



MASIKAP

2nd Quarter 2022



**SAN JOSE KOOP
CELEBRATING
35 YEARS
ANNIVERSARY**



SAN JOSE KOOP

SAN JOSE DEL MONTE SAVINGS AND COOPERATIVE

MASIKAP

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NEW NORMAL SAFETY PROTOCOL

PLEASE FOLLOW THE SAFETY PROTOCOL:



NO FACE MASK,
NO ENTRY



CHECK YOUR TEMPERATURE
BEFORE ENTRY



OBSERVE SOCIAL
DISTANCING

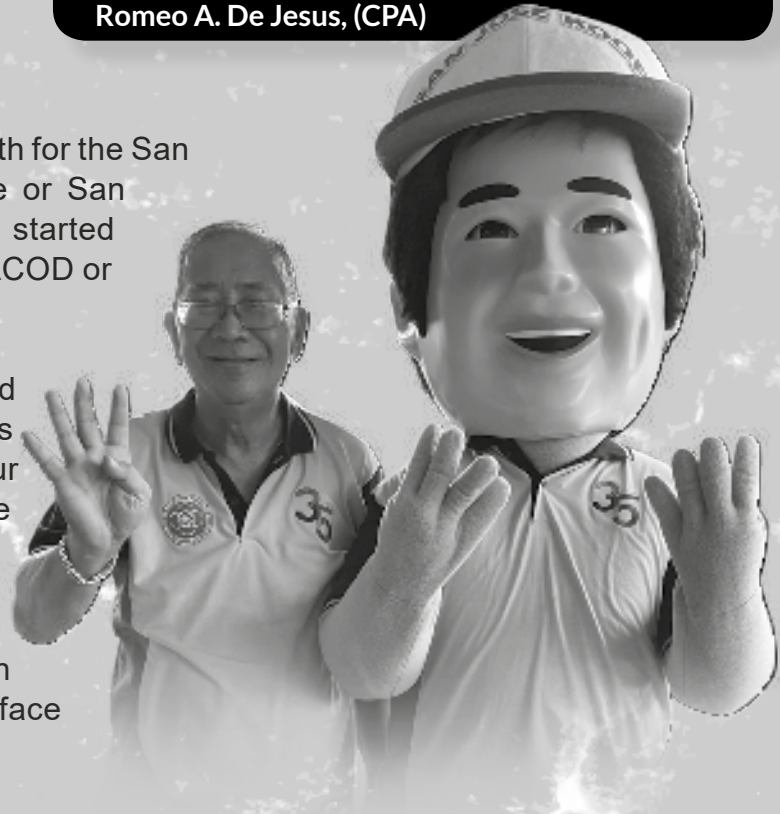


WASH AND SANITIZE
YOUR HANDS REGULARLY

Month of May

The month of May is a very memorable month for the San Jose del Monte Savings and Credit Cooperative or San Jose Koop. On this month last May 14, 1987 we started our operation after receiving the approval from BACOD or Bureau of Agricultural Cooperative Development.

To commemorate this special event, we held a simple celebration. A Thanksgiving Mass was held followed by a simple breakfast. As part of our awareness program, we also held a motorcade around the City of San Jose del Monte, part of the town of Sta. Maria and Marilao. We make it very simple as we are not yet out of the Covid-19 Pandemic where we must follow the various health protocols such as washing hands, wearing of face mask and observe social distancing.



On this 35th Anniversary of San Jose Koop we took proud and congratulate our Officers and Staff for hitting our target of P 3 Billion Asset. We are now aiming for a P 4 Billion Asset in the next two years.

National and Local Election

Last May 9, 2022 the Philippines held its National and Local Elections. The country elected a new set of officials led by Ferdinand Marcos Jr. and Sara Duterte Carpio as the new President and Vice-President, respectively to hold office from June 30, 2022 to June 30, 2028. We hope the new administration will find solutions to various problems that the country is facing such as food security, job creation, rising prices of goods and services, climate change, inflation rate and poverty reduction.

