



Vol. 2 S. 2026

MASIKAP

MAGasing SInasalamín ang KApatiran ng mga
MAMamayang SImbolo ng KAunlaran at PAg-asa

The Official Newsletter of San Jose Del Monte Savings and Credit Cooperative



FOUNDING ANNIVERSARY

2nd Quarter 2026



SAN JOSE KOOP

SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE

MASIKAP

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MASIKAP o Magasing Sinasalamang 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.

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COOPERATIVE OFFICERS *Mass Oath-Taking Ceremony*

Newly elected officers of various cooperatives in San Jose del Monte City formally assumed their leadership roles during a Mass Oath-Taking Ceremon held on May 4, 2026 at the City Convention Center, Sapang Palay Proper, our City. The event gathered cooperative leaders, members, government representatives, and shareholders in a celebration of commitment to cooperative excellence and community development.

The ceremony marked a significant milestone for the cooperative sector as newly elected officers pledged to uphold the principles and values of the cooperative movement. Taking their oath of office, they committed themselves to serving their respective cooperatives with integrity, accountability, transparency, and dedication.

The event underscored the vital role of cooperative leaders in promoting inclusive economic growth, empowering communities, and advancing sustainable development. Speakers emphasized that effective leadership is essential in ensuring sound governance, financial stability, and member participation within cooperatives.

In their messages of support, officials encouraged the newly inducted officers to lead by example, foster innovation, strengthen partnerships, and remain steadfast in protecting the interests of their members. They also highlighted the importance of adhering to cooperative laws, policies, and best practices in delivering quality services to their communities.



The mass oath-taking served not only as a formal induction but also as a reaffirmation of the cooperative sector's commitment to unity, resilience, and service. Participants expressed optimism that the new set of officers would continue to build stronger, more responsive, and sustainable cooperatives that contribute to local and national development.

The ceremony concluded with a call for continued collaboration among cooperatives, government agencies, and partner organizations to further strengthen the cooperative movement and create lasting opportunities for members and the communities they serve.



2ND QUARTER ACTIVITIES

FREE LABORATORY TEST

MAY 8, 2026

MEDICAL MISSION

MAY 15, 2026



Barangay Gumaoc Central



Barangay Minuyan U



Barangay San Isidro



Barangay San Rafael III



2ND QUARTER ACTIVITIES

Simba-Aralan FOOD SPONSOR FOR THE GRADUATES

MAY 29, 2026

Donation of Rice and Groceries

- Sta. Maria Lingap Bata Center, Inc.
- Bahay Kalinga, Sta. Maria
- Home for the Elderly Dela Costa III
- Father Simpliciano Children's Home Inc.





Brigada Eskwela 2026

BY MICHELLE C. VILLANUEVA

Matagumpay na isinagawa ang Brigada Eskwela 2026 sa City of San Jose del Monte National Science High School at sa iba't ibang pampublikong paaralan sa Lungsod ng San Jose del Monte at karatig bayan, na pinasimulan mula ika-1 hanggang ika-5 ng Hunyo, 2026, na muling nagpatunay sa diwa ng bayanihan at malasakit ng komunidad para sa edukasyon. Sa temang "Bayanihan sa Paaralan: Nagkakaisa Para sa Kaayusan at Kaalaman", sama-samang kumilos ang mga guro, magulang, mag-aaral, alumni, at mga katuwang na organisasyon upang ihanda ang paaralan para sa pagbubukas ng klase.



Napakarami ang naglaan ng oras at lakas upang makiisa sa mga gawaing tulad ng:

- **Paglilinis at pag-aayos ng mga silid-aralan at pasilyo**
- **Pagkukumpuni ng mga sirang gamit pangklase**
- **Pagpapaganda ng kapaligiran at hardin ng paaralan**
- **Pagbibigay ng boluntaryong serbisyo para sa mas maayos na pasilidad**

Isa sa mga muling katuwang ngayong taon ang San Jose Koop, na buong pusong nagbigay ng suporta sa pamamagitan ng donasyon ng mga kagamitan na pangangailangan ng paaralan.

Ang pakikilahok ng San Jose Koop ay isang makabuluhang ambag sa tagumpay ng Brigada Eskwela. Ipinakita nito ang malasakit hindi lamang sa paaralan kundi higit sa lahat sa mga kabataan ng San Jose del Monte, na siyang pangunahing benepisyaryo ng programang ito dahil sa maraming paaralan ang palaging pinagkakalooban ng San Jose Koop ng tulong sa ganitong panahon ng pagbabalik eskwela.

Lubos na nagpapasalamat ang pamunuan ng City of San Jose del Monte National Science High School sa San Jose Koop at sa lahat ng nakiisa. Ang tagumpay ng Brigada Eskwela 2026 ay bunga ng sama-samang pagkilos at pagkakaisa ng paaralan at komunidad para sa kinabukasan ng mga mag-aaral.

2ND QUARTER ACTIVITIES

Binyagang Bayan

By: Corazon C. Antonio



As part of the celebration of San Jose Koop's 39th Founding Anniversary, the cooperative successfully conducted a Binyagang Bayan on June 26, 2026 at St. Joseph the Worker Parish in Poblacion 1, City of San Jose del Monte. A total of 31 children received the sacrament of baptism, officiated by Fr. Leon Coronel, Parish Priest of St. Joseph the Worker Parish.

In line with its mission of serving members in all aspects of their lives, San Jose Koop organized this activity to help members welcome their children into the Christian faith by providing the necessary coordination, baptismal requirements, materials, and financial assistance for this special family occasion.

With the continued trust and support of its members, San Jose Koop remains committed to serving its community through meaningful programs that reflect its values of service, compassion, and cooperation.

Support the Go GO GREEN ENERGY LOAN PRODUCT

By: Rudolf Z. Gado

In May 2026, San Jose Koop proudly approved and launched one of its newest financial products—the Go Green Energy Loan Product. This innovative loan program aims to help members address one of today's growing household concerns: the rising cost of electricity.

Across the country, increasing electricity bills have become a common topic of discussion, with many households struggling to manage higher monthly expenses. Experts attribute this trend to several factors, including the effects of climate change and the rising heat index. As temperatures continue to climb, the demand for air conditioning and other cooling appliances also increases, resulting in higher electricity consumption.

Recognizing this challenge, the Member Services and Business Development Office (MSBDO) of San Jose Koop developed a practical and sustainable solution. Through the Go Green Energy Loan Product, members can finance the installation of a solar power system for their homes, enabling them to harness clean and renewable solar energy while reducing their dependence on conventional electricity.

This loan product is designed to promote the use of renewable energy and help members lower their monthly electricity expenses. San Jose Koop offers this financing at a competitive interest rate of 10% per annum on a diminishing balance, with flexible repayment terms of up to five (5) years.

By investing in solar energy, members can enjoy long-term savings while contributing to environmental sustainability. The Go Green Energy Loan Product reflects San Jose Koop's commitment to providing innovative financial solutions that improve the quality of life of its members and support a greener future.

For more information, regular members are encouraged to visit any San Jose Koop satellite or main office. Our staff will be happy to explain the features, requirements, and application process for the Go Green Energy Loan Product.

Together, let us embrace clean energy, reduce electricity costs, and build a more sustainable future for our families and our community.

Financial HIGHLIGHTS

AS OF June 30, 2026

Resources (Assets)	5.06 B
Loan Receivable (Net)	2.09 B
Deposits	3.23 B
Share Capital	1.32 B
Gross Revenue	248.16 M
Net Surplus	86.16 M
General Reserve Fund	251.30 M
Portfolio at Risk (PAR 1)	6.99%
Portfolio at Risk (PAR 30)	4.89%

