



# MASIKAP



# Coop Month Celebration 2022

## CDA GAWAD PARANGAL



4th Quarter 2022





## SAN JOSE KOOP

SAN JOSE DEL MONTE SAVINGS AND COOPERATIVE

# MASIKAP

### MANAGEMENT BOARD

#### CHAIRPERSON

CHAIR. ROMEO A. DE JESUS

#### CHIEF EXECUTIVE OFFICER

CEO CAROLINE D. DAVE

#### LEGAL COUNSEL

ATTY. RODELIO B. PUNZALAN

### EDITORIAL BOARD

#### ASSOCIATE EDITORS

MS. WILMA D. DE VERA

MS. MARISSA C. PANTALEON

MR. RODOLFO Z. GADO

MR. MORRIS DANIEL BRODITH

#### CONTRIBUTORS

MS. GLENDA M. LORENZO

MR. AFREDO CRUZ

MS. ROGELYN C. ROSALES

### EDITORIAL OFFICE

#### OFFICE MANAGER

MS. NYRALYN N. DELA TORRE

#### GRAPHIC ARTIST

MR. MORRIS DANIEL BRODITH

**MASIKAP** o MAgasing SInasalamin ang KAPatiran ng mga MAmamayang SImbolo ng KAunlaran at Pag-asa is the official gazette of the San Jose Del Monte Savings and Credit Cooperative published quarterly with the editorial office at ADMIN Office 2nd Floor SJDMSCC Building, San Pedro St. Poblacion 1, City of San Jose del Monte, Bulacan 3023, Philippines.

**Tel. No.: (044) 815-21-66 (PLDT)**

**Mobile no.: 0943-521-1381**

**E-mail: sanjosekoop1987@gmail.com**

**Website: www.sanjosekoop.com**

**Facebook: sjdmscc**

# C O N T E N T S

## 1 - Chairperson's Corner

## 2 - Article

## 3-5 - 4th Quarter Activities

- *Most Outstanding Cooperative in Times of Pandemic Awarding*
- *Gift Giving 2022*
- *Donation of Alcohol and Liquid Disinfectant in 34 Elementary School in SJDM*
- *Trade Fair 2022*

## 6-7 - 4th Quarter Main Activity

- *Revitalizing Cooperativism in celebration of Cooperative Month*

## 8-12 - For Your Information

- *Financial Highlight*
- *Policy Updates*
- *Abuluyan Program*
- *Featured Services*