We believe that all sectors of the society should also focus their programs and activities on those economic and social concerns, so that the Government and the private sectors will have a common goal for its early solution. The cooperative sectors where we belong must also join in this effort.

This early, we observe that the newly elected President understand the nature of cooperative and its contribution to our society such as promoting social justice, people ownership, people empowerment and nation building. When he vetoed House Bill 10554, expanding the franchise of the Giant Private Firm Davao Light and Power which will cover the franchise area of Northern Davao Electric Cooperative. You will see that his heart and mind is for the cooperative to continuously survive and serve the common people. Thank you Mr. President for your support to the cooperative movement.

CLEAN-UP DRIVE 2022

Ni: Floren Fortuno



Bilang pagtugon at pagtalima sa “Sustainable Development Goals (SDG) No. 13 patungkol sa Climate Change ang San Jose del Monte Savings and Credit Cooperative (SJDMSCC) o San Jose Koop ay taon-taon na nagsasagawa ng **Clean-Up Drive** malapit sa San Jose Koop - Main Office. Noong ika-29 ng Abril 2022 ang buong pamunuan ng ating kooperatiba ay hinati sa tatlong (3) grupo upang maglinis ng kapaligiran, kanyan-kanyang dala ng walis, dustpan at garbage bag ang lahat ng grupo upang sinupin ang lahat ng kalat o basura na kanilang madaraan.

Ginagawa natin ang ganitong programa upang sa simpleng pamamaraan ay makita ng buong komunidad na ang San Jose Koop ay patuloy na sumosuporta sa pangangalaga ng ating kapaligiran. Ang suliranin sa basura ay pandaigdigang problema na kinakaharap ng buong mundo. Marami sa atin ang walang pakundangan sa pagtatapon ng basura at hindi iniisip ang kahihinatnan nito sa hinaharap. Sa simpleng balat ng candy, upos ng sigarilyo, plastic bag na kung saan-saan lamang natin tinatapon ay maaaring maging mabigat na problema ito sa hinaharap na sa pamamagitan nito ay maaaring magsimula ang pagbara ng mga estero at magresulta ng matinding pagbaha.

Kung hindi rin magiging maayos ang pagtatapon ng mga nabubulok na basura, maaari rin na ito ay pagsimulan ng epidemia o pagkakasakit dahil ang mga mababaho at nabubulok na basura ay maaaring bahayan ng mga insekto gaya ng langaw, ipis o maging ng daga na maaring magdulot ng masamang epekto sa ating kalusugan.

Bilang isang individual ay may magagawa tayo upang mapangalagaan ang ating kapaligiran. Ugaliing makibahagi sa tamang paglilinis ng bakuran, regular na paghihiwalay ng mga basura sa nabubulok at dinabubulok. Walang bagay na tayo ay di kakayanin kung tayo ay magsasama-sama, tiyakin lamang natin na ang ating mga basura ay nasa tamang lalagyan sapagkat ikaw, ako at tayong lahat ay nakikituluyan lamang sa mundo na ating ginagalawan at para sa mga susunod na henerasyon patuloy nating alagaan at linisin ang mundo na sa atin ay kumakalinga habang tayo ay nabubuhay. **BASURA MO, RESPONSABILIDAD MO!**

EARTH MONTH – TREE PLANTING

By: Pamela Theresa Peralta

Most of us often unacknowledged the importance of trees in our environment, despite being one of the fundamental things we need to survive as a human. From the air we breathe, crops we can reap, trunks that can build home, and several more. It is indeed one of the greatest gift our nature has given to us. But with the rapid growth of our society, we tend to disregard our nature's gift which is now resulting to immediate deterioration of our eco-system.

But as our cooperative aims to demonstrate such willingness not only to serve its members but also the community – San Jose Koop organized a “Tree Planting Activity” in celebration of Earth Month held last April 23, 2022. The program was led by our officer, committees, management and staffs; everyone gathered early in the morning and planted their own plants to contribute to the cause of helping save our environment.