MEMBERSHIP

REGULAR MEMBER	79,357
ASSOCIATE MEMBER	328
SKYLAB	3,959

Abuluyan PROGRAM

2ND QUARTER 2026

APRIL 2026

DATE OF DEATH	ACCOUNT NO	NAME	LENGTH OF MEMBERSHIP	CONTRIBUTION	TOTAL AMOUNT
12/27/2025	41468	BORJA, ROBERT LAROYA	12 years	3.77	179,795.07
3/7/2026	98772	GERMAR, BIENVENIDO JACINTO SR.	2 years	1.25	59,932.50
3/12/2026	108947	DELMENDO, BERNARDO MAMARIL	6 months	0.31	14,838.15
3/15/2026	92741	GONZALES, DELFIN JAVIEN	2 years	1.25	59,713.75
3/17/2026	104739	DELA CRUZ, AURORA LACANILAO	1 year	0.62	29,650.26
3/25/2026	70187	RESURRECCION, EDGARDO DUMLAO	6 years	3.75	179,628.75
3/27/2026	56832	DAYTA, MILDRED CLAUDIO	8 years	5.01	239,968.98
3/29/2026	49205	MALEON, NORMA ESPAÑOLA	9 years	5.64	269,890.92
3/30/2026	57082	DAISOG, CARMELITA BLANCO	8 years	5.01	239,973.99
4/1/2026	111158	CRUZ, ERLINDA DESVARRO	1 month	0.31	14,856.44
4/1/2026	86402	JOSON, ROGELIO PANGANIBAN	3 years	1.25	59,838.75
4/2/2026	101939	MANZOLIM, JAY MALIGAYA	1 year	0.62	29,712.88
4/2/2026	56189	BENAL, WILSON OFRENEO	8 years	5.01	239,979.00
4/2/2026	80481	CALDITO, NOEL GAGULA	4 years	2.5	119,702.50
4/3/2026	107614	GADO, EMERSON LOPEZ	10 months	0.62	29,692.42
4/4/2026	7734	DELA CRUZ, FELICITAS SAPUNGAL	24 years	6.26	299,897.82
4/5/2026	86920	DEL ROSARIO, ROLANDO CAYANAN	2 years	1.25	59,906.25
4/7/2026	47279	MABALOT, PABLO JR. OQUINI	10 years	4.38	209,950.92
4/7/2026	36143	TOLENTINO, JENNIFER ORCALES	14 YEARS	6.26	299,904.08
4/8/2026	77596	CAJEDO JR, ANTONIO ALDAS	5 years	2.5	119,845.00
4/9/2026	93493	ETOLLE, ALICIA FRANCO	2 years	0.62	29,787.28
4/9/2026	56952	PEÑA. LUCIO JR. ALZAGA	8 years	5.01	239,968.98
4/11/2026	57337	MATUGUINA, TEODORA JR. AVILA	8 years	5	239,695.00
4/12/2026	43041	TANGALIN, BERNARDITA GERNALE	11 years	6.25	299,718.75
4/12/2026	3388	CRUZ, ELENITA BAHIAN	25 years	6.24	299,825.76
4/12/2026	87984	DELOS SANTOS, DOMINGO VENTURA	2 years	1.25	59,921.25
4/12/2026	64119	GOJO CRUZ, WENDELINA BONGAY	7 years	4.38	209,968.44
4/14/2026	46199	MONTILLANO, JOSE DEVARAS	10 years	6.25	299,675.00
4/16/2026	104357	SUDLA, DAVID DELA CRUZ	1 year	0.62	29,808.98
4/16/2026	107283	ABELLO, MARELO VALENCIA	11 months	0.62	29,780.70
4/16/2026	73805	CALIMOTAN, ANTHONY CAÑA	5 years	3.12	149,940.96
4/17/2026	64914	BASCO, AILEEN DELOS SANTOS	6 years	3.12	149,969.04
4/17/2026	101995	SANTIAGO, NOEL FEJER	1 YR	0.62	29,784.18
4/18/2026	47	GUMABAY, PEDRO ZAPATA	26 YRS	6.24	299,775.84
4/18/2026	58489	FLORES, CECILIA DIAZ	7 years	4.36	209,607.00
4/19/2026	2452	PADUA, CELINIA NASOL	7 YRS	4.37	209,969.76
4/20/2026	639	REONAL, MELANIE CASIPLE	5 years	3.11	149,541.24
4/21/2026	82842	RIVERA, CORNELIO DELOS SANTOS	3 years	1.87	89,907.73
4/23/2026	32633	POLICARPIO, ALFREDO SAMPANG	15 years	6.23	299,600.70
4/18/2026	7732	VICEDO, LETICIA AGAPITO	25 years	6.23	299,656.77
4/20/2026	3451	TERNAL, BELEN FLORESTA	25 years	5.61	269,863.44
4/21/2026	81874	BALONTONG, NENITA DELA CRUZ	3 years	1.87	89,834.80
4/21/2026	9550	ARRIESGADO, LIZA ESPINOSA	25 YRS	6.24	299,875.68
4/22/2026	60236	DEO, ROSALINA TORRES	7 years	4.36	209,676.76
4/24/2026	38615	SANTOS, MARJORIE PRAGO	13 years	6.23	299,731.53
4/24/2026	41373	POLICARPIO, HILARION LIANG	11 years	6.23	299,650.54
4/25/2026	65705	ROSALES, ROMEO BELZA	6 years	3.74	179,733.18
4/25/2026	58452	FLORES, JULITA DE GUZMAN	7 years	4.36	209,659.32
4/26/2026	4473	DISQUITADO, YOLANDA	25 years	6.23	299,750.22
4/27/2026	26978	QUIBETE, MARELENE SANCHEZ	12 years	6.23	299,687.92
4/27/2026	64566	FABON, CRISANTA ARANIA	7 years	2.49	119,701.77
4/27/2026	77897	BOLON, FLORENTINO TUGBO	4 years	1.87	89,875.94
4/28/2026	63371	HERRERA, APOLONIA IGNACIO	7 years	4.36	209,694.20
4/28/2026	74059	DANIOLCO, VIRGILLA ZARAGOZA	5 years	3.11	149,609.66

MAY 2026

DATE OF DEATH	ACCOUNT NO	NAME	LENGTH OF MEMBERSHIP	CONTRIBUTION	TOTAL AMOUNT
3/30/2026	107592	SALAMATIN, BIENVENIDO ESCULTURA	10 months	0.63	29,925.00
9/26/2025	88568	MARTINEZ, JEFFREY DELA CRUZ	2 years	1.32	59,603.28
4/7/2026	47598	ALONZO, LUDIVINA PADUA	10 years	5.62	269,945.46
4/24/2026	58824	DE VERA, MERCEDITA VILLALOBOS	7 years	4.36	209,593.92
4/26/2026	96603	GAMAO, FELIPE PINTOR	2 YRS 3 M	1.24	59,605.56
4/27/2026	69038	PERALTA, JOCELYN GAMER	6 years	3.74	179,759.36
4/29/2026	5775	MOTIO, ROSALINA HILARIO	25 years	5.61	269,756.85
4/29/2026	33683	OBIETA, ROWENA TAGABAN	15years	6.26	299,960.42
4/30/2026	10041	CHAVEZ, EDITHA PENARES	25 YRS	6.23	299,582.01
4/30/2026	54364	FRANCISCO, ANTONIO MANUEL	8 years	3.11	149,563.01
5/1/2026	103537	CALLOS, RAZIL SILLAN	1 YR 9 M	0.62	29,808.36
5/2/2026	45658	CUARESMA, HERMINIO DAGDAGAN	10 years	5.64	269,766.84
5/2/2026	39688	MORTERA, ADELFA SINGSON	12 years	6.23	299,818.75
5/3/2026	43977	DIESTA, EDUARDO HUBILLA	11 years	5.61	269,768.07
5/4/2026	32080	RIVERA, SUSAN TAYER	16 years	6.23	299,638.08
5/5/2026	61437	VERANA, SHIRLY MARTIREZ	7 years	4.37	209,982.87
5/5/2026	51507	GAVEÑA, FORTUNATO DELA TORRE	9 years	5.62	269,799.34
5/7/2026	54785	PASCUAL, ALLEN PIAD	6 years	3.13	149,892.57
5/8/2026	37212	LEGASPI, ALFREDO JR. BUNAVENTURA	14 years	6.23	299,712.84
5/8/2026	96463	BORBON, ELSA NAPAY	2 years	1.24	59,708.48
5/8/2026	14887	ALLARDE, RHODORA BRIGINO	23 years	6.25	299,587.50
5/11/2026	85858	PANLILIO, PANTO PAGALILAWAN	3 years	1.87	89,834.80
5/11/2026	36933	UMALI, PASCUALA FELICIANO	11 years	6.23	299,687.92
5/12/2026	22868	DIMAPILIS, SOFIA GULINAO	18 years	6.24	299,931.84
5/12/2026	61046	DE GUZMAN, ISABELITA BULACAN	7 years	4.36	209,654.96
5/14/2026	96239	GAMBOA, SOFIA MALLANAO	2 years	1.24	59,660.12
5/15/2026	93732	RESURRECCION, BRYAN CALMA	2 years	1.24	59,691.12
5/17/2026	33702	MANINGAS, RODILLO GARCIA	13 years	4.98	239,702.34
5/19/2026	53920	DELOS REYES, ESTRELLA SANJOY	6 years	3.74	179,778.06
5/19/2026	94836	QUEROL, MARITESS CAÑETE	2 years	1.24	59,609.28
5/20/2026	43604	ELECHICON, MEDILIN DELA CRUZ	11 years	6.22	299,623.62
5/20/2026	105775	CADID, AMADO BALANAY	1 year	0.62	29,851.14
5/20/2026	7946	OCAMPO, TERESA MEJICA	10 years	6.23	299,937.12
5/20/2026	9838	NIVERA, DOLORES OCAMPO	25 YRS	6.23	299,824.98
5/22/2026	68738	CUNILLE, IMELDA SANCHEZ	1 year	0.62	29,831.92
5/22/2026	26694	RODRIGUEZ, SAMSON CRISPULO MACALALAD	10 years	6.23	299,831.21
5/23/2026	83275	VILLANUEVA, DIOSDADO TIBURCIO JR.	3 years	1.87	89,945.13
5/24/2026	6326	STA. MARIA, CRISANTA GOJO CRUZ	25 years	3.74	179,908.96
5/25/2026	98029	MEDALLA, MARCIANO PEPITO	2 years	1.24	59,701.04
TOTAL					7,370,784.13

