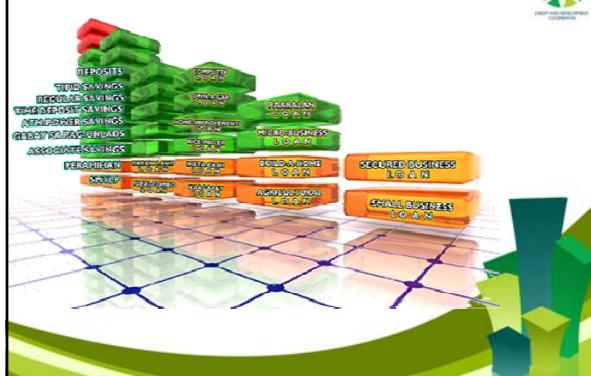


CUSTOMER SATISFACTION/ PRODUCTS AND SERVICES

- Quality products and services
- Member-customer orientation
- Systems and infrastructure for excellent service to members



LOAN PRODUCTS



SAVINGS PRODUCTS

Regular Savings

Associate Savings

TIPID Savings

ATM-Power Savings

Peramihan Savings

Time Deposit

Gabay sa Pag-unlad Savings



CREDIT RATING TOOL



ACCESS AND CONVENIENCE



INTEREST RATES

Loans (Effective Rate)	10%/annum (Character Loan) 7%/annum (Secured Loan)
Savings	1%-1.5%
Time Deposit	2.25%- 4.25 %

CUSTOMER PERSPECTIVE

MARKETING STRATEGIES, PROGRAMS, AND PROMOTIONS

ST. MARTIN OF TOURS CREDIT AND DEVELOPMENT COOPERATIVE

MARKETING STRATEGIES, PROGRAMS, AND PROMOTIONS

MEMBERSHIP CLASSIFICATION

- All members receive a GIFT CERTIFICATE P5,000 IN CASH
- 20% OFF COMMERCIAL PLAZOOR CASH
- 35% OFF COMMERCIAL PLAZOOR CASH
- Up to all members, ka na ng OAN

nag-reck ka

'SANDAANG LIGAYA, SA YONG MAAAYAI'

Makukalanggap ka ng hanggang Isandawing plazas sa binan! recruit na!

MEMBER'S CLASSIFICATION

MARKETING STRATEGIES, PROGRAMS, AND PROMOTIONS

LOYALTY PROGRAM

CUSTOMER PERSPECTIVE

Membership Classification

ST. MARTIN OF TOURS CREDIT AND DEVELOPMENT COOPERATIVE

MEMBER'S CLASSIFICATION CARD

SILVER

BRONZE

GOLD

KooPamilya Award



Loyal Partner Citation



GAWAD PARANGAL

ST. MARTIN OF TOURS CREDIT AND DEVELOPMENT COOPERATIVE

GAWAD PARANGAL

A collage of photos showing various individuals and groups involved in the GAWAD PARANGAL program.

MARKETING STRATEGIES, PROGRAMS, AND PROMOTIONS



INVOLVING MEMBERS



SOCIAL SERVICES



BETTER INFRASTRUCTURE



BETTER INFRASTRUCTURE



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OPERATIONAL EFFICIENCY & COMPETITIVE POSITION

- Operational efficiency
- Strategic direction
- Internal business processes
- Image building
- Market penetration
- Regulatory compliance

OPERATIONAL EFFICIENCY



OPERATIONAL EFFICIENCY



COOPERATIVE SOCIAL RESPONSIBILITY

Community Activities

Dental Mission Padyak sa Kalusugan
Operation Tuli Medical Mission Feeding Program



STRONG PARTNERSHIP

China 中国信託 Chinatrust
PLDT
THE INSULAR LIFE ASSURANCE COMPANY LTD.
PRO-JUSTICE MANDATE SECURITY AGENCY
IntelliCare YOUR INTELLIGENT HEALTH CHOICE
COCOLIFE
CLIMBS
Nucleus Manpower Agency

