 02, S. 2021

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

#### BOARD RESO. NO. 03, S. 2021

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

#### BOARD RESO. NO. 04, S. 2021

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

#### BOARD RESO. NO. 05, S. 2021

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

#### BOARD RESO. NO. 06, S. 2021

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

#### BOARD RES. NO. 07, S. 2021

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

#### BOARD RESO. NO. 08, S. 2021

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

#### BOARD RESO. NO. 09, S. 2021

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

#### BOARD RESO. NO. 010, S. 2021

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

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

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

#### BOARD RESO. NO. 011, S. 2021

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

#### BOARD RESO. NO. 012, S. 2021

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

#### BOARD RESO. 012-A, S. 2021

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

## SAN JOSE MULTI-PURPOSE COOPERATIVE

### **BOARD RESO. NO. 013, S. 2021**

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

### **BOARD RESO. NO. 14, 2021**

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

### **BOARD RESO. NO. 15, 2021**

A BOARD RESOLUTION AUTHORIZING THE SUBSEQUENT PERSONAGES AS BANK SIGNATORIES OF SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMP): BOARD CHAIRPERSON MARILOU R. LLAVAN AND TREASURER EMELDA F. ELIZALDE AS PRINCIPAL SIGNATORIES AND VICE-CHAIRPERSON ELISEO C. CANALIN AND BOARD SECRETARY OFELIA B. MICIANO AS ALTERNATE SIGNATORIES

### **BOARD RESO. NO. 16, 2021**

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

### **BOARD RESO. NO. 017, S. 2022**

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

### **BOARD RESO. NO. 018, S. 2021**

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

### **BOARD RESO. NO. 019, S. 2021**

RESOLUTION TO APPROVE GOODWILL PROGRAM FOR AREA COORDINATORS

### **BOARD RESO. NO. 020, S. 2021**

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

### **BOARD RESO. NO. 021, S. 2021**

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

### **BOARD RESO. NO. 022, S. 2021**

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

### **BOARD RESO. NO. 023, S. 2021**

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

### **BOARD RESO. NO. 024, S. 2021**

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

### **BOARD RESO. NO. 025, S. 2021**

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

### **BOARD RESO. NO. 026, S. 2021**

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



## SAN JOSE MULTI-PURPOSE COOPERATIVE

### ELECTION COMMITTEE REPORT CY 2021

No.	FUNCTIONS AND RESPONSIBILITIES	ACTIVITIES/TARGET
1.	Conduct Regular and Special Election Committee Meetings	<p>→ Conducted regular monthly meetings and special meeting on the following dates:</p> <ul style="list-style-type: none"> <li>January 18, 2021</li> <li>February 03, 2021</li> <li>February 17, 2021 (Special Meeting)</li> <li>March 03, 2021</li> <li>August 09, 2021</li> <li>September 04, 2021</li> <li>December 21, 2021</li> </ul> <p>→ Recommended to the Board of Directors for the ELECOM to maximize the use of modern technology such as zoom/virtual to facilitate conferences/meetings in this new normal brought by Covid-19 pandemic for us to remain safe at home without sacrificing its function.</p> <p>→ The EleCom recommended to the Board of Directors to increase the monthly honorarium of the Election Committee from 300.00 to 2,500.00. This will include the internet allowance and even the increased transportation expenses in this new normal.</p>
2.	Review and formulate election Rules and Guidelines and prepare Election Manual for the General Assembly approval.	→ SJMPC Election Manual is still subject for ratification on the 2022 Annual Regular General Assembly Meeting (ARGAM).
3.	Implement election rules and guidelines duly approved by the General Assembly.	→ Prepared and sent letter to the Board of Directors stating the ELECOM's desire to conduct a referendum by November 2021 with METVs for the approval of the proposed Election Rules and Guidelines and SJMPC Election Manual.
4.	Recommend necessary amendments to the election rules and guidelines, in consultation with the Board of Directors, for approval of the General Assembly.	<p>→ The following are the important part of the guidelines for approval.</p> <ol style="list-style-type: none"> <li>1. To increase the number of BOD from 7 to 9 members</li> <li>2. To increase the Audit Committee from 5 to 7 members, and</li> <li>3. To increase the Election Committee from 3 to 5 members.</li> <li>4. Separate Annual General Assembly for Miag-ao and Oton (combined with Guimaras Branch) thus from Annual Regular General Assembly meeting (ARGAM) to Annual Regular Branch Assembly Meeting (ARBAM).</li> </ol>
5.	Prepare election paraphernalia.	→ The proposed referendum of the Election Committee was not pursued due to the increased cases of Covid-19 during the last quarter of 2021.
6.	Supervise the conduct, manner and procedure of election and other related activities and act on the changes thereto.	
7.	Canvass and certify the result of the election.	
8.	Proclaim the winning candidate.	
9.	Prepare and submit quarterly accomplishment report to the General Assembly through the Board of Directors.	
10.	Attend the General Assembly Meeting.	
11.	Perform such other functions as prescribed in the by-laws or authorized by the general assembly.	
12.	Information Dissemination and Members' Education	→ The Election Committee Members in their personal capacities tried to reach out to some members via personal dialogue, social media, call and text messaging. The Elecom encouraged them to continue supporting SJMPC by maintaining their performance as members in good standing so that when election time comes, they can execute their right to suffrage.

