



PRE-MEMBERSHIP EDUCATIONAL SEMINAR “MODULE”

“Together We Are Stronger”

ANO ANG KOOPERATIBA?

Ito ay isang samahan na rehistrado sa ilalim ng Cooperative Development Authority (CDA) na ang layunin ay magkaroon ng pagtutulungan, damayan o bayanihan sa pamamagitan ng samahan o ng San Jose Koop at upang mapalaganap o mapaunlad ang kabuhayan ng buong kasapian.

Opisyal na Pangalan SAN JOSE KOOP:

SAN JOSE DEL MONTE SAVINGS AND CREDIT COOPERATIVE (SJDMSCC)

Lugar ng Tanggapan (Main Office):

San Pedro St. Brgy. Poblacion I, City of San Jose del Monte, Bulacan

Mga Lugar ng Branch at Satellite Office:

- Muzon – Halang Boundary Satellite Office, F. Halili Ave. Brgy. Muzon
- Tungkong Mangga Branch, Quirino Hi-way Former Building of Del Mont Bank
- Sapang Palay Branch E.V. Roquero Ave. Area D Brgy. Sta. Cruz I, Former Building of Del Mont Bank (near Sampol Market)
- Caypombo Branch, Green Spa Building, JRC Fuel Hub, Caypombo, Sta. Maria, Bulacan
- Loma de Gato Branch, Block 1 Lot 23 San Jose Koop Florida Villa Subd., Loma De Gato Marilao, Bulacan
- Minuyan Satellite Office, Block A1 Lot 10 Road 2 Brgy. Minuyan 1 CSJDM, Bulacan.

Petsa ng Pagkakatala sa CDA: May 14, 1987

Bilang ng nagtatag: 43 Incooperators

Sinimulang Kapital ng San Jose Koop: P 37,250.00

VALUES

S - olidarity

E - quality

R - esponsiveness

V - alues-Oriented

E – xcellence

OUR VISION

A world class financial institution committed to serve.

OUR MISSION

To empower our members by providing them access to competitive and quality financial services

KATANGIAN NG ISANG SASAPI:

1. Filipino Citizen
2. Nakatira o Namamasukan sa area ng Luzon
3. May edad 18 pataas (legal age)
4. Nasa tamang pag-iisip
5. May panahon at oras para sa kooperatiba
6. May mabuting katayuan sa komunidad at walang anumang kaso patungkol sa di pagbabayad ng inutang.
7. Mayroong malasakit sa komunidad at sa kooperatibang sasalihan
8. May salaping ilalagak sa kooperatiba bilang share capital membership at iba pa.

Mga Kailangan sa Pagsapi:

1. Dumalo sa Pre-Membership Education Seminar (PMES) - maaaring one on one or Regular PMES.
2. Sagutan ang Membership Form ng San Jose Koop.
3. Magsumite ng dalawang (2) valid I.D. at tatlong (3) recent I.D. picture.
4. Magbayad ng mga kaukulang bayarin tulad ng mga sumusunod:

