

BUTUAN EXTENSION OFFICE

SEC ADVISORY

The Commission has received reports and information that certain individuals, or a group of persons, representing an entity identified as **JFUNDS BUSINESS CENTER**, allegedly represented by Pastor Jonard Pamor, have been actively enticing members of the public—particularly in Surigao City and in the Province of Dinagat Islands—to invest money in the said entity.

Information gathered further disclosed that the entity coordinated with the concerned Local Government Units (LGUs), and announcements regarding the scheduled activities were disseminated down to the barangay level. Promotional materials were likewise circulated through various social media platforms, including endorsements or invitations from certain influential personalities. These efforts reportedly resulted in a significant influx of participants, largely motivated by the promise of a free dinner and the distribution of five (5) kilograms of rice to each attendee during the events.

Records further show that an orientation activity was conducted on February 8, 2026, at Semtoco, Surigao City. Similar orientation sessions were likewise held in the Province of Dinagat Islands: on February 28, 2026, at Kulyamihan, Brgy. Poblacion, Cagdianao; and on March 1, 2026, at Jacquez Gym, Brgy. Jacquez, San Jose, Dinagat Islands. These activities were reportedly part of the entity's continuing efforts to promote and present its investment program to the public.

It was further reported that the program initially commenced with a praise and worship segment. However, during the middle portion of the event, a business or investment opportunity was formally introduced and presented to the attendees, encouraging them to place investments with the said entity.

Based on the initial information gathered and verified by the Commission, the investment scheme being promoted appears to follow a structure like previously reported high-yield investment schemes, comparable in nature to KAPA Community Ministry International.

The scheme requires a minimum investment of Php 5,000.00, with placements accepted up to Php 1,000,000.00. Investors are promised returns equivalent to 7.5% per week or 30% per month, to be paid continuously for a period of up to ten (10) months. Notably, the capital invested is not returned upon completion of the 10-month period, as the earnings are represented to constitute the full return on investment.

✉ SEC Butuan Extension Office
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The structure, particularly the unusually high and fixed rate of return coupled with the absence of capital reimbursement, bears characteristics commonly associated with unsustainable or potentially fraudulent investment arrangements.



PLANTER	WEEKLY	MONTHLY	GRAND TOTAL (10 MO)
5,000	375	1,500	15,000
10,000	750	3,000	30,000
30,000	2,250	9,000	90,000
50,000	3,750	15,000	150,000
100,000	7,500	30,000	300,000
150,000	11,250	45,000	450,000
200,000	15,000	60,000	600,000
300,000	22,500	90,000	900,000
500,000	37,500	150,000	1,500,000
1,000,000	75,000	300,000	3,000,000

NO RETURN OF CAPITAL AFTER 10 MONTHS

**ATTENTION RESIDENTS OF
SAN JOSE, DINAGAT ISLANDS!**

**JFunds Business Center
ORIENTATION SEMINAR**

DATE: Sunday, March 1, 2026
TIME: 3:00 PM
LOCATION: Brgy. Jacquez Gymnasium
SPECIAL GUEST SPEAKER: PTR. JONARD PAMOR

**FREE 5 KILOS RICE
&
FREE DINNER
FOR ALL ATTENDEES!**

JOIN US FOR FINANCIAL GROWTH AND A SPECIAL MEAL!
EVERYONE IS WELCOME! BRING YOUR FAMILY!

JFUNDS BUSINESS CENTER
Orientation Seminar

Guest Speaker:
PTR. JONARD PAMOR
Get ready & be blessed!

- ✓ Free 5 kilos Rice
- ✓ Free Dinner
- ✓ Open for All

3:00PM CAGDIANAO CULTURAL & SPORTS CENTER

Briefly, an **Investment Contract** exists when there is an investment or placement of money in a common enterprise with a reasonable expectation of profits to be derived from the efforts of others which is prominent in the scheme of **JFUNDS BUSINESS CENTER**.

As the above described scheme involves the sale of securities to the public, the Securities Regulation Code (SRC) requires that these securities must be duly registered and that the concerned entities and/or its agents have appropriate registration and/or license to sell such securities to the public pursuant to Section 8 and 28 of the SRC.

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The public is hereby informed that **JFUNDS BUSINESS CENTER IS NOT REGISTERED** with the Commission. Hence, is **NOT AUTHORIZED to offer, solicit, sell or distribute any investment/securities to the public**. Such activities require a Secondary License from the Commission and the securities or investment product should likewise be registered with the SEC before they can be offered or sold to the public under Sections 8 and 12 of the Securities Regulation Code (SRC).

Moreover, the investment scheme being offered by **JFUNDS BUSINESS CENTER**, has the characteristics of a **"Ponzi Scheme"** where moneys from new investors are used in paying "fake profits" to prior investors and is designed mainly to favor its top recruiters and prior risk takers and is detrimental to subsequent members in case of scarcity of new investors.

The offering and selling of securities in the form of **"investment contracts" using the "Ponzi Scheme" which is fraudulent and unsustainable, is NOT a registrable security**. The Commission will not issue a License to Sell Securities to the Public to persons or entities that are engaged in this business or scheme.

Further, **R.A. No. 11765** or the **Financial Products and Services Consumer Protection Act (FCPA)** also prohibits **"investment fraud"** which is defined under the law as any form of deceptive solicitation of investments from the public which includes Ponzi Schemes and such other schemes involving the promise or offer of profits or returns sourced from the investments or contribution made by the investors themselves and the offering or selling of investment schemes to the public without a license or permit from the SEC.

In view thereof, the public is hereby advised **NOT TO INVEST or to STOP INVESTING** in the investment schemes being offered by **JFUNDS BUSINESS CENTER** or its **representatives**.

Consequently, those who act as salesmen, brokers, dealers, agents, representatives, promoters, operators, recruiters, uplines, influencers, endorsers, abettors and enablers of **JFUNDS BUSINESS CENTER** in selling or convincing people to invest in their investment schemes including solicitations or recruitment through the internet may likewise be prosecuted and held criminally liable under **Section 11** of the FCPA and **Section 28** of the SRC which are both penalized separately with a **maximum fine of Five Million Pesos (Php5,000,000.00) or maximum penalty of Twenty-One (21) years imprisonment or both** pursuant to Section 73 of the SRC.

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Also, those who invite or recruit others to join or invest in such venture or offer investment contracts or securities to the public may also incur criminal liability, or otherwise be sanctioned or penalized accordingly as held by the Supreme Court in the case of *Securities and Exchange Commission vs. Oudine Santos* (G.R. No. 195542, 19 March 2014).

Should you have any information regarding the continued operation of the subject entity, please send your report to the SEC Enforcement and Investor Protection Department (EIPD) through email at epd@sec.gov.ph and secbutuan@sec.gov.ph.

For the information and guidance of the public.

Butuan City, 05 March 2026

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