SGD. MS. DELIA C. MONTERO  
Chairperson

## SAN JOSE MULTI-PURPOSE COOPERATIVE

### AUDIT COMMITTEE REPORT

For the Year 2021

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

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

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

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

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

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

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

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

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

The over-all performance rating for:

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

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

SGD. MS. MARY MARGARET LEORA BALASA  
Chairperson



## SAN JOSE MULTI-PURPOSE COOPERATIVE

### EDUCATION COMMITTEE REPORT

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

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

Total Membership

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

Total Members Terminated/Withdrawn

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

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

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

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

## SAN JOSE MULTI-PURPOSE COOPERATIVE

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

SGD. MR. ELISEO C. CANALIN  
Chairperson



## SAN JOSE MULTI-PURPOSE COOPERATIVE

### MEDIATION AND CONCILIATION COMMITTEE REPORT

The committee has the following composition

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

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

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

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

SAN JOSE MULTI-PURPOSE COOPERATIVE COMMITTEE ON MEDIATION AND CONCILIATION COMMITTEE ACTION PLAN FOR CY 2021			
ACTIVITIES	TIME FRAME / SCHEDULE OF IMPLEMENTATION	EXPECTED OUTPUT	REMARKS
Regular Monthly Meeting	Every 2 <sup>nd</sup> Thursday of the month	Approval of minutes/Planning of Cooperative Activities	All Committee Members
CDA Mandatory Trainings/Seminars-Conferences	As per scheduled	Application and implementation of solicited ideas and information	All Committee Members
All Cooperative Activities	As per scheduled	Build-up of social networking and camaraderie/ community service orientation	All Committee Members
Submission of Mid-Year and Year-End Reports	1 <sup>st</sup> week of July and 1 <sup>st</sup> week of January	Board approval and endorsement to CDA	All Committee Members & SJMPC BODs and Officers
Provide and conduct mediation and conciliation services on delinquent members	Twice a month/as per notice of invitation	Settlement of delinquencies and become an active member of the cooperative	All Committee Members and delinquent party/member
Provide and conduct mediation and conciliation services on conflict and disputes among members, officers and BODs	If case may arise	Amicable and efficient settlement of conflicts/disputes within the jurisdiction of operation	All Committee Members and requesting party/member/officer

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

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

SGD. MS. LEILANI C. NOLASCO  
Chairperson

## ETHICS COMMITTEE REPORT 2022

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

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

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

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

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

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

**4. REPRESENTATION/ ATTENDANCE**

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

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

- a. Revised Code of Governance and Ethical Standards
- b. Letter addressed to the BOD re committee recommendations
- c. Certification for all officers regarding their affiliation with other cooperatives and the AFCCUI
- d. Letter addressed to the SJMPC Management requesting for an updated list of all officers who have been remiss in paying regularly their loans
- e. Inquiry (generic) re status of SJMPC officers' membership and/or loan payments in other cooperatives and AFCCUI.

SGD. MR. VAN IAN P. JUADA  
Chairperson



## SAN JOSE MULTI-PURPOSE COOPERATIVE

### GENDER AND DEVELOPMENT (GAD) COMMITTEE REPORT

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

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

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

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

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

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

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

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

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

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

Table 2: Plans and Actions

Entry Points	Key Indicator/Areas of Improvement	Remarks	Plan of Actions
People	1. Level of Gender awareness	Volunteers	Deactivation of volunteered area coordinators last June 2021 due to pandemic crisis.
	2. Level of gender awareness on other GAD Based activities	Members	
	3. Proportion of men and women who participate in the GA	Members	•Intensive recruitment of new male members (Membership invitation to men's farmer's associations, fisher folks, TODA, etc.) •Create programs strategies, personalize to encourage membership of men.
	4. Proportion of men and women who participate in ownership meetings.		
	5. Proportion of men and women.	Board of Directors Committee members	Only 29% or 2 are male out of 7 BODs. Only 37% or 8 are male out of 35 committee members.  Promote/increase Gender Balance in BOD and Committee sectors.
Programs/ Projects/ Activities	1. Proportion of men and women who have availed of Cooperative major services.		• Financial assistance for members with dreaded disease/condition. • Livelihood trainings for PWDs. • Alternative Livelihood trainings for farmer or fish sectors. • Savings Program for Seafarers. • Women's Health Awareness Program (Birth Control, Menopausal Stage, Healthy Aging)
	2. Presence of new products or services to the gender-related needs of women and men.		

SGD. MS. MARILOU R. LLAVAN  
Chairperson

## Credit Committee Report

A. By Loan Window

Loan Window	San Jose			Miagao			Oton			Total		
	M	F	T	Amount	M	F	T	Amount	M	F	T	Amount
Providential Loan	133	288	421	54,182,400.00	55	96	151	23,478,000.00	63	198	261	26,308,900.00
Micro Enterprise Loan	40	139	179	29,715,000.00	38	63	101	20,928,500.00	48	219	267	31,474,400.00
Agri loan	10	17	27	2,185,000.00	0	0	0	-	0	0	0	10
Salary Loan	4	6	10	470,000.00	2	3	5	250,000.00	1	5	6	255,000.00
Emergency Loan/Pension /Hon	0	1	1	60,000.00	0	0	0	-	0	1	1	30,000.00
<b>Total</b>	<b>187</b>	<b>451</b>	<b>638</b>	<b>86,612,400.00</b>	<b>95</b>	<b>162</b>	<b>257</b>	<b>44,656,500.00</b>	<b>112</b>	<b>423</b>	<b>535</b>	<b>58,068,300.00</b>
Percentage by gender	29%	71%		37% 63%				21% 79%				28% 72%
Percentage by Loan Amount				45.75%				23.59%				30.67%

By Loan Amount

Amount	San Jose			Miagao			Oton			Total		
	M	F	T	Amount	M	F	T	Amount	M	F	T	Amount
Less than 100K	109	258	367	26,793,900.00	47	90	137	8,191,500.00	75	297	372	16,674,300.00
101K to 300K	68	164	232	42,486,000.00	32	56	88	17,005,000.00	31	97	128	24,641,000.00
301K and Above	10	29	39	17,332,500.00	16	32	46	19,460,000.00	6	29	35	16,753,000.00
<b>Total</b>	<b>187</b>	<b>451</b>	<b>638</b>	<b>86,612,400.00</b>	<b>95</b>	<b>162</b>	<b>257</b>	<b>44,656,500.00</b>	<b>112</b>	<b>423</b>	<b>535</b>	<b>58,068,300.00</b>
Percentage by gender	29%	71%		37% 63%				21% 79%				28% 72%
Percentage by Loan Amount				45.75%				23.59%				30.67%



## SAN JOSE MULTI-PURPOSE COOPERATIVE

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

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

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

#### A. BULIG ESKLEWA SCHOLARSHIP PROGRAM

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

The scholars were given cash assistance of P2500.00.