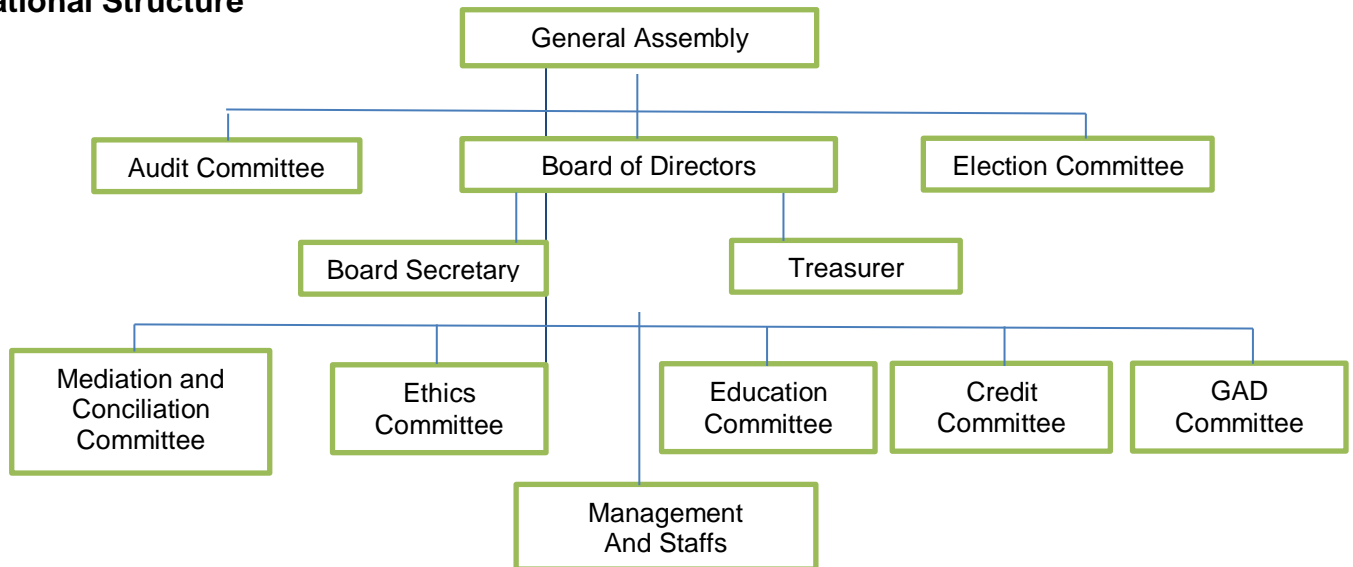
	<u>Initial Membership</u>	<u>Regular Membership</u>
Share Capital	1,000.00	5,000.00
Membership Fee	100.00	100.00
Seminar Fee	50.00	50.00
Damay-Impok	0.00	800.00
Koop i.d	80.00	80.00
Regular Savings	500.00	500.00
Kaya account	100.00	100.00
ATM	120.00	120.00
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TOTAL	P 1,950.00	P 6,750.00

5. Maari ding sumali sa pamamagitan ng On-line membership, www.sanjosekoop.com

MGA BALANGKAS NA BUMMUBUO NG SAN JOSE KOOP:

- **GENERAL ASSEMBLY:** Pinaka-makapangyarihan tuwing may pangkalahatang pagpupulong na ginagawa sa huling lingo ng Marso, Ito ay binubuo ng buong kasapian na maaaring makaboto (Members entitled to Vote) ng San Jose Koop .
- **BOARD OF DIRECTORS:** Tagagawa ng batas, mga kasapi na nanunungkulan upang gumawa ng polisiya at batas na ipatutupad upang patuloy na palaguin ang ating samahan. Ito ay binubuo ng 7 kasapi na inihalal tuwing taunang pagpupulong
- **SUPERVISORY COMMITTEE:** Ito ay ang komite sa pagsusuri na binubuo ng tatlong katao na pawang mga kasapi rin ng ating kooperatiba.
- **CREDIT COMMITTEE:** Ito ay ang komite na nagsasala at nagrerekomenda para sa loan approval ng isang aplikante sa pag-utang.
- **ELECTION COMMITTEE:** Isang komite na nangangasiwa upang maging maayos ang takbo o daloy ng halalan sa kooperatiba. Gampanin din ng komite na ito na pangasiwaan ang pagsasala sa mga kasapi na nagnanais humawak ng posisyon at nais maglingkod sa kooperatiba.
- **MEDIATION AND CONCILIATION COMMITTEE:** Ito ay ang komite na nagsisilbing hukom o tagapamagitan sa sigalot sa loob ng ating samahan.
- **ETHICS COMMITTEE:** Ito ay ang komite na magbibigay at magpapanatili ng magandang pag-uugali, magandang interes o pagmamalasakit para sa samahan.
- **GAD (GENDER & DEVELOPMENT) COMMITTEE:** Ito ay ang komite na nangangalaga para sa balanse na karapatan at programa patungkol sa mga kababaihan, kalalakihan, kabataan, mga nakakatanda at may kapansanan.
- **MANAGEMENT AND STAFF:** Mga kawani na magpapatupad ng mga polisiya at batas ng ating samahan.

Organizational Structure



SPECIAL SERVICES

- 1. BAYAD CENTER** – Accept bills payment (Prime water payment is also accepted ten days after due date at the Bayad Center).
- 2. WESTERN UNION MONEY TRANSFER** – Domestic and International remittance.
- 3. ABULUYAN** - A “COMPULSORY” Burial contribution of SAN JOSE KOOP’S members for the family of the deceased member, with a maximum claim of P 300,000.00 . Applicant must have at least P 5,000.00 share capital and not older than 70 years old. All members must maintain P 800.00 per annum for DAMAY-IMPOK savings deposit and Benefits depend on his length of membership and numbers of Damay – impok members.
- 4. COOPERATIVE LIFE INSURANCE AND MUTUAL BENEFITS SERVICES (CLIMBS)** – Assurance center in Bulacan, non-life. Including Comprehensive, Accidental Insurance & life insurance.
- 5. AUTOMATED TELLER MACHINE (ATM)** – provided by RCBC, savings depositors of RCBC and other banks in line with bancNet can use the unit.
- 6. KAYA PAYMENT PLATFORM** – KAYA is a payment and fund transfer service facility Through a savings account which is exclusively made for coops and its members. With kaya payment platform, Coop members can now do inter-cooperative transactions as well as mobile banking to do fund transfer and bills payment.

