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YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

AT NORSU MABINAY CAMPUS

**A Feasibility Study Presented to the Faculty of The College of Business
Administration of Negros Oriental State University Mabinay Campus**

**Partial Fulfillment of the Requirement of the Degree of BACHELOR OF
SCIENCE IN BUSINESS ADMINISTRATION**

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CHAPTER I:

THE PROBLEM AND IT'S SCOPE

INTRODUCTION

Too many recent graduates, particularly in business administration, at Negros Oriental State University Mabinay Campus are currently confronted with a perilous combination of high unemployment, increased inactivity and precarious labor, as well as persistently high working poverty.

Because of the absence of economic prospects, not only are these young people at risk, but entire communities are at risk of rising social problems and political upheaval. Not only can underutilized young people suffer considerable losses as a result of not reaching their full potential, but their underutilization in the labor market can also set off a cycle of inter-generational poverty and social marginalization. They may fall into the "experience trap" due to a lack of professional experience. During economic downturns, young people can be the most vulnerable.

According to the 'last in, first out' premise, the last to be recruited (because of a lack of experience) and the first to be fired (due to a lack of tenure) They're incapable of obtaining employment, and so they are incapable of building professional skills that might allow them to obtain employment.

Capability to start their own businesses will generate positive feedback for the NORSU Mabinay Campus. Supporting these young people through the various financial services we plan to provide will benefit not only their personal interests but also the entire municipality or perhaps a larger area. It will additionally make youngsters aware of the importance of conserving and managing their limited financial resources sooner.



BACKGROUND OF THE STUDY

Although all teenagers should have the opportunity to attend school, particularly college, not all of them do, primarily owing to financial constraints. Throughout the semester, the number of students at the NORSU Mabinay Campus decreases, and we can infer that this is due to a shortage of funding. The population grows overall each school year, but there aren't enough jobs in society to accommodate the increasing number of students who graduate each year or each semester. As a result, the latter group frequently experiences mismatched employment and struggles to gain professional experience.

While coming up with concepts for novel or evolved financial services that might be provided here for youth development Researchers analyzed accounting for a marketplace that primarily requires financing services but is infrequently supplied with them when considering banking and investment. We learned a lot about financial institutions when we searched for them in NORSU Mabinay, although they primarily serve agriculture and small businesses.

As a result, we developed the concept of "total student service" to provide financial services that will benefit students, who hardly ever have access to some of the services provided by other financial organizations, particularly banks. Since they are among those with significant potential who can greatly benefit from our product, we chose the students at the Negros Oriental State University (NORSU) Mabinay Campus to be our target market contributing to the economic development of our town, which can enhance the advancement of our country.

The researchers of this study made the decision to establish a cooperative on campus to give college students access to knowledge and amenities by utilizing the community banks' services.



LOCATION OF THE STUDY

The establishment of the youth growth banking and investment cooperative will be inside NORSU Mabinay Campus, Old Namangka, Mabinay, Negros Oriental in front of the dormitory building near exit gate. The proposed YG banking building will accommodate thirty (30) persons maximum on the waiting area with a size 18 m width and 14 m length of the office.

NORSU Mabinay Campus is one of the 7 (seven) external campuses of Negros Oriental State University. It has a humble beginning as a technical-vocational college known as the Mabinay Institute of Technology in 1997.

NATURE OF THE STUDY

The study was conducted to determine the feasibility of youth growth banking and investment Cooperative.

VISION STATEMENT

The cooperative aims to empower young NORSUNIANS through accessible banking services, investment opportunities, and comprehensive financial education, fostering financial success and a better future through financial literacy

MISSION STATEMENT

1. The researchers, after graduation, would wish to get their fund from savings.
2. The researchers like that the students have something to use for their school fees and project fees.

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gelligan
Metchelyn C. Lindayao | Joel G. Semacio



MODE OF FINANCING

Financially, the deposits of young NORSU Mabinay students across all programmers who are interested in savings, investing, and availing of loans.

THE OBJECTIVES OF THE STUDY

The objective of a feasibility study for banking and investment in a school can vary on the specific goals and circumstances of the project. However, here are some possible objectives that such a study may aim to achieve:

- 1. Assessing Financial Viability** - The study will assess the financial viability of the proposed university banking and investment initiatives by assessing potential return on investment, projected revenue streams, and cost analysis.
- 2. Identifying Investment Opportunities** - The study can identify university investment opportunities like infrastructure development, technology upgrades, or educational program expansion, analyzing market demand, competitive landscape, and associated risks.
- 3. Evaluating Risks and Benefits** - The study evaluates the risks and benefits of proposed banking and investment initiatives, identifying potential challenges, market trends, and regulatory requirements that could affect the project's success.
- 4. Analyzing Funding Options** -The study will evaluate various funding options for the project, including loans, grants, and partnerships, evaluating terms, interest rates, repayment schedules, and other financial aspects.
- 5. Providing Recommendations** - The study's findings offer recommendations for implementing banking and investment initiatives at NORSU Mabinay Campus, including financial management, risk mitigation, marketing strategies, and operational improvements.



STATEMENT OF THE PROBLEM

To determine the feasibility of the proposed business which is NORSU Mabinay Campus, Old Namangka, Mabinay, Negros Oriental. This study aims to investigate several aspects of the proposed business. The following question were sought answered:

1. Is the project's marketability reliable?
2. Is the proposed business can be feasible in technical aspect?
3. Is the proposed business sustainable in terms of its finances?
4. Does the proposed business have a good and stable management?
5. Does the business help improve the socioeconomic aspect of NORSU Mabinay campus?

SIGNIFICANCE OF THE STUDY

Although the municipality is creating financial institutions, many of them are only available to small businesses and agricultural. The goal of the Youth Growth Banking and Investment Cooperative at the NORSU Mabinay Campus is to give college students of legal age access to financial services and employment prospects.

The idea promotes involvement, broadens ownership, and gives students particularly those studying business more authority. Additionally, its colleague motivates college students to take part in cooperative activities, learn the value of conserving money, and manage their financial resources. This program will improve students' future prospects by assisting them in managing their limited finances and increasing their knowledge of banking. The initiative is made to accommodate students of all academic and skill levels, particularly those studying business Administration at NORSU Mabinay Campus.

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SCOPE AND LIMITATIONS OF THE STUDY

This feasibility study focused on gathering important information about said business. This study is conducted at the NORSU, Mabinay Campus at Old Namangka, Mabinay, Negros Oriental.

The gathering of data includes interviews questions, and survey within the school. The research is concentrated on the majority of students. This study has five-year projection

METHODOLOGY

This study will use business research, commonly known as a project feasibility study. This method is to be used to gather several pieces of data and information to test the validity of the feasibility of the proposed project and whether it will be worth starting or not for several reasons. The data gathered by the researchers was obtained through conducting interviews with the staff of NORSU Mabinay Campus.

The distribution of the survey questionnaire through a Google Form and its actual distribution to the students at the NORSU Mabinay Campus The questionnaire is a main tool in data gathering and information gathering, and the researchers also used other sources of information, such as books and approved feasibility studies, as a guide in making or conducting this study. This study will cover several aspects that are evaluated and examined for their validity in relation to the improvement's operations in the proposed project. Such as marketing, technical, financial, management, and socioeconomic aspects.

The marketing aspect of the study focuses on forecasting demand and supply for banking and investment services at the university. It includes analyzing student and parent behaviors, assessing competition, segmenting student groups, crafting targeted marketing strategies, ensuring compliance, integrating technology, and managing associated risks. This holistic approach



aims to effectively promote financial services in educational settings while meeting student needs and regulatory standards.

The technical analysis of banking and investment operations in educational institutions involves assessing production processes, operational activities, technologies, tools, workflows for financial transactions, and investment management. It includes detailing the necessary equipment, supplies, furniture, location, depreciation schedules, operating expenses, and the layout and design to ensure accessible spaces for students and staff using the financial services of the youth growth banking and investment office.

The financial aspect of the proposed business spans over a 5-year projection. It involves presenting financial statements to gauge the business's financial health, including the projected income statement and balance sheets, as well as cash inflows and outflows.

The management aspect of the study, the youth growth banking and investment program at the school, intricately defines the roles and responsibilities of the personnel engaged in the initiative. This segment provides a detailed hierarchy of authority, illustrating the manpower levels required to ensure the efficient and successful implementation of the banking and investment programs within the school setting.

In socio-economic aspects, implementing a youth-focused banking and investment program in schools can significantly impact both socioeconomic and individual prospects. By imparting financial literacy to students, it boosts their confidence and equips them with crucial financial skills. This not only enhances their personal prospects but also holds promise for economic growth by fostering a generation adept at managing money and making informed financial decisions. Ultimately, it bridges socioeconomic gaps and potentially contributes to a more financially responsible and economically engaged youth demographic.



Lastly, the socio-economic aspects delve into the disconnectedness between social and economic factors, exploring how employment opportunities, educational access, income distribution, wealth disparities, and the general quality of life interplay within a given community or society. These elements collectively shape the overall well-being and economic dynamism of the population.

DATA GATHERING PROCEDURES

The researchers utilizing a survey questionnaire created to investigate the topics of youth development, banking, and investing on the school campus was the study approach. An adviser thoroughly examined the Google Forms-formatted questionnaire to ensure its applicability and efficiency in gathering relevant data in this educational context. Even though the primary design was in digital form, hard copy surveys were also used as part of the distribution strategy for a wider audience.

The researchers used a combination of digital and physical media in a randomized distribution technique to collect responses from various groups within the school community. Following the completion of the questionnaire, the researchers carefully reviewed the results to address any unresolved issues. The data was then methodically organized for tabulation. The results were presented graphically, with each figure supported by a thorough explanation of how they relate to youth development, banking, and investment on the school campus. A thorough understanding of the dynamics at play in these crucial areas within the educational environment was ensured by this rigorous approach.

STATISTICAL MEASURE USED

The researchers used the following tools in determining and interpreting the proposed project's profitability.

1. Frequency Distribution - Shows the distribution of respondents in a selected category.



2. **Income Statement** - A summary of management's performance as reflected in the profitability or lack of an organization over a certain period.
3. **Projected Balance Sheet** - It is the summary of company's assets, liabilities and shareholder's equity at a specific point of time.
4. **Percentage** - Describes the outcomes of the respondent responses in a selected category.
5. **Projected Cash Flow** - Is used to evaluate cash inflows and outflows to determine when, how much, and for how long cash deficits or surpluses will exist for a business during an upcoming time period.
6. $\%ROI = \text{Net Income} / (\text{Total Investment} * 100)$

OPERATIONAL DEFINITION OF TERM

1. **Youth Growth Banking and Investment** – It refers to a financial institution of cooperative with a focus on serving the banking and investment needs of youth or youth individuals.
2. **Loan** – Is a financial agreement where a barrower agrees to repay a lender over a set period of, typically with interest. It can be used for property ownership, college funding, business startup, or unforeseen expenses.
3. **Certificate of Time Deposit (CTD)**- Is a fixed term financial product offered by banks, where the barrower agrees to keep certain amount deposited for a specific term, typically with higher interest than regular savings accounts. Its low risk but lacks the flexibility of regular savings accounts.
4. **Variable Savings (VS)** – Allow interest rates to change over time, allowing financial institutions to adapt to economic conditions. These accounts can offer higher or lower rates or banks policies, making it crucial for individuals to be aware of potential fluctuations.
5. **Passbook**- Is a document issued by a bank or financial institution to an account holder, providing a record of transactions. traditionally, it was a small booklet, but many banks now use electronic system, allowing customer to track their transactions digitally.



CHAPTER II:

PRESENTATION ANALYSIS AND INTERPRETATION OF DATA

MARKETING ASPECT

The marketing aspect of a feasibility study is crucial as it determines the market and determines how a business attracts and retains customers. Key aspects include branding, targeted marketing, financial education programs, digital marketing, personalized services, and partnerships.

Building a strong brand image and targeting the university community can help the proposed business reach a wider audience and generate leads. Partnering with the different organizations of the campus can increase student organizations can also increase visibility and credibility. last but not the least, the level of demand project service offer will be determined.

PROJECT DESCRIPTION

Youth growth banking and investment cooperative business with a goal to lift up the quality of living of the members also, will be established to be able to offer sustainable finance on its member.



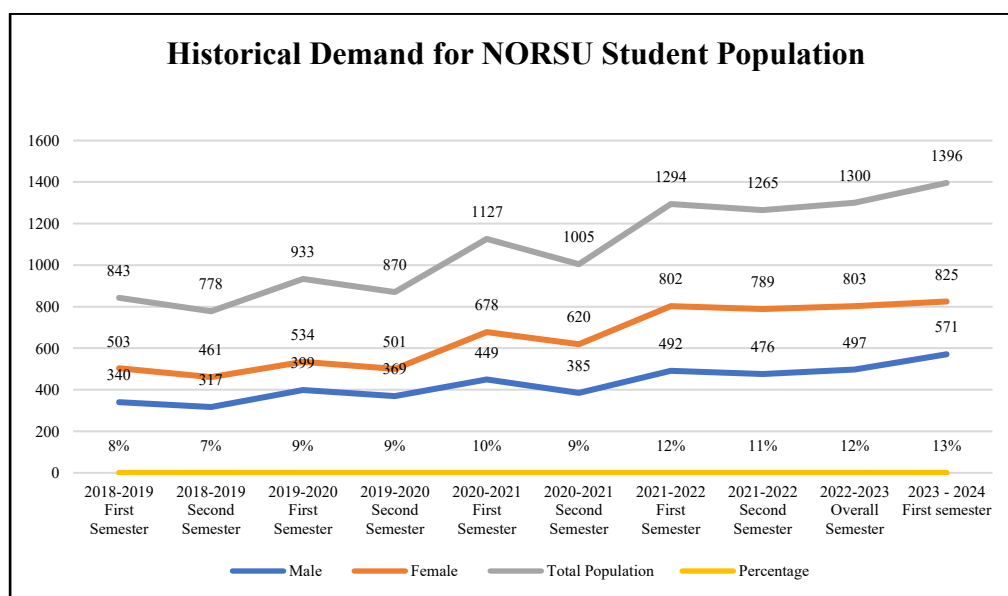
HISTORICAL DEMAND

TABLE 1.0

NORSU Student Population

YEAR	MALE	FEMALE	TOTAL POPULATION	PERCENTAGE
2018-2019 First Semester	340	503	843	8%
2018-2019 Second Semester	317	461	778	7%
2019-2020 First Semester	399	534	933	9%
2019-2020 Second Semester	369	501	870	9%
2020-2021 First Semester	449	678	1127	10%
2020-2021 Second Semester	385	620	1005	9%
2021-2022 First Semester	492	802	1294	12%
2021-2022 Second Semester	476	789	1265	11%
2022-2023 Overall Semester	497	803	1300	12%
2023 - 2024 First semester	571	825	1396	13%

The tables which shows the total population of the students enrolled in different courses from a year 2018 to 2023 at NORSU Mabinay Campus.



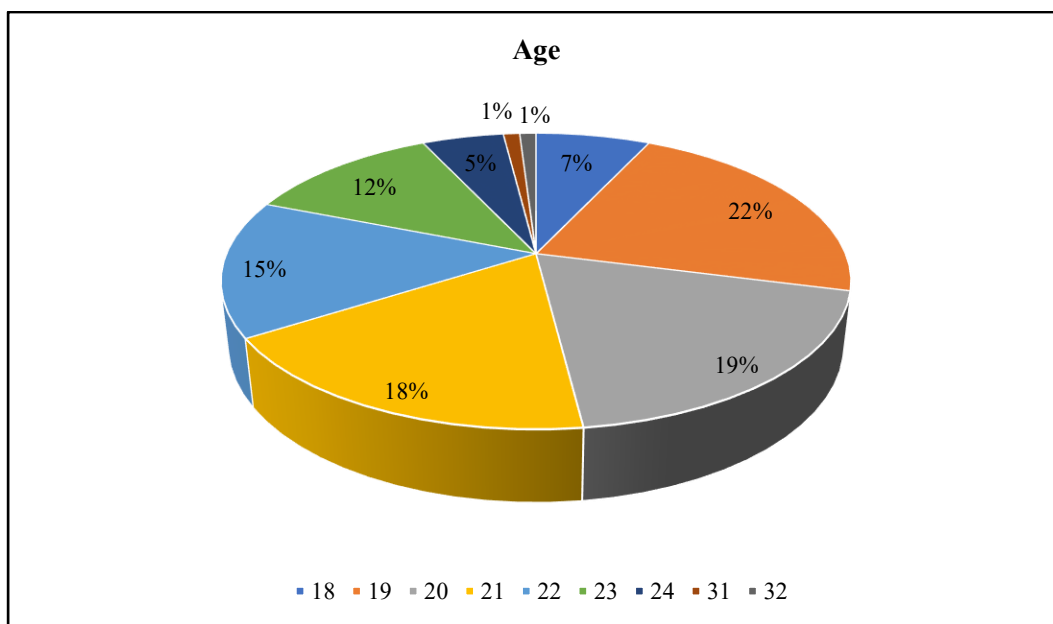
The bar graph shows the historical demand in table 1.0 from 2018 to 2023. This is made to determine the increase or decrease of the student's population in NORSU Mabinay Campus. And by analyzing the data presented its very helpful to look for our target members to be part in our cooperative.

MARKET DEMAND

This determined by how willing the costumers are to spend a certain price on a particular service.

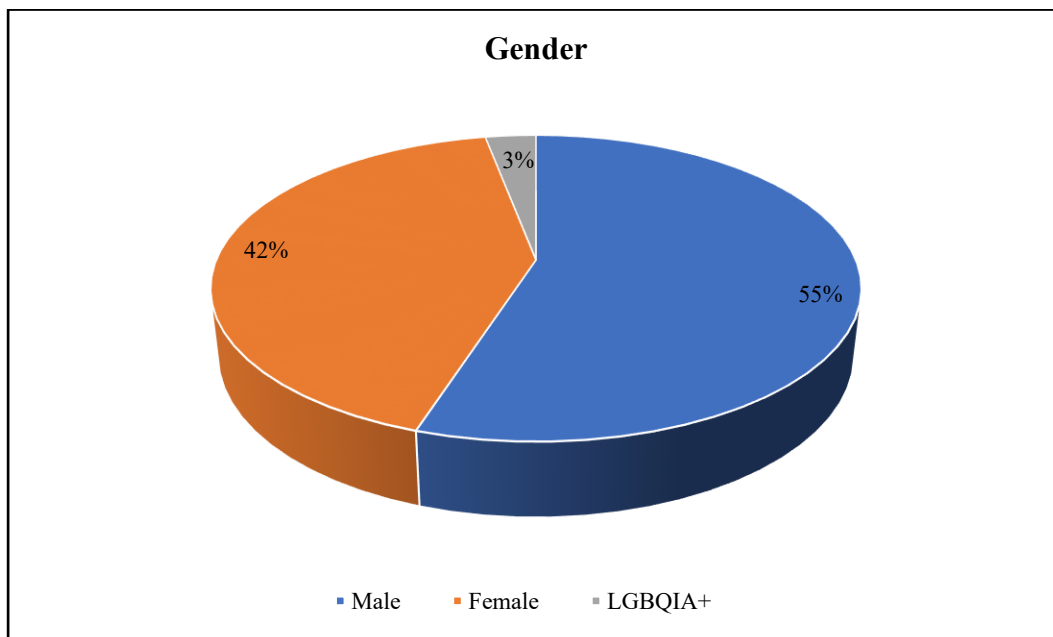
FIGURE 1.0

Age



Particular	AGE									
Age	19	20	21	22	23	18	24	32	31	Total
Response	43	38	35	30	25	14	10	2	3	200
Percentage	22%	19%	18%	15%	12%	7%	5%	1%	1%	100%

As of the date of our collection , the majority of the 200 respondents ,or respondents gaining twenty two percent (22%) , are between the ages of 19 ,as well as nineteen percent (19%) belong to 20 years of age ,eighteen percent (18%) belong to 21 years of age , fifteen percent (15%) belong to 22years of age ,twelve percent (12%)belong to 23 years of age ,seven percent (7%) belong to 18 years of age and so on. Most of the respondents are of legal age (nothing belongs 18), therefore, they can engage in legal activities in signing collateral loan.