## 13 - Skylab Corner

**GET VACCINATED**  
Protect yourself and others against COVID-19

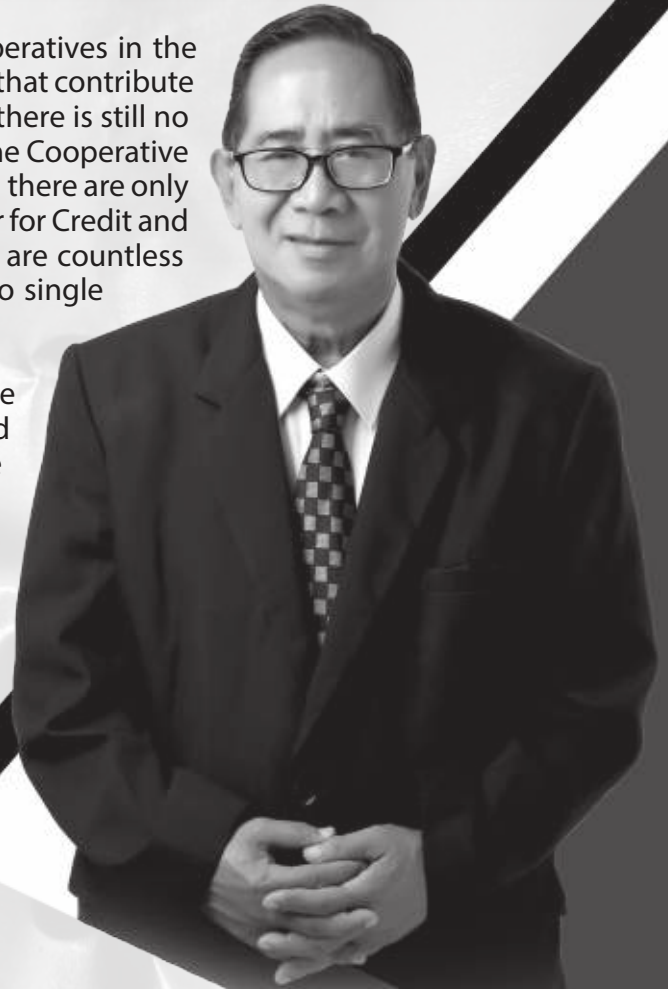


## ONE COOPERATIVE BANK

It is the dream of all cooperative leaders to unite all cooperatives in the Philippines in order that it be recognized as an economic force that contribute to the Gross Domestic Product of the country. Sad to say that there is still no one institution that can be recognized as the one that unites the Cooperative Sector. Unlike in South Korea there is the NACUFOK, in Thailand there are only two federations, one for Agriculture Cooperatives and the other for Credit and other group. It can be observed that in the Philippines, there are countless federations, unions, coop banks, transport utilities etc., but no single body that can be called the APEX of them all.

One of the earliest aspirations of all cooperatives is for the sector to have a bank that is owned by the cooperatives and can serve all their banking needs. The Metrosouth Cooperative Bank spearheaded a move by consolidating its operations with the Cooperative Bank of Bataan and the Consolidated Bank in Mindanao to form the new One Cooperative Bank.

It is our hope that the new bank will be successful and will further strive to encourage other existing cooperative bank to consolidate also with them to form a new super bank of cooperatives in the Philippines. It is also our dream and aspirations that other operations engaged in insurance, health care and others will consolidate and merge with united coop banks to form a Big Cooperative Bank which can be classified as a Universal Bank.



## 2023 PLANNING

We held our Strategic Planning and 2023 – 2027 Development Plan of San Jose Kooop in the first week of December 2022. All the Heads of each Department, Committees and Satellite Offices submitted their commitments for the attainment of our profitability and growth targets for the year 2023.

After finalizing our Targets for 2023, the management committed to the Board the following:

1. Surplus of P 103 M
2. Assets or Resources of P 4 B before 2024

We are confident that we can attain the above targets which will be the highest in the history of our cooperative. Besides our tagline of "Together We Are Stronger" for 2023 we added the following in tagline:

1. Surplus of P 103 M in 2023
2. Asset or Resources of P 4 B before 2024

At this juncture, let me extend our best wishes of Merry Christmas and a very Prosperous New Year to all our coop members, benefactors, supporters and other admirers of the cooperative movement!



# 4TH QUARTER ACTIVITIES



San Jose del Monte Savings and Loan Cooperative

## San Jose Koop was awarded as Most Outstanding Cooperative in Times of Pandemic (November 9, 2022)



## Awardee of Gawad Galing Kooperatiba 2022 (November 15, 2022)





# Our Outreach Program

## Gift Giving 2022



**Bahay Pag-Asa, CSJDM**



**Home for Elderly Dela Costa III, CSJDM**



**Bahay Sibol, CSJDM**



**Fr. Simpliciano, CSJDM**



**Bahay Pag-Asa, Sapang Palay CSJDM**



**Bahay Kalinga, Patag Sta. Maria**



**Lingap Bata, Patag Sta. Maria**



# 4TH QUARTER COMMUNITY PROJECTS



## Donation of Alcohol and Liquid Disinfectant in 34 Elementary Schools in SJDM

(December 13, 14, 15, and 19, 2022)



### List of Beneficiaries

Sapang Palay Proper Elementary School  
 Bagong Buhay A Integrated School  
 Bagong Buhay B Integrated School  
 Bagong Buhay E Integrated School  
 Bagong Buhay F Integrated School  
 Bagong Buhay G Integrated School  
 Bagong Buhay I Elementary School  
 (Lawang Pare)  
 San Martin (BBC) Elementary School  
 San Martin (BBH) Elementary School  
 Sta. Cruz (BBD) Elementary School  
 San Jose Del Monte Central School  
 Daniel A. Avena Elementary School  
 Kaypian Elementary School  
 Francisco Elementary School  
 Guijo Elementary School  
 Gumaok Elementary School  
 Partida Elementary School