It is indeed fulfilling to know that even our small gesture of planting a single tree can make a huge impact to us and our succeeding years. With this activity San Jose Koop proved its tagline “Together We Are Stronger” by providing the best for its members as a cooperative, as well to its community; but also let everyone who joined the event got a chance to personally contribute helping our environment restore its natural phase, and continue to provide us and our future generations its gifts.



DONATION OF TRASH BIN FOR BARANGAYS

By: Mikas L. Manuel

Ang solid waste management ay nananatiling malaking hamon sa ating bansa. Ang hindi wastong pagtatapon at paghihiwalay ng mga basura ay ilan rin sa mga suliranin na kinakaharap ng ating mga barangay. Kaya naman ang San Jose Koop ay nagdonate ng apatnapu't siyam (49) na sets ng Trash Bins (nabubulok, hindi-nabubulok at nareresiklo) sa ibat-ibang Barangay Hall ng Lungsod ng San Jose del Monte at karatig-bayan. Layunin ng programang ito ang makapagbigay ng suporta at maging katuwang ng ating mga barangay sa pagsasaayos at pagpapanatiling malinis ang ating kapaligiran.



List of Barangays:

- Brgy. F.Homes Yakal
- Brgy. F.Homes Narra
- Brgy. F.Homes Guijo
- Brgy. F.Homes Mulawin
- Brgy. Maharlika
- Brgy. Tungkong Mangga
- Brgy. Graceville
- Brgy. Gaya-Gaya
- Brgy. Poblacion 1
- Brgy. Poblacion
- Brgy. Gumaoc West
- Brgy. Gumaoc East
- Brgy. Gumaoc Central
- Brgy. Kaypian
- Brgy. Sto Cristo
- Brgy. Minuyan Proper
- Brgy. Sapang Palay Proper
- Brgy. Dulong Bayan
- Brgy. Muzon
- Brgy. San Vicente, Sta.Maria
- Brgy. Minuyan 1
- Brgy. Minuyan 2
- Brgy. Minuyan 3
- Brgy. Minuyan 4
- Brgy. Citrus
- Brgy. Lawang Pari
- Brgy. Santo Niño 1
- Brgy. Santo Niño 2
- Brgy. Assumption
- Brgy. San Martin 1
- Brgy. San Martin 2
- Brgy. San Martin 3
- Brgy. San Martin 4
- Brgy. San Martin de Porres
- Brgy. San Pedro
- Brgy. Bagong Buhay 1
- Brgy. Bagong Buhay 2
- Brgy. Bagong Buhay 3
- Brgy. Fatima 1
- Brgy. Fatima 2
- Brgy. Fatima 3
- Brgy. Fatima 4
- Brgy. San Rafael 1
- Brgy. San Rafael 2
- Brgy. San Rafael 3
- Brgy. San Rafael 4
- Brgy. Santa Cruz 1
- Brgy. Santa Cruz 2
- Brgy. Santa Cruz 3

INSTALLATION OF SOLAR LIGHTS AS GREEN ALTERNATIVE SOLUTION

By: Dir. Jovita V. Mateo

Conserving clean energy has a lot of advantages, thus making a crucial role in our environment and economic progress. This has been included under Sustainable Development Goals that is being adapted by the cooperative to promote energy security and reduce greenhouse gas emissions that may be a key solution to climate change. Renewable energy, often referred to as clean energy, comes from natural sources such as sunlight, wind and water that are constantly replenished.

In San Jose Koop, we take part in environmental awareness by installing solar-powered lights in cooperative offices as a great alternative to reduce high electricity consumption. Since the solar lights are powered by sunlight, it is definitely an environmental-friendly solution that will light up the area without relying on the grid.

What are the advantages of installing solar lights?

Solar lights have many advantages; one mainly being it is a self-sustainable unit because it works automatically and maintenance is no longer needed. Another one, it is considered pollution-reducing and energy-saving as solar lights consume no fuel to operate and depend purely on solar energy that also addresses climate change and its impact. Furthermore, solar lights are a cost-effective since these lights are dependent on solar energy, there is no need to pay for electricity every month.