FIGURE 2.0
Gender


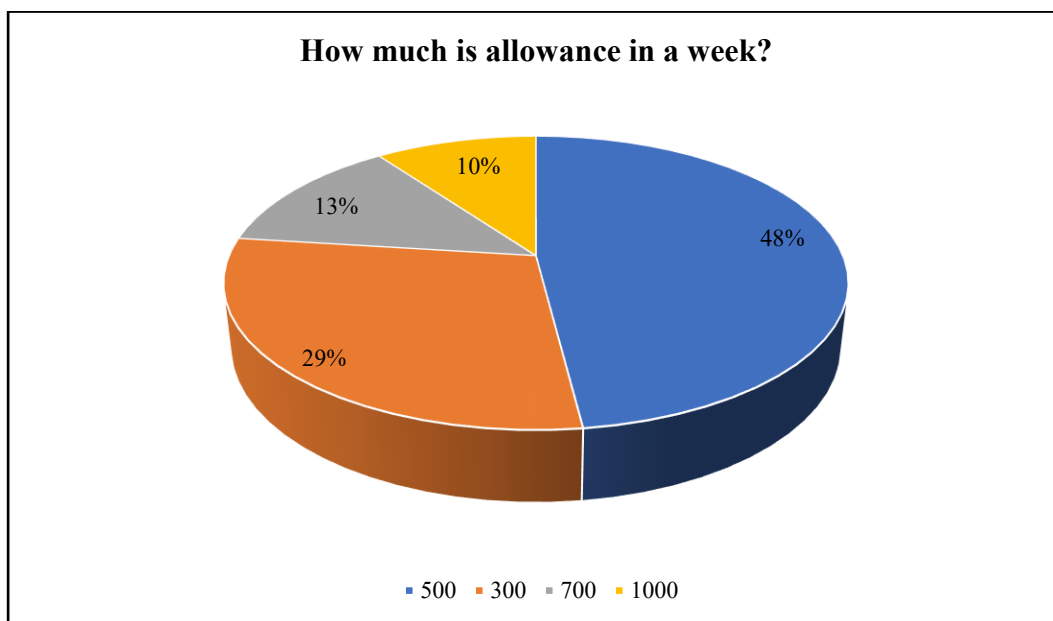
Gender			
Female	Male	LGBTQIA+	Total
55%	42%	3%	100%
110	84	6	200

Based to the information we acquired, the bulk of our 200 respondents or female accounted for fifty five percent (55%), Whereas forty two percent (42%) of the are male, and only 3% of them identify an LGBTQ.

Most of the respondents are female, because we all know females are more likely to be intelligent enough to budget, and they are probably responsible for keeping the money savings and more .so that they are have a tendency that females are more interested in banking.

FIGURE 3.0

How much is your allowance in a week?



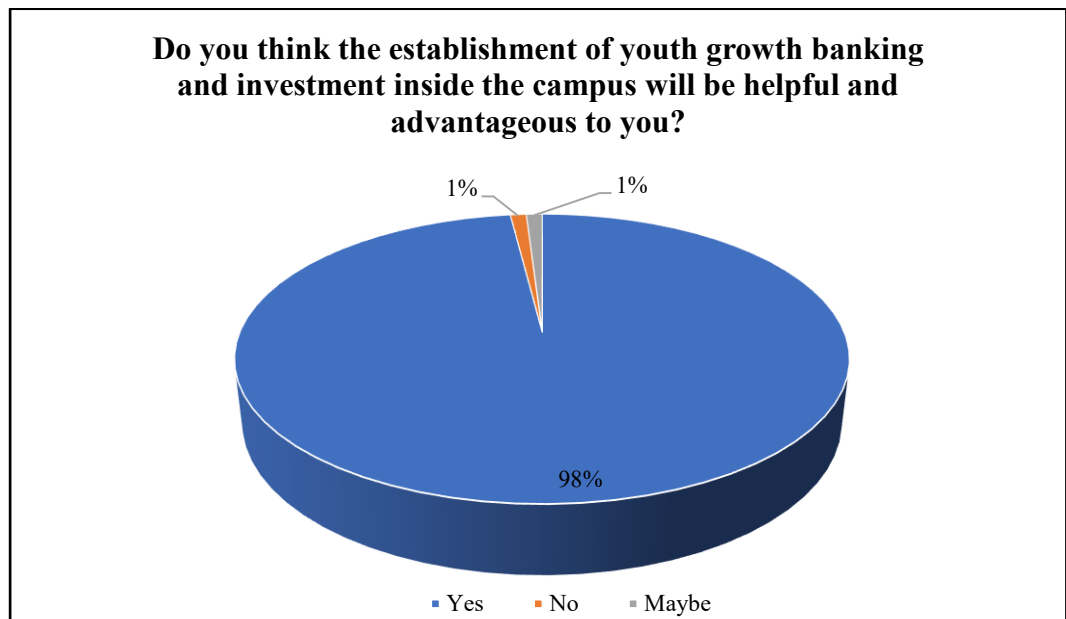
How much is your allowance in a week?				
Particular	Google Form	Actual Survey	Total Response	Percentage
500.00	20	72	92	48%
300.00	25	38	63	29%
700.00	14	12	26	13%
1,000.00	9	10	19	10%
Total	68	132	200	100%

Based on the data we gathered, majority of our 200 respondents or consumer gaining forty eight percent (48%) for 500 pesos, twenty nine percent (29%) for 300 pesos, thirteen percent (13%) for 700 pesos. Based on the survey results 48% of the respondents indicated that they receive an allowance of 500 pesos per week.

Additionally some respondents mentioned receiving 300 pesos per week which may depend on their parents' budget. the purpose of asking this question was to understand the respondent's weekly allowance, which can help determine their capacity to make saving deposits even if in smaller amounts.

FIGURE 4.0

Do you think the establishment of youth growth banking and investment inside the campus will be helpful and advantageous to you?



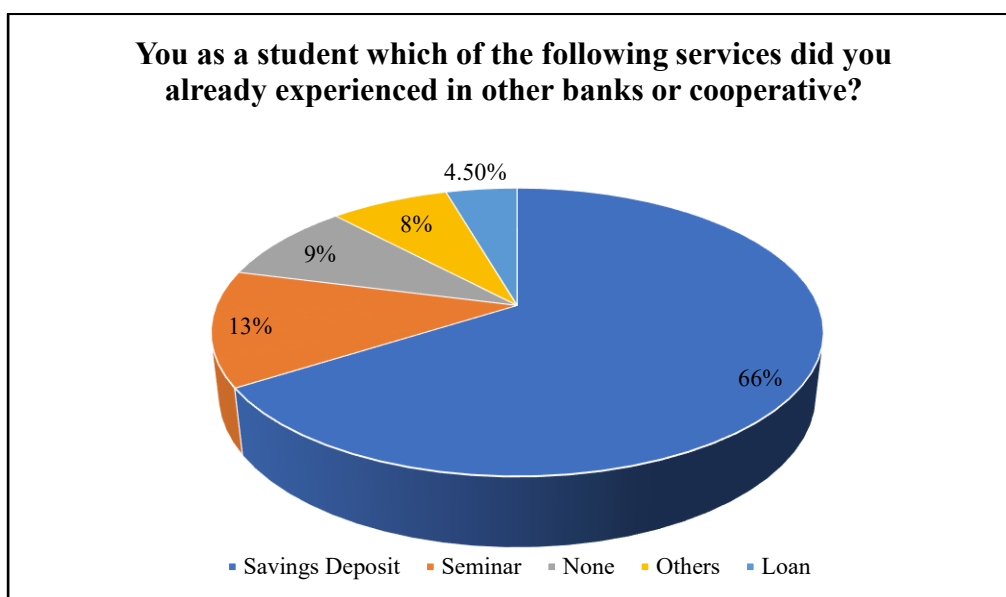
Do you think the establishment of youth growth banking and investment inside the campus will be helpful and advantageous to you?				
Particular	Google Form	Actual Survey	Total Response	Percentage
Yes	96	100	196	98%
No	2	0	2	1%
Maybe	1	1	2	1%
Total	99	101	200	100%

Based on the data we have gathered, majority of our 200 respondents or consumer gaining ninety eight percent (98%) who responded YES one percent (1%) who responded NO. According to the survey results a majority of the respondents they believe that such an initiative would be highly beneficial and advantageous for the students.

This indicates that the respondents recognize the potential advantages of having a cooperative that focuses on banking and investment services tailored to the needs of students.

FIGURE 5.0

You as a student which of the following services did you already experienced in other banks or cooperative?



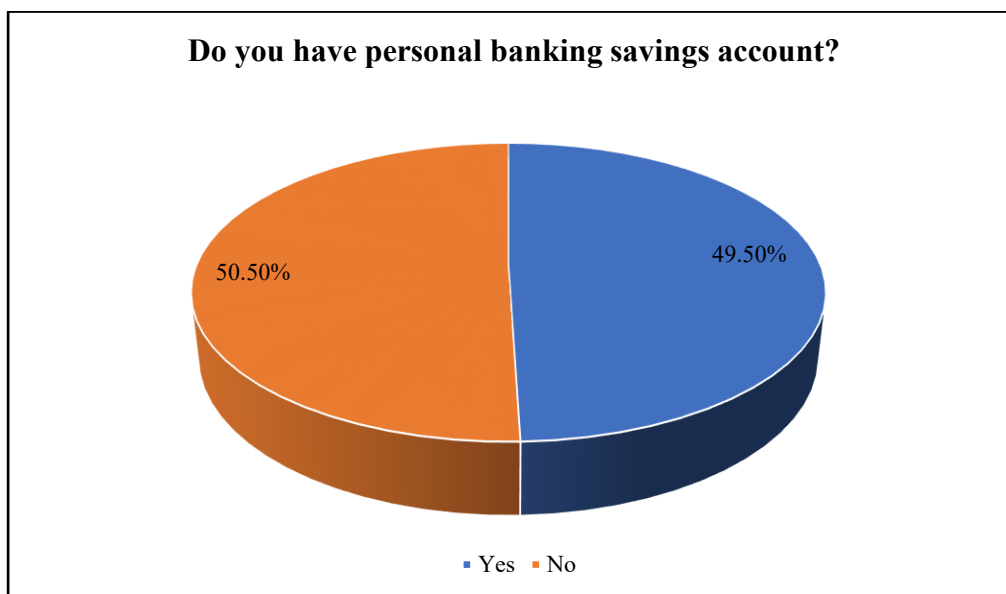
You as a student which of the following services did you already experienced in other banks or cooperative?				
Particular	Google Form	Actual Survey	Total Response	Percentage
Savings Deposit	53	79	132	66%
Seminar	20	6	26	13%
None	12	6	18	9%
Others	9	6	15	7.5%
Loan	5	4	9	4.5%
Total	99	101	200	100%

Based on the data we have gathered, majority of our 200 respondents or consumer gaining sixty-six percent (66%) favored by savings deposit, thirteen percent (13%) who responded seminar and we have four-point five percent (4.5%) loans.

This means that most of the respondents 72% of them have savings deposit, they are not probably new in terms of financial institutions and they have tendency to avail themselves of banking and investment cooperatives.

FIGURE 6.0

Do you have personal banking savings account?



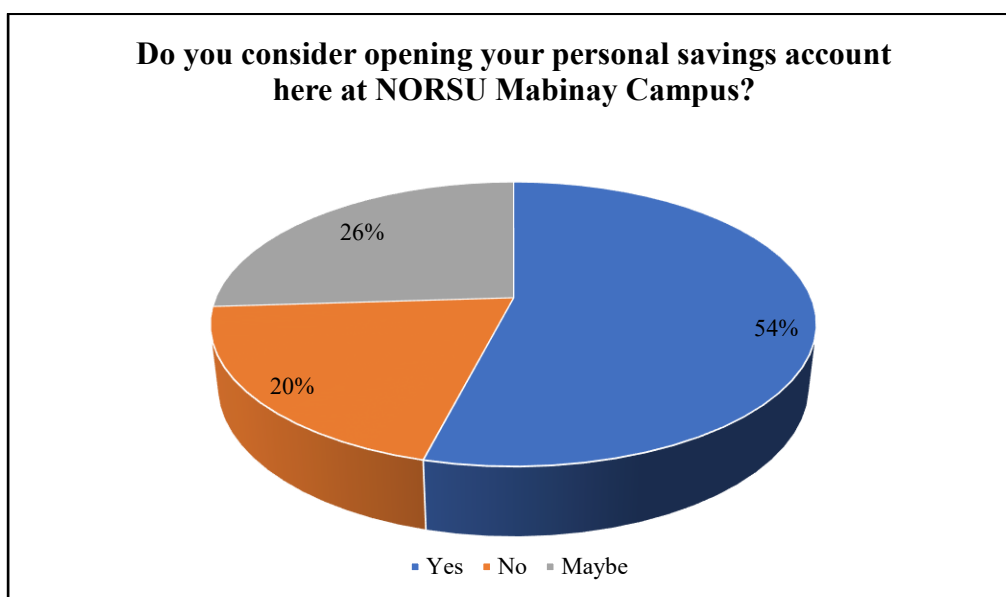
Do you have personal banking savings account?				
Particular	Google Form	Actual Survey	Total Response	Percentage
Yes	65	34	99	49.5%
No	34	67	101	50.5%
Total	99	101	200	100%

Based on the data we have gathered, majority of our 200 respondents or consumer gaining fifty-point five percent (50.5%) who response NO, and forty-nine-point five percent (49.5%) who response YES.

The data above implies an opportunity for us to capture this market, because the data tell us that 49.5% have personal savings account deposits, and only 50.5% have personal savings, but their savings are not under their names yet.

FIGURE 7.0

Do you consider opening your personal savings account here at NORSU Mabinay Campus?



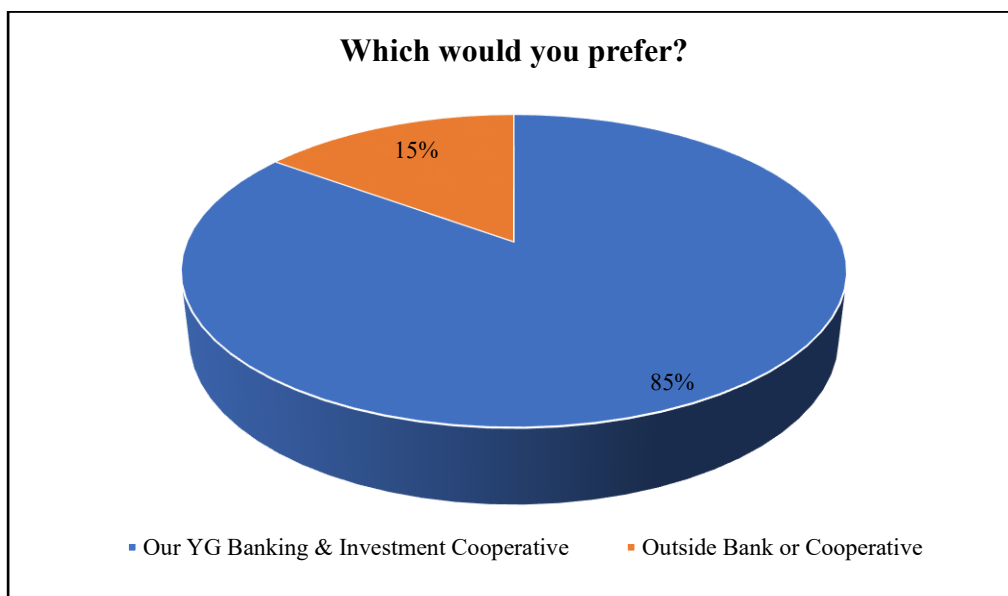
Do you consider opening your personal savings account here at NORSU Mabinay Campus?				
Particular	Google Form	Actual Survey	Total Response	Percentage
Yes	52	56	108	54%
Maybe	24	28	52	26%
No	23	17	40	20%
Total	99	101	200	100%

Based on the data we have gathered, majority of our 200 respondents or consumer gaining of fifty four percent (54 %) who response YES, twenty-six (26%) who response MAYBE and of course twenty percent (20%) of NO. Based on the survey responses, a majority of students expressed a willingness to open a personal savings account inside the campus.

They responded with a resounding “Yes” to the question, indicating their interest in having convenient and accessible option for saving their money within the campus premises. This suggests that the students recognize the importance of saving and are open to utilizing the resources available to them for this purpose.

FIGURE 8.0

Which would you prefer?



Which would you prefer?				
Particular	Google Form	Actual Survey	Total Response	Percentage
Our YG Banking & Investment Cooperative	75	95	170	85%
Outside bank or cooperative	24	6	30	15%
Total	99	101	200	100%

Based on the data we have gathered, majority of our 200 respondents or consumer gaining of eighty five percent (85%) Our youth growth banking and investment here in NORSU Mabinay Campus, and fifteen percent (15%). Of Outside bank or cooperative.

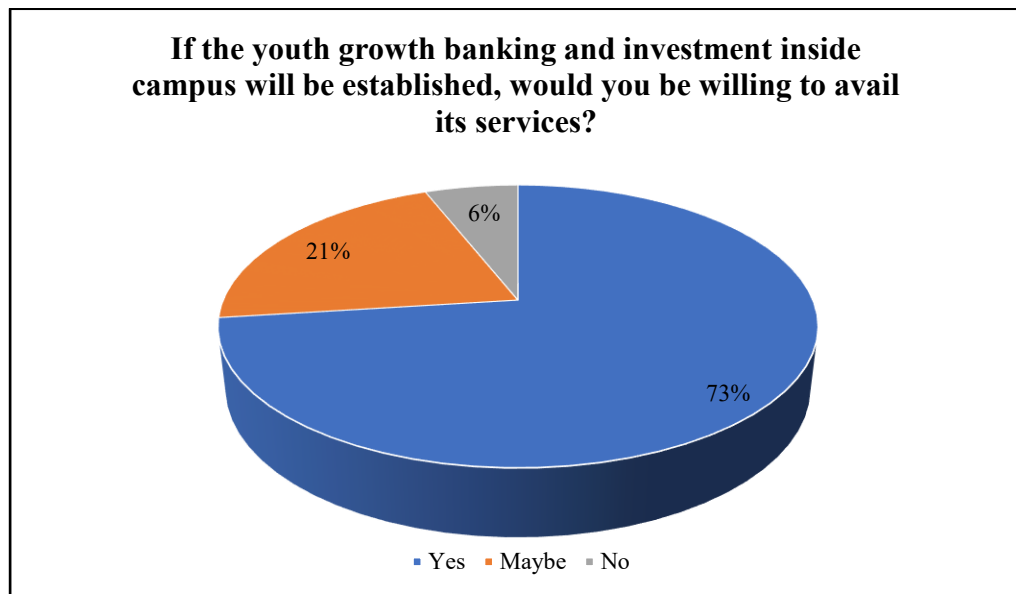
Most of the respondents agreed to our feasibility which is Youth Growth Banking and Investment Cooperative at NORSU Mabinay Campus, because, it was facile to avail in every student and beneficial for them. In terms of financially.

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

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FIGURE 9.0

If the youth growth banking and investment inside campus will be established, would you be willing to avail its services?