MARCH 2026

DATE OF DEATH	ACCOUNT NO	NAME	LENGTH OF MEMBERSHIP	CONTRIBUTION	TOTAL AMOUNT
12/17/2025	77866	SESE. ANGELES CORAZON ERRO	4 years	1.97	89,887.16
3/7/2026	105039	TAPANAN, MARY ANN RODRIGUEZA	1 year	0.64	29,993.60
3/29/2026	79558	CORPUZ, NALITA ARAGON	4 years	1.9	89,533.70
4/16/2026	107756	ALVARADO, REYNANTE BIASON	10 months	0.63	29,815.38
5/13/2026	43035	DELOS SANTOS, IMELDA CRUZ	11 years	6.27	299,825.13
5/19/2026	34887	LAPIG, FRANCISCO GIMENO	14 years	6.25	299,893.75
5/21/2026	83795	DIMAANO, JAHMY DURLAO	3 years	1.87	89,690.81
5/26/2026	1363	BIJASA, PURIFICACION MATUDAN	25 YRS	6.23	299,881.05
5/26/2026	111790	SANEZ, CARINA ESPIRITU	1 month	0.31	14,838.46
5/27/2026	43511	TEOPE, PERFECTO BERNAL	10 YRS	4.98	239,757.12
5/28/2026	101486	CORTES, ALFIE ALCANTARA	1 year	0.62	29,794.72
5/29/2026	43605	SARMIENTO, MELODY SORIANO	11 YRS	6.22	299,623.62
5/29/2026	56465	BENEDICTO, ANGELINA ATRACTIVO	7 years	4.36	209,920.92
5/30/2026	101925	CINCO, SHARON EDEN	2 years	1.24	59,604.32
5/31/2026	90300	GELERA, DANTE ZAMORA	2 YRS	1.24	59,720.88
5/31/2026	88001	CORPUZ, ROGELIO CREADO	2 years	1.24	59,703.52
5/31/2026	81017	CUMPA, DONNABELL CORNISTA	4 years	2.49	119,823.78
5/31/2026	14598	BUNAO, CAROLINA DELA CRUZ	9 years	5.61	269,616.60
6/1/2026	5621	CUDIA, EDERLINDA FRANCISCO	21 years	6.22	299,636.06
6/1/2026	25362	NIETO, EDWARD DABU	17 years	4.99	239,839.36
6/3/2026	7659	AUNZO, MARGARITA C.	17 years	6.24	299,919.36
6/5/2026	88254	LANOZO, LEONARDO DRUECO	2 years	1.24	59,724.60
6/5/2026	58551	MAPUTOL, NEMESIO SIMOGAN	7 years	3.11	149,734.06
6/7/2026	77560	ESCOBAR, LAWRENCE VENTURA	3 years	1.86	89,674.32
6/7/2026	43557	MAGLONZO, APOLONIO DELA CRUZ	11 years	6.22	299,872.42
6/9/2026	65904	LOPEZ, JUDALINE ZALDARRIAGA	6 years	3.73	179,871.79
6/11/2026	95503	ALICANDO, ERWIN PONDANG	2 years	1.24	59,763.04
6/14/2026	104128	SANTIAGO, GREMIEN DELOS SANTOS	1 year	0.62	29,893.92
6/14/2026	39570	FUENTES, RODOLFO FURIO	13 YRS	6.22	299,754.24
6/14/2026	64242	GEPIGA, LEONARDO BALLIJOS	7 years	3.11	149,874.01
6/15/2026	65565	BARTOLOME, GLORIA GENER	7 years	4.36	209,995.04
6/16/2026	84993	BRES, PHILIP HORTILANO	3 years	1.86	89,718.96
6/16/2026	50602	DELA CRUZ, AIDA RODRIGUEZ	9 years	5.6	269,931.20
6/17/2026	93025	ABELO, AHRVIN CALILUNG	2 years	1.24	59,715.92
6/18/2026	36570	RAZON, MELANIA BEDANA	14 years	6.22	299,971.94
6/18/2026	41929	MIRAFLOR, RAMON PRINCEPE	12 years	6.22	299,779.12
6/19/2026	25680	OCAMPO, JERRY LAGERA	14 years	6.21	299,595.24
6/19/2026	49832	AQUIATAN, EDDIE CERNA	9 years	5.6	269,729.60
6/20/2026	81613	VALENA, JERICHO ESPIRITU	4 years	1.24	59,769.24
6/20/2026	70480	PARAISO, EDITHA PECONDO	6 years	3.73	179,722.59
6/22/2026	44864	CUBO, ROMEO GATCHALIAN	11 years	6.21	299,533.14
6/22/2026	96719	CAÑEDO, MACARIO SAGAYNO	2 years	1.24	29,923.68
6/24/2026	74448	MENDOZA, ALBERTO SANTIAGO	5 years	3.1	149,550.20
6/25/2026	49683	HALUGAY JR., MARCELO POM	9 years	5.59	269,650.42
6/27/2026	79723	UNGSOD, MILAGROS RIZARDO	4 years	2.48	119,679.84
TOTAL:					7,654,747.83



SAN JOSE KOOP'S 39th Founding Anniversary

By: Rudolf Z. Gado



On May 14, 1987, the San Jose del Monte Savings and Credit Cooperative (San Jose Koop) was officially registered. Since that day, we have stood as a pillar of financial empowerment, faithfully serving our community and living out our mission and vision.

This year, we proudly celebrated our 39th Founding Anniversary with a week-long festival of activities that honored our past, celebrated our present, and looked forward to our future.

Highlights of the Celebration

May 11, 2026 – Opening Fair & Go Green Launch. The festivities began with the grand opening of our Fair Exhibit and the launch of our Go Green Energy Loan Product, designed to help members embrace solar energy and reduce electricity costs. For five vibrant days, exhibitors showcased innovation and sustainability, including:

- Grace Solar Engineering Services (solar panel installer)
- BYD Marilao (e-car dealer)
- Rectify Solar PH



- NWOW Marketing (e-bike dealer)
- EUREKA Electric Appliances (our new partner)
- Business Development Services (BDS) of San Jose Koop

To add excitement, we held an e-raffle for all members who visited and transacted between May 11–15, making every interaction a chance to win!

To capture the spirit of our humble beginnings, San Jose Koop proudly unveiled an Old Memorabilia Exhibit—a heartfelt journey back in time. On display were treasured relics of our cooperative's early days: vintage office equipment, faded photographs, copies of MASIKAP, annual reports, gadgets, and plaques. Each piece told a story of resilience, sacrifice, and the unwavering determination that built San Jose Koop from the ground up and it was held at the Activity Area of San Jose Koop Main Office.



Adding to the grandeur of the opening ceremony was the unveiling of the Board of Directors' portraits at the second floor of the San Jose Koop Main Office. This solemn yet inspiring moment honored the visionaries whose leadership continues to guide our cooperative toward greater heights.

It was not just an exhibit—it was a living testament to how far we have come, and a reminder that every milestone we celebrate today was made possible by the courage and dedication of those who came before us.

May 14, 2026 – Handicraft Seminar & Free Treats On our founding day, creativity took center stage with a Handicraft Making Seminar (Bayong Bag) for 28 regular members, guided by a TESDA trainer. Meanwhile, all satellite offices joined the celebration by offering FREE snacks to the first 39 members who transacted—spreading joy and gratitude across our branches.

May 15, 2026 – Medical Mission As part of our commitment to health and wellness, San Jose Koop conducted a Medical Mission held at San Jose Koop Activity Area that served nearly 200 patients. This followed our FREE laboratory services on May 8, a pre-anniversary gift to our regular members, ensuring that our celebration was not only festive but also life-changing.

As we close the chapter on our 39th year, we set our sights on the 40th Founding Anniversary—a milestone that promises to be even bigger, brighter, and more impactful. With the unwavering

support of our members, we are confident that San Jose Koop will continue to soar higher, championing financial empowerment and community service for generations to come.



Kudos to San Jose Koop! Congratulations on 39 years of excellence, resilience, and service. May our cooperative continue to shine as a beacon of hope and progress for our beloved community.