Let this be an encouragement to our valued members and community to look forward for the incredible advancement towards solar energy. Across the world, more and more people are switching to solar energy and taking a huge step towards being eco-friendly. Being a part of this revolution can help not just our generation but also the generations to come to live in a clean, safe, and healthy environment.



SHOOT YOUR PLASTIC BOTTLES PROJECT

By: Nyralyn N. Dela Torre



As part of Earth Month Celebration last April, San Jose Koop - Gender and Development Committee initiated the project of “Shoot your Plastic Bottles” to reduce the harmful effects of climate change and promote the importance of recycling and segregation by collecting PET bottles inside the metal bin. The metal bins are distributed to five San Jose Koop offices- Main Office, Sapang Palay, Tungkong Mangga, Loma De Gato and San Vicente. The collected bottles will be sold and the proceeds will be given to the orphanage and garbage collectors every year-end. San Jose Koop believes that saving the environment is a continuous mission that’s why we are active in holding different green activities all year round to remind everyone about the urgent need to care for the Earth. By doing this, we also save our lives and the future generations.

35 Years of Bu with the C

By: CEO Ca

This year marks the 35th Anniversary of our beloved San Jose Koop. Throughout the years, the strength and resiliency of the cooperative coming from the unity of valued members, management & officers and above all vested by our Almighty God who have been guiding us from the very beginning to make us be prepared for another breakthrough in achieving a common goal — to uplift the lives of members and the community.

As we celebrate our founding anniversary, San Jose Koop continues to embody its compassion and concern for the community through organizing activities to address and serve the socioeconomic needs of the people within the community.

On May 13, 2022, we were able to conduct the following activities:

- Medical and Eye-Check Up for Members and Non-Members
- Donation of Barangay Sidecar Patrol in Loma de Gato, Marilao and Caypombo, Sta. Maria
- Donation of Handwashing Facilities to Mulawin National Highschool and San Jose del Monte National Trade School

On May 14, 2022, a Thanksgiving Mass and Anniversary Parade were held to celebrate this exceptional and significant event of the cooperative.

The epitome of success of the San Jose Koop is measured in a sustainable way and that triumph belongs to everyone who have been part of this growing institution. Likewise, we are aspiring for more years of excellent service and commitment that involves human cooperation and community development.

Building Rapport in Community

Caroline D. Dave



2ND QUARTER ACTIVITIES



2nd Quarter Rice & Grocery Distribution to Home for Elderly & Orphanage

Home for Elderly Dela Costa & Fr. Simpliciano (June 15, 2022)



Bahay Sibol & Home for Elderly Sapang Palay (June 16, 2022)



Home for Elderly Dela Costa & Fr. Simpliciano (June 15, 2022)





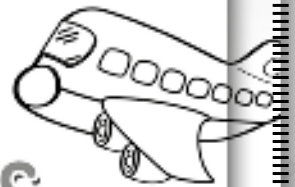
SKYLabCoop ONLINE MEMBERSHIP

Visit our official page: www.sanjosekoop.com



SJDM Kiddie and Youth Laboratory Cooperative

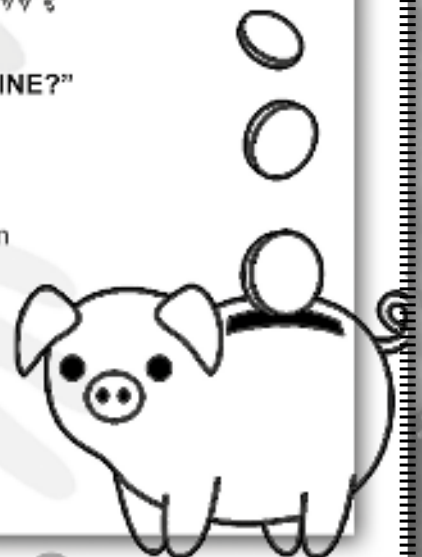
Laboratory Cooperative of San Jose del Monte Savings and Credit Cooperative



Open Your Child's Savings Account Now!