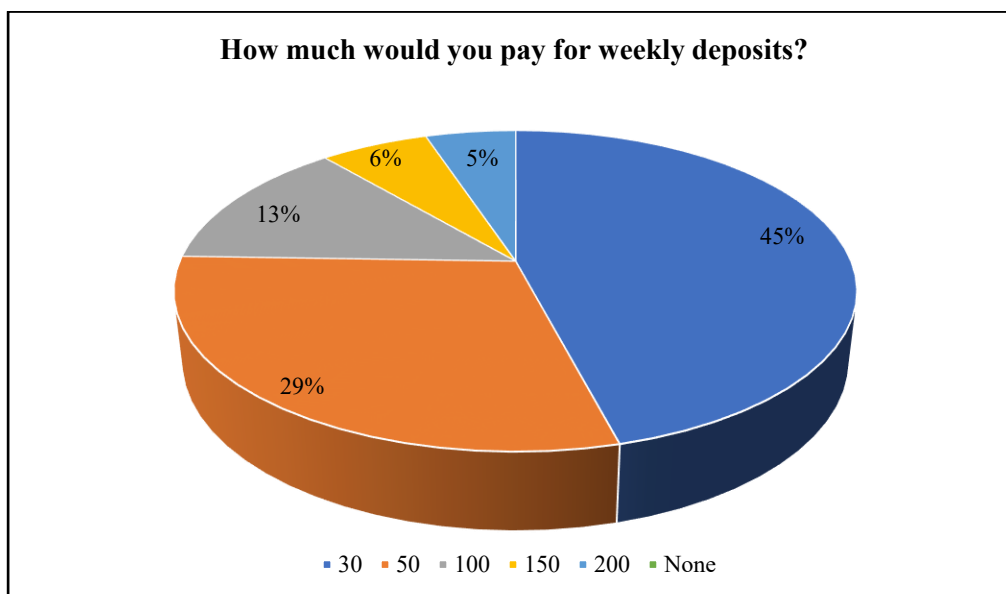
Do you consider opening your personal savings account here at NORSU Mabinay Campus?				
Particular	Google Form	Actual Survey	Total Response	Percentage
Yes	67	80	147	73%
Maybe	25	16	41	21%
No	7	5	12	6%
Total	99	101	200	100%

Based on the data we have gathered, majority of our 200 respondents or consumer gaining of seventy three percent (73%) who responses and (21%). Will be response of MAYBE, and we have six percentage (6%) response NO.

Most of our respondents say yes to their willing ness to avail themselves of our services , because of convenience , having Banking and Investment Cooperative in Campus can provide Convenient access to financial services for students they can easily manage their finances , open savings accounts , apply for loans and explore opportunities without having to travel off campus .

FIGURE 10.0

How much would you pay for weekly deposits?



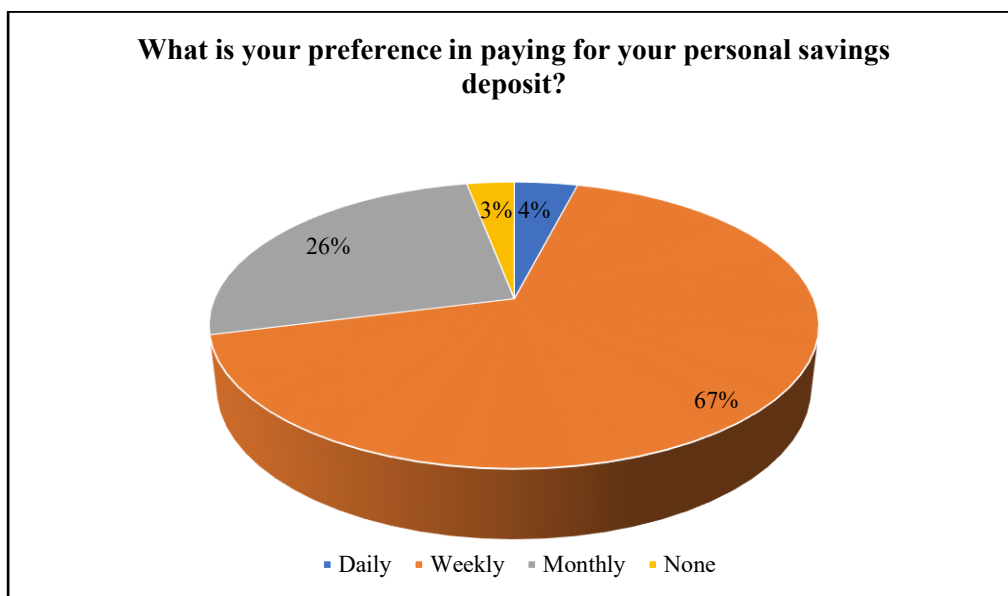
How much would you pay for weekly deposits?				
Particular	Google Form	Actual Survey	Total Response	Percentage
30	49	41	90	45%
50	25	32	57	29%
100	10	15	25	13%
150	4	9	13	6%
200	8	3	11	5%
None	3	1	4	2%
Total	99	101	200	100%

Based on the data we have gathered, majority of our 200 respondents or consumer gaining of forty five percent (45%) who responses 30 pesos, twenty nine percent (29%) will be response of 50 pesos, and we have thirteen percent (13%) response for 100 pesos respectively.

Base on the survey findings, 45% of the respondents indicated a preference for making weekly deposits, particularly in smaller amount. However, it is important to note that individual preferences may vary, as more respondents may choose to deposit different and amount depends on the personal mounts ultimately the choice of deposit frequency and amount depends on the personal preferences and financial circumstances of each individual.

FIGURE 11.0

What is your preference in paying for your personal savings deposit?



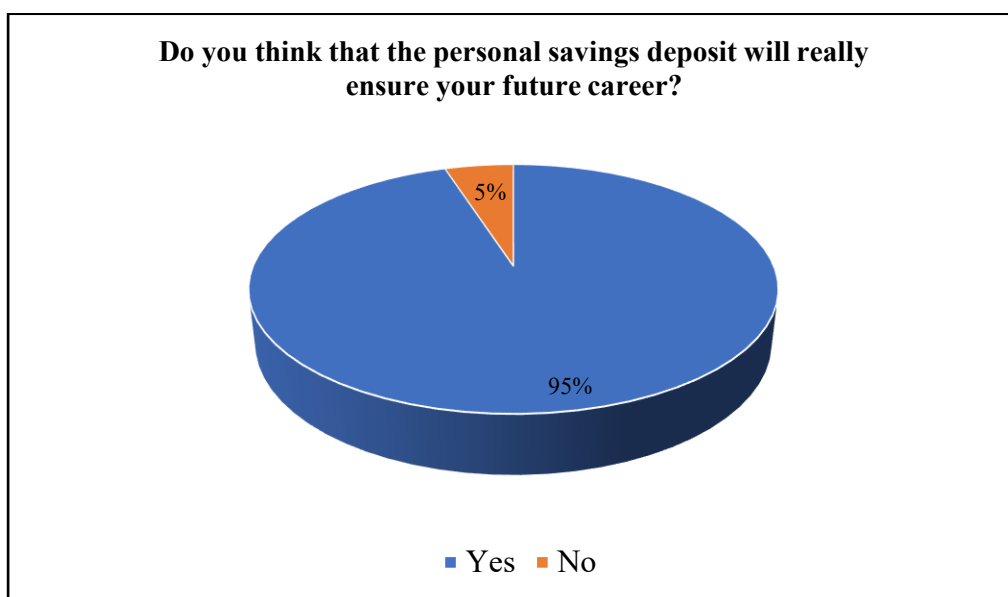
What is your preference in paying for your personal savings deposit?				
Particular	Google Form	Actual Survey	Total Response	Percentage
Daily	6	2	8	4%
Weekly	51	83	134	67%
Monthly	39	14	53	26%
None	3	2	5	3%
Total	99	101	200	100%

Based on the data we have gathered, majority of our 200 respondents or consumer gaining of sixty seven percent (67%) prefers weekly basis, twenty six percent (26%) for monthly, four percent (4%) for daily basis, and lastly, we have three (3%) percent for others.

According to the survey results, a majority of the respondents, accounting for 67% expressed a preference for making their personal savings deposits on a weekly basis. This indicates that they find it more convenient to make weekly payments by doing, it simplifies the payment process and ensures regular contributions to their savings.

FIGURE 12.0

Do you think that the personal savings deposit will really ensure your future career?



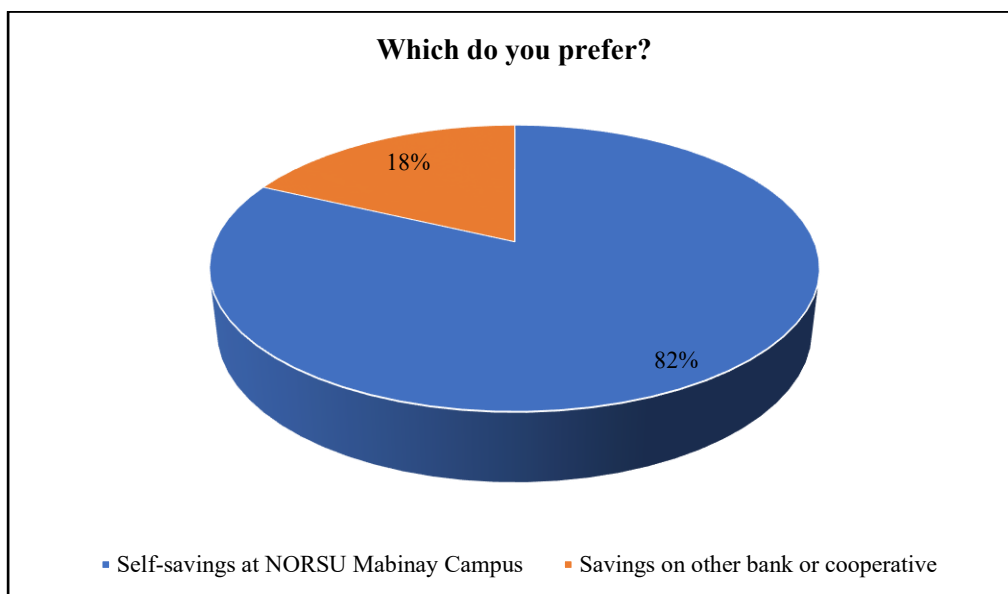
Do you think that the personal savings deposit will really ensure your future career?				
Particular	Google Form	Actual Survey	Total Response	Percentage
Yes	92	98	190	95%
No	7	3	10	5%
Total	99	101	200	100%

Based on the data we have gathered, majority of our 200 respondents or consumer gaining of ninety five percent (95%) for who responded YES and we have total of ten percent (10%) for those who responded NO.

According to the survey results, an overwhelming majority of the respondents 95%, answer if they believed that personal affirmatively when asked if they believe that the personal savings deposits will contribute to a positive future. This indicates that the respondents have a strong belief in the importance and effectiveness of saving money for securing a better future.

FIGURE 13.0

Which do you prefer?



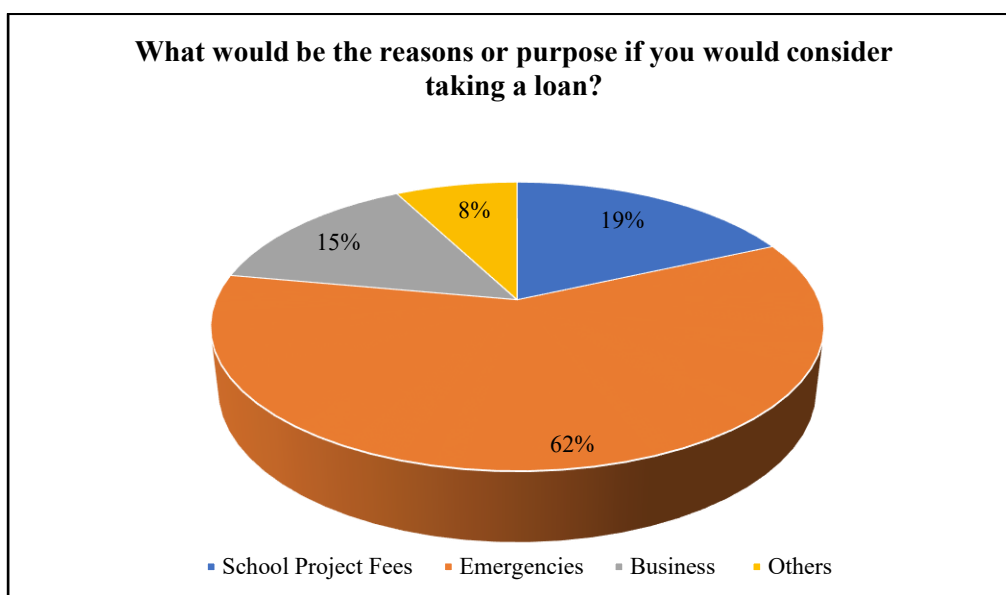
Which do you prefer?				
Particular	Google Form	Actual Survey	Total Response	Percentage
Self-savings at NORSU Mabinay Campus	73	91	164	82%
Saving on other bank or cooperative	26	10	36	18%
Total	99	101	200	100%

Based on the data we have gathered, majority of our 200 respondents or consumer gaining of eighty two percent (82%) for Self-savings at NORSU Mabinay Campus and we have total of eighteen percent (18%) for Savings on other bank or cooperative.

Based on the survey result, it appears that a majority of the respondents as a student, prefer self-savings at the campus rather than saving in a bank or cooperative. This suggest that they find it more convenient and accessible to save their money within the campus environment. It could be due to factors such as proximity, ease of access, and a sense of security.

FIGURE 14.0

What would be the reasons or purpose if you would consider taking a loan?



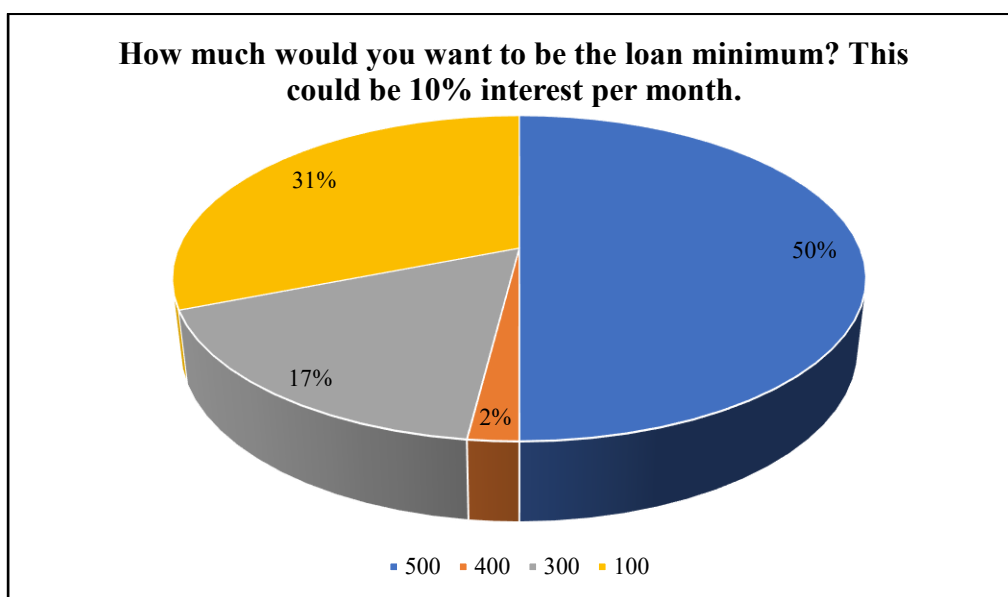
What would be the reasons or purpose if you would consider taking a loan?				
Particular	Google Form	Actual Survey	Total Response	Percentage
School Project Fees	21	17	38	19%
Emergencies	53	70	123	62%
Business	21	8	29	15%
Others	2	6	8	8%
Total	99	101	200	100%

Based on the data we have gathered, majority of our 200 respondents or consumer gaining of sixty two percent (62%) for emergencies, nineteen percent (19%) for school Projects/Fees respectively.

Based on the responses, the most common reason for taking out a loan, with 62% of the respondents is for emergencies. This indicates that individuals rely on loans that address unexpected financial needs that may arise. Additionally, another common purpose for taking out of loan is for school projects or fees which is particularly beneficial for students who require financial assistances.

FIGURE 15.0

How much would you want to be the loan minimum? This could be 10% interest per month.



How much would you want to be the loan minimum? This could be 10% interest per month.				
Particular	Google Form	Actual Survey	Total Response	Percentage
500	47	52	99	50%
400	3	1	4	2%
300	13	22	35	17%
100	36	26	32	31%
Total	99	101	200	100%

Based on the data we have gathered, majority of our 200 respondents or consumer gaining of fifty percent (50%) for 500 pesos, thirty one percent (31%) for 100 pesos respectively.

According to the survey results, a significant portion of the respondents, accounting for 50% Expressed their preference for a minimum loan amount of 500 pesos. This indicates that students are seeking financial support to aid their studies, by availing themselves of this option, they can alleviate the financial burden of their parent's ability to support their college education.



MARKET DESCRIPTION

The target market of the proposed establishment is the NORSUNIANS Mabinay campus students and staff who are interested in availability of to our proposed service. Through the proposed business, the aspiring students will find an avenue and opportunity where they can develop their interpersonal skills in terms of budgeting money.

However, through the business is quite promising, there are still some quality to be considered and analyzed in order to give a clear intent whether the said proposed business is worth risking for or not the benefit of the proponent who will shoulder all risk.

SERVICE DESCRIPTION

Youth Growth banking and investment service is tailored for students and educational institutions, offering banking services, financial literacy, investment opportunities, financial advisory, and administration of student deposit funds. We prioritize security, dependability, and transparency. Our mission is to equip students with financial knowledge and provide the educational institutions with avenue to put into practice financial literacy of the student.

The proposed business is Youth Growth Banking and Investment at NORSU Mabinay Campus which offers the following services may elaborated bellow:

1. YG -Regular Time Deposit (Youth growth -RTD)

Students could deposit a fixed amount of money in a regular interval that cannot be redeemed until they finished their studies. The deposited money will serve as the students' future assistance for establishment and creation of their own businesses after their graduation. They can get all their money back right away just when they finish their study, but we will make sure first that the money will go in purpose of starting-up which worth of 12,000.00 has 30%

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Metchelyn C. Lindayao | Joel G. Semacio



interest per year and 250 pesos payment every month or doing a business. This deposit will be evidenced by a Certificate of Time Deposit (CTD) issued to the depositors.

A certain sum of money that cannot be reclaimed until after they have completed their studies could be deposited by students on a regular basis. The money deposited will help the students in the future when they start and grow their own enterprises once they graduate.

After they complete their studies, they can immediately get their entire investment returned, but first the proposed business will make sure the funds are used to profitably the or operate the firm. The depositors will receive a Certificate of Time Deposit (CTD) as proof of this deposit and claim after completing their 4-year degree at NORSU.

2. YG -Regular Savings Account (Youth growth -RSA)

A passbook serves as proof of this fixed interest-bearing savings deposit account, which is subject to a withdrawal slip and passbook. It is always redeemable. The initial deposit, which must be made with a minimum balance of ₱ 200 pesos, will receive interest at a rate of 0.01% each month. There is a ₱ 30.00 minimum savings deposit.

3. YG -Variable Savings Account (Youth growth -VSA)

It is a deposit where the interest rate is based on the total amount deposited on the depositor's account, as shown by the passbook. Depositors can benefit from both the freedom of a savings account and the competitive rates of a term placement. As their account balance increases, they will be able to withdraw three (3) times a month and deposit at any time. ₱ 300.00 is the necessary starting deposit, the required minimum deposit, and the required.