SAVINGS:

A member can avail these services even the Share Capital is lower than P500.00 (reserved member). The interest rate is NET or non-taxable.

- 1. Regular Savings deposit** – initial deposit is P 500.00 with maintaining balance of P500.00 and earn a 1% interest per annum.
- 2. Time Deposit** – Initial deposit is P 10,000.00 and the interest depends on the amount deposited and term from this table below:

Annual interest rate	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%	1.75%	2%	2.25%	2.5%
P500,000 - 999,999	2.5%	2.75%	3%	3.25%	3.5%
P1M - 2,999,999	3.5%	3.75%	4%	4.25%	4.5%
P3M and above	4.5%	4.75%	5%	5.25%	5.5%

- 3. Long Term Time Deposit** - This savings product is design for long term investment of five (5) years. Initial deposit is P 1,200,000.00 with maximum deposit of 6,000,000.00 and will earn 6% interest per annum that will be deposited monthly on members regular savings account. Members must be at least 50 years-old and above.
- 4. Christmas Savings** – initial deposit is P 500.00 and earn 1% interest per annum if not withdrawn within 3 months. Can withdraw during the month of November, December and January.
- 5. Budget savings** - Initial deposit is P 500.00 member can withdraw his deposit once the stipulated amount is met. This deposit will earn 1% interest per annum. Minimum deposit is P200. This savings is lock for 3 months
- 6. Travel fund** – initial deposit is P 500.00 and earn a 1% per annum. Minimum Offered to help member plan for a holiday.
- 7. Damay-impok Fund** – initial deposit is P 600.00 and it will earn 1% interest per annum. This deposit is intended for ABULUYAN contribution or Burial Assistance for the family of a deceased member. (see Abuluyan).
- 8. Couple’s Saving Fund (CSF)** - A joint account exclusive for the couple (married or soon to be married) with initial deposit of P 500.00 and it will earn 1% interest per annum.
- 9. Health Care Savings** - initial deposit is P 500.00 and it will earn 1% per annum. Offered to help member to save for his/her hospitalizations in times of sickness

- 10. College Tuition Fund-** initial deposits is P 500.00 and it will earn 5% per annum
Compounded minimum amount per deposit is P 500. Age requirement to open is 0-12 years old only. This savings can be withdrawn after graduation in K to 12.
- 11. Happy Retirement Savings Plan** – initial deposit is P 500.00 and it will earn 6% per annum
Compounded .this deposit is designed to encourage member to save for their retirement and it is only withdrawable at the age of 60 yrs. old
- 12. Emergency Fund** – initial deposit is P 500.00 and it will earn 1% interest per annum.
Intended for unexpected financial emergency
- 13. Auto Debit Savings Plan-** Initial deposit of P 2,000.00 and it is applicable only to CCL and regular Loans of more than P 50,000.00 amount payment. Insufficient fund may cause additional charges of P 500.00

BE A MEMBER!

₱ 100 SHARE CAPITAL
₱ 100 MEMBERSHIP FEE

KIDS AGES 6-17




SKYLabCoop

SAN JOSE DEL MONTE KIDDIE AND YOUTH LABORATORY COOPERATIVE

AND ENJOY

- * **REGULAR SAVINGS**
- * **SMART KIDS SAVINGS FUND**
- * **SEMINAR, TRAININGS & WORKSHOP**



For Inquiries Visit
SAN JOSE KOOP



Call or Text
0943-608-8076



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LOAN SERVICES:

A member is entitled to avail a loan once he/she was able to comply with the required Share Capital of a Regular Member and he/she has an existing source of income. Here are the wealth building loans we offer:

1. COMMERCIAL BUSINESS LOAN

A Loan Assistance for Commercial Business Owners that uses City Business Permit.