#### B. PROJECT ASSISTANCE TO SCHOOLS

The following are the schools with SJMPC's assistance:

##### 1. BAGUMBAYAN ELEMENTARY SCHOOL

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

##### 2. DUROG ELEMENTARY SCHOOL

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

##### 3. BONGBONGAN 1 AND 2 ELEMENTARY SCHOOL

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

##### 4. NAGBANGI ELEMENTARY SCHOOL

1 unit Printer and 3 reams bondpapers

##### 5. CALOOCY ELEMENTARY SCHOOL

1 unit smart phone for pupils

##### 6. TULA-TULA ELEMENTARY SCHOOL

10 reams A4 bond paper and 10 bottles 003 black ink

##### 7. BULALACAO ELEMENTARY SCHOOL

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

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

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

#### C. OTHER ASSISTANCE EXTENDED

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

## SAN JOSE MULTI-PURPOSE COOPERATIVE

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

### D. Seminars attended by the Social Development Committee Members

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

**SGD. MS. FE M. OSORIO**  
Chairperson



## SAN JOSE MULTI-PURPOSE COOPERATIVE

### Personnel oversight Committee Accomplishment Report

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

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

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

**SGD. MS. MERLINDA E. ALVOR**  
Chairperson

## SAN JOSE MULTI-PURPOSE COOPERATIVE

**Management Report**

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

**1. MEMBERSHIP**

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

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

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

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

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

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

**2. GAAN PROGRAM**

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

**3. CREDIT AND SAVINGS**

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

Presented below is the credit report for the Year 2021.

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

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



## SAN JOSE MULTI-PURPOSE COOPERATIVE

Deposit Liabilities for the year ending December 31, 2021:

Type of Deposits	OFFICE				Total As of Dec 2021	As of Dec 2020
	San Jose	Miagao	Oton	Guimaras		
Regular Savings	101,604,091.00	9,191,724.00	5,901,438.00	967,479.00	117,664,734.00	114,763,415.00
Animators	5,817,521.00	697,743.00	384,076.00	0.00	6,899,341.00	13,159,204.00
Special	282,513.00	0.00	0.00	0.00	282,513.00	252,605.00
Ultima	19,922,549.00	5,134,027.00	3,254,292.00	259,960.00	28,570,829.00	27,393,806.00
Alkansa	6,536,921.00	1,227,209.00	1,149,256.00	539,244.00	9,452,631.00	7,976,955.00
Time	133,420.504.00	7,075,605.00	2,049,326.00	1,310,000.00	143,855,436.00	128,243,597.00
<b>TOTAL</b>	<b>267,584,101.00</b>	<b>23,326,310.00</b>	<b>12,738,389.00</b>	<b>3,076,684.52</b>	<b>306,725,485.00</b>	<b>291,789,582.00</b>

### 4. NET SURPLUS

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

### 5. ASSETS AND PAID-UP CAPITAL

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

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

### 6. REBATES

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

### 7. SOCIAL ACTIVITIES

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

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

B. SJMPG conducted Digi-Coop Launching last October 30, 2021 which was participated by Coop members. Digi-Coop is a digital initiative which aims to provide cooperatives an online ecosystem that allows ease of doing business. Digi-Coop users can utilize this application in paying bills, e-load, paying insurances, fund transfer, etc.

C. SJMPG facilitated Anti-Flu and Anti-Pneumonia Vaccination in partnership with Provincial Health Office and Office of the Provincial Governor last November 23, 2021. A total of 99 members (39 male and 60 female) availed the immunization program.

D. As an Accredited Co-Partner (ACP) of the Department of Labor and Employment (DOLE), SJMPG was authorized to implement the Integrated Livelihood Program or DOLE Pangabuhayan. The said program was funded by Deputy Speaker Loren Legarda –Antique Representative. A total amount of Five Million Eight Hundred Twenty Three Thousand Six Hundred Forty Eight Pesos (P5, 823,648.00) was extended for the various livelihood projects and it benefitted 292 families. Livelihood projects covered are food vending, fish vending, bread and pastries, hog and cattle fattening, poultry raising, bonsai propagation, hand embroidery, tailoring, furniture and welding shops, and many more.

E. In partnership with Department of Social and Welfare Development, SJMPG regularly conducted 4P's Pay-out to beneficiaries in the municipality of San Remigio. Integrated in the activity is Pre-Membership Education Seminar to interested beneficiary. As of this period, there were sixteen (16) beneficiaries became registered members of SJMPG.

F. SJMPG conducted Brigada Eskwela to eleven (11) elementary schools last November 4-5, 2021. Out of eleven (11) schools, eight (8) schools received school supplies, one (1) school received hygiene kit, one (1) school provided of construction materials, and the other school received a cellular phone.

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

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

## SAN JOSE MULTI-PURPOSE COOPERATIVE



### TAYAWA TOLENTINO CPAs and COMPANY

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Marikina City: (028) 997-7705  
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Iloilo: tayawatolentino.iligo@gmail.com / Marikina: jol@tayawacpa.com

#### REPORT OF INDEPENDENT AUDITOR

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

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

**Opinion**

We have audited the consolidated financial statements of **SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)** which comprise the statement of financial position as at December 31, 2021, and the statement of financial performance, statement of changes in equity and statement of cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position **SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)** as at December 31, 2021, and of its financial performance and its cash flow for the years then ended in accordance with Philippines Financial Reporting Framework of Cooperatives.

**Basis for Opinion**

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

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

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

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

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

**Auditor's Responsibilities for the Audit of the Financial Statements**

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

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

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

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## SAN JOSE MULTI-PURPOSE COOPERATIVE



### TAYAWA TOLENTINO CPAs and COMPANY

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

Marikina City: (028) 997-7705

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

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

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

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

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

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

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

#### TAYAWA TOLENTINO CPAs & COMPANY

**IAN V. TOLENTINO**

Partner

CPA Certificate No. 0106869

Tax Identification No. 931-042-033

PTR No. IUD1532, San Jose, Antique, 01/18/2022

BOA Accreditation No. 9133

Issued on December 7, 2020; Until July 30, 2023

BIR Accreditation No. 11-002278-03-2020

Issued on March 6, 2020; Until March 5, 2023

CDA Accreditation No. 1331

Issued on January 25, 2021; Until January 24, 2024

March 12, 2022  
San Jose de Buenavista, Antique

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## SAN JOSE MULTI-PURPOSE COOPERATIVE