Total Deposits	Interest Per Month	Yearly Interest
300.00 to 900.00	1%	12%
1,000.00 to 1,600.00	1.5%	18%
1,700.00 to 2,300.00	1.5%	18%
2,400.00 to 3,000.00	2%	24%
3,000.00 and above	25	24%

Youth Growth Personal - Loan

We will lend money to students but we will make sure first that those will be just for school fees purposes, project purposes, business purposes, or emergency purposes such as accidents. Before we lend out money, like what other credit or banking institutions do, we will require verification showing that they will not use the money for other purposes not mentioned, as well as that the information and agreements showing that a student or student's parent(s) can and will be able to pay after the agreed terms.

We may use jewelry, gadgets or other valuable items as collateral but with their parents' consent. The term of loan shall not exceed one (1) semester or five (5) months. The amortization of the loan will be computed through Microsoft Excel, having an interest rate of 10% a month.

The propose business will need documentation and agreements proving that a student or the student's parent(s) can and will be able to pay after the terms set forth. Jewelry, gadgets, or items with monetary value may be used as collateral, but only with parents' consent. The maximum loan length is one semester or five (5) months.

ELIGIBILITY TO BORROW

1. Must provide documentation proving their enrollment.
2. Must open an account with the YG- banking and investment share capital and savings capital.
3. Has participated in the orientation for loans and membership.



4. accumulated a minimum compensating balance (share savings equal to 50% of a loan amount requested equipped with the understanding of prevailing and prospective prospects, the endeavor aimed to cultivate the essential circumstances to actualize said prospects.

The realization that young people need to be encouraged to become entrepreneurs was a crucial part of this. There will be a launch of a number of training modules aimed at inspiring young people to consider themselves micro business owners. The primary goal of this project is to assist students in improving their futures and to them in getting a backup in easier access in case of emergencies and scarcity during their study at NORSU Mabinay Campus.

The main objective is to satisfy the members, the proponents will continue to develop new service ideas throughout the operation, particularly financial services that can be provided that will benefit the NORSUNIANS community. Another objective is to provide returns to shareholders, since shareholder value and member satisfaction frequently go hand in hand. In addition, we want to be an, all-inclusive provider of financial services for NORSUnians seeking to secure their future. The proposed business will concentrate on the following goals in order to reach these goals:

- To be an excellent student ally.
- To be an excellent supplier of student financial services.
- To create financial assistance program struggling student so that with limited resources will likewise have future support and assurance.
- To assist students in achieving professional success both during their studies and after they graduate.

The proposed business will concentrate on establishing a good reputation first Making an impact with a provision of deserving students.



LOAN REQUIREMENTS TO AVAIL SERVICES

1. **Validated School ID:** In the cooperative, a validated school ID holds significant importance as it serves as a key identifier, establishing the borrower's affiliation with the university.
2. **Student's Loan Slip:** Within the cooperative, the student's loan slip is crucial as it encapsulates essential details about the loan, facilitating efficient processing and record-keeping.
3. **2x2 Picture:** 2x2 picture is a requisite in the cooperative, contributing to the comprehensive identification process and enhancing the overall security measures associated with loan applications.
4. **Parent's or Guardian's ID:** The importance of presenting a valid ID of a parent or guardian in the cooperative lies in the verification of responsible parties, adding a layer of security and accountability to the loan application process.
5. **Parental Consent:** A crucial component in the cooperative loan application process is obtaining explicit parental consent. This written statement from parents affirms their authorization and support, adding a layer of clarity and responsibility to the borrowing arrangement.
6. **Grade Evaluation:** The cooperative places significance on a comprehensive evaluation of academic performance. A thorough review of the borrower's grades helps assess their commitment to studies, contributing to a holistic understanding of their eligibility for the loan.
7. An applicant required to subscribe at least 1,000.00 pesos as shared capital build up.
8. Any applicant from different colleges who are willing to be part of the cooperative and it should be in the legal age of 17 to 40 years old and regular students of Negros Oriental State University, Mabinay Campus.
9. Any members are required to deposit at least 500 each to with the interest of 3% per annum.



TERMS AND CONDITIONS

This Youth Growth Banking and Investment will process your data in accordance with customers rights under the Cooperative Code of the Philippines (RA 6938). Your information will be processed by the credit cooperative in following purposes:

1. To consider any applications made prospects clients
2. To help make credit decisions linked financially to members and their households
3. To deal with clients account(s) or run any other financial services.
4. To undertake statistical analysis, financial risk assessment, money, compliance and regulatory reporting, fraud prevention and debt tracing by character investigation.
5. To help us identify financial services which may be of interest and in demand.

POLICIES AFTER THE MEMBER GRADUATED

This policy outlines the procedure for members of the cooperative within the university to decide whether to continue their membership or withdraw their assets after they have graduated from the university.

1. Membership Continuation:

- All members who have graduated from the university will have the option to continue their membership in the cooperative.
- Continued membership allows post-graduation members to continue enjoying the benefits and privileges associated with being a cooperative member.
- Post-graduation members can continue to participate in decision-making processes, access cooperative resources, and contribute to the cooperative's growth and development.

2. Asset Withdrawal:

- Graduating members who wish to withdraw their assets from the cooperative must follow the established procedure.

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Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
Metchelyn C. Lindayao | Joel G. Semacio



- The cooperative will provide a transparent and fair process for asset withdrawal, ensuring that graduating members receive their rightful share of the cooperative's assets.
- Members choosing to withdraw their assets will no longer be considered cooperative members and will forfeit the associated benefits and privileges.

LOANS POINTS TO NOTE

1. All loans are subject to approval and availability of funds
2. Your personal details will only be used in accordance with the Cooperative Code of the Philippines, business confidentiality will be upholding.
3. All loan amounts will be determined based on the 5 C's (Character, Capacity, Capital, Collateral, a Conditions) of credit and the credit worthiness of the borrower.

ADVANCE AND REPAYMENT

1. The Youth Growth banking and investment agrees to borrow the loan subject to the terms and conditions of the credit agreement.
2. The member covenants to repay the loan and to pay interest thereon in accordance with the terms and conditions of the credit agreement.
3. Unless otherwise agreed payment of the loan must take place on the date or dates set out on the front page of the credit agreement.
4. Repayments in excess of those agreed may be made at the member's discretion, at any time during the period of the loan without any additional cost.

INTEREST

1. Time deposits earn interest of 30% per six months lock of deposit of the total deposit when reached or exceeded two years (four semesters).
2. Savings deposits earn variable interest of 1% to 2% per a month.

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3. Variable savings deposits rate varies at any time during the period of the loan to reflect the cost to the Youth Growth Banking and Investment of funding the loan.
4. The youth growth banking and investment will notify the member in interest rates changes.

FRAUD PREVENTION

1. Physical forms of identification and document required clarifying identity such:
 - 2 valid ID
 - Birth Certificate
 - Enrollment Form or Slip
2. False and inaccurate information, will be passed to fraud prevention agencies.

COST OF EARLY LOAN TERMINATION OF A MEMBER

The member may, by giving written notice to the youth growth banking and investment, repay the loan in full at any time during the period of the loan without any additional cost.

IN THE EVENTS OF DEFAULT

1. Any repayment of principal or payment of interest in respect of the loan not being made on the due date.
2. Any breach by the member of the terms and conditions of the credit agreement or of any other obligations of the member to the youth growth banking investment.
3. The death, or contractual incapacity of any guarantor or if any guarantee should for any reason become unenforceable, the youth growth banking and investment may, subject to and in accordance with the provisions of the Cooperative Code of the Philippines (as amended) and the rules of the Cooperative, terminate the credit agreement and call in the loan together with interest.

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COSTS AND PENALTIES IF YOU DEFAULT

1. No penalties will be payable by the member in the event of early termination of the credit agreement, save for the costs incurred by the youth growth banking and investment in seeking recovery of the balance of the loan (including continuing interest up to and including any judgment).
2. On termination, the member must pay the youth growth banking investment outstanding balance and interest due and payable up to the date of termination including any interest due on late repayments.

SUPPLY SITUATION

Our lack of a direct competition stems from the fact that no financial institution has been created on the NORSU MABINAY Campus, nor do any outside businesses cater only to NORSUNIANS or students. Since there has never been a supply, we can fully capture the target market.

DEMAND AND SUPPLY ANALYSIS

It will be simpler for us to reach our target market because of the absence of direct rivals, giving us more control over demand. Even though the number of students at the NORSU Mabinay Campus decreases each semester, it rises annually % change and % increase yearly. The researchers may therefore anticipate that every school year, there will be a greater need for the services, researchers want to provide for them. The researchers can also conclude that the proposed business can easily satisfy the target market because students prefer to keep their money in easily accessible financial institutions and because of the absence of financial institution in the municipality of Mabinay that provides financial services directly to students at reasonable and affordable interest rates.

FACTORS AFFECTING THE MARKET

Our findings and a few surveys and interview we conducted indicate that a wide range of things influence or may influence our target market. Variations in these variables could impact our operational control as well as the market's

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Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
Metchelyn C. Lindayao | Joel G. Semacio



capacity and willingness to avail of the financial services offered. These variables could include adjustments to miscellaneous fees, shifts in the NORSU Mabinay Campus population, discontinued programs or courses, and administrative changes that could result in a rise or fall in the need for the same financial services.

MARKETING STRATEGIES

Our target market, particularly the students, is easily accessible and has no direct competitors, making growth in banking and investment easier through the flyers and we, the researchers, would make our own signage to demonstrate our feasibility.

SWOT ANALYSIS

SWOT analysis is a strategic planning tool used to evaluate the strengths, weaknesses, opportunities, and threats of an organization or a specific project. When applied to a banking and investment cooperative in a campus setting, here's how the SWOT analysis can be conducted:

STRENGTHS:

Member Ownership and Participation: The cooperative's structure allows for active member participation and decision-making, fostering a sense of ownership and commitment.

Financial Inclusion: The cooperative provides accessible and affordable financial services, promoting financial inclusion within the campus community.

Relationship Building: The cooperative can build strong relationships with its members, creating a sense of trust and loyalty.

Education and Empowerment: The cooperative can offer financial education programs, empowering members to make informed financial decisions.

WEAKNESSES:

Limited Resources: The cooperative may face resource constraints in terms of capital, technology, or expertise.

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Metchelyn C. Lindayao | Joel G. Semacio



Limited Scale: The cooperative's size and reach may be limited compared to larger financial institutions.

Regulatory Compliance: Compliance with financial regulations and reporting requirements may pose challenges for the cooperative.

OPPORTUNITIES:

Campus Community Engagement: The cooperative can leverage its presence within the campus community to strengthen relationships and expand its membership base.

Collaborations: The cooperative can explore partnerships with other campus organizations or institutions to enhance its services and offerings.

Technological Advancements: Embracing technological advancements can enable the cooperative to enhance its efficiency, accessibility, and service offerings.

THREATS:

Competition: The cooperative may face competition from traditional financial institutions or other alternative financial service providers targeting the campus community.

Regulatory Changes: Changes in regulations or policies governing financial cooperatives may impact their operations and compliance requirements.

Economic Factors: Economic downturns or fluctuations can affect the financial stability and performance of the cooperative.

By conducting a SWOT analysis, the banking and investment cooperative in a campus setting can identify its strengths to leverage, weaknesses to address, opportunities to explore, and threats to mitigate. This analysis can inform strategic decision-making and help the cooperative enhance its overall performance and impact.



TECHNICAL ASPECT:

This technical aspect of the proposed project will feature “Youth Growth Banking and Investment Cooperative”. It will help the readers to determine the efficacy of the proposed business by examining the presented technical details in establishing the intended project. Including the description of the building layout, machinery and equipment, office supplies, furniture, and fixtures. This will also give consideration to the process flow of all financial services to be offered in the operation and project schedule.

REGISTRATION OF THE COOPERATIVE

The proposed “Youth Growth Banking and Investment Cooperative” is taking the necessary steps to establish a solid legal foundation by initiating the registration process under the Eagle Association. This strategic move not only ensures compliance with regulatory standards but also provides our cooperative with a recognized and legitimate status.

By navigating through the registration requirements, we are actively securing the framework that will allow us to operate within the bounds of the law, fostering a stable and reputable presence in our industry. This aligns seamlessly with our commitment to align with the university's goals, emphasizing integrity, compliance, and contributing positively to the broader academic community.

MEMBERSHIP

Youth Growth Banking and Investment Cooperative, membership involves joining a cooperative entity specifically focused on financial services tailored to youth. As a member, you likely contribute to the cooperative, gaining ownership through shares or a membership fee. In return, you may have voting rights on decisions related to youth-oriented financial services, access to specialized banking facilities, and opportunities for cooperative investments aimed at fostering youth growth and financial development.

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CLASSIFICATION OF MEMBERS

The “Youth Growth Banking and Investment Cooperative” will have three classification of members namely:

1. **Regular Members** – are individuals who actively participating in the cooperative and intitled to all the rights and privileges of membership.
2. **Consumer Membership** - A membership type where individuals benefit from the cooperative's products or services, contributing to and advocating for its success.
3. **Investor or Shareholder Membership** – this type of membership involving financial investment through shares, providing individuals with a stake in the cooperative's growth and decision-making processes.

TABLE 2.0
YOUTH GROWTH BANKING AND INVESTMENT
COOPERATIVE SAVINGS/DEPOSIT

Share Capital	
Interest Rate	Yearly Dividend
Characteristics	- P1,000.00 – initial Share Build-Up
	- Bases for loanable amount
Special Savings Deposit	
Interest Rate	3% per annum
Characteristics	- Minimum maintaining balance is P500.00



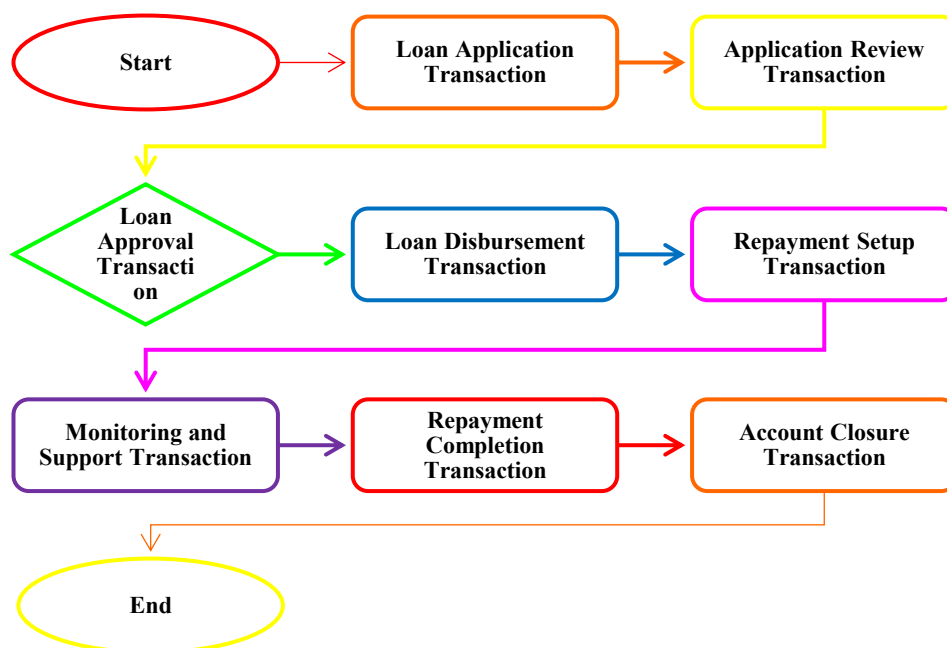
BENEFITS OF THE COOPERATIVE

Youth Growth Banking and Investment Cooperative value the commitment of our members for following the terms and conditions of loans in the cooperative. The cooperative believes the responsible financial behavior of our members in the cooperative, we recognized by having a benefit with those members that are demonstrating a good payment behavior in their loans.

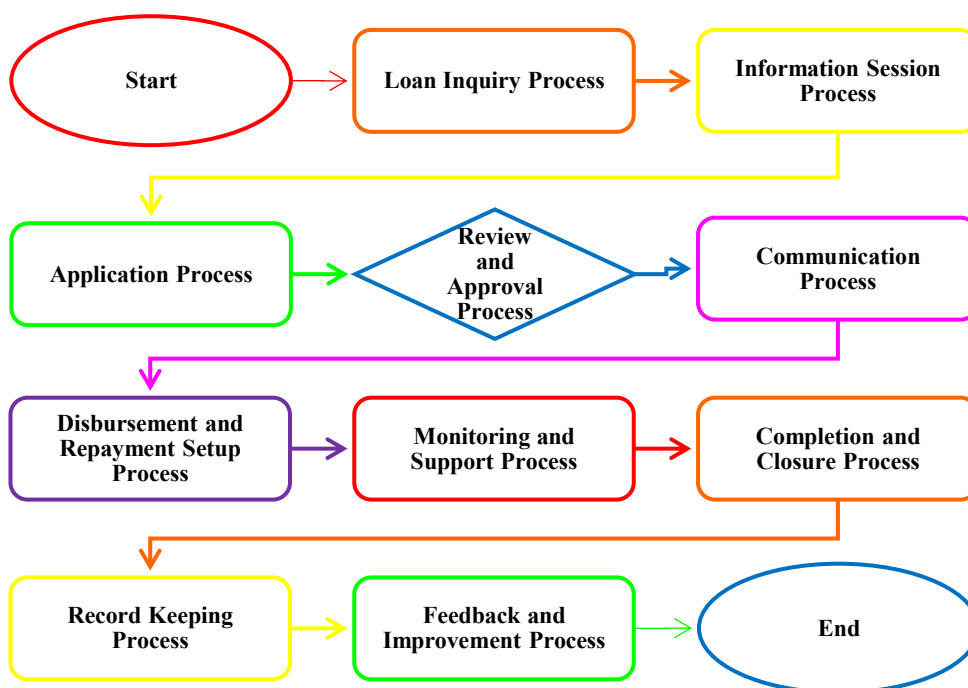
1. Members that are good payers in their five consecutive loans in the cooperative they will be subjected to increase their loanable amount in their next loan in the cooperative. Members record will be examined by board of directors thoroughly and their loanable amount will increase by 2% every time they loan and pay on time.
2. Members in the cooperative have a say in its decision-making processes in the cooperative. They have also a control in direction and policies of the cooperative through democratic participation.
3. Members typically share in the profits generated by the cooperative. The cooperative has a patronage refund of 10% these profits can be distributed as dividends.
4. Members can access financial aid to help members in times of financial emergencies to ensure the members maximized the opportunities for financial support.