POLICY

INTEREST-FIRST PAYMENT SCHEME

	PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE	CREDIT MANAGEMENT PROCEDURES CMPRO – SJDMSCC –CURRENT Page 1 of 2
Subject: Interest-First Payment Scheme Approved By: Board of Directors		Approved Date: April 22, 2026 Reference: Board Resolution 2026-074
I. Policy Statement The San Jose del Monte Savings and Credit Cooperative (SJDMSCC) hereby adopt this policy to provide qualified members an alternative loan repayment option through an Interest-First Payment Scheme (IFPS) , intended to ease short-term cash flow while ensuring loan sustainability and portfolio quality.		
II. Objectives - This policy aims to: • Provide temporary financial relief to qualified borrowers. • Maintain loan repayment discipline and reduce default risk. • Ensure proper monitoring and recovery of loan principal. • Protect the cooperative's financial stability and interest income • Improve loan collection efficiency while maintaining portfolio quality		
III. Eligibility and Qualifications • A member in good standing; • Have a satisfactory repayment history with no past due accounts for the last two (2) years.		
IV. Guidelines: 1. All qualified regular loan applicants amounting to ₱ 50,000 and above. 2. The Interest-First Payment Scheme (IFPS) is applicable for a period of one (1) year only. Any extension beyond the approved term shall be subject to evaluation and approval by the Loan Department. 3. During the first year the borrower-member shall only pay the interest. From the 2nd year onwards, amortization plus the interest must be paid based on the loan repayment schedule. 4. Only monthly terms of payment shall be allowed under the Interest-First Payment Scheme (IFPS). 5. Interest shall be paid on time and in full based on the approved schedule. Three (3) missed or delayed payment shall result in reversion to regular amortization upon renewal. 6. Penalties shall apply for missed interest payments during the interest-only period.		

	PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE	CREDIT MANAGEMENT PROCEDURES CMPRO – SJDMSCC –CURRENT Page 2 of 2																																																																																																																																																																																																																																																																																																																											
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<tr><td>7/09/26/2027</td><td>2,633.00</td><td>917.47</td><td>1,715.53</td><td>89,954.26</td></tr> <tr><td>8/10/26/2027</td><td>2,633.00</td><td>899.24</td><td>1,733.76</td><td>88,220.50</td></tr> <tr><td>9/11/26/2027</td><td>2,633.00</td><td>883.24</td><td>1,750.76</td><td>86,469.74</td></tr> <tr><td>10/12/26/2027</td><td>2,633.00</td><td>867.47</td><td>1,768.53</td><td>84,701.20</td></tr> <tr><td>11/01/26/2028</td><td>2,633.00</td><td>849.01</td><td>1,786.99</td><td>82,914.21</td></tr> <tr><td>12/02/26/2028</td><td>2,633.00</td><td>831.10</td><td>1,805.90</td><td>81,118.31</td></tr> <tr><td>1/03/27/2029</td><td>2,633.00</td><td>811.11</td><td>1,824.89</td><td>79,293.42</td></tr> <tr><td>2/04/27/2029</td><td>2,633.00</td><td>792.83</td><td>1,844.17</td><td>77,449.25</td></tr> <tr><td>3/05/27/2029</td><td>2,633.00</td><td>774.43</td><td>1,863.57</td><td>75,585.68</td></tr> <tr><td>4/06/27/2029</td><td>2,633.00</td><td>755.31</td><td>1,883.69</td><td>73,702.00</td></tr> <tr><td>5/07/27/2029</td><td>2,633.00</td><td>735.48</td><td>1,903.52</td><td>71,798.48</td></tr> <tr><td>6/08/27/2029</td><td>2,633.00</td><td>715.18</td><td>1,923.82</td><td>69,874.66</td></tr> <tr><td>7/09/27/2029</td><td>2,633.00</td><td>695.03</td><td>1,944.97</td><td>67,929.69</td></tr> <tr><td>8/10/27/2029</td><td>2,633.00</td><td>675.63</td><td>1,966.37</td><td>65,963.32</td></tr> <tr><td>9/11/27/2029</td><td>2,633.00</td><td>656.36</td><td>1,987.64</td><td>63,975.68</td></tr> <tr><td>10/12/27/2029</td><td>2,633.00</td><td>636.43</td><td>1,998.57</td><td>61,977.11</td></tr> <tr><td>11/01/28/2030</td><td>2,633.00</td><td>615.85</td><td>2,009.15</td><td>59,967.96</td></tr> <tr><td>12/02/28/2030</td><td>2,633.00</td><td>595.05</td><td>2,019.95</td><td>57,948.01</td></tr> <tr><td>1/03/29/2031</td><td>2,633.00</td><td>573.52</td><td>2,030.48</td><td>55,907.53</td></tr> <tr><td>2/04/29/2031</td><td>2,633.00</td><td>551.73</td><td>2,040.27</td><td>53,847.26</td></tr> <tr><td>3/05/29/2031</td><td>2,633.00</td><td>529.75</td><td>2,049.25</td><td>51,768.01</td></tr> <tr><td>4/06/29/2031</td><td>2,633.00</td><td>507.52</td><td>2,057.48</td><td>49,668.53</td></tr> <tr><td>5/07/29/2031</td><td>2,633.00</td><td>485.03</td><td>2,065.97</td><td>47,542.56</td></tr> <tr><td>6/08/29/2031</td><td>2,633.00</td><td>462.23</td><td>2,074.77</td><td>45,387.79</td></tr> <tr><td>7/09/29/2031</td><td>2,633.00</td><td>439.16</td><td>2,083.84</td><td>43,203.95</td></tr> <tr><td>8/10/29/2031</td><td>2,633.00</td><td>415.87</td><td>2,093.13</td><td>40,990.82</td></tr> <tr><td>9/11/29/2031</td><td>2,633.00</td><td>392.33</td><td>2,102.67</td><td>38,758.15</td></tr> <tr><td>10/12/29/2031</td><td>2,633.00</td><td>368.50</td><td>2,112.50</td><td>36,505.65</td></tr> <tr><td>11/01/30/2032</td><td>2,633.00</td><td>344.33</td><td>2,122.67</td><td>34,233.00</td></tr> <tr><td>12/02/30/2032</td><td>2,633.00</td><td>319.88</td><td>2,133.12</td><td>31,939.88</td></tr> <tr><td>1/03/31/2033</td><td>2,633.00</td><td>295.13</td><td>2,143.87</td><td>29,626.01</td></tr> <tr><td>2/04/31/2033</td><td>2,633.00</td><td>270.13</td><td>2,154.87</td><td>27,291.14</td></tr> <tr><td>3/05/31/2033</td><td>2,633.00</td><td>244.83</td><td>2,166.17</td><td>24,925.00</td></tr> <tr><td>4/06/31/2033</td><td>2,633.00</td><td>219.18</td><td>2,177.82</td><td>22,537.18</td></tr> <tr><td>5/07/31/2033</td><td>2,633.00</td><td>193.23</td><td>2,189.77</td><td>20,117.41</td></tr> <tr><td>6/08/31/2033</td><td>2,633.00</td><td>166.93</td><td>2,202.07</td><td>17,675.34</td></tr> <tr><td>7/09/31/2033</td><td>2,633.00</td><td>140.23</td><td>2,214.77</td><td>15,210.57</td></tr> <tr><td>8/10/31/2033</td><td>2,633.00</td><td>113.18</td><td>2,227.82</td><td>12,722.75</td></tr> <tr><td>9/11/31/2033</td><td>2,633.00</td><td>85.73</td><td>2,241.27</td><td>10,211.48</td></tr> <tr><td>10/12/31/2033</td><td>2,633.00</td><td>57.93</td><td>2,255.07</td><td>7,686.41</td></tr> 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Payment	Balance	1/03/25/2025	1,000.00	1,000.00	0	100,000.00	2/04/25/2025	1,000.00	1,000.00	0	100,000.00	3/05/25/2025	1,000.00	1,000.00	0	100,000.00	4/06/25/2025	1,000.00	1,000.00	0	100,000.00	5/07/25/2025	1,000.00	1,000.00	0	100,000.00	6/08/25/2025	1,000.00	1,000.00	0	100,000.00	7/09/25/2025	1,000.00	1,000.00	0	100,000.00	8/10/25/2025	1,000.00	1,000.00	0	100,000.00	9/11/25/2025	1,000.00	1,000.00	0	100,000.00	10/12/25/2025	1,000.00	1,000.00	0	100,000.00	11/01/25/2026	1,000.00	1,000.00	0	100,000.00	12/02/25/2026	1,000.00	1,000.00	0	100,000.00	1/03/26/2027	1,000.00	1,000.00	0	100,000.00	2/04/26/2027	2,633.00	1,000.00	1,633.00	98,367.00	3/05/26/2027	2,633.00	983.67	1,649.33	96,717.67	4/06/26/2027	2,633.00	967.18	1,665.82	95,051.85	5/07/26/2027	2,633.00	950.25	1,682.75	93,369.10	6/08/26/2027	2,633.00	933.69	1,699.31	91,669.79	7/09/26/2027	2,633.00	917.47	1,715.53	89,954.26	8/10/26/2027	2,633.00	899.24	1,733.76	88,220.50	9/11/26/2027	2,633.00	883.24	1,750.76	86,469.74	10/12/26/2027	2,633.00	867.47	1,768.53	84,701.20	11/01/26/2028	2,633.00	849.01	1,786.99	82,914.21	12/02/26/2028	2,633.00	831.10	1,805.90	81,118.31	1/03/27/2029	2,633.00	811.11	1,824.89	79,293.42	2/04/27/2029	2,633.00	792.83	1,844.17	77,449.25	3/05/27/2029	2,633.00	774.43	1,863.57	75,585.68	4/06/27/2029	2,633.00	755.31	1,883.69	73,702.00	5/07/27/2029	2,633.00	735.48	1,903.52	71,798.48	6/08/27/2029	2,633.00	715.18	1,923.82	69,874.66	7/09/27/2029	2,633.00	695.03	1,944.97	67,929.69	8/10/27/2029	2,633.00	675.63	1,966.37	65,963.32	9/11/27/2029	2,633.00	656.36	1,987.64	63,975.68	10/12/27/2029	2,633.00	636.43	1,998.57	61,977.11	11/01/28/2030	2,633.00	615.85	2,009.15	59,967.96	12/02/28/2030	2,633.00	595.05	2,019.95	57,948.01	1/03/29/2031	2,633.00	573.52	2,030.48	55,907.53	2/04/29/2031	2,633.00	551.73	2,040.27	53,847.26	3/05/29/2031	2,633.00	529.75	2,049.25	51,768.01	4/06/29/2031	2,633.00	507.52	2,057.48	49,668.53	5/07/29/2031	2,633.00	485.03	2,065.97	47,542.56	6/08/29/2031	2,633.00	462.23	2,074.77	45,387.79	7/09/29/2031	2,633.00	439.16	2,083.84	43,203.95	8/10/29/2031	2,633.00	415.87	2,093.13	40,990.82	9/11/29/2031	2,633.00	392.33	2,102.67	38,758.15	10/12/29/2031	2,633.00	368.50	2,112.50	36,505.65	11/01/30/2032	2,633.00	344.33	2,122.67	34,233.00	12/02/30/2032	2,633.00	319.88	2,133.12	31,939.88	1/03/31/2033	2,633.00	295.13	2,143.87	29,626.01	2/04/31/2033	2,633.00	270.13	2,154.87	27,291.14	3/05/31/2033	2,633.00	244.83	2,166.17	24,925.00	4/06/31/2033	2,633.00	219.18	2,177.82	22,537.18	5/07/31/2033	2,633.00	193.23	2,189.77	20,117.41	6/08/31/2033	2,633.00	166.93	2,202.07	17,675.34	7/09/31/2033	2,633.00	140.23	2,214.77	15,210.57	8/10/31/2033	2,633.00	113.18	2,227.82	12,722.75	9/11/31/2033	2,633.00	85.73	2,241.27	10,211.48	10/12/31/2033	2,633.00	57.93	2,255.07	7,686.41	11/01/32/2034	2,633.00	29.73	2,269.27	5,217.14	12/02/32/2034	2,633.00	1.18	2,283.82	2,633.32	1/03/33/2035	2,633.00	0.00	2,298.67	0.00	1/03/33/2035	138,407.45	38,407.45	100,000.00	0
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4/06/26/2027	2,633.00	967.18	1,665.82	95,051.85																																																																																																																																																																																																																																																																																																																									
5/07/26/2027	2,633.00	950.25	1,682.75	93,369.10																																																																																																																																																																																																																																																																																																																									
6/08/26/2027	2,633.00	933.69	1,699.31	91,669.79																																																																																																																																																																																																																																																																																																																									
7/09/26/2027	2,633.00	917.47	1,715.53	89,954.26																																																																																																																																																																																																																																																																																																																									
8/10/26/2027	2,633.00	899.24	1,733.76	88,220.50																																																																																																																																																																																																																																																																																																																									
9/11/26/2027	2,633.00	883.24	1,750.76	86,469.74																																																																																																																																																																																																																																																																																																																									
10/12/26/2027	2,633.00	867.47	1,768.53	84,701.20																																																																																																																																																																																																																																																																																																																									
11/01/26/2028	2,633.00	849.01	1,786.99	82,914.21																																																																																																																																																																																																																																																																																																																									
12/02/26/2028	2,633.00	831.10	1,805.90	81,118.31																																																																																																																																																																																																																																																																																																																									
1/03/27/2029	2,633.00	811.11	1,824.89	79,293.42																																																																																																																																																																																																																																																																																																																									
2/04/27/2029	2,633.00	792.83	1,844.17	77,449.25																																																																																																																																																																																																																																																																																																																									
3/05/27/2029	2,633.00	774.43	1,863.57	75,585.68																																																																																																																																																																																																																																																																																																																									
4/06/27/2029	2,633.00	755.31	1,883.69	73,702.00																																																																																																																																																																																																																																																																																																																									
5/07/27/2029	2,633.00	735.48	1,903.52	71,798.48																																																																																																																																																																																																																																																																																																																									
6/08/27/2029	2,633.00	715.18	1,923.82	69,874.66																																																																																																																																																																																																																																																																																																																									
7/09/27/2029	2,633.00	695.03	1,944.97	67,929.69																																																																																																																																																																																																																																																																																																																									
8/10/27/2029	2,633.00	675.63	1,966.37	65,963.32																																																																																																																																																																																																																																																																																																																									
9/11/27/2029	2,633.00	656.36	1,987.64	63,975.68																																																																																																																																																																																																																																																																																																																									
10/12/27/2029	2,633.00	636.43	1,998.57	61,977.11																																																																																																																																																																																																																																																																																																																									
11/01/28/2030	2,633.00	615.85	2,009.15	59,967.96																																																																																																																																																																																																																																																																																																																									
12/02/28/2030	2,633.00	595.05	2,019.95	57,948.01																																																																																																																																																																																																																																																																																																																									
1/03/29/2031	2,633.00	573.52	2,030.48	55,907.53																																																																																																																																																																																																																																																																																																																									
2/04/29/2031	2,633.00	551.73	2,040.27	53,847.26																																																																																																																																																																																																																																																																																																																									
3/05/29/2031	2,633.00	529.75	2,049.25	51,768.01																																																																																																																																																																																																																																																																																																																									
4/06/29/2031	2,633.00	507.52	2,057.48	49,668.53																																																																																																																																																																																																																																																																																																																									
5/07/29/2031	2,633.00	485.03	2,065.97	47,542.56																																																																																																																																																																																																																																																																																																																									
6/08/29/2031	2,633.00	462.23	2,074.77	45,387.79																																																																																																																																																																																																																																																																																																																									
7/09/29/2031	2,633.00	439.16	2,083.84	43,203.95																																																																																																																																																																																																																																																																																																																									
8/10/29/2031	2,633.00	415.87	2,093.13	40,990.82																																																																																																																																																																																																																																																																																																																									
9/11/29/2031	2,633.00	392.33	2,102.67	38,758.15																																																																																																																																																																																																																																																																																																																									
10/12/29/2031	2,633.00	368.50	2,112.50	36,505.65																																																																																																																																																																																																																																																																																																																									
11/01/30/2032	2,633.00	344.33	2,122.67	34,233.00																																																																																																																																																																																																																																																																																																																									
12/02/30/2032	2,633.00	319.88	2,133.12	31,939.88																																																																																																																																																																																																																																																																																																																									
1/03/31/2033	2,633.00	295.13	2,143.87	29,626.01																																																																																																																																																																																																																																																																																																																									
2/04/31/2033	2,633.00	270.13	2,154.87	27,291.14																																																																																																																																																																																																																																																																																																																									
3/05/31/2033	2,633.00	244.83	2,166.17	24,925.00																																																																																																																																																																																																																																																																																																																									
4/06/31/2033	2,633.00	219.18	2,177.82	22,537.18																																																																																																																																																																																																																																																																																																																									
5/07/31/2033	2,633.00	193.23	2,189.77	20,117.41																																																																																																																																																																																																																																																																																																																									
6/08/31/2033	2,633.00	166.93	2,202.07	17,675.34																																																																																																																																																																																																																																																																																																																									
7/09/31/2033	2,633.00	140.23	2,214.77	15,210.57																																																																																																																																																																																																																																																																																																																									
8/10/31/2033	2,633.00	113.18	2,227.82	12,722.75																																																																																																																																																																																																																																																																																																																									
9/11/31/2033	2,633.00	85.73	2,241.27	10,211.48																																																																																																																																																																																																																																																																																																																									
10/12/31/2033	2,633.00	57.93	2,255.07	7,686.41																																																																																																																																																																																																																																																																																																																									
11/01/32/2034	2,633.00	29.73	2,269.27	5,217.14																																																																																																																																																																																																																																																																																																																									
12/02/32/2034	2,633.00	1.18	2,283.82	2,633.32																																																																																																																																																																																																																																																																																																																									
1/03/33/2035	2,633.00	0.00	2,298.67	0.00																																																																																																																																																																																																																																																																																																																									
1/03/33/2035	138,407.45	38,407.45	100,000.00	0																																																																																																																																																																																																																																																																																																																									
VI. Monitoring and Controls 1. Accounts under this scheme shall be tagged and monitored separately. 2. Monthly monitoring reports shall be submitted to the CEO. 3. Accounts showing deterioration shall be subject to remedial actions.																																																																																																																																																																																																																																																																																																																													
VII. Effectivity – May 4, 2026																																																																																																																																																																																																																																																																																																																													