"HOW TO OPEN YOUR CHILD'S ACCOUNT ONLINE?"

1. Must be 6 to 17 years old
2. Go to sanjosekoop.com
3. Click "Become a SKYLab Member Now"
4. Fill out the SKYLab Online Membership Form
5. Attach pictures of necessary requirements
6. Choose your desired amount deposit
7. Payment options:
 - Via Bank Transfer
 - Over the counter payment at our offices
8. Get your passbooks at your chosen office



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Financial HIGHLIGHTS

AS OF JUNE 2022

Total Assets	3.20 B
Loan Receivable (Net)	1.29 B
Deposits Liabilities	2.01 B
Other Liabilities	82 M
Members Equity	821.6 M
Gen. Reserve Fund	162.34 M
Net Surplus	56.30 M
Gross Revenue	141.40 M
Portfolio at Risk (PAR 1)	9.64%
Portfolio at Risk (PAR 30)	7.38%
COOP PESOS RATING	81.2%

Membership

Regular Member	51,872
Associate Member	1,294
Skylab	1,756

POLICY UPDATES

AMENDMENT ON TIME DEPOSIT POLICY



PROCEDURES MANUAL
SAN JOSE DEL MONTE SAVINGS AND
CREDIT COOPERATIVE

FINANCIAL MANAGEMENT
 POLICIES
 FMP – SJDMSCC – SAVINGS PROD.

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Subject: TIME DEPOSIT SAVINGS

Revised Date: May 26, 2022

Approved By: Board of Directors

Last Board Review: May 26, 2022

Objective

To provide our members a risk-free financial investment through a term deposit. To ensure that members will be able to meet their future plans and desires while being financially secured.

Requirements

1. All members of San Jose Koop are qualified to open this savings account
2. Must fill-out application form or deposit slip
3. Minimum deposit to open an account is P 10,000.00

4. Minimum share capital requirement for P1M and above time deposit shall be 1.5% or minimum of P15,000. *(As prescribed under Article VII Section 2 of By-Laws)*

Characteristics

1. An investment certificate held at a contractual term and rate is issued thereafter.
2. Must maintain minimum balance of P 10,000.00 to earn interest.
3. Additional deposits below minimum maintaining balance will also be accepted.
4. All deposit shall only be made on the day of maturity or after if the date falls on weekends or holiday. Only the following business day will be given as grace period for additional deposit with maturity that falls on weekends or holiday.

Interest Rate

1. Interest rate ranges from 1.5% to 4.5% per annum depending on the amount and term of deposits. *(Board Reso No. 2826 S. 2022)*
2. If not renewed at a maturity, interest rate shall be computed based on one (1) month term.
3. If withdrawal is made before the agreed term, interest rate shall be based on regular savings deposit rate.

Time Deposit – Regular Members					
	30 days/ 1 month	90 days/ 3 months	180 days/ 6 months	270 days/ 9 months	360 days/ 12 months
P10,000 – 499,999	1.5% p.a.	1.75% p.a.	2% p.a.	2.25% p.a.	2.5% p.a.
P500,000 – 999,999	2.5% p.a.	2.75% p.a.	3% p.a.	3.25% p.a.	3.5% p.a.
P1M and above	3.5% p.a.	3.75% p.a.	4% p.a.	4.25% p.a.	4.5% p.a.

- In case of pre-termination or withdrawal be made before due date, interest rate shall be based on savings deposit rate (regular/associate)
- Once partial withdrawal is made, the balance shall be considered as new placement and new CTD must be issued, same term shall apply and interest rate varies based on the remaining amount.
- This policy and guidelines apply per certificate of Time Deposit.