TRANSACTION FLOW CHART FOR STUDENT LOAN



PROCESS FLOW CHART FOR STUDENT LOAN



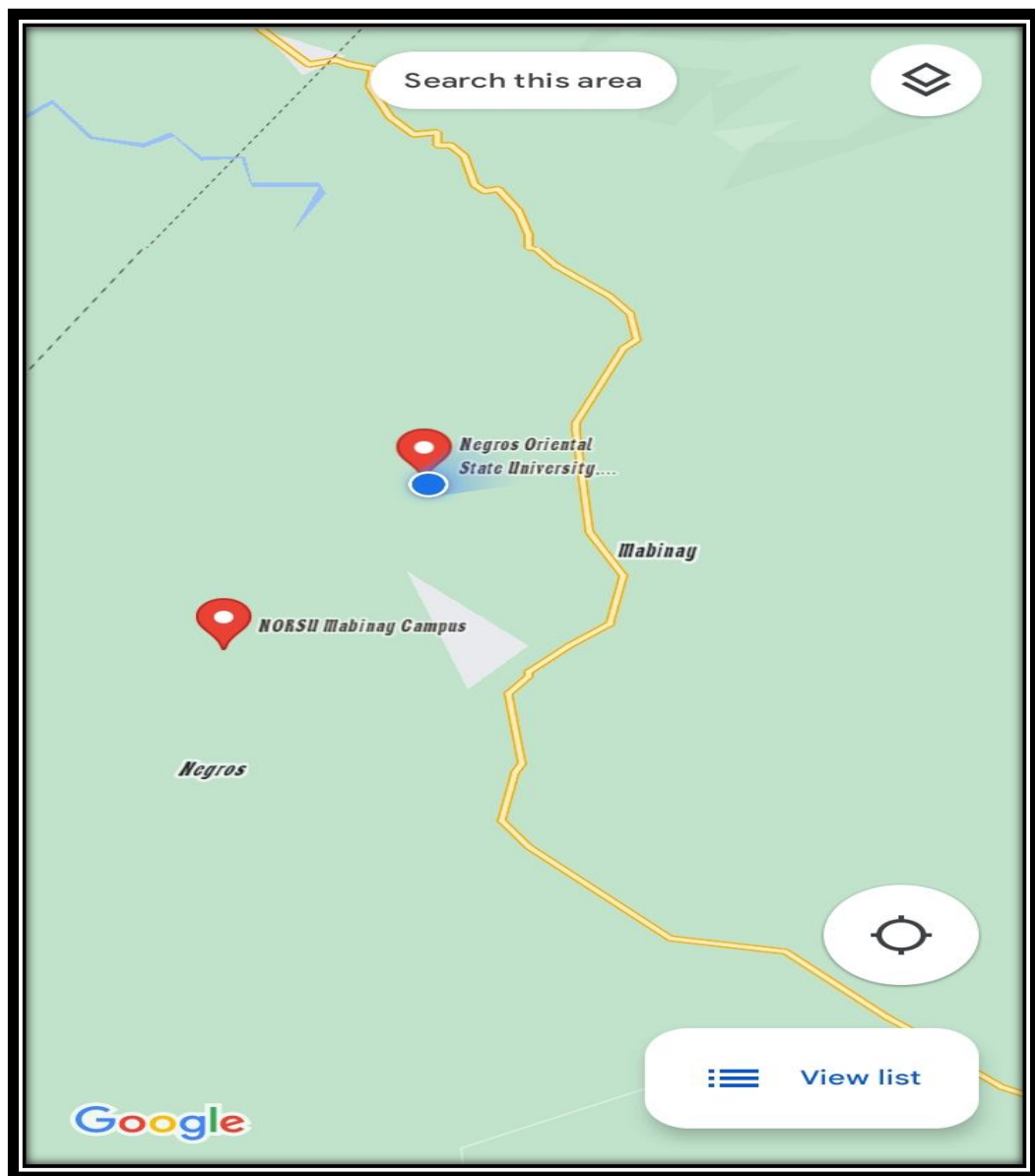


PROJECT LOCATION

The location of the project in establishing the “Youth Growth Banking and Investment Cooperative” is inside the NORSU Mabinay Campus in front of the newly established dormitory building, called NORSU Mabinay Campus Multipurpose Building near the exit gate.

FIGURE 16.0

Site Location



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FIGURE 17.0
Proposed Project Area



Proposed by NORSU Mabinay Campus a Multi-purpose Building.

FIGURE 18.0
Building Layout

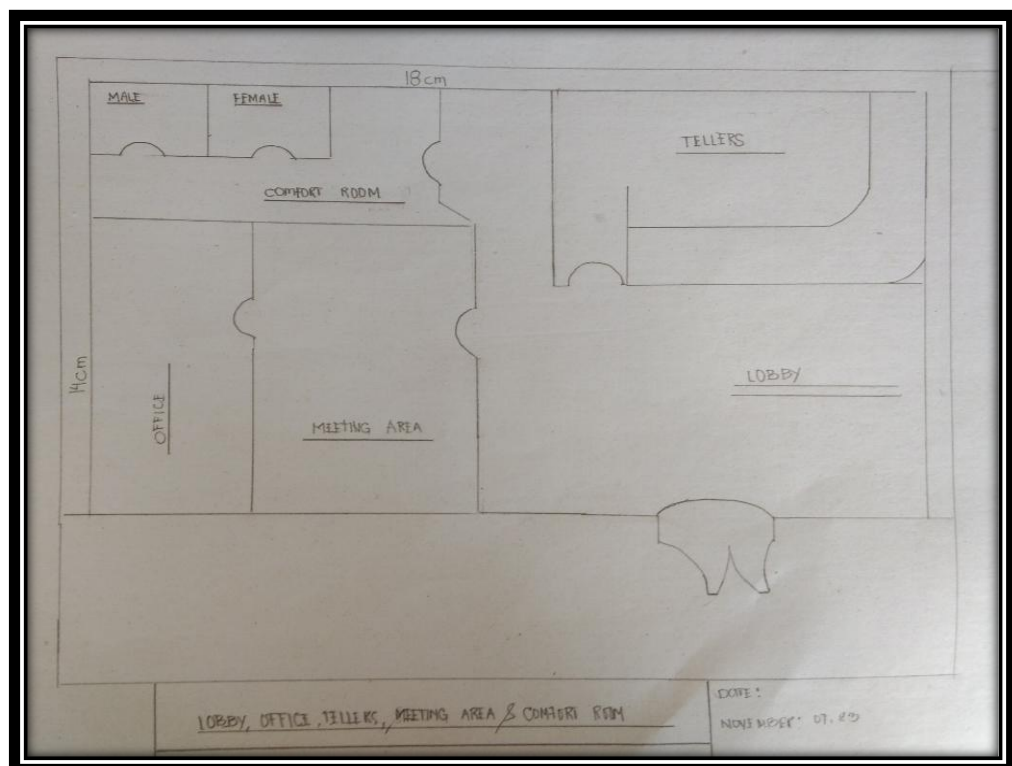


EXHIBIT 1.0


Equipment and Machineries Expenses


Particulars	Quantity	Price in Pesos	Total
Computer Set	1	13,990.00	13,990.00
Epson L3210 Printer	1	9,790.00	9,790.00
Modern Office Table	1	3,465.00	3,465.00
Ofix Metal Drawer Steel Cabinet	1	3,650.00	3,650.00
Office Chair	1	5,800.00	5,800.00
Monoblock Chair	10	420.00	4,200.00
Water Dispenser	1	9,095.00	9,095.00
Hanabishi Stand Fan	2	1,688.00	3,376.00
TOTAL			53,366.00

The table shows the cost of the equipment and machineries expenses which it has a total amount of fifty-three thousand, three hundred sixty-six pesos (53,366.00) pesos.

Equipment:

The following are equipment needed to operate this project that will be provided by the “Youth Growth Banking and Investment”.

Particular	Illustration	Specification
Computer Set		Model Name: ACER ASPIRE XC830-P128GBHS/ PENT SILVER Brand: ACER Color: Black Processor: Pent Silver J5040(2.0GHZ) Memory: 8GB (4GB*2) 2400 Storage: 1TB+128GB SSD Operating System: WIN 10 Software: OFFICE H&S 2019 Accessories: USB Keyboard & Mouse

Epson L3210 Printer		Printing Method: Epson Micro Piezo™ print head Ink Technology: Dye Ink Printing Resolution: 5,760 x 1,440 DPI Nozzle Configuration: 180 Nozzles Black, 59 Nozzles per Color Category: Home, Home Office All-in-One Functions: Print, Scan, Copy Weight: 20 kg Dimensions: 50 × 50 × 40 cm
San-Yang Office Table		Drawer: 4 drawers (2 with lock) Materials: Laminated Particle Board Size: 120 x 60 x 75 cm (LWH) Easy to Clean Stylish and Multifunctional
Ofix Metal Drawer Steel Cabinet		Drawer: Two box drawers and 1 file drawer for storage On casters for easy mobility: All drawers have rollers. Product Dimension: Height: 48cm, Width: 28cm, Length: 41cm Ground Clearance: 3cm Drawer Size 1st 2nd: D- 9cm, W- 23cm L- 38cm Bottom Drawer Size: D- 19cm- W-23cm- L-38cm
Office Chair		Height: 102-114 40-52 58 Width: 70 49 46 Depth: 70 38-43 Weight Approximately 16.5kg without armrests



Monoblock Chair		Seat Width: 375 mm Seat Depth: 330 mm Front Legs Distance: 355 mm Side Legs Distance Left: 378 mm Side Legs Distance Right: 378 mm Back Legs Distance: 210 mm Back Rest Height: 779 mm Seat Back Height: 405 mm Seat Height: 376 mm Gross Weight: 2.25 kgs
Water Dispenser		Weight: 7kg Water Dispenser Type: Freestanding Dimension (L x W x H): 930*340*310mm Input Voltage: 100V Power Consumption: 150W
Hanabishi Stand Fan		Brand: Hanabishi appliances Power Consumption (W): 75 Fan Features: Oscillating Fan Blade Materials: Plastic Number of Blades: 3 Blade Side (inches): 20



EXHIBIT 2.0

Schedule for Depreciation of Equipment & Machineries

Particular	Quantity	Unit Price	Total Cost	Salvage Value	Life Span	Yearly Depreciation
Computer Set	1	13,990.00	13,990.00	10%	10	1,259.10
Epson L3210 Printer	1	9,790.00	9,790.00	10%	10	881.10
Modern Office Table	1	3,465.00	3,465.00	10%	10	311.85
Ofix Metal Drawer Steel Cabinet	1	3,650.00	3,650.00	10%	10	328.50
Office Chair	1	5,800.00	5,800.00	10%	10	522.00
Monoblock Chair	10	420.00	4,200.00	10%	10	378.00
Water Dispenser	1	9,095.00	9,095.00	10%	10	818.55
Hanabishi Stand Fan	2	1,688.00	3,376.00	10%	10	303.84
TOTAL						4,802.94

EXHIBIT 3.0

Accumulated Depreciation Expenses

Particular	Total Cost	Salvage Value	Life Span	Year Depreciation
Equipment and Machineries	53,366.00	10%	10	4,802.94
Building Rent	30,000.00	10%	25	1,080.00
TOTAL				5,882.94
NOTE: Use straight line method depreciation from fist year to five-year projection				

The table shows the depreciation expenses in particular to building rent, equipment and machineries with the total of 5,882.94 pesos.

EXHIBIT 4.0

Building Rental Expenses

Daily Rent	Days Operation Monthly	Monthly Rent	Annual Rent
104.17	24	2,500.00	30,000.00
TOTAL			30,000.00

The table shows the annual rental fee of building with the total amount of 30,000.00 pesos.



EXHIBIT 5.0

Repair and Maintenance Expenses

Particulars		Amount	Rate	Total
Equipment & Machineries		53,366.00	10%	5,336.60
Total				5,336.60
NOTE: Assumed That There Is 5% Start In Second Year Projection.				
Year 1	Year 2	Year 3	Year 4	Year 5
5,336.60	5,603.43	5,883.60	6,177.78	6,486.67

The table shows the repair and maintenance expense in particular equipment and machineries with the annual total of 5,336.60 and 6,486.67 pesos respectively.

EXHIBIT 6.0

Office Supplies Expenses

Particulars	Quantity	Unit	Unit price	Total
Record Book	1	Pcs.	209	209.00
Fustak Stapler Set	2	Pcs.	325	650.00
Staple Wire	2	Box	35	70.00
Fastener	2	Box	105	210.00
Ball Pen (3pcs. set)	3	Set	20	60.00
Correction Tape	3	Pcs.	35	105.00
Receipt Cash Voucher	2	Pcs.	38	76.00
Clear Book	9	Pcs.	75	675.00
White Folder (short)	20	Pcs.	13	260.00
Puncher	2	Pcs.	210	420.00
Carbon Paper	5	Pcs.	55	275.00
Bond Paper	6	Ream	260.00	1,560.00
Epson Ink (4pcs. Set)	3	Set. (100 ml. each)	900.00	2,700.00
TOTAL				7,270.00

The table shows the cost of the office supplies, these will be used in the loan operation of the business and it has a total amount of 7,270.00 pesos.



EXHIBIT 7.0

Schedule for Office Supply Expenses

Particular	Year 1	Year 2	Year 3	Year 4	Year 5
Unused Supplies, Beginning	7,270.00	727.00	381.68	400.76	420.80
Purchases 5%	7,270.00	7,633.50	8,015.18	8,415.93	8,836.73
Total Supplies	14,540.00	7,633.50	8,015.18	8,415.93	8,836.73
Unused Supplies, End	727.00	381.68	400.76	420.80	441.84
Supplies Expense	13,813.00	7,251.83	7,614.42	7,995.14	8,394.89

The table shows the schedule for the office supply expenses with the increase of purchase of supply by 5% per year starting from 2nd year to 5th year.

EXHIBIT 8.0

Electric Consumption Expenses

Particular	Wattage	Quantity	No. of Hours Per Day	No. of Days Per Month	Divided by 1000 w	Total KWH Consumption /month	Break down of Cost Per KWH	Equipment w/ Voltage Per Month In Peso
Computer with Printer	220	1	8	24	1000	42.24	15	633.60
Lights	7	3	8	24	1000	4.032	15	60.48
Stand Fan	75	2	8	24	1000	28.8	15	432.00
Water Dispenser	150	1	8	24	1000	28.8	15	432.00
TOTAL						Electricity Bill		1,558.08
Utilities		Cost Per Month			Number of Months			Annual Cost
Electricity Bill		1,558.08			12			18,696.96

The table show the electricity expenses in a year with the total amount of 18,696.96 pesos.



EXHIBIT 9.0

Water Consumption Expenses

Consumption Cubic Per Meter	No. of Days Per Month	No. of Cubic Meter/Month	Rate Pe Cubic Meter	Total Consumption /Month	No. of Month/Year	Total Annual Consumption
41.7	24	1000	170.00	170.00	12	2,040.00

The table show the water expenses in a year with the total amount of 2,040.00 pesos.

EXHIBIT 10.0

Schedule for Utilities Expenses

Particular	Year 1	Year 2	Year 3	Year 4	Year 5
Electricity Expense	18,696.96	19,257.87	19,835.60	20,430.67	21,043.59
Water Expense	2,040.00	2,101.20	2,164.24	2,229.16	2,296.04
TOTAL	20,736.96	21,359.07	21,999.84	22,659.84	23,339.63

The table show assume that utilities expenses will increase 3% starting from the second year to fifth year.

EXHIBIT 11.0

Forecast Sales Based on % Surveyed

Loan Amount	Monthly Loan Interest 10%	# Collections per Year	Google Form Survey	Actual Survey	Total Response	% Survey Result	Willing to Avail Loan	Forecast # of Loans	Interest Income Per Year
500	50	24	47	52	99	50%	754	373.23	447,876.00
100	10	24	36	26	62	31%	754	233.74	56,097.60
300	30	24	13	22	35	18%	754	131.95	95,004.00
400	40	24	3	1	4	2%	754	15.08	14,476.80
Total			99	101	200	100%		754	613,454.40

Assumption: The researchers assumed that the in figure 7.0 which is 54% says “Yes” they consider opening a personal savings account here in NORSU Mabinay Campus. And by using the student population in table 1.0 in the year 2023 to 2024 total student population which is 1,396 students. We can determine the following:

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
 Metchelyn C. Lindayao | Joel G. Semacio



Formula:

$$1,396 * 54\% = 754 - \text{Willing to Avail Loan}$$

$$\% \text{ Survey Result} * 754 = \text{Forecast \# of Loans}$$

Example: Interest monthly for 100.00 pesos is 10.00 pesos. Number of collections this is per year basis its 24, so in one month we have two collections. And lastly the forecast number of loans for 100 based on our survey.

Computation:

$10.00 * 24 * 223.74 = \mathbf{56,097.60}$ – Interest Income per year for 100.00 pesos only.

EXHIBIT 12.0

Schedule for Annual Interest Income

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Annual Interest Income	613,454.40	674,799.84	742,279.82	816,507.81	898,158.59

The table shows the annual interest income assume that the interest income will increase 10% per year starting from the second year to fifth year.

EXHIBIT 13.0

Allowance for Bad Debt

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Allowance for Bad Debt	18,403.63	20,244.00	22,268.39	24,495.23	26,944.76

The table shows the allowance for bad debt assume that it will increase 3% per year starting from the second year to fifth year.

EXHIBIT 14.0

Late Fees

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Late Fees	30,672.72	33,739.99	37,113.99	40,825.39	44,907.93

The table shows the late fees assume that it will increase 5% per year starting from the second year to fifth year.

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 Metchelyn C. Lindayao | Joel G. Semacio



EXHIBIT 15.0

Schedule for Membership Fees

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Membership Fees	100.00	100.00	100.00	100.00	100.00
Multiply by number of members	108	119	131	144	158
TOTAL AMOUNT	10,800.00	11,880.00	13,068.00	14,374.80	15,812.28

The table shows the membership fee, in figure 7.0 considering opening a personal savings account which says “Yes” is 108 total response. The researchers assume that this will be the first-year member in our cooperative and there is 10% increase per year due to increase in number of members.

EXHIBIT 16.0

Schedule for Service Fees

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Service Fee & Miscellaneous	30.00	30.00	30.00	30.00	30.00
Multiply by number of members	108	119	131	144	158
TOTAL AMOUNT	3,240.00	3,564.00	3,920.40	4,312.44	4,743.68

The table shows the service fee, in figure 7.0 considering opening a personal savings account which says “Yes” is 108 total response. The researchers assume that this will be the first-year member in our cooperative and there is 10% increase per year due to increase in number of members.

EXHIBIT 17.0

Monthly Dues

Particular	Amount	# Months	Annual
Monthly Dues	10.00	12	120.00
Multiply by number of members	108		108
TOTAL AMOUNT	1,740.00		12,960.00

The table shows the monthly dues, in figure 7.0 considering opening a personal savings account which says “Yes” is 108 total response. The researchers assume that this will be the first-year member in our cooperative. And in the first year it has a total amount of 12,960.00 pesos.



EXHIBIT 18.0

Schedule for Monthly Dues

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Annual Monthly Dues	120.00	120.00	120.00	120.00	120.00
Multiply by number of members	108	119	131	144	158
TOTAL AMOUNT	12,960.00	14,256.00	15,681.60	17,249.76	18,974.74

The table shows the monthly dues, in figure 7.0 considering opening a personal savings account which says “Yes” is 108 total response. The researchers assume that this will be the first-year member in our cooperative and there is 10% increase per year due to increase in number of members.

EXHIBIT 19.0

Forecast for Liability Deposit Interest Based on Surveyed

Willing to Avail Loan	% survey result	Forecast Response	Weekly Deposits	Weeks in a Year	Total Yearly Deposits	% Interest Deposit Yearly	Forecast Liability Deposit Interest
754	45%	339	30	48	488,592.00	12%	58,631.04
754	29%	215	50	48	515,736.00	12%	61,888.32
754	13%	94	100	48	452,400.00	12%	54,288.00
754	7%	49	150	48	352,872.00	12%	42,344.64
754	6%	41	200	48	398,112.00	12%	47,773.44
754	2%	15	20	48	14,476.80	12%	1,737.22
Yearly Total Deposit					2,222,188.80		266,662.66
Average Per Capita per year					2,947.20		353.66
Average Per Capita per month					245.60	-	29.47
Average Per Capita per day					8.19	-	0.98

Assumption: The researchers assumed that the in figure 10.0 how much would you pay weekly deposits, the percentage on that survey result will be used in order to get forecast response. And by using that survey result we can determine how much is the total deposit in every member in the first year in which the cooperative is liable to pay for the yearly interest which is 12%. And for the year one forecast liability deposit interest, it has a total amount of 266,662.66 pesos.



Formula:

1. **Total Year Deposits** = Willing to Avail Loans * % Survey Result * Weekly Deposits * Weeks in a Year
2. **Forecast Liability Deposits** = Total Yearly Deposits * % Interest Deposit Yearly

Computation: For Weekly Deposit of 30.00 pesos.