### SAN JOSE MULTI PURPOSE COOPERATIVE

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

### CONSOLIDATED STATEMENTS OF OPERATIONS

As of December 31, 2021 and 2020

(Amounts in Philippine Pesos)

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

(See Notes to Financial Statements)

1. BANK NAME RCBC ANTIQUE BRANCH  
2. BRANCH CODE  
3. COUNTER S. CODE



## SAN JOSE MULTI-PURPOSE COOPERATIVE

### SAN JOSE MULTI PURPOSE COOPERATIVE

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

### CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

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

	Notes	2021	2020
<b>ASSETS</b>			
<b>CURRENT ASSETS</b>			
Cash & cash equivalents	5	183,673,814	191,244,140
Loans & Receivables	6,7,8	322,346,203	300,976,151
Inventories	9	495,088	168,481
Prepaid expenses	10	141,600	141,600
Other current assets	10	1,392,857	1,032,853
<b>Total Current Assets</b>		<b>508,049,563</b>	<b>493,563,224</b>
<b>NON-CURRENT ASSETS</b>			
Investments in non-marketable equity securities	11	7,076,155	6,682,395
Real & other properties acquired	12,14	12,577,307	4,677,307
Property, plant & equipment	13	21,275,789	13,850,014
Other non-current assets	12,14	88,112,484	71,629,571
<b>Total Non-Current Assets</b>		<b>129,041,735</b>	<b>96,839,287</b>
<b>TOTAL ASSETS</b>		<b>637,091,297</b>	<b>590,402,511</b>
<b>LIABILITIES AND MEMBER'S EQUITY</b>			
<b>LIABILITIES</b>			
<b>CURRENT LIABILITIES</b>			
Deposit liabilities	15	306,581,335	291,789,583
Trade, non-trade & other payables	16	2,028,459	3,616,313
Due to Union / Federation (CETF)	17	3,196,987	2,866,185
Interest on share capital	18	16,268,023	10,848,251
Patronage refunds	19	6,972,010	7,232,167
Other current liabilities	20	5,643,137	2,726,601
<b>Total Current Liabilities</b>		<b>340,689,952</b>	<b>319,079,099</b>
<b>NON-CURRENT LIABILITIES</b>			
Retirement fund payable	21	10,143,721	8,067,321
Other non-current liabilities	22	12,406,283	19,800,240
<b>Total Non-Current Liabilities</b>		<b>22,550,004</b>	<b>27,867,561</b>
<b>TOTAL LIABILITIES</b>		<b>363,239,956</b>	<b>346,946,660</b>
<b>MEMBER'S EQUITY</b>			
Share capital	30	252,400,200	223,706,300
Treasury Share		(27,325,300)	(20,904,200)
Deposit for Share Capital Subscription		278,960	268,520
Donations/ Grants	23	668,342	668,342
Statutory funds	24,29	47,829,139	39,716,889
<b>TOTAL MEMBERS' EQUITY</b>		<b>273,851,341</b>	<b>243,455,851</b>
<b>TOTAL LIABILITIES AND MEMBER'S EQUITY</b>		<b>637,091,297</b>	<b>590,402,511</b>

(See Notes to Financial Statements)

## SAN JOSE MULTI-PURPOSE COOPERATIVE

**SAN JOSE MULTI PURPOSE COOPERATIVE**

Trade Town, Dalipe, San Jose, Antique

CDA Reg. No. 9520-06003385, CIN 0102060116

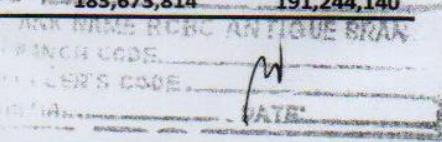
**CONSOLIDATED STATEMENT OF CASH FLOWS**

As of December 31, 2021 and 2020

(Amounts in Philippine Pesos)

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

(See Notes to Financial Statements)





## SAN JOSE MULTI-PURPOSE COOPERATIVE

### SAN JOSE MULTI PURPOSE COOPERATIVE

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

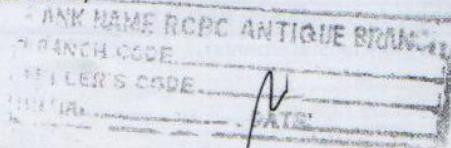
### CONSOLIDATED STATEMENT OF CHANGES IN MEMBERS' EQUITY

As of December 31, 2021 and 2020

(Amounts in Philippine Pesos)

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

(See Notes to Financial Statements)





## SAN JOSE MULTI-PURPOSE COOPERATIVE

### LIST OF OFFICERS AND TRAININGS UNDERTAKEN/COMPLETED

As of December 31, 2021

SAN JOSE MULTI-PURPOSE COOPERATIVE (SJMPC)

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

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



## SAN JOSE MULTI-PURPOSE COOPERATIVE

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

## SAN JOSE MULTI-PURPOSE COOPERATIVE

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



## SAN JOSE MULTI-PURPOSE COOPERATIVE

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

Prepared :

Certified True and Correct:

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

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

SGD. MS. MARILOU R. LLAVAN  
CHAIRPERSON

## SAN JOSE MPC 5-YEAR STRATEGIC PLAN

### Vision

:Responsive, dynamic, self-reliant, transparent and environment friendly cooperative providing quality service to members and community.  
As a Financial Intermediary Institution, to provide a friendly, affordable and accessible financial services towards building a financially disciplined, empowered member stakeholders.