UPDATES

COMMERCIAL BUSINESS LOAN ASSISTANCE

	PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE	CREDIT MANAGEMENT POLICIES CMP – SJDMSCC – LOAN PROD. Page 1 of 2
	Subject: COMMERCIAL BUSINESS LOAN ASSISTANCE (COMBLA) Approved By: Board of Directors	Revised Date: May 13, 2026 Last Board Review: May 2026

I. OBJECTIVE:

A loan assistance program designed to provide large capital to established business owners without the need for a collateral.

II. WHO MAY JOIN AND AVAIL THIS PROGRAM?

- All business owners who are engaged in but not limited to the following service, trading, or manufacturing business: hardware, grocery, pharmacy, bakery, softdrinks/beer dealer, motor vehicle and motorcycle parts dealer, tire dealer, feed mill, fabricators, garments, gas station, rental business, etc.

III. REQUIREMENTS (Board Resolution No. 2026 – 084)

1. Copy of Mayor's Permit to be submitted every year during the term of loan.
2. DTI Certificate of Registration
3. Copy of BIR Certificate of Registration
4. Barangay Certificate (for loan purpose)
5. Copy of Proof of Ownership
6. Copy of PSA Birth Certificate
7. Copy of Marriage Certificate, if married
8. Photocopy of Spouse's valid ID, if married
9. Financial statement or daily sales record
10. If rentee:
 - a. Has been under Contract of Lease for at least one (1) year, and
 - b. The Contract of Lease must coincide with the term of the loan.
11. Sketch or Location Map (for Business and Residential address)
12. Letter of intent indicating the amount of loan request.

IV. LOAN GUIDELINES:

1. Loanable amount (Board Resolution No. 2026 – 084)
 - a. First-time borrowers shall be eligible for a minimum loan amount of ₱ 50,000.00 up to an amount determined based on the borrower's capacity to pay as per Credit Department evaluation or a maximum amount of ₱ 500,000.00.

	PROCEDURES MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE	CREDIT MANAGEMENT POLICIES CMP – SJDMSCC – LOAN PROD. Page 2 of 2
	b. Previous borrowers may still avail the maximum amount of ₱ 700,000.00 provided that they will submit updated requirements and the Credit Department shall perform credit investigation on each renewal.	

2. Share Capital Requirement: (Board Resolution No. 2026 – 084)

The borrower's share capital must be equivalent to at least 20% of the approved loan amount.

3. Effective interest under diminishing balance: (Board Reso No. 2025 – 147)

Per annum	14%
Per month	1.16%

4. Loan Term: monthly or daily payment for a maximum of five (5) years

5. Two (2) co-makers are required for loan application amounting to below ₱ 100,000. (Board Reso No. 2025 – 147)

6. Mode of Payment: (Board Reso No. 2025 – 147)
 Loan application above ₱ 100,000 must issue Post-dated Check (PDC) or open an auto-debit savings account. In case the borrower is a rentee of a commercial space, it is required to issue PDC.

7. Regular office charges:

Service and filing fees	depends on term
Notarial Fee	P20
Insurance (CLPP)	P1 for every P1,000 x term

8. A penalty of 2% per month shall be charged on arrears based on the number of days delayed. (Board Reso No. 2025 – 129)

9. Renewal may be granted subject to the following conditions: (Board Resolution No. 2026 – 084)

- 30% paid – Renewable, but not eligible for a loan increase.
- 50% paid – Renewable and eligible to request a loan increase.

10. Borrowers shall not be entitled to any other types of loan except collateralized.

POLICY

SPECIAL LOAN MORATORIUM

	POLICY MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE	CREDIT MANAGEMENT POLICIES CMP – SJDMSCC – CCL Page 1 of 2
	Subject: SPECIAL LOAN MORATORIUM – FUEL CRISIS RELIEF PROGRAM Approved By: Board of Directors	
Effective Date: May 13, 2026 Reference: Board Resolution No. 2026-086		

I. Policy Declaration

In response to the impact of a fuel crisis affecting transportation, farming, and other businesses, San Jose Koop grants a 3-month loan moratorium to eligible members to ease financial burden and stabilize repayment capacity.

II. Objectives

- Provide immediate financial relief to members affected by rising fuel costs
- Prevent loan defaults and delinquency
- Support continuity of livelihood (transport, farming, business)

III. Covered Loans:

- All loans
 - Limited to one availment per member
 - Require validation for large loans
 - San Jose Koop should prioritize:
 1. Transport operators
 2. Farmers (irrigation pumps, machinery)
 3. Small businesses with high transport/logistics costs

IV. Not Covered:

- Loans under legal action and collection agency
- Accounts already classified as over 90 days past due

V. Eligibility

Members qualify if they:

1. Are active and in good standing
2. Have at least 3 months good payment history (prior to the fuel price increase)
3. Are affected by fuel price increases, such as:
 - Transport operators
 - Farmers (irrigation pumps, machinery)
 - Small businesses with high transport/logistics costs

	POLICY MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE	CREDIT MANAGEMENT POLICIES CMP – SJDMSCC – CCL Page 2 of 2
	VI. Moratorium Terms	
A. Duration • 3 months from approval date • Extension is applicable upon approval of the board		
B. Payment Treatment • No penalty shall be imposed during the 3-month period. • Flexible Payment Option: Members can make payments that are less than their usual monthly amortization during a designated moratorium period. This can help them manage their finances better, especially during difficult times. • Moratorium Conditions: Even though members can make reduced payments, it's important to note that any outstanding amounts (arrears) from these lower payments will still need to be addressed later. • Updating Arrears: At the end of the moratorium, all accrued arrears must be updated. This means that members should be prepared to settle any outstanding payments that were not covered during the moratorium.		
VI. Effectivity This policy shall take effect immediately upon approval by the Board of Directors of San Jose Koop and shall remain valid for 3 months or the duration of the fuel crisis or until revoked.		

UPDATES

GO GREEN ENERGY LOAN

	POLICY MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE	CREDIT MANAGEMENT POLICIES CMP – SJDMSCC – Go Green Page 1 of 2																																						
Subject: Go Green Energy Loan Program		Effective Date: May 13, 2026																																						
Approved By: Board of Directors		Reference: Board Reso. No. 2026-085																																						
I. Purpose A specialized loan program designed to accelerate the adoption of green energy solutions involving solar energy systems, and other eco-friendly technologies. The program aims to provide affordable financing options to San Jose Koop members such as individuals, households, and small businesses committed to reducing carbon emissions and promoting sustainable living. This green energy loan program represents a forward-looking financial solution that aligns economic growth with environmental sustainability. By empowering individuals and businesses to invest in renewable technologies, the program contributes to cleaner environment, reduced emissions, and long-term energy independence.																																								
II. Objectives • Enable households and businesses to invest in renewable energy systems (solar panels, battery storage, etc.). • Reduce reliance on fossil fuels and contribute to national climate goals. • Provide accessible financing with flexible repayment terms to encourage widespread adoption.																																								
III. Target Market • Households: Families investing in solar energy for homes. • Enterprises: Adopting renewable energy to reduce operational costs.																																								
IV. Loan Features <table border="1"> <tr> <td>Loan Amount</td> <td colspan="3">Maximum of ₱ 500,000.00 on top of regular loan.</td> </tr> <tr> <td>Interest Rate</td> <td colspan="3">10% P.A. in a diminishing balance computation</td> </tr> <tr> <td>Repayment Term</td> <td colspan="3">Maximum of 5 years.</td> </tr> <tr> <td>Mode of Payment</td> <td colspan="3">Monthly or Quarterly (depending on the source of income).</td> </tr> <tr> <td>Penalty</td> <td colspan="3">2% per month shall be charged on arrears based on the number of days delayed.</td> </tr> <tr> <td rowspan="4">Office Charges</td> <td>Service Fee</td> <td>1 to 2 years 1.5%</td> <td>3 to 4 years 2.5%</td> </tr> <tr> <td></td> <td>5 years 3%</td> <td></td> </tr> <tr> <td>Notary Fee</td> <td colspan="2">₱ 50.00</td> </tr> <tr> <td>Loan Insurance</td> <td colspan="2">₱1 / ₱1000/ month</td> </tr> <tr> <td>Co-maker</td> <td colspan="3">Applicant must have 1 co-maker.</td> </tr> </table>				Loan Amount	Maximum of ₱ 500,000.00 on top of regular loan.			Interest Rate	10% P.A. in a diminishing balance computation			Repayment Term	Maximum of 5 years.			Mode of Payment	Monthly or Quarterly (depending on the source of income).			Penalty	2% per month shall be charged on arrears based on the number of days delayed.			Office Charges	Service Fee	1 to 2 years 1.5%	3 to 4 years 2.5%		5 years 3%		Notary Fee	₱ 50.00		Loan Insurance	₱1 / ₱1000/ month		Co-maker	Applicant must have 1 co-maker.		
Loan Amount	Maximum of ₱ 500,000.00 on top of regular loan.																																							
Interest Rate	10% P.A. in a diminishing balance computation																																							
Repayment Term	Maximum of 5 years.																																							
Mode of Payment	Monthly or Quarterly (depending on the source of income).																																							
Penalty	2% per month shall be charged on arrears based on the number of days delayed.																																							
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	Notary Fee	₱ 50.00																																						
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Co-maker	Applicant must have 1 co-maker.																																							