Muzon (Pabahay 2000) Elementary School  
 Benito Nieto Elementary School  
 Gaya Gaya Elementary School  
 Graceville Elementary School  
 Heroesville Elementary School  
 Marangal Elementary School  
 Marangal Elementary School Annex  
 Tungkong Mangga Elementary School  
 San Manuel Elementary School  
 Paradise Elementary School  
 San Roque Elementary School  
 Kakawate Elementary School  
 San Isidro Elementary School  
 Tower Ville Elementary School  
 Sto. Cristo Elementary School  
 Goldenville Elementary School  
 Minuyan Elementary School





## TRADE FAIR 2022

as part of Business Development Service  
December 13-17, 2022





# REVITALIZING COOPERATIVISM IN CELEBRATION OF COOPERATIVE MONTH

*by CEO Caroline D. Dave*

The Cooperative Development Authority (CDA) in collaboration with the National Alliance of Cooperatives have launched the theme for 2022 Cooperative Month Celebration — “KooPinas: Nagkakaisang Lakas Para sa Makabuluhan at Sama-samang Pag-unlad!”. It is indeed a great way to lead each cooperative to continuously pursue a common goal of empowering the lives of members and community as well as strengthening the capabilities and potentials of all cooperatives.







The opening of the cooperative month started with a parade that was participated by various cooperatives from Region 3 held on October 1, 2022 in Malolos, Bulacan. As part of the celebration, San Jose Koop was able to conduct different activities and programs to instill to our members that cooperative month is something to look forward to every month of October.

To begin with, San Jose Koop hereby presents various activities for the month of October 2022:

- Bloodletting Program in Partnership with the Philippine Red Cross
- The management staff attended the “Kooplympics: Jungle Edition” held in Zambales
- The cooperative conducted a Climate Change seminar that was participated by members
- Central Luzon Trade Fair attended by Koopdinators in SM Megamall
- Received the award and recognition for Gawad Parangal in Manila Hotel
- Ownership / Cluster Meeting held in Minuyan Sports Complex

Despite of all the challenges, threats and health hazard situation that we have been through for the past 2 years due to Pandemic, San Jose Koop have still managed to cope up with the New Normal and invigorate the cooperative movement because of the unwavering support from our valued members, cooperativism among us and guidance from Almighty God.





# **FINANCIAL HIGHLIGHTS**

## **AS OF DECEMBER 2022**

Total Assets	3.37 B
Loan Receivable (Net)	1.43 B
Deposits Liabilities	2.07 B
Other Liabilities	177.6 M
Members Equity	872.51 M
Gen. Reserve Fund	179 M
Net Surplus	92.66 M
Gross Revenue	290 M
Portfolio at Risk (PAR 1)	8.87%
Portfolio at Risk (PAR 30)	6.58%
COOP PESOS RATING	78.4%

### **Membership**

Regular Member	53,968
Associate Member	1,263
Skylab	3,287



# POLICY UPDATES



## PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

ORGANIZATION AND  
GENERAL POLICIES  
OGP – SJDMSCC – DAMAY-IMPOK

Page 1 of 6

**Subject: Damay-Impok**

**Revised Date: December 27, 2022**

**Approved By: General Assembly**

**Last Board Review: December 20, 2022**

### I. Layunin

Upang ipagkaloob ng San Jose Koop ang tulong pinansyal at benepisyong mga benepisyaryo ng mga namayapang myembro sa pamamagitan ng kontribusyon ng bawat aktibong kasapi ng Abuluyan Program ng kooperatiba. (BoD Res. No. 2559 S. 2020)

### II. MGA GABAY AT PATAKARAN SA PAGSAPI:

1. Mag-fill-out ng ABULUYAN form na makukuha sa tanggapan ng MSBDO Dept. at sa mga satellite offices ng San Jose Koop.
2. Ang lahat ng regular member ng San Jose Koop na may ₱ 5,000.00 na saping puhunan ay obligadong sumali sa abuluyan.
3. Ang edad ng bagong sasapi sa abuluyan ay 18 - 70 anyos.