As a People's Movement, to raise the level of social and political consciousness of members on participative governance thru continuous information, education and communication processes geared towards a responsive and responsible community

As a Model Organization, To promote and maintain quality stakeholders, structures, systems and procedures to enable them to manage change and the belongingness  
As a cooperative development processeses

### Core Values

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

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



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

KRAS	GOALS	STRATEGIES	PLAN OF ACTIONS/ ACTIVITIES	EXPECTED OUTPUTS	TIMELINES					Lead Person/ Committee	Performance Indicators
					Year 1	Year 2	Year 3	Year 4	Year 5		
Calamity											
Appliance											
Cellphone											
Pension											
Hospitalization											
Basket (for vendors)											
Allied Services											
CAC- CLIMBS/CISP	To engage in other allied services that will contribute to coop's revenues	Coop engagement in Allied Services	facilitate product presentation site identification formulate policies and guidelines	additional revenues set annual targets	set annual targets	set annual targets	set annual targets	set annual targets	set annual targets	Contacts with insurance providers; enhanced public image and increased revenues	BOD and Mgt
Establishment of a Satellite Office											
Check Encashment											
<b>Community Development Programs</b>											
Social Development Plan		Youth Leadership Program including Scholarship									
Gender and Development Initiatives	To reach out to members and communities for provision of social and community services	Social and Community Development Programs	Program for Senior Citizens Prepare GAD Plan Program for Solo Parents	Enhanced Public Image	set annual targets set annual targets set annual targets	documents; social development plan and budget; GAD Plan					
Environmental Protection and management		Environmental Activities:	1. Coastal Clean up 2. Tree Planting								
<b>Community and Nation Building</b>											
Network and Linkages	To build strong partnership with Coop NGOs and other stakeholders and the government	Linkages with GOs, NGOs and other stakeholders	Partnerships with LGU, DTI, Inter-Agency Committee, CISP, public schools	Established Partnerships and Networks	set annual targets					Partnerships and Agreements	BOD and Mgt

## SAN JOSE MPC 1-YEAR STRATEGIC PLAN

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

**Mission** : As a Financial Intermediary Institution, to provide a friendly, affordable and accessible financial services towards building a financially disciplined, empowered member stakeholders

As a People's Movement, to raise the level of social and political consciousness of members on participative governance thru continuous information, education and communication processes geared toward

As a Social Development Institution, to instill the values of honesty, openness, industry, caring for others among the members and the community building a sense of dignity and belongingness

As a Model Organization, To promote and maintain quality stakeholders, structures, systems and procedures to enable them to manage change and the cooperative development processes

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

KRAS	GOAL	OBJECTIVES	STRATEGIES	PLAN OF ACTIONS / ACTIVITIES	EXPECTED OUTPUTS	TIMELINES						Lead Person/ Committee	Performance Indicators	LOGISTICS		
						Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	
<b>Organization, Management &amp; Governance</b>																
		Profiling of Directors and Officers														Board, Officers, Mgt
		Conduct of Officers orientation														Edcom
		Conduct of Candidates Orientation														100% of officers who have complied with mandated & other relevant trainings
		Board and Officers Evaluation														EdCom Fund
		Creation of Oversight Committees under the Board														
		Attendance to Mandatory and Enhancement Trainings														BOD, AudCom, Officers
		Capacity building of Directors and Officers														BOD
<b>Officers Development</b>	100 percent of the officers with enhanced competence in leadership and governance	Formulate TNA and Annual Training Calendar (Plan)														Edcom
		Conduct GAD related trainings/seminars to officers. (Orientation on Anti Bastos Law & Other GAD related laws)														100% of officers who have undergone GAD and other related trainings
		Identification of qualified male and female to run in the BOD and Elective Committees														Edcom
		To enhance awareness & sensitivity on GAD among BOD & committees .														100% of officers who have undergone GAD and other related trainings
		To promote / increase gender balance in BOD and Committees.														Edcom
<b>Management Enhancement</b>	100 percent of the staff with enhanced competencies relative to the performance of their functions	Attendance to Mandatory and Enhancement Trainings by management														Edcom
		Values Formation														Edcom
		Staff Development, Teambuilding activities														Edcom
		Drafting of the Mtg Succession Plan														Mgt, BOD
		Drafting of the Performance Evaluation for Employees														Mgt/BOD/Aud Com
		Review of the Personnel Manual on Job Tasking														Meetings and Conferences - P25k to cover meals, snacks, and supplies during trainings
		Conduct GAD related trainings/seminars (Orientation on Anti Bastos Law & Other GAD related laws)														CETF
		To enhance awareness & sensitivity on GAD among management staff.														100% of staff who have participated in Gender sensitivity orientation and other GAD related trainings





KRAS	GOAL	OBJECTIVES	STRATEGIES	PLAN OF ACTIONS/ ACTIVITIES	EXPECTED OUTPUTS	FINANCIAL PERFORMANCE	TIMELINES	Lead Person/ Committee	Performance Indicators	LOGISTICS
Capital Generation	Share Capital Increased by P25M	To ensure liquidity in cooperative operations and availability of funds for viable investments	Viable CBU Program	Submit Marketing Reports based on number of new members						
Savings Generation	Deposit liabilities Increased by P15M	To ensure continuous funds inflow to buffer loan members depositions the opportunity to build wealth for themselves	Members Savings Operation	Monitor monthly CBU Build institutional capital and fund reserve Dividends Retention	sound capital generation activity			BOD and Mgt.	Updated Schedules of members' share capital	
Budget Systems and Procedures	Compliance to the overall performance standard increased from 75.18% to 85%	To ensure proper financial planning and to oversee that business operations generate revenues to fund expenditures	Budgeting and Financial Planning	Enhance Members Savings Operations Manual Intensify savings mobilization among members	enhanced members savings program			BOD and Mgt.	presence of MSO Manual ; proper documentation of savings operations	
Revenue Generation	Revenues generation increased by 25%	To ensure that coop's operations is managed well from business planning to provisions of services with the aim of generating adequate financial results	Optimum Revenue Generation	Set up budget per operating activity Track, monitor and control budget vs actual prepare cash budget and operating budget closely monitor releases and intensify collection of Written Off Accounts provide other revenue generating activities	Meet the Standard Performance Ratio			BOD and Mgt.	monthly tracking of budget vs. expenses	
Credit Services	Providential Agricultural MEL									
Educational	Salary Loan	To enhance provision of credit services to in order to generate adequate financial results to operations	Additional provision to fast moving loan windows. Package slow moving loan windows.	Review and enhance existing policies	Increased members availling of credit services.			BOD and Mgt., CreCom	P120.7M revenues generated	
Rice loan	Honorarium Calamity Appliance Celphone	surplus from net 20%								
Pension	Hospitalization Basket (for Allied Services									
* Check Encashment	To engage in other allied services that will contribute to coop's revenues	Allied Services	Coop engagement in formulate policies and guidelines	additional revenues				BOD and Mgt.	Contracts with insurance providers	
<b>Community Development Programs</b>										
<b>Community and Nation Building</b>										
Network and Linkages	Partnerships and Networks expanded and strengthened	To build strong partnership with Coop stakeholders and the government DSWD, LGUs, DOLE, etc.,	coordination with partners & other stakeholders (DTI, Execute MOU with 4 partners Organize joint activities for youth, SC & other sectors	Identify and link with at least 1 new partner Execute MOU with 4 partners Organize joint activities for youth, SC & other sectors	partnership agreements established			Partnerships and Agreements Signed MOU	2 joint activities organized for youth, Social Services Expenses	