April

Date Died	Name	AGE	Claims	Contribution	Length of membership
03/31/2022	Rolando De Jesus Santiago	63	299,973.16	7.31	10 yrs
03/24/2022	Trinidad gellido Vidanes	62	299,649.75	7.25	10 yrs
04/01/2022	Nida Marabe Roque	54	14,910.84	0.36	16 days
04/01/2022	Benedicto Del Rosario Ramos	57	59,640.48	1.44	2 yrs
03/23/2022	Corazon Espiritu Queri	77	209,814.16	5.08	7 yrs
04/01/2022	Artemio Emeterio Amparo	57	14,909.40	0.36	4 mons
04/03/2022	Federico De Vera Abrantes	62	29,818.08	0.72	1 yr
04/02/2022	Solmendo Tarre Ensomo	61	299,815.64	7.24	21 yrs
04/07/2022	Geminiano Daza Magno	59	269,379.50	6.50	9 YRS
03/10/2022	Nelson Yapan Reloza	50	14,827.32	0.36	3 months
02/28/2022	Gliceria Bulusan Dallego	62	179,552.11	4.33	6 yrs
04/06/2022	Macaria Hererra Cruz	61	299,705.19	7.23	17 YRS
04/10/2022	Quirino Guevan Herrera	75	299,820.87	7.23	10 yrs
04/12/2022	Virginia Riguis Castro	69	29,877.84	0.72	1 yr
04/10/2022	Jimmy Alis Piloneo	62	14,926.32	0.36	3 months
04/17/2022	lauro cruz Santos	48	299,644.44	7.22	14 yrs
04/13/2022	Estela Bautista Teodoro	58	59,761.44	1.44	2 yrs
04/18/2022	Olivia Guilalas Cruz	53	179,686.34	4.33	6 yrs
04/08/2022	Joseph Antonio Salonga	41	299,763.03	7.23	19 yrs
04/15/2022	Amadeo Martin Doroja II	41	119,505.60	2.88	4 yrs
04/16/2022	Chona Castillo Avelino	66	299,586.68	7.22	10 yrs
04/19/2022	Gerry Barrientos Elfa	42	299,731.08	7.22	20 yrs
12/18/2020	Susan Sazon Arao	56	89,740.04	2.47	3 yrs
04/18/2022	Gloria Pascual Dela cruz	63	179,746.96	4.33	6 yrs
04/17/2022	Rosemarie Rodriguez Apuang	73	299,987.16	7.23	21 yrs
04/20/2022	Raymundo Asuncion Sunajo	58	299,875.48	7.22	10 yrs
04/22/2022	Norberto Jose Bartolome SR	85	299,582.71	7.21	21 YRS
04/22/2022	May Alex Candeliña Rabago	43	59,836.32	1.44	2 yrs
04/20/2022	Ma. Cynthia Tabuzo Turla	59	299,846.60	7.22	14 yrs
04/13/2022	Diosdado Rosento Montero	59	119,874.31	2.89	4 yrs
04/19/2022	Crisostomo Gosilatar Garrido Jr.		179,738.30	4.33	6 yrs
04/22/2022	Sheela Marie Bejasa Bongkinki	46	89,743.68	2.16	3 yrs
04/24/2022	Bernard Niten Danguedan Jr	62	59,827.68	1.44	2 yrs
04/27/2022	Edmundo Lucion Laurente	38	269,418.96	6.48	9 yrs
04/27/2022	Perlita Abante Robes	73	299,806.22	7.21	22 yrs
	35 members		=6,441,323.69	155.66	

May

Date Died	Name	AGE	Claims	Contribution	Length of membership
05/02/2022	Herminio Luching Lozada	70	299,592.00	7.20	11yrs
04/28/2022	Alfonso Alejano Abina	69	299,914.37	7.21	14yrs
05/01/2022	Ruth Cea Bonete	58	269,542.08	6.48	9yrs
04/26/2022	Arceli Purificacion Romulo	58	119,712.96	2.88	4yrs
05/01/2022	Noel Perez Atos	63	239,581.44	5.76	8 yrs
05/05/2022	Renato Lumabao Ulip	64	89,979.12	2.16	3yrs