4. Kailangang magbukas ng **DAMAY-IMPOK Savings Deposit** na ang minimum deposit upang makapagbukas ng account ay ₱ 2,000.00 (BoD Res. No. 2960 S. 2022). Sa savings na ito ay awtomatikong iaawas ang abuloy ng bawat aktibong kasapi. Kung sakaling bumaba sa ₱ 2,000.00 ang kanyang balanse, ang kakulangang halaga ay awtomatiko at agad ibabawas sa kanyang regular savings deposit sa katapusan ng buwan o maaari rin itong iawas sa kanyang loan proceeds (BoD Res. No. 2559 S. 2020) at dibidendo upang mapanatiling kumpleto ang ₱ 2,000.00. Ngunit, maaari rin namang mag-update ang isang kasapi sa tuwing siya ay pupunta sa tanggapan ng San Jose Koop upang malaman kung magkano na ang kailangan niyang bayaran para makumpleto muli ang ₱ 2,000.00 na savings deposit. Ang mga miyembrong may damay-impok savings deposit ay makakatanggap ng interest base sa sumusunod na gabay:

ng regular savings deposit.

- ₱ 2,000 - ₱ 20,000 — 2% p.a. o mas mataas ng 1% sa kasalukuyang interest rate ng regular savings deposit na maaaring i-withdraw sa kanilang damay-impok savings account, ngunit may maintaining balance na ₱ 2,000.
5. Kung ang miyembro naman ay hindi nangungutang o hindi sapat ang savings deposit at dibidendo, sya ay agad padadalhan ng liham paalala o iba pang pamamaraan ng komunikasyon sa oras na bumaba sa ₱ 800 ang kanyang balanse upang agapan at hindi na humantong pa ang kanyang damay-impok account sa pagiging negatibo. (Board Resolution No. 2748 S. 2021)



# FOR YOUR INFORMATION

# Abubuyan

DATE FILED	NAME	DATE OF DAMAYAN MEMBERSHIP	DATE OF DEATH	TOTAL AMOUNT
10/4/2022	PANCUBILA, TERESITA MARCELO	8/9/2017	10/1/2022	149,616.72
10/4/2022	AGUIRRE, CONSORCIA PALABYAB	3/24/2001	10/2/2022	299,688.73
10/4/2022	DELA CRUZ, ADOLFO TESORERO	7/11/2019	10/3/2022	89,606.66
10/4/2022	OLIVA, ROLAND RITAS	9/4/2015	9/4/2022	209,548.21
10/5/2022	DIMAANO, AMELITA VIAÑA	3/27/2012	9/19/2022	299,609.73
10/5/2022	RAMOS, RODOLFO JR. SAN FELIPE		7/29/2011	299,909.19
10/7/2022	GILLES, EMILY POLICARPIO	3/24/2001	10/6/2022	299,576.88
10/8/2022	PASCO, DANILO DELA CRUZ	9/17/2020	10/6/2022	59,635.41
10/8/2022	MENDOZA, MAGDALENA AGUIRRE	3/24/2001	10/7/2022	299,628.72
10/12/2022	SALAS, MERCY CHUA	7/18/2011	10/12/2022	299,554.53
10/12/2022	NIETO, EULALIA MANGYARI	3/23/2015	9/20/2022	209,468.35
10/12/2022	SANTOS, BENIGNO GOJO CRUZ	8/5/2016	10/13/2022	179,698.32
10/13/2022	FONTELAR, LIZA FRANCISCO	7/25/2014	10/9/2022	59,654.76
10/14/2022	AYROSO, EDNA BENCALO	8/5/2019	10/13/2022	89,847.22
10/14/2022	BONA, ROWENA MARCELINO	6/14/2021	10/13/2022	29,639.68
10/17/2022	ABELA, ELPIDIO DIAZ	3/24/2001	10/16/2022	299,761.57
10/18/2022	JADIE, LETICIA DISDER	12/17/2015	10/14/2022	179,729.36
10/21/2022	GALLARDO, RODOLFO A.	10/2/2014	10/20/2022	239,387.88
10/24/2022	GUILALAS, FELICISIMO DOMINGO	8/22/2019	10/23/2022	89,596.39
10/24/2022	BARACHINA, JENNY GUEVARRA	11/20/2012	1/11/2022	269,357.10
10/24/2022	LOPEZ, JOANNE DELA CRUZ	9/1/2011	10/22/2022	299,879.66
10/24/2022	DACQUIGAN, RENATO BISCARO	8/22/2016	10/6/2022	179,753.01
10/24/2022	AVANCEÑA, ZENAIDA PEREZ	3/24/2001	10/26/2022	269,357.10
10/24/2022	CANILLAS, GERIMEL SERA	12/2/2010	4/18/2022	299,795.91
10/28/2022	AVELLANOSA, NARCISO ROBES	3/26/2006	10/27/2022	299,828.25
10/29/2022	SACMON, ROLANDO ALEJANO	4/3/2005	10/28/2022	299,970.15
<b>TOTAL DEATH: 26 MEMBERS</b>				<b>TOTAL: 5,601,099.49</b>