1. $754 * 45\% * 30.00 * 48 = 488,592.00$ - Total Year Deposits
2. $488,592.00 * 12\% = 58,631.04$ – Forecast Liability Deposits for 30.00 pesos only.

EXHIBIT 20.0

Schedule for Interest Expenses

Particular	Year 1	Year 2	Year 3	Year 4	Year 5
Annual Deposit (5%)	2,222,188.80	2,333,298.24	2,449,963.15	2,572,461.31	2,701,084.38
Interest Per Annum	12%	12%	12%	12%	12%
Total Liability Interest Deposit	266,662.66	279,995.79	293,995.58	308,695.36	324,130.13

The shows the total Liability Interest Deposit based on the surveyed data assume that 5% increase in annual deposit in the second year to fifth year.

EXHIBIT 21.0

Schedule for Interest Expenses on Maintaining Balance

Particular	Year 1	Year 2	Year 3	Year 4	Year 5
Interest Expense on Savings	500.00	500.00	500.00	500.00	500.00
Shared Capital-Build Up	1000.00	1000.00	1000.00	1000.00	1000.00
Total	1500.00	1500.00	1500.00	1500.00	1500.00
Interest Per Annum	3%	3%	3%	3%	3%
Total Savings	45.00	45.00	45.00	45.00	45.00
Multiply by No. of member (10%)	108	119	131	144	158
Yearly Interest Expense	4,860.00	5,346.00	5,880.60	6,468.66	7,115.53

The table shows the expenses for maintaining balance, in figure 7.0 considering opening a personal savings account which says “Yes” is 108 total

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
 Metchelyn C. Lindayao | Joel G. Semacio



response. The researchers assume that this will be the first-year member in our cooperative and there is 10% increase per year due to increase in number of members. The interest per annum will remain the same in the second year to fifth year.

EXHIBIT 22.0

Patronage Refund

Particular	Year 1	Year 2	Year 3	Year 4	Year 5
Patronage Refund	10%	10%	10%	10%	10%

The table shows the patronage refund with a 10% per year.

FINANCIAL ASPECT

This aspect of the study will measure the profitability of the proposal in order to know the capitalization required to start the business. The data will be presented in different schedule. Like; the different expenses and asset.

General Assumption:

- The financial project is for a period of 5 years, i.e., 2024-2028.
- The business will follow the Calendar year, which start on January 1 and ends on December 31 every year.
- The initial capital for this business would be Php.600,000.00. pesos.
- The annual interest income will increase by 10% from 2nd year to 5th year of the business operation.
- The estimated useful years of the equipment and machineries is 10 years.
- Utilities expense is expected to increased 3% from 2nd year to 5th year.
- The honorarium allowance will increase by 3% from 2nd year to 5th year.
- It is assumed that the financial resources needed to start the project are available as soon as the expenditure will be made.
- The late fees will increase 5% per year starting from the 2nd year to 5th year.

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gelligan
Metchelyn C. Lindayao | Joel G. Semacio



- Allowance for Bad Debts will increase 3% per year starting from the 2nd year to 5th year.
- Asset shall be depreciated using the straight-line method.

EXHIBIT 23.0

Liquidation Breakdown

TOTAL PRE-OPERATING PROJECTED COST	
Purchase of Equipment	53,366.00
Purchase of Supplies	3,010.00
Advance Rent Payment (1 month)	<u>2,500.00</u>
TOTAL	₱58,876.00
Initial Investment of Owner	600,000.00
Estimated Cash-on-hand	₱541,124.00

The table shows liquidation breakdown of the total estimated project cost. The initial investment of owner is Php. 600,000.00. pesos.



EXHIBIT 24.0

Youth Growth Banking and Investment Cooperative Income Statement

YOUTH GROWTH BANKING & INVESTMENT COOPERATIVE INCOME STATEMENT							
FOR THE YEAR ENDED DECEMBER 31, 2023 TO 2024							
PG.#	EX.#		YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
		Revenue:					
51	12	Interest Income	613,454.40	674,799.84	742,279.82	816,507.81	898,158.59
		Add:					
51	14	Late Fees	30,672.72	33,739.99	37,113.99	40,825.39	44,907.93
52	15	Membership Fees	10,800.00	11,880.00	13,068.00	14,374.80	15,812.28
52	16	Service Fees	3,240.00	3,564.00	3,920.40	4,312.44	4,743.68
53	18	Monthly Dues	12,960.00	14,256.00	15,681.60	17,249.76	18,974.74
	13	Less:					
51		Bad Debts Expense	18,403.63	20,244.00	22,268.39	24,495.23	26,944.76
Total Revenue:			652,723.49	717,995.84	789,795.42	868,774.96	955,652.46
		Less expenses:					
47	3	Depreciation Expenses	5,882.94	5,882.94	5,882.94	5,882.94	5,882.94
47	4	Building Rental Expenses	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
48	6	Supplies Expenses	13,813.00	7,251.83	7,614.42	7,995.14	8,394.89
50	10	Utilities Expenses	20,736.96	21,359.07	21,999.84	22,659.84	23,339.63
54	20/21	Interest Expenses	271,522.66	285,341.79	299,876.18	315,164.02	331,245.65
48	5	Repair and Maintenance Expenses	5,336.60	5,603.43	5,883.60	6,177.78	6,486.67
70	32	Honorarium and Allowances	284,760.00	293,302.80	302,101.88	311,164.94	320,499.89
Total Operating Expense:			632,052.16	648,741.85	673,358.86	699,044.65	725,849.68
Net Income:			20,671.33	69,253.98	116,436.56	169,730.31	229,802.78

The table shows the Income Statement of Youth Growth Banking & Investment Cooperative in which the cooperative has a positive financial growth. Resulting in income for year 1, year 2, year 3, year 4, and year 5. This also indicates that the five-year projection the cooperative overcome the initial hurdles, showcasing the resilience and eventual success typically in the cooperative ventures. This progression aligns with the usual learning curve and development trajectory for such innovative of the cooperative.

**EXHIBIT 25.0****Youth Growth Banking and Investment Cooperative Cash Flow**

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE						
CASH FLOW STATEMENT						
FOR THE YEAR END DECEMBER 31, 2023 TO 2024						
	PRE- OPERATING	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
I. Cash Flow from Operating Activities						
Cash Inflows						
Net Income		20,671.33	69,253.98	116,436.56	169,730.31	229,802.78
Add: Depreciation		5,882.94	5,882.94	5,882.94	5,882.94	5,882.94
Cash Outflows						
Prepayment of Building Rent	(2,500.00)	2,500.00		-	-	-
Purchase of Supplies	(7,270.00)	6,543.00	345.33	(19.08)	(20.04)	(21.04)
Deposits		2,222,188.80	111,109.44	116,664.91	122,498.16	128,623.07
Cash Provided by (used in)	(9,770.00)	2,257,786.07	186,591.69	238,965.33	298,091.37	364,287.75
II. Cash Flow from Investing Activities						
Cash Inflows						
Investment from members						
Cash Outflows						
Equipment	(53,366.00)					
Total Cash Outflows	(53,366.00)					
III. Cash flows from Financing Activities						
Cash Inflows						
Cash received as investment by owner	600,000.00					
Cash Outflows						
Payment for withdrawals of Association						
Cash Provided by (Used in)	600,000.00	2,257,786.07	186,591.69	238,965.33	298,091.37	364,287.75
Beginning of the period		536,864.00	2,794,650.07	2,981,241.76	3,220,207.09	3,518,298.46
Cash at the End of the period	536,864.00	2,794,650.07	2,981,241.76	3,220,207.09	3,518,298.46	3,882,586.21

The table shows the Cash Flow Statement of Youth Growth Banking & Investment Cooperative, this will track cash flow across operating, investing,

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
Metchelyn C. Lindayao | Joel G. Semacio



and financing activities. Operating covers the day to day finances, investing involves asset transactions, and financing details funding activities. This concise breakdown offers transparency into how cash moves within the cooperative, providing insights into financial health and sustainability.

EXHIBIT 26.0

Youth Growth Banking and Investment Cooperative Balance Sheet

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE BALANCE SHEET STATEMENT						
FOR THE YEAR OF DECEMBER 31, 2023 TO 2024						
ASSETS:	PRE- OPERATING	Y1	Y2	Y3	Y4	Y5
Current Asset						
Cash	536,864.00	2,794,650.07	2,981,241.76	3,220,207.09	3,518,298.46	3,882,586.21
Prepaid Rent	2,500.00					
Supplies	7,270.00	727.00	381.68	400.76	420.80	441.84
Total Current Asset	546,634.00	2,795,377.07	2,981,623.44	3,220,607.85	3,518,719.26	3,883,028.04
Non-current Asset						
Equipment and Machineries	53,366.00	53,366.00	53,366.00	53,366.00	53,366.00	53,366.00
Less: Accumulated depreciation		5,882.94	11,765.88	17,648.82	23,531.76	29,414.70
Net Book Value		47,483.06	41,600.12	35,717.18	29,834.24	23,951.30
Total Non-Current Asset	53,366.00	47,483.06	41,600.12	35,717.18	29,834.24	23,951.30
Total Assets	600,000.00	2,842,860.13	3,023,223.56	3,256,325.03	3,548,553.50	3,906,979.34
Liabilities & Owner's Equity						
Members' Deposits (Savings Account)		2,222,188.80	2,333,298.24	2,449,963.15	2,572,461.31	2,701,084.38
Total Liabilities		2,222,188.80	2,333,298.24	2,449,963.15	2,572,461.31	2,701,084.38
Owner's Equity						
Association's Capital	600,000.00	600,000.00	620,671.33	689,925.32	806,361.88	976,092.19
Net Income		20,671.33	69,253.98	116,436.56	169,730.31	229,802.78
Association's withdrawals						
Total Owner's Equity	600,000.00	620,671.33	689,925.32	806,361.88	976,092.19	1,205,894.97
Total Liabilities & Owner's Equity	600,000.00	2,842,860.13	3,023,223.56	3,256,325.03	3,548,553.50	3,906,979.34

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
 Metchelyn C. Lindayao | Joel G. Semacio



The table shows the Balance Sheet Statement of Youth Growth Banking and Investment Cooperative we present the overview of the financial position at a specific point in time. Assets, liabilities, and equity are categorized, providing a clear overview of what the cooperative owns, owes, and its net worth. This concise statement helps stakeholders understand the financial health and stability of Youth Growth Banking and Investment Cooperative here in NORSU Mabinay Campus.

EXHIBIT 27.0

Profitability Ratios

Particular	Year 1	Year 2	Year 3	Year 4	Year 5
Net Income	20,671.33	69,253.98	116,436.56	169,730.31	229,802.78
Revenues	652,723.49	717,995.84	789,795.42	868,774.96	955,652.46
Profitability Ratios	3%	10%	15%	20%	24%

Computation: ROI = Net Income / Revenues

The table shows the Profitability Ratio of Youth Growth Banking and Investment Cooperative gives an idea of how will it makes a profit compared to its money coming in, assets, or ownership. The cooperative has a 3% profitability ratio in the 1st year, indicates that the cooperative is generating profit. This positive ratio from year 1st year onwards signals improved financial performance, showcasing a turnaround and enchasing confidence in the cooperative's profitability of stakeholders.



EXHIBIT 28.0

Payback Period

Year	Cash Flow	Cumulative Cash Flow
Initial Investment	-600,000.00	-600,000.00
1	2,794,650.07	2,194,650.07
2	2,981,241.76	5,175,891.83
3	3,220,207.09	8,396,098.92
4	3,518,298.46	11,914,397.38
5	3,882,586.21	15,796,983.59
Payback Period	$600,000.00 / 2,794,650.07 = 0.21 \text{ years}$	

Computation: Payback Period = Initial Investment / Annual Cash Inflow

The table shows the Payback Period of Youth Growth Banking and Investment Cooperative is 0.21, it means that the cooperative is expected to recover its initial investment in approximately 0.21 years. This suggest a relatively short payback period, indicating a quicker return on the initial investment. Shorter payback periods are generally favorable as this signify faster capital recovery potentially lower risk for the cooperative's financial ventures.

EXHIBIT 29.0

Return on Investment

Particular	Year 1	Year 2	Year 3	Year 4	Year 5
Net Income	20,671.33	69,253.98	116,436.56	169,730.31	229,802.78
Cost of Investment	600,000.00	620,671.33	689,925.32	806,361.88	976,092.19
Profitability Ratios	3%	11%	17%	21%	24%

Computation: ROI = Yearly Income / Cost of Investment

The table shows the Return on Investment of Youth Growth Banking and Investment Cooperative, have a 3% during the first year indicate that the cooperative generates returns to cover the initial investment. The positive ROI



in the following five years (1,2,3,4 and 5) signifies a positive shift, showing that the cooperative is earning profits surpassing the initial investment. This change implies an improved financial performance and increased profitability for the cooperatives venture.

EXHIBIT 30.0 Net Present Value

Discounted Cash Flows:		Cash Flow	PV factor	Discounted Cash Flows
1		2,794,650.07	0.9091	2,540,590.97
2		2,981,241.76	0.8264	2,463,836.17
3		3,220,207.09	0.7513	2,419,389.25
4		3,518,298.46	0.6830	2,403,045.19
5		3,882,586.21	0.6209	2,410,780.57
Total Discounted Cash Flows		16,396,983.59		<u>12,237,642.14</u>
Less: Net Initial Investment				-600,000.00
Net Present Value				11,637,642.14
Note: Discounted at		10%		
Probability Index				
Formula:	<u>PV of future cash flows</u>			
	Initial Investment			
	19.39607024			
Rule: If PI is <1 reject the project, if >1 accept the project.				

The shows the Net Present Value of Youth Growth Banking and Investment Cooperative, which it has an NPV of 19.40 shows a positive value when accounting for the time value of money. This signifies that the present value of expected cash inflows exceeds the initial investment, indicating potential profitability and value creation. This specific NPV of 19.40 adds confidence in financial viability and attractiveness of the cooperative's projects for stakeholders.



MANAGEMENT ASPECT

TYPE OF OWNERSHIP

A group of people who share a common bond of interest, values, and principles based on the idea of self- and mutual support will own the property in a cooperative form. In accordance with the widely accepted cooperative principles, they should also have joined forces voluntarily in order to fulfill their common social, economic, and cultural needs and aspirations by contributing fairly to the necessary funding, using the services provided, and accepting a fair share of the venture's risks and rewards.

The depositors will pool their funds to lend to one another, and they will automatically become member-owners of the cooperative. Surplus income will be paid to them in the form of interest in deposits and dividends in share capital.

OFFICE HOURS:

The proposed student cooperative will be opened from Monday to Saturday, 8:00 am. - 4:00 pm. as per work schedule of the prospective student-employees who shall work at least three hours a day in the business office.

In terms of acquiring our proposed services, there will be certain application forms for applying for the loan and deposits and nominating officers. Rights of the members and officers will be in accordance with the Cooperative Code of the Philippines.

All reserved cash will be saved in a bank, and receipts will be submitted to the manager; no cash could be taken home.



TABLE 3.0
Working Hours Schedule

Designation	Monday		Tuesday		Wednesday		Thursday		Friday		Saturday	
	A.M.	P.M.	A.M.	P.M.	A.M.	P.M.	A.M.	P.M.	A.M.	P.M.	A.M.	P.M.
Election Committee	Monthly Duty											
Board of Directors	Monthly Duty											
Auditor	Monthly Duty											
General Manager	8:00 am. To 10:00 am.	1:00 p.m. to 2:00 p.m.	8:00 am. To 10:00 am.	1:00 p.m. To 2:00 p.m.	8:00 am. To 10:00 am.	1:00 p.m. To 2:00 p.m.	x		8:00 am. To 10:00 am.	1:00 p.m. To 2:00 p.m.	8:00 am. To 10:00 am.	1:00 p.m. To 2:00 p.m.
Secretary	8:00 am. To 10:00 am.	1:00 p.m. to 2:00 p.m.	8:00 am. To 10:00 am.	1:00 p.m. to 2:00 p.m.	8:00 am. To 10:00 am.	1:00 p.m. to 2:00 p.m.	8:00 am. To 10:00 am.	8:00 am. To 10:00 am.	8:00 am. To 9:00 am.	8:00 am. To 10:00 am.	x	
Loan Officer	10:00 am. To 12:00 nn.	3:00 p.m. to 4:00 p.m.	10:00 am. To 12:00 nn.	3:00 p.m. to 4:00 p.m.	10:00 am. To 12:00 nn.	3:00 p.m. To 4:00 p.m.	8:00 am. To 10:00 am.	10:00 am. To 12:00 nn.	x		10:00 am. To 12:00 nn.	3:00 p.m. To 4:00 p.m.
Treasurer	10:00 am. To 12:00 nn.	3:00 p.m. To 4:00 p.m.	10:00 am. To 12:00 nn.	3:00 p.m. To 4:00 p.m.	10:00 am. To 12:00 nn.	3:00 p.m. To 4:00 p.m.	10:00 am. To 12:00 nn.	10:00 am. To 12:00 nn.	9:00 am. To 10:00 am.	3:00 p.m. To 4:00 p.m.	x	

The table show the distribution of working hours of the workers in the cooperative, in which they are required to duty at least five hours every day.

PROJECT TIME TABLE

The chronological presentation of the series of activities before the final and full operation to build this project is represented though Gantt chart. The target starting of operation of the business will be on September 2023. This will give us an idea when should the business be started. It might take (13) months for business to fully operate.

- Proposed conceptualization for (2) months.
- Planning & Studying the viability of the Business (Feasibility Study) for (4) months.
- Legalizing the Cooperative for (1) month.
- Renting a Shop for (1) month.
- Renovation of the rented shop for (2) months.
- Acquiring of the Office Furniture, Equipment, Supplies & Other related Concerns for (1) month.
- Hiring an employee for (2) months.



- Advertising of The Cooperative for (1) month.
- Blessing the rented building space & Start of the operation for (1) month.

TABLE 4.0

Gantt chart

Time	Sept. 2023	Oct. 2023	Nov. 2023	Dec. 2023	Jan. 2024	Feb. 2024	Mar. 2024	Apr. 2024	May 2024	Jun. 2024	Jul. 2024	Aug. 2024	Sept. 2024
Task	1	2	3	4	5	6	7	8	9	10	11	12	13
Proposed Conceptualization													
Planning & Studying the viability of the Business (Feasibility Study)													
Legalizing the Cooperative													
Renting a Shop													
Renovation of the rented shop													
Acquiring of the Office Furniture, Equipment, Supplies & Other related Concerns													
Hiring an employee													
Advertising of The Cooperative													
Blessing the rented building space & Start of the operation													

ORGANIZATIONAL CHART

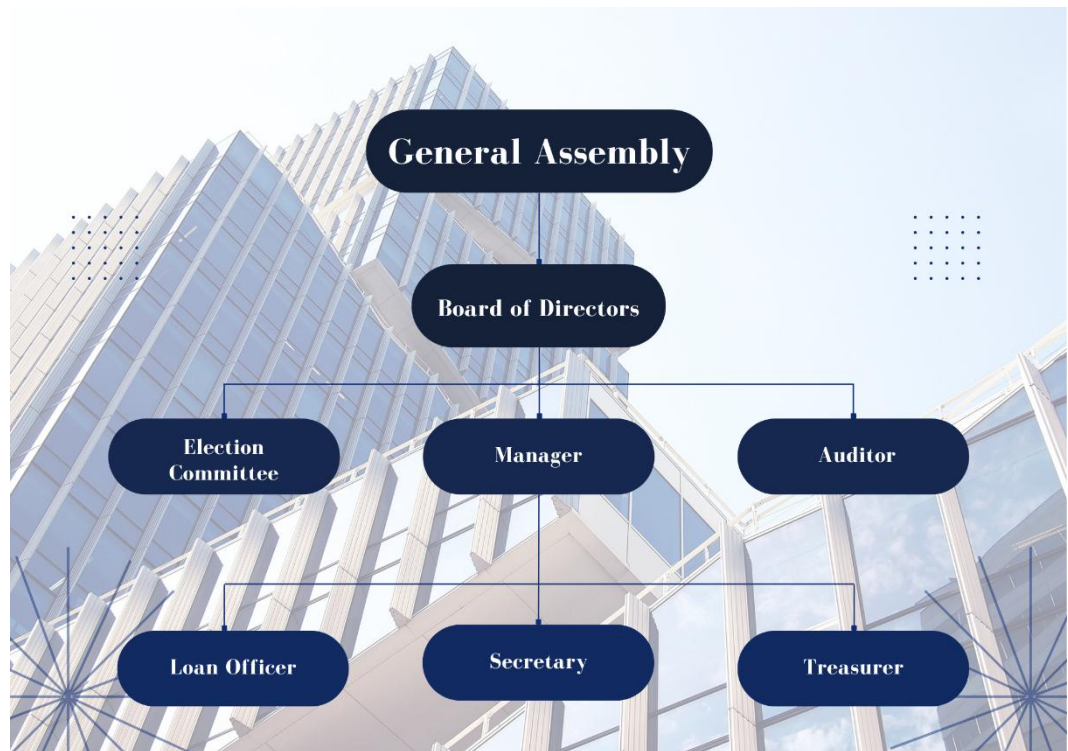


CHART OF A CREDIT COOPERATIVE:

The above figure shows the scope of authority and responsibility as well as the chain or flow of demand. The proposed business shall entail the following positions; Board of Director, Auditor, Election Committee, Secretary, Treasurer, and General Manager, Loan Officer.