Program

2ND QUARTER 2022

May

Date Died	Name	AGE	Claims	Contribution	Length of membership
09/16/2021	Roman Beltran Co. Jr.	62	299,850.54	7.59	20yrs
05/10/2022	Victoriano Marquez Diaz	60	299,715.15	7.19	10yrs
04/03/2021	Gloria Cayago Lazo	70	59,989.44	1.58	2yrs
05/07/2022	Juvy Gaisen Taton	55	299,992.80	7.17	10yrs
09/18/2018	Marianito Sangabol Canonigo	69	179,862.12	7.74	6yrs
05/08/2022	Iann Natividad Abanilla Gabrieles	38	89,849.55	2.15	3yrs
05/14/2022	Eugenio Ulip Adiaz	66	89,631.76	2.14	3yrs
05/13/2022	Marcian Galanto Aguirre	87	299,882.28	7.16	21yrs
05/12/2022	Myrna Bolivar Buensalida	44	299,760.56	7.16	15yrs
05/18/2022	Rosemarie De Silva Flores	60	299,785.20	7.15	21yrs
05/17/2022	Emerita Delima Escoton	57	59,945.60	1.43	2yrs
05/18/2022	Mario Cagampang	51	149,650.83	3.57	5yrs
05/20/2022	Ludivina Villano Gallardo	61	149,786.49	3.57	5yrs
04/05/2022	Teresita Chua De Guzman	67	299,591.28	7.14	22yrs
05/15/2022	Reynaldo Macadangdang Mariano	65	29,724.86	0.71	1yr
05/22/2022	Mario Pajanustan Gobrin	59	149,761.50	3.57	6yrs
05/23/2022	Virginia Ancheta Tungol	51	119,600.25	2.85	4yrs
05/28/2022	Virginia DEL Mundo Dela cruz	84	209,634.89	4.99	7yrs
05/30/2022	Ronaldo Collantes David	52	269,373.84	6.41	9yrs
	25 members		= 4,973,710.91	122.96	

June

Date Died	Name	AGE	Claims	Contribution	Length of membership
05/29/2022	Bernard Pascual Lorenzo	61	29,825.68	0.71	1yr
05/06/2022	Aida Ferrer Gabo	61	299,702.16	7.12	20yrs
06/07/2022	Milagros Osorio Borcena	83	299,837.44	7.12	21yrs
05/12/2022	Azucena Yutan Lagidao	63	59,824.05	1.43	2yrs
06/01/2022	Teresita Pojanas Cabigao	68	89,549.46	2.13	3yrs
06/08/2022	victor Derpo Pacunza	50	149,965.00	3.56	5yrs
06/07/2022	Conrado Bumacod Samin	70	299,773.36	7.12	13yrs
06/12/2022	Lorna Orcajada Valdriz	66	299,773.36	7.11	14yrs
06/02/2022	Teresita Batuanqo Bolina	84	299,707.83	7.13	22yrs
06/12/2022	Pastora Francisco Gilongos	63	29,927.92	0.71	1yr
06/07/2022	Felisa Policarpio Nieto	60	239,628.66	5.69	8yrs
06/11/2022	Edwin Quiron Cuartero	52	119,708.84	2.84	4yrs
06/02/2022	Arthur Santillan Dela Cruz	45	299,766.59	7.13	11yrs
06/18/2022	Eufegenia Mascariñas Asinas	72	149,625.18	3.54	5yrs
06/17/2022	Eva Mana-ay Deocareza	56	89,603.92	2.12	3yrs
06/21/2022	Eugenio Austria	68	299,885.73	7.09	21yrs
06/22/2022	Leticia Ngitngit Gahum	68	299,661.00	7.08	16yrs
06/26/2022	Aida Tabalina Gelera	60	299,823.84	7.08	13yrs
06/24/2022	Anacoreta Casas Santos	83	299,802.60	7.08	21yrs
06/26/2022	Consolacion Tarre Ensomo	84	299,795.52	7.08	21yrs
06/27/2022	Vicitacion Casimpoy Monroy	76	209,706.75	4.95	7yrs
06/25/2022	Petronila Bonifacio Privado	66	29,639.40	0.7	1yr
	22 members		= 4,494,534.29	106.52	