DATE FILED	NAME	DATE OF DAMAYAN MEMBERSHIP	DATE OF DEATH	TOTAL AMOUNT
11/2/2022	DE ASIS, DOMINADOR BOLINAGA	3/3/2020	10/27/2022	59,963.07
11/2/2022	CASARENO, CONCEPCION SANDAGON	5/3/2019	10/26/2022	89,675.52
11/2/2022	LIZARDO, MERCEDES	3/24/2001	10/30/2022	299,983.05
11/2/2022	CRUZ, GLO ALLEN GALLARDO	3/12/2020	10/19/2022	59,816.01
11/2/2022	SOREDA, ROWENA BUDAÑO	2/18/2016	10/29/2022	179,982.09
11/2/2022	MULLOT, GUADALUPE AVILA	12/23/2011	10/27/2022	299,783.10
11/2/2022	CATANIAG, CELSO VICTOLERO	4/10/2002	1/1/2022	299,780.24
11/2/2022	RAMIREZ, JESUS JR. SIGUIN	6/19/2018	3/3/2022	89,857.65
11/2/2022	AMPATIN, ERLINDA TAN	3/3/2016	10/30/2022	179,962.74
11/3/2022	ARABIS, BONIFACIO PAYAO	5/5/2015	10/22/2022	209,741.56
11/3/2022	MORENO, AILEEN JOY BASIA	1/14/2020	10/26/2022	59,925.66
11/4/2022	CRUZ, ELIZABETH PRONEBO	8/14/2017	10/27/2022	149,633.40
11/7/2022	PARIÑA, FERNANDO FLORE	5/12/2018	11/6/2022	119,589.81
11/8/2022	LUCENA, EMMANUELITA CALAMBA	11/22/2011	8/19/2022	239,613.92
11/8/2022	ELFA, JUANITA BARRIENTOS	4/5/2000	11/7/2022	299,801.32
11/10/2022	POLICARPIO, OSCAR DELA TORRE	3/24/2001	10/27/2022	299,602.50
11/11/2022	BALELA, LYDIA MAGALLANES	6/13/2017	11/2/2022	149,691.36
11/11/2022	FRANCIAL, NICANOR FURIO	4/6/2002	11/10/2022	299,625.14
11/14/2022	JANDOC, ARTURO QUILO	3/11/2015	11/13/2022	209,767.50