LOAN TITLE	Interest Rate per Annum	Max. Term	Payment	Co-maker/ PDC
• Market Stall Owner's Loan Assistance	16%	240 Days	Daily (Mon. to Fri.)	2 co-maker
• Restaurant & Catering Services Owner's Loan Assistance	16%	240 Days	Daily (Mon. to Fri.)	2 co-maker
• Commercial Business Loan Assistance	16%	240 Days	Daily (Mon. to Fri.) or Monthly	2 co-maker if daily PDC if monthly
• Cooperative Business Credit Line	12%	5 Years	Monthly	PDC
• Lot Acquisition Loan Assistance	12%	20 Years	Monthly	PDC

Note:

- **Market Stall Owner's Loan Assistance** provides a maximum loan exposure of P300,000.00.
- **Restaurant & Catering Services Owner's Loan Assistance** a character loan that allows P500,000.00 loan exposure.
- **Commercial Business Loan Assistance** a character loan that allows member to avail P700,000.00 loan exposure.
- **Cooperative Business Credit Line** is a collateralized loan; San Jose Koop only accepts Land Title. 50% to 80% of the assessed value of the property will be the member's credit line and a member can avail a maximum loan exposure of 20,000,000.00
- **Lot Acquisition Loan Assistance (LALA)** is a collateralized loan; that allows member to purchase lot for a maximum loan exposure of P 20M but based on the assessed value.

2. AGRI-FINANCE LOAN:

A Loan Assistance for members who's business/es are in line with Agriculture or Farming. The payment depends on the harvest period of the member's agricultural business.

LOAN TITLE	Interest Rate per Annum	Max. Term	Payment	Co-maker/ PDC
Farmers Loan Assistance	8%	6 months	CDD	2 co-makers
Poultry Raising Loan Assistance	14%	5 years	3 months	2 co-makers
Backyard Piggery Loan Assistance	14%	5 years	4 or 6 mos.	2 co-makers
Duck Raising Loan Assistance	14%	5 years	3 months	2 co-makers
Fruits & Vegetables Farming Loan Assistance	14%	5 years	3 months	2 co-makers
Livestock Raising Loan Assistance	14%	5 years	3 months	2 co-makers
Fish Farming Loan Assistance	14%	5 years	3 months	2 co-makers
Flora & Fauna Farming Loan Assistance	14%	5 years	3 months	2 co-makers

3. SMALL ENTERPRISE LOAN:

A Loan Assistance for members that engages small business like Sari-Sari Store and uses Barangay Business Permit only.

LOAN TITLE	Interest Rate per Annum	Max. Term	Payment	Co-maker/ PDC
Trading Loan Assistance	14%	5 years	Monthly	2 co-makers
Retailers Loan Assistance	14%	5 years	Monthly	2 co-makers
Vendors Loan Assistanc	14%	5 years	Monthly	2 co-makers
Direct Selling Loan Assistance	14%	5 years	Monthly	2 co-makers
Food Cart Loan Assistance	14%	5 years	Monthly	2 co-makers
Beauty and Wellness Service Loan Assistance	14%	5 years	Monthly	2 co-makers

4. TRANSPORT SERVICE LOAN:

Members that are engaged with Transport Operations can avail this loan.

LOAN TITLE	Interest Rate per	Max Term	Payment	Co- Maker / PDC
PUJ Operators Loan Assistance	14%	5years	Monthly	2 co- makers
TODA Operators Loan Assistance	14%	5years	Monthly	2 co- makers
TAXI Operators Loan Assistance	14%	5years	Monthly	2 co- makers
Motorcycle Loan for TODA Members	14%	5years	Monthly	2 co- makers
Boundary for Side car Loan	14%	240 days		2 co- makers

Note:

- **Motorcycle Loan for TODA Members** - requires the member to pay 5% of the actual unit cost And submit MTOP & TODA Certification and for none member is 10 % of the actual unit cost.
- **Motor Service Vehicle & Car Loan** - requires P20, 000 minimum Share Capital. The members have to pay 20% Down Payment of the actual vehicle price.