## SAN JOSE MULTI-PURPOSE COOPERATIVE

## SAN JOSE MULTI PURPOSE COOPERATIVE

San Jose, Antique

## 2022 BUDGET

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

## *Board of Director*



MARILOU R. LLAVAN  
BOD Chairperson



ELISEO C. CANALIN  
BOD Vice Chairperson



MERLINDA E. ALVIER  
BOD Member



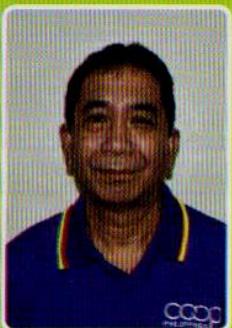
SAMPAGUITA A.A. BUNGABONG  
BOD Member



CORAZON B. MONDRAGON  
BOD Member



FE M. OSORIO  
BOD Member



ALFREDO M. YSULAT  
BOD Member



OFELIA B. MICIANO  
Secretary



EMELDA F. ELIZALDE  
Treasurer

## *Managers*



RODELYN I. VERA CRUZ-BERTO  
General Manager



RAYMUND V. HUELAR  
Manager-Miagao Satellite Office



ROSANNA G. JABILE  
Manager-Oton Satellite Office



DONNAH L. FORASTEROS  
Branch Manager-Guimaras Office

## Management & Staff

### Administrative Section

RODELYN I. VERA CRUZ-BERTO  
General Manager



MA. RAFONCEL T. SANOY  
HRDO/MRDO



JOSEPHINE M. TANDUG  
Clerk



PHOEBE M. TAMON  
Clerk



KRISTINE JOY N. OMALLAO  
Clerk



MERVIN A. JONEALA  
Driver/ Maintenance Clerk

### Accounting Section



GERALDINE R. CATALDAVAN  
Accountant



RHEA ANN MARIEL S. CONDESA  
Bookkeeper



SUNSHINE E. LABRADOR  
Accounting Clerk

### Loan Section



MARIA FE V. BERTIZ  
Loan Officer



LEONELLE C. BERCERO  
CIBI



JASMIN JOY N. MAGBANUA  
CLERK



KATHLINE ZYRA M. SANDUCAL  
CLERK

## Cash Section



ERYNE MAE T. MIQUELA  
Cashier



DARYL B. BETITA  
Teller



GENEROS S. UMBAT JR.  
Teller



CRISTINE JOY P. VIRGO  
Teller



GLENN D. MISAJON  
Account Officer



LAMBERT S. LABIAO  
Account Officer



CHARLO C. CASID SID  
Account Officer

## Job Order



JUDELYN M. SANTILLAN  
Job Order



RAV S. CAPISTRANO  
Job Order



RAYMUND V. HUELAR  
Manager-Miagao Satellite Office



RAMAH H. EGIDA  
Clerk



JOHANNA MAE G. CEÑIZA D'ARTAGNAN N. TAJONERA JR.  
Clerk Clerk



ROMMEL JULINE N. AREVALO  
Driver/ Maintenance Clerk



KAREN KAYE G. JUANILLO  
Accounting Clerk



JERMIE M. GARCESA  
CIBI



JOHN MAXEL M. ARTEZA  
Teller



## Oton Satellite Office Personnel



**ROSANNA G. JABILE**  
Manager-Oton Satellite Office



**JULIE G. SABAN**  
Clerk



**CRISTY S. CERVERA**  
Clerk



**JULIUS E. CALANOG**  
CIBI



**LYSLIE D. ESCANDER**  
Teller



**MICHAEL GLENN L.  
MILITANTE**  
Account Officer



**REX M. DE CASTRO**  
Account Officer



**DARYL D. BALADIANG**  
Driver/ Maintenance Clerk



**JONNAH L. FORASTEROS**  
Branch Manager- Guimaras Office



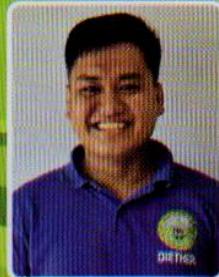
**REZEL G. CAPALLA**  
Clerk



**APRIL JANE R.  
MACABINGUEL**  
Teller



**JRNEL L. VIDO**  
Account Officer



**DIETHER E. INFANTE**  
Account Officer

## *Committees*

### *Audit Committee*



MARY MARGARET LEORA L. BALASA  
CHAIRPERSON



ANGELINE L. GRANADA  
SECRETARY



VICTORIA H. MADREDANO  
MEMBER

### *Audit Committee Assistants*



MA. ROMELY LEDESMA  
Assistant-MIAG-AO



RAJIS MONTECLARO  
Assistant-MIAG-AO



VIVIEN AGREDA  
Assistant-OTON



ARLENE VICTORIANO  
Assistant-OTON

### *Election Committee*



DELIA C. MONTERO  
CHAIRPERSON



STEPHEN LOUIE R. CHECA  
SECRETARY



PERLA A. SALDAJENO  
MEMBER

### *Ethics Committee*



VAN IAN P. JUADA  
CHAIRPERSON



ANNA CECILIA R. PEFIANCO  
SECRETARY



TERRY C. SITCHON  
MEMBER

## *Credit Committee*



**REYNALDO E. SARMIENTO**  
Chairperson



**ELENA B. PECHAYCO**  
Secretary

## *Credit Committee Assistants*



**RACHEL N. NARTE**  
Assistant-MIAG-AO



**ROWENA N. LUNASPI**  
Assistant-MIAG-AO

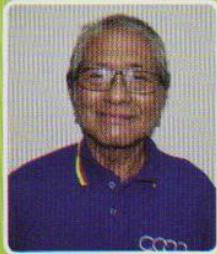


**VERONICA P. MONDIA**  
Assistant-OTON



**ANTONIO C. SALAO JR**  
Assistant - OTON

## *Education Committee*



**ELISEO C. CANALIN**  
Chairperson



**BETH M. GERNADE**  
Secretary



**MA. RAFONCEL T. SANOV**  
Member