# Program

## 4TH QUARTER 2022

11/16/2022	SARMIENTO, FRANCISCO DISQUITADO	11/3/2021	11/14/2022	29,838.72
11/16/2022	DE CASTRO, VICTORIA MAQUIRANG	7/22/2011	10/20/2022	299,845.68
11/19/2022	POLLEDO, MYRA MIRANDA	12/4/2020	11/15/2022	29,852.80
11/19/2022	POLLEDO, DANTE SAN DIEGO	3/11/2021	11/15/2022	29,852.16
11/21/2022	TURADO, DARIO BAUTISTA	3/12/2020	11/18/2022	59,779.84
11/22/2022	CABALLERO, MARIA LIZA GULTIA	1/29/2001	11/21/2022	299,584.17
11/24/2022	RAPADA, VIRGINIA MERCADO	11/23/2010	11/13/2022	269,365.34
11/24/2022	MASANGKAY, TERESITA GAHARDO	12/4/2019	11/22/2022	59,816.96
11/25/2022	ARCEO, ELVA INTA	8/8/2019	11/24/2022	89,806.08
11/25/2022	GACUSAN, EVANGELINE CASTOR	10/26/2015	11/22/2022	209,354.88
11/29/2022	DULDULAO, ARSENIO OCAMPO	4/12/2002	11/29/2022	299,782.40
11/29/2022	LAGRIA, NANIE AREVALO	2/17/2022	11/26/2022	29,953.28
<b>TOTAL DEATH: 31 MEMBERS</b>				<b>TOTAL: 5,302,627.95</b>

DATE FILED	NAME	DATE OF DAMAYAN MEMBERSHIP	DATE OF DEATH	TOTAL AMOUNT
12/1/2022	OSIDO, ARNULFO TUMAQUE	12/4/2014	11/27/2022	209,668.48
12/3/2022	HIZON, NICOLAS MORADA	6/14/2003	3/25/2001	299,664.20
12/3/2022	MIRAL, EDWINA BALDOSANO	10/12/2020	11/22/2022	59,804.16
12/3/2022	ESCALANTE, SALVACION DELANTAR	12/8/2000	12/3/2022	299,754.90
12/5/2022	GONEDA, TEODOSIA MELAYA	9/2/2019	9/2/2022	89,654.32
12/5/2022	YUMANG, LOLITO BIGAY	9/2/2021	11/26/2022	29,949.44
12/6/2022	VILLAFLO, IRENE MANINGAS	3/24/2001	12/4/2022	299,735.73
12/7/2022	AVENDAÑO, APOLONIA LARITA	3/24/2001	12/7/2022	299,560.14
12/7/2022	TANGALIN, MERCEDITA LUCENARIO	10/23/2015	12/6/2022	209,799.45
12/9/2022	FLORES, ISABEL CONTE	9/27/2021	12/7/2022	29,581.65
12/10/2022	VIGUILLA, ROSALINA DE OCAMPO	3/24/2001	12/9/2022	299,655.84
12/10/2022	DAYRIT, CARLOS GATMAITAN	3/24/2001	12/4/2022	299,697.39
12/10/2022	FERNANDO, REV. FR. REYNALDO JR. PINEDA	11/29/2016		179,573.38
12/12/2022	MUSTAPHA, MARCELINA	3/24/2001	12/12/2022	299,821.72
12/12/2022	GILLES, ISAGANI BAUTISTA	12/27/2011	12/11/2022	299,700.50
12/13/2022	POLICARPIO, LILIBETH GREGORIO	8/20/2014	12/11/2022	239,562.30
12/16/2022	PANTONIAL, MA. BELEN MAPA	1/18/2019	1/9/2022	89,701.24
12/20/2022	CRUZ, LARRY AYON	9/7/2020	12/7/2022	5,908.72
12/20/2022	ASTORGA, THELMA COREA	12/4/2020	12/17/2022	59,754.77
12/20/2022	BANTIGUE, ERLINDA FUENTES	2/24/2015	12/13/2022	209,615.54
12/20/2022	HERRERA, LEONIDA CAPABLANCA	3/14/2016	12/19/2022	179,818.86
12/21/2022	COLLANTES, LANNIE DACASIN	9/25/2014	12/8/2022	239,827.63
12/22/2022	MONZON, MA. CECILIA MANGUNE	12/12/2011	12/18/2022	299,683.02
12/22/2022	VERDAD, VICTORIA TOLDANEZ	3/29/2011	12/20/2022	299,950.56
12/22/2022	ROSERO, NOLE MAGLENTE	8/14/2020	12/5/2022	59,557.92
12/23/2022	GENOVA, REMEDIOS ORBINO	6/8/2019	11/25/2022	89,767.68
12/27/2022	AVELLANOZA, ROLANDO EVANGELISTA	3/25/2007	12/25/2022	299,810.40
12/27/2022	GRAVADOR, MIGUEL GENER	2/13/2020	12/25/2022	59,866.53
12/28/2022	DICHE, EUFROCINA PORTENTO	3/24/2001	12/22/2022	269,509.24
12/28/2022	CORTEZ, JOSEPHINE ENCISO	3/29/2003	12/25/2022	299,784.96
12/28/2022	MEJORADA, ABEGAIL LARION	3/21/2017	12/25/2022	149,889.30
<b>TOTAL DEATH: 31 MEMBERS</b>				<b>TOTAL: 6,057,629.97</b>