5. PROVIDENTIAL LOAN

This loan is used by members not for business purposes

LOAN TITLE	Interest Rate per	Max Term	Payment	Co- Maker / PDC
Employees Loan Assistance	14%	5 years	Monthly	2 co- makers
Salary Loan	14%	5 years	Monthly	1 co- makers
Educational Loan	14%	6 months	monthly/every 6 mos.	1 co- makers
Back to School Loan	6%	6 months	monthly/every 6 mos.	2 co- makers
Emergency Loan	14%	3 months	Monthly	1 co- makers

LOAN AGAINST DEPOSIT

LOAN TITLE	Interest Rate per	Max Term	Payment	Co- Maker / PDC
Back to Back Loan	10%	5 years	monthly/every 6 mos.	n/a
Time Deposit Loan	10%	5 years	monthly/every 6 mos.	n/a
Happy Retirement Loan	10%	5 years	monthly/every 6 mos.	n/a
College Tuition Fund Loan	10%	5 years	monthly/every 6 mos.	n/a

Note:

- **Educational Loan** allows members to loan up to P20,000.00 as educational assistance.
- **Back to School Loan** allows members to loan up to 80% assessed tuition fees but not to exceed P50,000.00
- **Back-to-Back Loan or Share Capital Loan** is an express loan without co-maker. With this loan, a member can borrow 95% of his/her Share Capital.
- **Salary Loan** is given to a group of employees either private or government agencies. Memorandum of Agreement (MOA) must be signed by the company's owner or manager for the automatic salary deduction. Allows members to loan up to P 500,000.00 payable up to 5 years.
- **Employees' Loan Assistance** is a loan for a member whose source of income is employment and is not qualified for salary loan.
- **Emergency Loan** allows a member to loan maximum of P3,000 for emergency purposes.
- **Time Deposit Loan** instead of withdrawing the deposited amount, he/ she may avail. An express loan where the member can avail 95% of the amount deposited on his/her Time Deposit.
- **Health Insurance Loan Assistance** another loyalty loan program for MIGS and the loan amount is based on the insurance premium impose by the tie-up insurance of San Jose Koop. Interest per annum is 6% diminishing balance and payable for one (1) year
- **Micro-Loan Program** the purpose of this loan is to complete the share capital into the minimum required. This loan product is payable for 2 years with 12% interest per annum diminishing balance in a monthly term of payment.

- **Christmas Loan** a loyalty loan product for MIGS and can be avail during the month of November to December. Allows members to loan up to P 50,000 on top of members existing loan and payable monthly for the period of 3 to 6 months with a 12% interest per annum.
- **Member Loyalty Loan Assistance** a loyalty loan product for MIGS and This loan is addressed to Support the financial needs of our members. Maximum loanable amount is P 50,000.00 but subject for Credit Committee's recommendation and approval, with 12% interest per annum and payable up to 6 months.

6. SERVICE LOAN

Members that are engaged with business/es that offers services.

LOAN TITLE	Interest Rate per Annum	Max. Term	Payment	Co-maker/ PDC
Computer Shop Loan Assistance	14%	5 years	Monthly	2 co-makers
Vulcanizing Shop Loan Assistance	14%	5 years	Monthly	2 co-makers
Junk Shop Loan Assistance	14%	5 years	Monthly	2 co-makers
Dress Shop Loan Assistance	14%	5 years	Monthly	2 co-makers
Upholstery Shop Loan Assistance	14%	5 years	Monthly	2 co-makers
Welding Shop Loan Assistance	14%	5 years	Monthly	2 co-makers
Studio Shop Loan Assistance	14%	5 years	Monthly	2 co-makers
Motor Repair Shop Loan Assistance	14%	5 years	Monthly	2 co-makers
Electronics Repair Shop Loan Assistance	14%	5 years	Monthly	2 co-makers
Printing Shop Loan Assistance	14%	5 years	Monthly	2 co-makers
Furniture Shop Loan Assistance	14%	5 years	Monthly	2 co-makers

**Note: Five (5) years maximum term of payment is applicable only for loan transaction amounting to P100,000.00 and above.

Interest Computation

Interest Rate of the loan is based on the number of days and on periodic diminishing computation.

Formula: $I = P \times R \times T$

Legend:

I - Interest

R-Rate

P - Principal

T-Time (No. of days over 365 days)

Sample of Loan Interest Computation:

Loan = P 10,000.00

Terms = 1 year / monthly

Date Released = April 19, 2012

First Payment is scheduled on May 19, 2012

Interest Rate = 14% per annum

April 19 – 30 = 11 days

May 19 = 19 days

30 days (Time or number of days)