	POLICY MANUAL SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE	CREDIT MANAGEMENT POLICIES CMP – SJDMSCC – Go Green Page 2 of 2	
Auto-Debit Acct.		Applicant is required to open an auto-debit savings account for loan re-payment.	
V. Loan Requirements and Procedures: 1. Must be a regular member and a member in good standing (MIGS) of San Jose Koop for the period of 2 years with minimum share capital of ₱ 5,000.00. 2. Duly signed Letter of Intent (LOI), which shall serve as a request letter of the member for availing the loan. 3. Pricelist or the quotation provided by the chosen solar energy provider. 4. Duly accomplished and signed Loan Agreement and other relevant documents. 5. Letter of Guarantee (LOG) shall be provided by the Credit Department to inform the supplier that loan was approved and payments will be made based on its terms and conditions.			
VI. Risk Management • Careful borrower screening to ensure repayment capacity. • Partnerships with certified green energy suppliers to guarantee product quality. • Monitoring and reporting mechanisms to track loan performance and environmental impact.			
<end of policy>			

SJDMSCC SkyLab Cooperative SUCCESSFULLY HOLDS ITS 4TH ANNUAL GENERAL ASSEMBLY

By: Chase Andrew A. Maribbay

The San Jose Koop SkyLab Cooperative successfully held its 4th Annual General Assembly on May 29, 2026, at Bulacan Standard Academy (BSA), gathering members, officers, and cooperative officials to celebrate another year of growth and participation. The event featured the presentation of the cooperative's accomplishments and financial updates, the election of new youth officers, and opening remarks by Sir Rodolfo Z. Gado, MSBDO Manager of San Jose Koop, who emphasized the role of cooperatives in developing responsible young leaders.

The assembly included the election proper facilitated by Ma'am Lorie Anne Lozano, Research and Product Development Staff of San Jose Koop, and a Gender Sensitivity Training conducted by Sir Rudolf, promoting equality, inclusivity, and respect. Participants also enjoyed various intermission numbers, entertainment performances, and raffle draws, making the program both educational and engaging.



accomplishments, reaffirming SkyLab's commitment to transparency and accountability. The program also recognized outgoing officers for their dedicated service, highlighted by the farewell breakdance performance of outgoing Board of Directors member Chase Andrew A. Maribbay. The assembly concluded with closing remarks from Vice Chairperson Kiara Alegria, celebrating leadership, unity, and SkyLab Cooperative's continued commitment to empowering young leaders.

Chairperson Rovijane Española
presented the cooperative's
financial status and



Turning Creativity Into Opportunity: SAN JOSE KOOP HANDICRAFT SEMINAR

By: Nathalie Pearl N. Padayao

A day filled with creativity, learning, and teamwork was successfully celebrated last May 14, 2026 at the San Jose Koop Main Office through our Free Livelihood Handicraft Making Seminar, conducted in partnership with TESDA and led by Ma'am Lea V. Ocampo and Ma'am Ma. Wilma M. Mata.

Twenty-eight (28) San Jose Koop members actively participated in the seminar, where they learned how to create beautiful bayong bags from plastic straps and woven keychains using practical and creative techniques.

Beyond developing handicraft-making skills, the seminar also introduced participants to basic entrepreneurship concepts such as pricing, marketing, and selling to help them turn their talents into possible livelihood opportunities. The activity likewise promoted zero-waste management by encouraging the use of recyclable and sustainable materials.

San Jose Koop remains committed to empowering members through meaningful programs that inspire creativity, build confidence, and create opportunities for additional income and personal growth.

Thank you to our dedicated trainers and to all the members who participated wholeheartedly and made the seminar inspiring, productive, and enjoyable.

Together, we continue to strengthen lives through learning, livelihood, and cooperation.



MEMBERS' EMPOWERMENT



DIGITAL MARKETING STRATEGIES:

PRODUCT PHOTOGRAPHY USING SMARTPHONE AND TIKTOK MARKETING

By: Blessie A. Guinto

Malaking tulong sa negosyo ang product photography gamit ang smartphone dahil nagbibigay ito ng abot-kayang paraan upang makagawa ng dekalidad na larawan ng mga produkto. Ang malinaw at kaakit-akit na mga larawan ay nakakatulong sa pagpo-promote ng produkto at mas nakakahikayat ng mga potensyal na mamimili.

Ilan sa mga teknik na ibinahagi sa seminar ay ang paglilinis ng camera lens bago kumuha ng larawan upang maging malinaw ang kuha, paggamit ng natural na ilaw lalo na sa umaga o hapon para sa mas magandang resulta, at paggamit ng malinis at simpleng background tulad ng puting papel, tela, kahoy, o bato upang mas mapansin ang produkto. Mahalaga rin ang tamang anggulo at pag-focus sa produkto upang maipakita ang mga detalye nito. Ang pare-parehong estilo ng mga larawan ay nakatutulong din sa pagpapalakas ng branding ng isang negosyo.

Lubos kaming nagpapasalamat sa San Jose Koop at sa aming resource speaker, si Ma'am Camille Garganera, sa pagbabahagi ng kanyang kaalaman sa product photography. Natutuhan namin na hindi kinakailangan ng mamahaling kamera upang makagawa ng dekalidad na larawan. Isang smartphone, natural na ilaw, at simpleng background ay sapat na upang makakuha ng malinaw at kaakit-akit na mga larawan. Ang mga ito ay madaling i-upload sa mga social media platform tulad ng Facebook, Instagram, at TikTok upang mas maraming tao ang makakita ng aming mga produkto. Tunay na malaking tulong ang seminar na ito para sa mga kasalukuyang negosyante at sa mga nais pang magsimula ng kanilang sariling negosyo. Maraming salamat, San Jose Koop!

HONORING MOTHERS THROUGH EMPOWERMENT AND ARTISTRY: SAN JOSE KOOP HOSTS FREE GST AND NAIL CARE TRAINING

by Ms. Dahlia S. Garcia



In a beautiful tribute to Mother's Day, San Jose Koop successfully conducted a productive half-day combined event featuring a Free Gender Sensitivity Training (GST) and a Short Training Course on Manicure and Pedicure. Held on May 13, 2026, at the San Jose Koop Main Office, the event brought together 56 participants, comprising both cooperative members and non-members, of varied ages, for a morning of learning, empowerment, and practical skill-building.

Gender Sensitivity Starts with You

The first half of the program focused on fostering Inclusivity in Languages, Respecting Identity and Expressions, and Avoiding Stereotypes awareness within the community and in the family. The Gender Sensitivity Training session was spearheaded by Ms. Ma. Felisa "Ma'am Neng" C. Camino, a highly distinguished educator and leader in the San Jose Koop where she currently serves as the Audit Committee Chairperson and formerly excelled as officer of GAD (Gender and Development) and Social Services. Using her extensive background, "Ma'am Neng" delivered an engaging and deeply impactful seminar. Her lecture highlighted the importance of breaking traditional stereotypes, understanding gender roles, and promoting shared responsibilities at home and in the workplace—a highly resonant topic for the mothers and community members in attendance.