## FEATURED *Online Services*



**ONLINE LOAN APPLICATION**



**BANK TRANSFER**



**SM BILLS PAYMENT**



**CASHLESS LOAN RELEASE**



**ONLINE MEMBERSHIP**



**KAYA PAYMENT PLATFORM**



**G-CASH**

## New Product

**HOME IMPROVEMENT LOAN PROGRAM**

**SAN JOSE KOOP**  
CITY OF SAN JOSE DEL MONTE, BUL.

[www.sanjoselcoop.com](https://www.sanjoselcoop.com) | [sanjoselcoop1997@gmail.com](mailto:sanjoselcoop1997@gmail.com) | (044) 815-2186





## SKYLabCoop ONLINE MEMBERSHIP

Visit our official page: [www.sanjosekoop.com](http://www.sanjosekoop.com)



### SJDM Kiddie and Youth Laboratory Cooperative

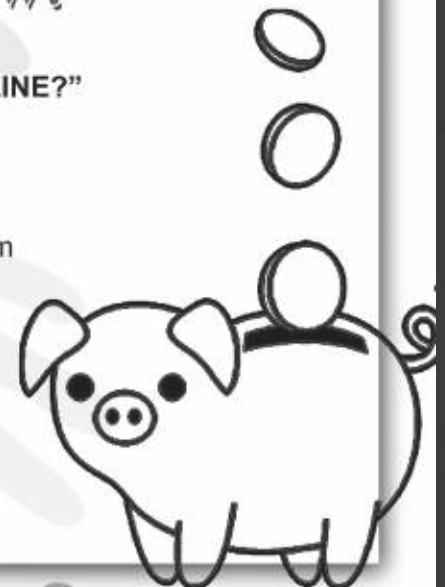
Laboratory Cooperative of San Jose del Monte Savings and Credit Cooperative



## 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](http://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



 [skylabcoop@gmail.com](mailto:skylabcoop@gmail.com)

 [www.facebook.com/SKYLabCoop](http://www.facebook.com/SKYLabCoop)

 0943-608-8076



# 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	MIN. BID
040- 2015001434	Brgy San, Pedro Area F. Sapang Palay Csjdm	331 S.Q.M	Residential	993,000.00
040-2016031897	Brgy San Martin III Csjdm	224 S.Q.M	Residential	672,000.00
040-2018011529	Brgy Kaypian,Csjdm	444 S.Q.M	Residential	1,332,000.00
040-2018011527	Brgy Tigbe N.Garay,Bulacan	333 S.Q.M	Residential	1,200,000.00



San Jose Koop  
Official Facebook Page



San Jose Koop  
Official Website



## 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	1.5% p.a	1.75% p.a	2% p.a	2.25% p.a	2.50% p.a
P500,000 - 999,999	2.5% 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	4.50% 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