$I = P \ 10,000.00 \times 14\% \times 30 \text{ days} / 365 \text{ days}$

Interest = P 116.67

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	DATE	TOTAL	INTEREST	PRINCIPAL	BALANCE
					10,000.00
1		898.00	116.67	781.33	9,218.67
2		898.00	107.55	790.45	8,428.22
3		898.00	98.33	799.67	7,628.55
4		898.00	89.00	809.00	6,819.55
5		898.00	79.56	818.44	6,001.11
6		898.00	70.01	827.99	5,173.12
7		898.00	60.35	837.65	4,335.47
8		898.00	50.58	847.42	3,488.05
9		898.00	40.70	857.30	2,630.75
10		898.00	30.69	867.31	1,763.44
11		898.00	20.57	877.43	886.01
12		896.35	10.34	886.01	0.00
		10,774.35	774.35	10,000.00	

PAYONG PANG PINANSYAL:

1. Ang pag-utang ay hindi pribilehiyo ito ay isang obligasyon, kung sakaling ikaw ay mangungutang siguraduhing ito ay kaya mong bayaran.
2. Sa bawat pera na iyong kinikita, ugaliing magtabi ng sampung porsyento (10%) nito upang sa oras ng kagipitan at sa di inaasahang pagkakagastusan may savings kang makukuhanan.
3. Sa pagsapi sa San Jose Koop, ang pag-utang ay hindi sapilitan, mangutang ka lamang kung talagang kailangan.
4. Kung sakali naman na ikaw ay nakapangutang, huwag mo itong ibili ng mga luhong gamit sa bahay, gamitin mo ito ng tama para sa karagdagang hanap-buhay, upang ang inutang ay iyong mabayaran.
5. Kapag nakapag-apon na' o may sobrang pera, mag plano at pag-aralan kung saan ito maaaring i-invest upang mapalago pa.
6. Sa paraan naman ng pag-gastos, siguraduhin na ang pera na iyong inilabas o ginastos ay hindi katumbas ng pera na iyong kinita. Sapagkat kung magkakaganon wala ka ng pagkakataon na makapag-apon.
7. Alisin ang inggit sa iyong isip, sapagkat di to magsisimula ang luho o bisyo sa pagbili.
8. Isa puso at isa buhay ang kasabihang –Kung maikli ang kumot, magsanay kang mamaluktotll sapagkat kung may disiplina ka sa iyong sarili lahat ng problema na pagdadaan mo patungkol sa pera o anumang suliranin sa buhay ay magiging magaan na lamang kung iyong napaghandaan.

OBLIGASYON NG ISANG KASAPI:

1. Dumalo sa taunang pagpupulong (general assembly) at sa mga ownership and cluster meeting. Ang General Assembly (GA) ay idinadaos tuwing huling linggo ng Marso sa San Jose del Monte Central School. Ang kita ng inyong share capital o ang dibidendo (dividend) ay automatic na ipinapasok sa inyong savings account tuwing huling lingo ng Pebrero.
2. Tangkilikin ang lahat ng serbisyo at produkto ng San Jose Koop. Kung sakali na ikaw ay mangungutang sa San Jose Koop, magbayad sa tamang panahon upang maiwasan na mapatawan ng multa. Bukod sa dibidendo ay may balik-tangkilik (patronage refund) ka din na makukuha kung ikaw ay nangungutang sa San Jose Koop.
3. Maglagak ng impok (savings) at ugaliing dagdagan ang saping puhunan o share capital.
4. Makibahagi sa mga talakayan o open forum.
5. Palagiang bumisita sa tanggapan ng San Jose Koop.

6. Lumahok at makibahagi sa pamumuno, kung ikaw ay nakapasa na sa pamantayan ng isang kandidato maaari kang humawak ng posisyon kung sakaling ikaw ay mapili at maihalal ng buong kasapian.
7. Maging mapagmatyag at tiyakin na nasa maayos na pamamahala ang samahan.
8. Isumbong sa kinauukulan kung may makita na di wasto o di- naayon para sa samahan. Tulad ng pagsapi ng iba na ang intensyon ay mangutang lamang at di- magbayad.
9. Mangilap o manghikayat ng mga bagong kasapi.

Recent recognition and awards of San Jose Koop:

- San Jose Koop was recognized as Most Outstanding Cooperative Large Scale in Region III.
- San Jose Koop received an ACCESS Brand Award from the Asian Confederation of Credit Union (ACCU) last September 2019.

MARAMING SALAMAT PO

SA INYONG PAGSAPI SA SAN JOSE KOOP AT UMAASA KAMI NA MAKIKIBAHAGI KAYO SA PAGPAPALAGO NG ATING SAMAHAN.....