**NOLI G. VALENZUELA**  
Member



**STEPHEN N. INTAL**  
Member



**BOBBY P. CALUMPITA**  
Member

## *Mediation & Conciliation Committee*



LEILANI C. NOLASCO  
Chairperson



ERIC B. CORTEJO  
Secretary



DIOVANEE SILVERIO A. AMEDO III  
Member

## *Social Services & Development Committee*



FE M. OSORIO  
Chairperson



CORAZON B. MONDRAGON  
Secretary



BECHIE P. MOLO  
Member



TESSIE M. TIBUDAN  
Member



ERIBERTO P. VARGAS  
Member

## *Bids and Awards Committee*



SAMPAGUITA A. BUNGABONG  
Chairperson



MARRY JOY P. VEGO  
Secretary



EMELDA F. ELIZALDE  
Member



ENGR. PEPITO S. CANALIN  
Member



GLENN D. MISAJON  
Member

## *Personnel Oversight Committee*



MERLINDA E. ALVOR  
Chairperson



LEDA T. DE GRACIA  
Secretary



DANIEL N. VESCATCHO, JR.  
Member



RODELYN I.  
VERA CRUZ-BERTO  
Member



MA. RAFONCEL T. SANOV  
Member

## *Gender & Development Committee*



MARILOU R. LLAVAN  
Chairperson



CHAROL ROSE M. DIVINAGRACIA  
Secretary



RODELYN I. VERA CRUZ-BERTO  
Focal Person



YOLANDA G. PANLIBUTON  
Member

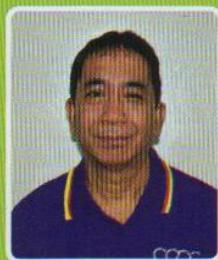


ELMER E. PEREZ  
Member



MIKHAIL REED O. CATBAGAN  
Member

## *Inter-Committee on Delinquency*



ALFREDO M. YSULAT  
Chairperson



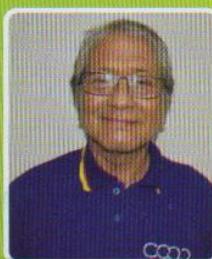
MARIA FE V. BERTIZ  
Secretary



REYNALDO SARMIENTO  
Member



MARY MARGARET L. BALASA  
Member



ELISEO C. CANALIN  
Member



RODELYN I. VERA CRUZ-BERTO  
Member



RAYMUND V. HUELAR  
Member



ROSANNA G. JABILE  
Member



JONNAH L. FORASTEROS  
Member

## SAN JOSE MULTI-PURPOSE COOPERATIVE

## LIST OF OFFICERS, MANAGEMENT STAFF AND AREA COORDINATORS

**Board of Directors**

Marilou R. Llavan	Chairperson
Eliseo C. Canalin	Vice-Chairperson
Merlinda E. Alvior	Member
Sampaguita A. Bungabong	Member
Fe M. Osorio	Member
Corazon B. Mondragon	Member
Alfredo R. Ysulat	Member
Ofelia B. Miciano	Secretary
Emelda F. Elizalde	Treasurer

**AUDIT COMMITTEE**

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

**AUDIT COMMITTEE ASSISTANTS**

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

**CREDIT COMMITTEE**

Reynaldo E. Sarmiento	Chairperson
Elena B. Pechayco	Secretary

**CREDIT COMMITTEE ASSISTANTS**

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

**EDUCATION COMMITTEE**

Eliseo C. Canalin	Chairperson
Beth M. Gernade	Secretary
Noli G. Valenzuela	Member
Ma. Rafoncel T. Sanoy	Member
Stephen N. Intal	Member-Miagao
Bobby P. Calumpita	Member-Oton

**ELECTION COMMITTEE**

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

**ETHICS COMMITTEE**

Van Ian P. Juada	Chairperson
Anna Cecilia R. Pefianco	Secretary
Terry C. Sitchon	Member

**MEDIATION AND CONCILIATION COMMITTEE**

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

**SOCIAL SERVICE AND DEVELOPMENT COMMITTEE**

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

**PERSONNEL OVERSIGHT COMMITTEE**

Merlinda E. Alvior	Chairperson
Leda T. De Gracia	Secretary
Daniel N. Vescatcho, Jr.	Member
Rodelyn I. Vera Cruz-Berto	Member
Ma. Rafoncel T. Sanoy	Member

**GENDER AND DEVELOPMENT COMMITTEE**

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

**BIDS AND AWARDS COMMITTEE**

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

**INTER COMMITTEE ON DELINQUENCY**

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

**MANAGEMENT STAFF**

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

**MIAGAO OFFICE**

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

**OTON OFFICE**

Rosanna G. Jabile	Branch Manager
Greta P. Serandon	Bookkeeper
Lyslie D. Escander	Acting Teller
Julie P. Gella	Clerk
Cristy S. Cervera	Clerk
Michael Glenn L. Militante	Account Officer
Rex M. De Castro	Account Officer
Daryl D. Baladiang	Utility/Driver