Crafting Livelihoods: Manicure & Pedicure Short Course with a Kit

Transitioning from social awareness to economic empowerment, the second part of the event featured a short hands-on workshop about Manicure and Pedicure. Each participant received a Nail Care Kit to be used here, and were treated to a short practical training course in nail care, aimed at providing them with essential self-care skills or a potential avenue for a home-based livelihood. The training was facilitated by Ms. Juvel "Juvel" Mateo, an exceptional attendee of San Jose Koop's very own 2009 Cosmetology Training Program, and an experienced all-around beautician & nail technician. Combining her teaching background with her technical mastery, Ms. Juvel taught the participants the correct, safe, and hygienic methods of conducting manicure and pedicure. Her step-by-step guidance gave the attendees the confidence to practice the craft safely and professionally.

A Celebration with Impact

The event concluded with a strong sense of gratitude and shared achievement. By merging social advocacy with livelihood training, San Jose Koop celebrated Mother's Day not just with words, but with actionable tools for personal and financial growth. Backed by the expertise of accomplished leaders like Ma'am Neng and Ms. Juvel, participants left with enriched minds, pampered hands, and a valuable new skill set to bring home to their families.



BASIC MOTORCYCLE REPAIR AND MAINTENANCE Para sa Buwan ng mga Ama ng Tahanan

Ni: Bailyn U. Bagalihog

Bilang bahagi ng pagdiriwang ng Buwan ng mga Ama ng Tahanan, nagsagawa ang San Jose Koop, sa pangunguna ng Gender and Development (GAD) Committee, ng isang espesyal na programa bilang pagkilala sa mahalagang papel ng mga ama bilang haligi ng tahanan at katuwang sa pag-unlad ng komunidad.

Binuksan ang programa sa pamamagitan ng mensahe ng ating CEO/General Manager, Ma'am Wilma De Vera, na sinundan ng pagbati mula sa Chairperson ng GAD Committee, Dir. Corazon Antonio.

Dinaluhan ang programa ng mga tsuper ng jeepney, motorsiklo, at truck na naging aktibong kalahok sa iba't ibang gawaing inihanda.

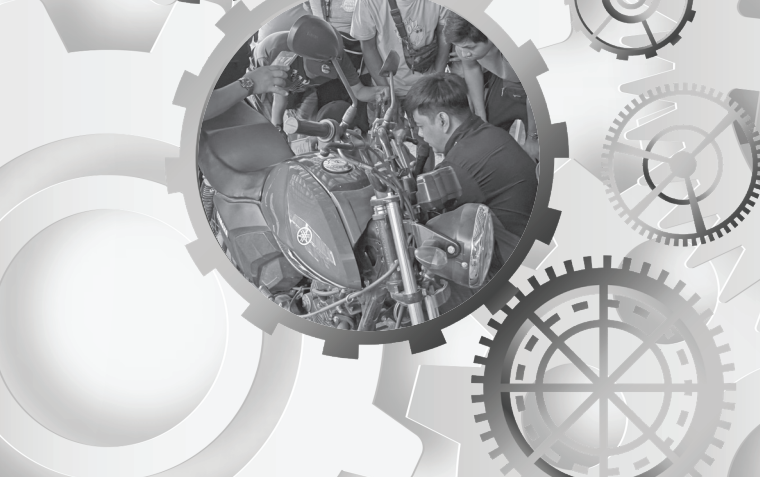


Isinagawa ang Gender Sensitivity Training na pinangunahan ni Ma. Felisa C. Camino, Chairperson ng Audit Committee at dating Chairperson ng GAD Committee. Layunin ng pagsasanay na palawakin ang kaalaman ng mga kalahok tungkol sa gender equality, paggalang sa karapatan ng bawat isa, at pagpapatibay ng maayos na ugnayan sa loob ng pamilya at lipunan.

Nagkaroon din ng Basic Motorcycle Repair, Troubleshooting, and Maintenance Seminar sa pakikipagtulungan ni Karl Pagarigan, kinatawan ng Yamaha Motors – Tungkong Mangga. Sa pamamagitan ng seminar na ito, nabigyan ang mga motorista ng mahahalagang kaalaman sa wastong pangangalaga, basic repair, at pag-troubleshoot ng kanilang mga motorsiklo upang makatulong sa ligtas at episyenteng paggamit ng kanilang mga sasakyan.

Bilang dagdag na suporta at pasasalamat sa mga kalahok, namahagi rin ang San Jose Koop ng Gas Subsidy upang makatulong sa kanilang pang-araw-araw na biyahe at kabuhayan.

Sa pamamagitan ng programang ito, muling ipinakita ng San Jose Koop ang pagpapahalaga nito sa mga ama at ang patuloy nitong pagtataguyod sa kapakanan ng mga kasapi at ng komunidad. Higit sa lahat, pinagtibay nito ang layunin na magbigay ng mga programang may kabuluhan na nagsusulong ng kaalaman, pagkakaisa, at responsableng pamumuhay sa ilalim ng patnubay ng ating Diyos Ama.





FUNDAMENTALS OF COOPERATIVE *Seminar*

By Angelica Kate S. Ramos

Every new beginning comes with lessons waiting to be learned. As new employees of San Jose Koop, the Fundamentals of Cooperative Seminar held last June 27 gave us the opportunity to understand what it truly means to be part of a cooperative. Through the insights shared by Mr. Ferdinand P. Calma, Supervising Cooperative Development Specialist and PESO Manager of Angeles City, we learned about the fundamentals and history of cooperatives, which gave us a deeper appreciation of how the cooperative movement began and how its values continue to guide organizations like San Jose Koop today.

During his talk, a quote he shared stood out to me: "The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn." This reminded us that success is not based on how much we already know but on our willingness to keep learning. The discussion also emphasized the duties and responsibilities of cooperative members and the important role of the Board of Directors, committees, and officers in ensuring that cooperatives remain true to their mission, vision, and principles.

The seminar helped us realize that being part of San Jose Koop is more than just having a job. It means working together, serving members with care, and living out the cooperative's values every day.

As we continue our journey at San Jose Koop, may we carry these lessons with us in the work we do each day.

By remaining committed to learning and growth, we can contribute not only through our skills but also through the values we uphold. In doing so, we become part of the cooperative's continuing mission to serve its members and create a meaningful impact in the community.



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 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 through sealed public in an "as is, where is" basis

BRIEF DESCRIPTION OF PROPERTIES:

TITLE NO.	LOCATION	AREA / SQ.M	CLASSIFICATION	MIN. BID
040-2025022643	Phase 1, Colinas Verdes, Brgy. Ciudad Real, CSJDM, Bulacan	200 SQ.M	Residential	3,400,000.00
040-2015001434	Brgy. San Pedro (Area F), City of San Jose del Monte, Bulacan	331 SQ.M	Residential	993,000.00
Visit sanjosekoop.com	Block 16 La Hacienda, Brgy. Bagumbayan, Teresa, Rizal (14 lots available)	63 to 125 SQ.M	Residential / Vacant Lot	787,500.00 to 1,562,500.00
Visit sanjosekoop.com	Block 18 La Hacienda, Brgy. Bagumbayan, Teresa, Rizal (18 lots available)	60 to 63 SQ.M	Residential / Vacant Lot	600,000.00 to 630,000.00
Visit sanjosekoop.com	Block 38 La Hacienda, Brgy. Bagumbayan, Teresa, Rizal (19 lots available)	65 to 105 SQ.M	Residential / Vacant Lot	812,500.00 to 1,362,500.00
Visit sanjosekoop.com	Forest Hills Golf and Country Club, Antipolo City (8 lots available)	397 to 1140 SQ.M	Residential / Vacant Lot	9,925,000.00 to 28,500,000.00

TERMS AND CONDITIONS:

- Method of Payment: Cash or installment basis.
- The reservation fee of P 10,000 for the property is good only for a period of 30 days and 20% shall be forfeited to cover administrative expenses.
- For buyers on installment basis, 15% down payment is required and the remaining 85% shall be payable at maximum term of ten (10) years at interest rate of 12% per annum diminishing balance.

Any prospective buyer may inquire at the Asset Management Department thru **Alfredo G. Cruz Jr, Investment and RPA Officer with contact no. 0993-374-2945 / 0943-041-4403 / (044) 815-2166**. Selling price is negotiable but subject to the approval of the Board of Directors.

Selling of acquired asset is open to all members who shall be entitled to a commission. Interested agents must secure an Authority to Sell issued by the Chief Executive Officer.



San Jose Koop
Official Website



San Jose Koop
Official Facebook Page



NEW TIME DEPOSIT INTEREST RATES EFFECTIVE AUGUST 10, 2026

FOR 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	1.25% p.a	1.50% p.a	1.75% p.a	2.00% p.a	2.25% p.a
P500,000 - 999,000	2.25% p.a	2.50% p.a	2.75% p.a	3.00% p.a	3.25% p.a
P1M - and above	3.25% p.a	3.50% p.a	3.75% p.a	4.00% p.a	4.25% p.a