JOB SPECIFICATIONS AND DESCRIPTIONS

Since Youth Growth Banking and Investment is a cooperative, its members, known as the general assembly of NORSU student, will democratically control it. Reports from the Board of Directors, officers, and committees will be heard and discussed.



JOB SPECIFICATIONS AND DESCRIPTION

The following are the general specifications that all employees should be and possess:

- Regular student of Negros Oriental State University- Mabinay Campus.
- Very good communication, facilitation, organizational and customer relations skills.
- Able to manage and prioritize workloads for tight schedules.
- Able to work effectively and efficiently on his/her own and as part of the team.
- Flexible and has adaptable approach to work.
- Committed and has initiative.
- Has strong skills in handling computers and software such as Microsoft Excel.

Election Committee:

- 2nd to 3rd year students, of any course, not having a grade of 3.0 and below.
- Possess team, leadership, management, delegation, problem-solving and negotiation skills and attention to detail.
- Able to express complex legal concepts accurately and clearly to people.

Board of Directors:

- 3rd or 4th year business students with a general weighted average of not lower than 1.75.
- Possess significant executive leadership and personal qualities of integrity and credibility.
- Have a natural affinity for public speaking, cultivating relationships and persuading, convening, facilitating and building consensus among diverse individuals.



Auditor:

- 3rd year or 4th year business student with a general weighted average of not lower than 1.75.
- Analytical in thinking and attentive to detail.
- Possesses strong ethical standards and high levels of integrity.
- Resilient under pressure, thinks objectively and demonstrates sound judgment.
-

General Manager:

- 3rd year or 4th year business student with a general weighted average of not lower than 1.75.
- Possesses strong communication skills, performance and proficiency management, staffing management, time management, coordination, financial planning and strategy management.
- Able to professionally correspond with the clients using business letters, summaries, and reports in English clearly and correctly.
- Can apply common sense to understand and carry out instructions furnished in written, oral, or in graph or diagrammatic form.

Loan Officer:

- 3rd year or 4th year business student with a general weighted average of not lower than 1.75.
- Has active listening human skills and time management skills.
- Has social perceptiveness and coordination characteristics.
- Good in complex problem solving, judgment and decision making, critical thinking and negotiation.
-

Secretary:

- 2nd to 4th year business student with a general weighted average of not lower than 1.75.
- Possesses interpersonal, organizational, time management, decision making, problem solving and communication skills.



- Swift, methodical, with a good eye for detail, and well-organized, with an orderly mind.
- Able to professionally correspond with the clients using business letters, summaries, and reports in English clearly and correctly.

Treasurer:

- 3rd or 4th year business student with a general weighted average of not lower than 1.7.
- Has an orderly mind and methodical way of thinking.
- Capable of handling money and cash and has an eye for detail.
- Trust-worthy, honest, diligent.

EXHIBIT 31.0

Honorarium and Allowances

Designation	Number	Honorarium Allowance	Daily Working Hours	# of Days in a Month	Monthly Salary Expense	Yearly Salary Expense
Election Committee	2	250.00			Monthly Duties (12)	6,000.00
Board of Directors	4	500.00			Monthly Duties (12)	24,000.00
Auditor	1	350.00			Monthly Duties (12)	4,200.00
General Manager	1	150.00	5 hrs.	24	3,600.00	43,200.00
Loan Officer	2	120.00	5 hrs.	24	5,760.00	69,120.00
Secretary	1	120.00	5 hrs.	24	8,640.00	103,680.00
Treasurer	1	120.00	5 hrs.	24	2,880.00	34,560.00
Total	11					284,760.00

EMPLOYEE MANAGEMENT

In the operation of Youth Growth Banking & Investment Cooperative, in order to manage the employee arrival and to track them if they are really on their duty the cooperative initiate a traditional method in which this can also determine the lateness and possible consequence of the employees.

1. **Attendance Sheets** - Physical attendance sheets where employees manually record their arrival times. Manager can review these sheets regularly to identify patterns of lateness.

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
 Metchelyn C. Lindayao | Joel G. Semacio



2. **Clock-In/Out System** - Implement a simple clock-in/clock-out system using time stamps. Employees can manually record their arrival and departure times, and this data can be collected for analysis.
3. **Daily Check-Ins** - Conduct daily check-ins with employees to verbally confirm their arrival times. This method relies on direct communication and provides an opportunity to address lateness issues immediately.
4. **Manager Observation** - Designate manager to observe and note employee arrival times. This hands-on approach can help identify lateness trends and allows for direct interaction with employees regarding punctuality.
5. **Warning Notices** - Introduce a warning notice system where employees receive written warnings for consistent lateness. This manual documentation serves as a record and can be referenced when addressing lateness during performance evaluations.
6. **Late Arrival Deductions** – If the employees are consistently late on arrival on the cooperative face salary deductions. This will serve as a financial consequence for not adhering to punctuality standards.

EXHIBIT 32.0

Schedule for Honorarium Allowances Expenses

Particular	Year 1	Year 2	Year 3	Year 4	Year 5
Yearly Salary Expenses	284,760.00	293,302.80	302,101.88	311,164.94	320,499.89
NOTE: Assume That There Is 3% Increase Start In Second Year Projection					

The table shows the honorarium expenses in which this will increase 3% per year starting from 2nd year to 5th year.

WORK POLICY

Certainty, for a youth growth banking and investment cooperative, the work policies could include:

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
Metchelyn C. Lindayao | Joel G. Semacio



- *Financial Literacy Program:* implementing initiatives to educate youth members about financial management, investment strategies and banking services.
- *Inclusive Membership:* Ensuring accessibility and inclusivity for youth from diverse backgrounds, providing equal opportunities for participation.
- *Youth Empowerment:* Fostering an environment that encourages entrepreneurial spirit and supports youth-led projects, startups and initiatives.
- *Ethical Investment Practices:* Emphasizing responsible and ethical investment decisions that align with the cooperative's values and contribute positivity to the community.
- *Community Engagement:* Activity participating in community events, collaborating with local organization and supporting initiatives that promote youth development.
- *Transparency and Accountability:* Establishing clear reporting mechanisms, financial transparency and accountability standards to build trust among members.
- *Risk Management:* Developing strategies to manage financial risks associated with investments and ensuring members are informed about potential risks.
- *Members Participation:* Encouraging active participation of youth members in decision-making processes, promoting a sense of ownership and involvement.
- *Sustainable Practices:* Integrating sustainable and environmentally conscious practices in banking and investment decisions to align with the cooperative's commitment to social responsibility.
- *Technology Integration:* Embracing technology to enhance accessibility, streamline operations and provide innovate financial solutions that cater to the preferences of the youth demographic.



Table 5.0
Operating Schedule

Days	Operating Hours
Monday to Saturday	8:00 – 12:00
	12:00 – 1:00 Lunch Break
	2:45 – 3:00 Snack Time
	3:00 – 4:00

Youth Growth Banking and Investment Cooperative (YGBIC) will be open every Monday to Saturday from 8:00 a.m. to 12:00 p.m., 12:00 p.m. to 1:00 p.m. officer lunch break, 2:45 p.m. to 3:00 p.m. snack, and 3:00 p.m. to 4:00p.m.

SOCIOECONOMIC ASPECT

The socio-economic aspects of a banking and investment project student cooperative at NORSU Mabinay Campus context refer to the social and economic implications and impacts that such a project can have on the campus community and its stakeholders. Here are some key aspects to consider:

1. Financial Inclusion: A banking and investment cooperative on campus can promote financial inclusion by providing accessible financial services to students, faculty, and staff. It can help individuals who may have limited access to traditional banking services to manage their finances, save money, and make investments.

2. Economic Development: The presence of a banking and investment cooperative on campus can contribute to the local economy. It can create job opportunities for students and community members, attract investment, and stimulate economic growth in the surrounding area.



3. Financial Education: A banking and investment cooperative can serve as a platform for financial education and literacy initiatives on campus. It can provide workshops, seminars, and resources to help students and the campus community develop essential financial skills and knowledge.

4. Entrepreneurship and Innovation: Access to banking and investment cooperative on campus can support entrepreneurial activities and innovation. It can provide funding options, mentorship, and resources for students and faculty members looking to start their own businesses or pursue innovative projects.

5. Campus Sustainability: A banking and investment cooperative can align with sustainability goals and promote environmentally responsible practices. For example, it can offer green investment options or support sustainable initiatives on campus, contributing to a more sustainable and socially responsible campus community.

6. Social Impact: A banking and investment cooperative can have social impact by supporting community development initiatives, philanthropic efforts, and socially responsible investing. It can contribute to social causes, support local charities, and engage in responsible investment practices that consider environmental, social, and governance (ESG) factors.

7. Stakeholder Engagement: A banking and investment cooperative can foster collaboration and engagement with various stakeholders, including students, faculty, staff, alumni, and the local community. It can provide opportunities for feedback, involvement, and participation, ensuring that the project meets the needs and interests of the campus community.

It's important to conduct thorough assessments and consultations with relevant stakeholders to ensure that the banking and investment cooperative aligns with the socio-economic goals and values of the campus community.



CHAPTER III

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

SUMMARY OF FINDINGS:

The following summarizes the key findings of this study.

Marketing Aspect

The proposed cooperative is feasible due to the positive response from the target market, who are willing to invest in the project. The majority of respondents, or 73%, expressed interest in the youth growth banking and investment feasibility study, indicating a high level of interest in the proposed venture.

Technical Aspect

The proposed project at Negros Oriental State University on the Mabinay campus is feasible due to its availability of services we offer and large-capacity space. The cooperative will have eleven employees for supervision and is located in the area of cooperatives. The cooperative is accessible and easy to transport to the target market, making it a viable option for the study of youth growth banking and investment.

Financial Aspect

Youth Growth Banking and Investment Cooperatives at NORSU Mabinay Campus settings offer various financial aspects to members, including savings accounts, loans and credit facilities, investment opportunities, financial planning and advisory services, profit distribution and dividends, risk management and financial stability, and financial reporting and transparency. These cooperatives provide members with access to funds, loans for educational purposes, investment opportunities, financial planning and advisory services,

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gelligan
Metchelyn C. Lindayao | Joel G. Semacio



and dividends based on participation and usage of cooperative services. They also implement risk management practices to ensure financial stability and sustainability. The specific financial aspects of a cooperative may vary depending on its structure, size, and services offered.

Management Aspect

The management aspect of Campus banking and investment cooperatives involves a well-defined governance structure, strategic planning, sound financial management, human resource management, member relations, and stakeholder management. A well-defined governance structure ensures transparency, accountability, and member participation in decision-making processes. Strategic planning sets goals, defines objectives, and formulates strategies to achieve them. Financial management practices, including budgeting, risk management, and regulatory compliance, maintain the cooperative's stability and sustainability. Human resource management involves recruiting and retaining qualified staff, providing training, and fostering a positive work culture. Effective stakeholder management enhances the cooperative's reputation and contributes to the overall campus community's development.

Socioeconomic Aspect

Banking and investment cooperatives in Campus settings have socioeconomic impacts on the community. They promote financial inclusion by providing affordable services to students, faculty, and staff. They empower members by giving them a voice in decision-making processes and enhancing their financial literacy. Cooperatives also contribute to community development by supporting local initiatives and collaborating with other organizations. They operate based on democratic control, solidarity, and social responsibility, prioritizing the welfare of their members and the community. They create



economic opportunities, such as employment and financial resources, and foster a sense of community and collaboration. The socio-economic aspects of these cooperatives can vary depending on their specific context and goals.

CONCLUSION:

1. Marketing point of view:

The proposed cooperative is feasible since our potential target market responded positively during the survey. The demand and supply of credit services are high.

2. Technical point of view:

The cooperative is going to be feasible considering that it is exposed to and known to its target market. The cooperative offers a lower interest rate than the other institutions in Mabinay.

3. Financial point of view:

The proposed cooperative of Youth Growth Banking and Investment student Cooperative is concluded to be feasible investments; it does not show any losses despite the low investment in the financial aspect, as based on the detailed competition of the financial statements, which show a positive result of operation as well as a good financial standing as projected in a five-year period. Even if the net surplus is not big, it can at least gain enough shares for their constituents and the government, as well as being taken into consideration and given much importance. The amount that will be contributed will help the municipality speed up economic activities.

4. Management point of view:

The proposed cooperative is feasible for the reason that it is practically manageable by the researchers. The capital is being funded by a cooperative fund being acquired through cash taken from the cooperative's

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gelligan
Metchelyn C. Lindayao | Joel G. Semacio



income. To gain a competitive advantage and achieve the goals of the business, the youth growth banking and investment cooperative needs employees and offices that are large enough for the cooperative to be managed confidently, and the cooperative will surely be in a good hand.

5.Socio-economic point of view:

The proposed cooperative is going to be feasible because of the welfare it brings to the members, the employees of the business, the committees, and the government, as well as because it is taken into consideration and has been given much importance. The amount that will be considered will help the municipality speed up economic activities.

RECOMMENDATION:

The researchers recommend that the business be established in the proposed location, along with the following process that is described in this paper: it is also recommended that, after the successful operation of the survey, the researchers encourage a lot to pursue more of the business as well as hire additional employees to operate well and cater to customers as well as possible.

REFERENCE

Book:

- A Feasibility Study of Establishing a Credit Cooperative at Barangay Samac, Mabinay Negros Oriental. NORSU Mabinay Campus Library.

Website:

- https://www.google.com/url?sa=t&source=web&rct=j&opi=89978449&url=https://www.academia.edu/24204006/Feasibility_Study_PSUans_Mini_Bank&ved=2ahUKEwjCteum88KEAxU4wjgGHSi2CJUQFnoECBUQAQ&usg=AOvVaw3pSU0cQOKciuMPYniLcHcd

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
Metchelyn C. Lindayao | Joel G. Semacio



BY-LAWS OF

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

We, the undersigned NORSU Mabinay students, all legal age and student of NORSU Mabinay, representing at least majority of this primary cooperative, do hereby adopt the following code of By-Laws.

Article 1

Purposes and Goals

Section 1. Membership

This cooperative shall have 108 bases on the survey.

Section 2. Qualification for Membership

Membership in this Cooperative is accessible to all individuals who are Filipino citizens, of legal age, possess the capacity to contract, and fall within the common bond and field of membership outlined as follows:

1. **Validated School ID:** In the cooperative, a validated school ID holds Significant importance as it serves as a key identifier, establishing the Borrower's affiliation with the university.
2. **Student's Loan Slip:** Within the cooperative, the student's loan slip is Crucial as it encapsulates essential details about the loan, Facilitating Efficient processing and record-keeping.
3. **2x2 Picture:** 2x2 pictures are a requisite in the cooperative, contributing to The comprehensive identification process and enhancing the overall security Measures associated with loan applications.
4. **Parent's or Guardian's ID:** The importance of presenting a valid ID of a Parent or guardians in the cooperative this is the verification of responsible Parties, adding a layer of security and accountability to the loan application Process.
5. **Parental Consent:** A crucial component in the cooperative loan application Process 15 obtain explicit parental consent. This Witten statement from Parents affirms their authorization and support, adding a layer of clarity and

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gelligan
Metchelyn C. Lindayao | Joel G. Semacio



Responsibility to the borrowing Arrangement.

6. **Grade Evaluation:** The cooperative places comprehensive evaluation of academic performance. A thorough review of the borrower's grades helps assess the Commitment to studies, contribute significance.

7. An applicant required to subscribe at least 1, 000.00 pesos as shared capital Build-up.

8. Any applicant from different collages who are willing to be part of the Cooperative and it should be in the legal age of 17 to 40 years old and regular Students of Negros Oriental State University, Mabinay Campus.

9. Any members are required to deposit at least 300 each to with the interest Of 3% per annum to a holistic understanding of their eligibility for the loan.

Section 3. **Membership Requirements**

- a) The monthly lending basis of active participation in meetings and places with 85%.
- b) There is no history of not paying the store loan for a long time.
- c) It also has a membership fee of 100 pesos.
- d) It has monthly dues of 10.00 pesos per member, with or without a loan.
- e) The minimum that the member will lend will be based on the actual money.
- f) The member will receive only 3% of his share capital build up from the association.

Section 4. **Application for Membership**

Managing the application process for memberships in a youth growth banking and investment cooperative involves several key aspects to ensure efficiency, transparency, and adherence to relevant regulations. Here are some management aspects to consider:

1. **Membership Criteria and Eligibility:**

- a. Clearly define the criteria for eligibility to join the cooperative. This could include age limits, residency requirements, and other relevant factors.



- b. Ensure that the criteria align with the cooperative's mission and goals, especially focusing on youth growth, banking, and investment objectives.

2. Application Form and Documentation:

- a. Develop a comprehensive application form that captures all necessary information about the prospective member.
- b. Clearly communicate the required documentation (e.g., proof of identity, residence, and any other relevant documents) needed to support the application.

3. Application Submission Process:

- a. Establish a streamlined process for submitting applications, whether it's through online platforms, physical forms, or a combination of both.
- b. Specify deadlines for submission and communicate the process for members to follow.

4. Application Review and Approval:

- a. Design a thorough review process to assess each application against the defined criteria.
- b. Clearly outline the steps involved in the approval process, including any required background checks or interviews.

5. Communication with Applicants:

- a. Keep applicants informed about the status of their application throughout the process.
- b. Provide clear communication channels for applicants to inquire about the status of their application or seek clarification on any requirements.

6. Membership Fees and Dues:

- a. Clearly outline the structure of membership fees and dues, including any initiation fees or ongoing contributions.
- b. Communicate the payment process and due dates to accepted applicants.



7. Orientation and on boarding:

- a. Develop an orientation program for new members to familiarize them with the cooperative's mission, values, and operational processes.
- b. Provide educational resources on banking and investment practices to empower members with the necessary knowledge.

8. Data Security and Privacy:

- a. Implement robust data security measures to protect the personal information of applicants.
- b. Ensure compliance with relevant data protection regulations and communicate the cooperative's commitment to privacy.

9. Regulatory Compliance:

- a. Stay informed about local, regional, and national regulations governing cooperative banking and investment.
- b. Implement procedures to ensure compliance with all relevant laws and regulations.