FEATURED *Online Services*



**ONLINE LOAN
APPLICATION**



**ONLINE
MEMBERSHIP**



BANK TRANSFER



**KAYA PAYMENT
PLATFORM**



SM BILLS PAYMENT



G-CASH



**CASHLESS
LOAN RELEASE**

For more information please visit our official page: <https://sanjosekoop.com>

NEWLY HIRED EMPLOYEES



Floren A. Fortuno
Record Custodian



John Gilbert I. Ayag
CMCollector



Alyssa Marie G. Cawigan
Teller (Main Office)



Thais Mae B. Claudio
Loan Clerk (Tungko Office)



Oliver Sydney G. Himor
Teller (Main Office)



Dyrick L. Emperado
CMCollector



Richmars R. Allgway
CMCollector

RESIGNED EMPLOYEES



Dyan L. Tamayo
Accounting Clerk



Kristorex L. Malincon
CMCollector



Beverly N. Miranda
Loan Clerk (Tungko Office)



Khryzz Paula V. Sanches
Teller (Tungko Office)

RETIRED EMPLOYEE



Elvira S. Del Rosario
Administrative Officer
33 Years in Service

MASIKAP

*MAgasing Sinasalamín ang KAPatiran ng mga
MAmamayang Simbolo ng KAunlaran at Pag-asa*

MASIKAP is the official gazette of the San Jose del Monte Savings and Credit Cooperative, with the editorial office at SJDMSCC Building, San Pedro St. Poblacion 1, City of San Jose del Monte, 3023 Bulacan, Philippines. For inquiries, comments, suggestions or contributions, call us (044) 815-21-66 and 307-0526, telefax 913-7744, E-mail at sanjosekoop1987@gmail.com or visit us at www.sanjosekoop.com

List of Acquired Assets Available for SALE

INVITATION TO BID

San Jose Koop invites interested bidders to purchase property through sealed public bidding in an “as is, where is” basis.

Brief Description of Property:

TITLE NO.	LOCATION	AREA- SQ.M.	CLASSIFICATION	MINIMUM BID
040-2019027467	Kamandalaan, Muzon	1,000 SQ.M.	Res.	3,500,000.00
040-2018006661	Sitio Gulod San Vicente, Sta. Maria.	2,000 SQ.M.	Residential	3,000,000.00
T-183692 (M)	Loma De Gato Marilao	1,000 SQ.M.	Res.	2,600,000.00
040-2017017696	Partida Muzon Beside Partida Elem. School	883 SQ.M.	Residential	1,766,000.00
040-2018011529	Brgy. Kaypian	444 SQ.M.	Residential	1,332,000.00
040-2018011527	Brgy. Tigbe Nor. Bul.	333 SQ.M.	Residential	1,200,000.00
040-2015001434	Brgy. San Pedro Area F, S. Palay	331 SQ.M	Residential	993,000.00
040-2016031897	Brgy. San Martin III	224 SQ. M.	Residential	672,000.00

Interest Rates

Time Deposit - Regular Members

	30 days / 1 month	90 days / 3 months	180 days / 6 months	270 days / 9 months	360 days / 12 months
P10,000 - 499,999	1.50% p.a	1.75% p.a	2% p.a	2.25% p.a	2.50% p.a
P500,000 - 999,999	2.50% p.a	2.75% p.a	3% p.a	3.25% p.a	3.50% p.a
P1M and above	3.5% p.a	3.75% p.a	4% p.a	4.25% p.a	4.5% p.a

- In case of pre-termination or withdrawal is made before due date, interest rate shall be based savings deposit rate (regular/associate).
- If not renewed at maturity, interest rate shall be computed based on one(1) month term.
- Once partial withdrawal is made, the balance shall be considered as new placement, same term shall apply and interest rate varies based on the remaining amount.
- This Policy applies per certificate of Time Deposit.

Regular and Other Savings: 1% net per annum