**GUIMARAS OFFICE**

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

## **ANTI-FLU & ANTI-PNEUMONIA VACCINATION**

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

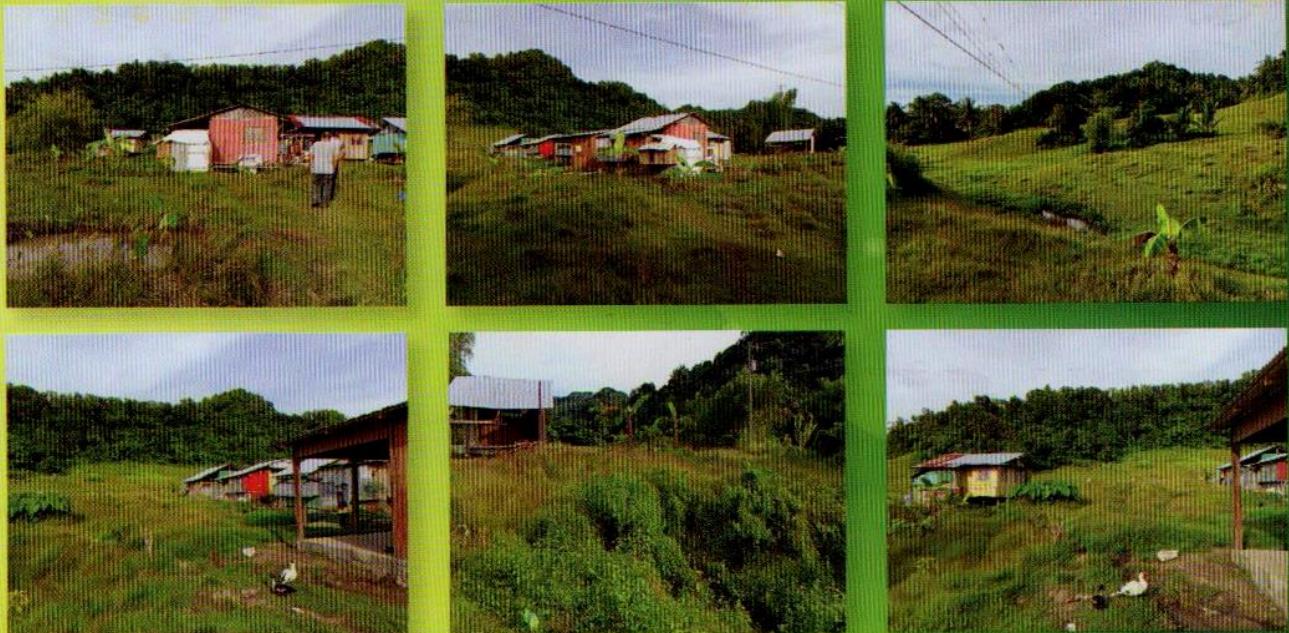


## **DOLE PANGKABUHAYAN PROGRAM - July 27, 2021**

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



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



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



## DIGICOOP LAUNCHING – October 30, 2021

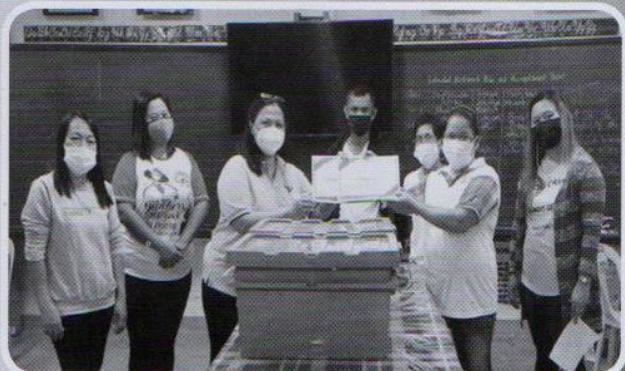
With Ms. Catherine Joy Forro – Business Development Executive of digicoop technology Service Cooperative



## **BRIGADA ESKWELA 2021**

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

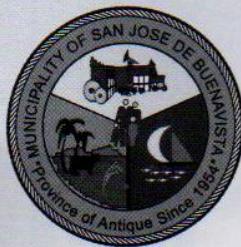
- Hamtic  
- San Jose  
- San Jose  
- San Jose  
- Sibalom  
- Sibalom  
- Sibalom  
- Sibalom  
- Sibalom  
- Sibalom  
- San Remigio



# PARTNERS



DOLE  
Integrated  
Livelihood  
Program

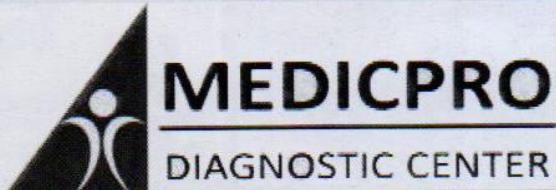


**ANTIQUE  
COMMERCIAL**

**GAD-IAC**  
Gender and Development Inter-agency Committee



**AHDP**  
Antique Human Development Program, Inc.



**CRITERIA FOR MEMBER ENTITLED TO VOTE**

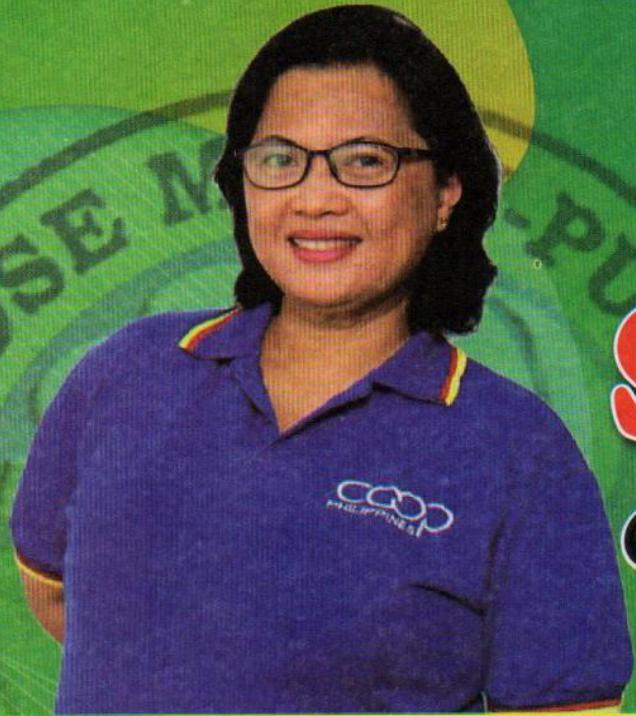
(**M E T V**)



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

**Updated in paying all loan dues.**

**Member of SJMPC one year before the General Assembly.**



**RODELYN VERA CRUZ-BERTO**

Manager, 2010-2013  
General Manager 2014 - present



**SAMPAGUITA A. BUNGABONG**

Officer In-Charge, 1997-1999  
Manager, 2000-2009



**FERDINAND ANGELO M. ALIPIS**

1993-1994



**MA. CANDELARIA ADRADA**

1995-1996



**EPIFANIA G. BALLESCAS**

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



# SJMPC Hymn

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

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

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

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