10. Record Keeping:

- a. Establish a systematic record-keeping system to track membership applications, approvals, and other relevant information.
- b. Ensure that records are easily accessible for audits or regulatory purposes.

11. Continuous Improvement:

- a. Regularly review and evaluate the membership application process to identify areas for improvement.
- b. Seek feedback from both applicants and staff to enhance the overall efficiency and member experience.

By addressing these management aspects, you can create a well-organized and transparent process for handling membership applications in your youth growth banking and investment cooperative.

Section 5. Minimum Share Capital Requirement



A membership applicant is required to subscribe to a minimum of three thousand pesos (P3, 000.00) worth of shares and make the initial payment equivalent to the value of at least one (1) share upon approval of their membership.

Section 6. **Liability of Members**

A member shall be liable for the debts of the Cooperative only to the extent of his/her subscribed share capital.

Section 7. **Termination of Membership**

The member may, by giving written notice to the youth growth banking and investment, repay the loan in full at any time during the period of the loan without any additional cost.

Article 2

Guide of Borrowing Money

Section 1. The member will give a share capital build up (CBU) of 200.00 pesos per member/person.

Section 2. The member must follow the law of the loan based on the term agreed.

Section 3. The member who can borrow or borrow will pay interest in advance or pay monthly.

Section 4. The principal borrowed by the member will be deducted 3% which will be added to.

Section 5. The credit committee is the only one that approves everyone who applies loan or loan proposals.

1. Name:

2. Contact Information:

3. Position:

Section 6. The member who is not approved by the credit committee board for the first time will just keep quiet and submit again for the next time.

Section 7. The services are agreed upon by the group with 4 types of services:

1. YG –Regular Time Deposit (Youth Growth RTD)

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
Metchelyn C. Lindayao | Joel G. Semacio



2. YG- Regular savings account (Youth Growth RSA)
3. YG- Variable Savings Account (Youth Growth –VSA)
4. Youth Growth Personal Loan

Section 8. The last to approve the loan proposal is the election committee or the board of directors.

Article 3

Payment Terms and Condition

Section 1. The payment of the loan must not go beyond the agreed term so that the member (borrower) will not be summoned to the credit committee board first, if he is still stubborn, he will be summoned to the barangay in front of the barangay captain.

Section 2. The person who repays the loan will be given an opportunity to borrow again with a larger amount (times 2 of the first loan or higher).

Section 3. Based on the agreement and as stated above, there will be no extension of the payment, instead there will be an additional penalty of 5% per month for failure to pay on the correct loan date.

Article 4

Benefits

Section 1. There is 30% of the net income that is allocated to those who operate in the said lending cooperative association. (Monthly, semiannually or annually).

Section 2. Give a patronage refund of 10% of the net income of those who have borrowed from the lending cooperative association.

Section 3. There is also a share capital build up interest of the members of the lending cooperative association which is 45% of the net income.

Section 4. There is also a 5% emergency fund.



Article 5

Board of Director

Section 1. Composition of the Board of Director

The Board of Directors shall be composed of (1,2,3,4) members.

Section 2. Function and Responsibilities

The Board of Directors in a Youth Growth Banking and Investment Cooperative is tasked with various functions and responsibilities to ensure effective governance and the achievement of organizational goals. Here is a list of key functions and responsibilities for the Board:

1. Strategic Planning:

- Engage in the development and periodic review of the corporation's strategic plan.
- Align the strategic plan with the mission and objectives, particularly focusing on promoting youth growth in banking and investment.

2. Policy Formulation:

- Formulate and review policies governing the corporation's operations, risk management, and compliance.
- Ensure that policies are aligned with industry standards, legal requirements, and the corporation's mission.

3. Financial Oversight:

- Monitor the corporation's financial performance and ensure sound financial management practices.
- Review and approve budgets, financial statements, and reports.

4. Risk Management:

- Establish and oversee a comprehensive risk management framework.
- Regularly assess and mitigate risks to protect the corporation's assets and interests.

5. Compliance and Legal Oversight:

- Stay informed about relevant laws, regulations, and industry standards.



- Oversee compliance efforts and address legal and regulatory issues as needed.

6. Appointment and Evaluation of CEO:

- Appoint a competent Chief Executive Officer (CEO) and establish performance evaluation criteria.
- Set clear expectations and goals for the CEO in alignment with the corporation's objectives.

7. Board Committees:

- Establish and oversee committees within the Board, such as audit, risk, governance, and compensation committees.
- Regularly review committee reports and recommendations.

8. Communication and Transparency:

- Foster open and transparent communication within the Board and with stakeholders.
- Ensure that key decisions and information are communicated effectively.

9. Stakeholder Engagement:

- Actively engage with members, shareholders, and other stakeholders.
- Consider stakeholder input in decision-making processes to ensure broader perspectives.

10. Training and Development:

- Provide opportunities for ongoing training and development for Board members.
- Stay informed about industry trends, best practices, and emerging issues.

11. Succession Planning:

- Develop a succession plan for key leadership positions on the Board.
- Identify and mentor potential successors to ensure continuity and effective governance.



12. Ethical Standards and Corporate Social Responsibility:

- Set and uphold high ethical standards for the Board and the corporation.
- Integrate corporate social responsibility initiatives in alignment with the corporation's mission.

13. Monitoring and Evaluation:

- Implement mechanisms for monitoring the corporation's performance against strategic goals.
- Conduct regular evaluations of the Board's effectiveness and individual directors.

14. Emergency and Crisis Management:

- Establish protocols for handling emergencies and crises.
- Ensure the corporation's resilience in the face of unforeseen challenges.

By fulfilling these functions and responsibilities, the Board of Directors can contribute to the overall success, sustainability, and positive impact of the Youth Growth Banking and Investment Corporation.

Section 3. Qualifications

The qualifications for individuals to be elected or continue as members of the Board of Directors of a Youth Growth Banking and Investment Cooperative should reflect a combination of skills, experience, and attributes that contribute to effective governance and the achievement of the organization's objectives. Here are some qualifications that can be considered:

1. Relevant Industry Experience:

- Substantial experience in the banking, finance, or investment industry, with a focus on youth growth and development.

2. Financial Literacy:

- Strong financial acumen and the ability to understand and analyze financial statements, budgets, and investment portfolios.

**3. Strategic Vision:**

- Capability to contribute to the development and execution of the corporation's strategic plans, especially those aligned with youth-focused initiatives.

4. Leadership Skills:

- Demonstrated leadership skills, preferably with experience in executive or senior management roles.

5. Risk Management Expertise:

- Knowledge of risk management principles and the ability to assess and mitigate risks associated with banking and investment activities.

6. Legal and Regulatory Knowledge:

- Understanding of relevant laws, regulations, and compliance requirements within the banking and investment sector.

7. Governance Experience:

- Previous experience in corporate governance, preferably with a background on boards or in leadership roles.

8. Ethical Standards and Integrity:

- Commitment to high ethical standards and integrity in decision-making, placing the interests of the corporation and its stakeholders first.

9. Effective Communication Skills:

- Strong communication skills to articulate ideas, collaborate with other board members, and engage with stakeholders effectively.

10. Strategic Networking:

- Ability to leverage networks for the benefit of the corporation, fostering relationships with stakeholders, government officials, and industry peers.

11. Commitment and Availability:

- Demonstrated commitment to fulfilling the time and effort required for board responsibilities, including attendance at meetings and participation in relevant activities.

**12. Diversity and Inclusion:**

- Commitment to promoting diversity and inclusion within the board and the organization as a whole.

13. Educational Qualifications:

- Relevant educational background, such as degrees in finance, business, law, or related fields.

14. Understanding of Youth Issues:

- Knowledge or experience related to the challenges and opportunities associated with youth development, financial literacy, and education.

15. Community Engagement:

- Involvement in community initiatives and a solid understanding of the local context and community needs.

16. Team Collaboration:

- Ability to work collaboratively with other board members, fostering a positive and constructive board dynamic.

17. Adaptability:

- Ability to adapt to changes in the business environment, industry trends, and emerging challenges.

18. Technology Proficiency:

- Basic proficiency in relevant technologies and an understanding of how technology can impact banking and investment operations.

It's essential for the qualifications to align with the organization's mission, vision, and goals, especially those related to youth growth in banking and investment. Additionally, the election or continuation process should consider the balance of skills and diversity needed for effective board functioning.



Article 6

Committees

Section 1. Audit Committee

An Audit Committee in a Youth Growth Banking and Investment Cooperative involve various key considerations to ensure effective oversight of financial reporting, compliance, and risk management. An Audit Committee is hereby created and shall be composed of one (1) member to be hire and shall hold office for a term of one (1) year or until their successors shall have been elected and qualified. They shall elect from among themselves a Board Director, General Manager and Secretary. No member of the committee shall hold any other position within the Cooperative during his/her term of office.

The Committee shall provide internal audit service, maintain a complete record of its examination and inventory, and submit an audit report quarterly or as may be required by the Board and the General Manager.

By focusing on these, the Audit Committee can fulfil its role effectively in promoting financial transparency, risk management, and compliance within the Youth Growth Banking and Investment Cooperative.

Section 2. Function and Responsibilities. The Audit Committee shall:

The Audit Committee for a Youth Growth Banking and Investment Cooperative plays a crucial role in ensuring financial transparency, compliance, and effective risk management. Here are the key responsibilities and functions that an Audit Committee in such a cooperative may undertake:

1. Financial Oversight:

- Review financial statements to ensure accuracy, completeness, and compliance with accounting standards.
- Monitor the financial health of the cooperative and report to the Board of Directors on financial performance.

2. Internal Control Evaluation:

- Assess the effectiveness of internal control systems to safeguard assets and ensure the reliability of financial reporting.

**3. Audit Engagement:**

- Select and recommend an external auditor for the annual audit of the cooperative.
- Oversee the auditor's work and ensure the audit is conducted impartially and comprehensively.

4. Risk Management:

- Evaluate the adequacy of risk management processes and ensure that risks are appropriately identified, assessed, and managed.

5. Compliance Oversight:

- Monitor compliance with relevant laws, regulations, and cooperative policies.
- Review any findings of regulatory examinations or external audits and ensure appropriate actions are taken.

6. Ethics and Whistle-blower Programs:

- Oversee the implementation and effectiveness of ethics and whistle-blower programs.
- Address and investigate reports of unethical conduct or financial irregularities.

7. Financial Reporting Process:

- Review and understand the financial reporting process, including significant accounting policies and practices.
- Ensure that financial disclosures are clear, accurate, and transparent.

8. Communication with External Auditor:

- Establish open lines of communication with the external auditor to discuss audit plans, findings, and any issues that may arise during the audit.

9. Conflict of Interest:

- Monitor and address any conflicts of interest related to financial matters or the audit process.

10. Review of Internal Audit Findings:

- If applicable, review the findings and recommendations of internal audit activities, ensuring that corrective actions are implemented.



11. Education and Training:

- Stay informed about changes in accounting standards, regulatory requirements, and best practices related to financial management.
- Provide education and training to committee members on financial and audit matters.

12. Whistle-blower Protection:

- Ensure protection for whistle-blowers who report financial irregularities or unethical conduct.
- Establish procedures to maintain confidentiality and prevent retaliation.

13. Annual Report:

- Prepare an annual report on the committee's activities, findings, and recommendations for presentation to the Board of Directors.

14. Continuous Improvement:

- Regularly assess the effectiveness of the committee's processes and recommend improvements as needed.

15. Independence and Objectivity:

- Ensure that committee members are independent and objective in their assessment of financial matters and the audit process.

It's important for the Audit Committee to work closely with the Board of Directors, senior management, and external auditors to fulfil its responsibilities effectively. Regular reporting and communication with these stakeholders contribute to the overall governance and financial health of the Youth Growth Banking and Investment Cooperative.

Article 7

Officers and Management Staff of the Cooperative

Section 1. Officer and Duties

The officers of the cooperatives shall include the Board of Directors, Secretary, Treasurer, General Manager, Loan Officer. As may be provided for



in this By-laws, shall serve according to the functions and responsibilities of their respective offices as follows:

a) Board of Director

1. Strategic Planning:

- Develop and approve the cooperative's mission, vision, and strategic objectives.
- Set long-term goals and define the direction of the cooperative.

2. Governance Oversight:

- Establish governance policies and procedures.
- Monitor and evaluate the effectiveness of the cooperative's governance structure.

3. Policy Development:

- Formulate and approve policies related to finance, risk management, lending, and other operational aspects.
- Ensure policies align with legal and regulatory requirements.

4. Financial Oversight:

- Review and approve the annual budget and financial reports.
- Monitor financial performance and ensure financial stability.

5. Risk Management:

- Identify and assess risks associated with the cooperative's operations.
- Develop and oversee risk management strategies.

6. Appointment of Officers:

- Appoint and evaluate the performance of executive officers, such as the General Manager.



7. Member Representation:

- Represent the interests of the cooperative's members.
- Communicate with members and gather feedback.

8. Legal Compliance:

- Ensure compliance with laws and regulations governing cooperatives and financial institutions.
- Address legal and regulatory issues promptly.

9. Stakeholder Relations:

- Foster positive relationships with regulators, government authorities, and other stakeholders.
- Represent the cooperative in external forums.

10. Decision-Making:

- Make key decisions related to significant business matters.
- Approve major investments, partnerships, and initiatives.

b) Secretary

1. Record-Keeping:

- Maintain accurate records of board meetings, decisions, and actions.
- Ensure that minutes of meetings are prepared, approved, and distributed in a timely manner.

2. Legal Compliance:

- Ensure that the cooperative complies with legal and regulatory requirements, including filing necessary documents and reports.

3. Communication:

- Facilitate communication among board members and between the board and management.
- Handle official correspondence on behalf of the board.



4. Board Member Orientation:

- Coordinate the orientation of new board members, ensuring they are familiar with the cooperative's bylaws, policies, and procedures.

c) Treasurer

1. Financial Oversight:

- Oversee the cooperative's financial management, including budgeting, financial reporting, and risk management.

2. Audit and Internal Controls:

- Work closely with the audit committee to ensure the cooperative's financial statements are accurate and comply with regulations.
- Monitor internal controls to safeguard the cooperative's assets.

3. Investment Oversight:

- Monitor and evaluate the cooperative's investment portfolio, ensuring it aligns with the cooperative's risk tolerance and financial objectives.

4. Reporting:

- Provide regular financial reports to the board, highlighting key financial metrics and performance indicators.

d) General Manager

1. Strategic Leadership:

- Develop and communicate the cooperative's mission, vision, and strategic goals.
- Provide overall leadership and direction for the organization.

2. Operations Management:

- Oversee day-to-day operations, ensuring efficiency and compliance with policies and regulations.
- Implement and improve operational processes to enhance productivity.



3. Financial Management:

- Manage the cooperative's financial health and resources.
- Prepare and present financial reports to the board of directors.
- Ensure proper budgeting and financial planning.

4. Risk Management:

- Identify and assess risks to the cooperative's operations.
- Implement risk management strategies and protocols.

5. Regulatory Compliance:

- Stay informed about relevant laws and regulations affecting financial institutions.
- Ensure the cooperative's compliance with legal requirements.

6. Stakeholder Relations:

- Build and maintain positive relationships with members, stakeholders, and the community.
- Represent the cooperative in external meetings and events.

7. Human Resources:

- Supervise and lead staff, fostering a positive and productive work environment.
- Oversee recruitment, training, and performance evaluation of employees.

8. Technology and Innovation:

- Embrace and leverage technological advancements to enhance the cooperative's services.
- Explore innovative solutions to meet the evolving needs of members.



9. Community Engagement:

- Promote community engagement initiatives and outreach programs.
- Enhance the cooperative's presence and impact within the community.

e) Loan Officer

1. Loan Portfolio Management:

- Evaluate loan applications, ensuring compliance with lending policies and risk management practices.
- Manage the loan portfolio to achieve targeted growth and maintain credit quality.

2. Credit Analysis:

- Assess the creditworthiness of applicants by analyzing financial statements, credit reports, and other relevant information.
- Determine appropriate loan terms and conditions.

3. Customer Relations:

- Interact with members to understand their financial needs and provide guidance on loan products.
- Build and maintain strong relationships with borrowers.

4. Loan Origination and Processing:

- Facilitate the loan origination process, from application to approval and disbursement.
- Ensure accurate and timely processing of loan documentation.

5. Risk Mitigation:

- Implement risk mitigation strategies to minimize loan delinquencies and defaults.
- Monitor the loan portfolio for early signs of potential issues.



6. Compliance:

- Stay updated on lending regulations and ensure compliance with legal requirements.
- Work closely with the compliance team to address regulatory changes affecting lending activities.

7. Reporting:

- Provide regular reports on the status of the loan portfolio, including performance metrics and potential risks.
- Collaborate with the finance team to reconcile loan data.

8. Educational Outreach:

- Conduct financial education programs for members to promote responsible borrowing and financial literacy.

9. Collaboration with General Manager:

- Collaborate with the General Manager and other departments to align lending activities with the overall strategic goals of the cooperative.

Section 2. Liabilities of Director, Officers, And Committee Members

Directors, officer and committee members, who willfully and knowingly for or assent to patently unlawful acts, or who are guilty of gross negligence or bad faith in directing the affairs of the cooperative or acquire any personal or pecuniary interest in conflict with their duties as directors, officers or committee members shall be liable jointly and severally for all damages resulting therefrom to the cooperative, members and other persons.

When a director, officer or committee members attempts to acquire, or acquires in violation of his/her duties, any interest or equity adverse to the cooperative in respect to any matters which has been reposed in him/her in confidence, he/she shall, as a trustee for the cooperative, be liable for damages or loss of profits which otherwise would have accrued to the cooperative.



Article 8

Capital Structure

Section 1. Source of the funds

The cooperative may derive its funds from any or all of the following sources:

- a) Members share capital contribution;
- b) Loans and borrowings including deposits;
- c) Revolving capital build-up which consist of the deferred payment of patronage refund or interest on share capital,
- d) Subsidies, grants, legacies, aids, donation and such other assistance from any local or foreign institution, public or private,
- e) Retentions from the proceeds of services acquired/ goods procured by member, and
- f) Other sources of funds as may be authorized by law.

Section 2. Continues Capital Build-up

Every member shall have invested in any or all of the following:

- a) At least three-thousand (3,000) per amount;
- b) At least three percent (3%) of his/her annual interest on capital and patronage refund with 24% yearly income, and
- c) At least five percent (5%) of each good procedure / service acquired from the cooperative.

Section 3. Borrowing

The board of directors, upon approval of the general assembly. May borrow funds from any source, local or foreign, under such terms and conditions that best serve the interest of the cooperative.

Section 4. Retentions

The general assembly may authorize the board of directors to raise additional capital by deducting a certain percent on a per unit basis from the proceeds of services acquired and/or goods procured by members.

Section 5. Certificate of Time Deposit

A Certificate of Time Deposit (CD) for a Youth Growth Banking and Investment Cooperative is a financial instrument that represents a deposit made by a member or investor with the cooperative for a fixed period at a specified



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Republic of the Philippines

June 25, 2004

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Phone: (63) (35) 225-9400 Fax: 225-4751 Email: president.office@norsu.edu.ph www.norsu.edu.ph

interest rate. It is a type of time-bound savings product that typically offers higher interest rates compared to regular savings accounts.

Survey Approval Letter

RA 9299 Republic of the Philippines June 25, 2004
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Date: October 18, 2023

ENGR. ARCIE S. NOGRA
Campus Administrator
NORSU Mabinay Campus
Maam/sir

Good Day!

We, the fourth year BS Business Administration Student major in Human Resource Management (HRM) students of Negros Oriental State University Mabinay Campus are enrolled in BA 400 (Feasibility Study). In line with the requirement of the course, we are conducting a feasibility study on Youth Growth Banking and Investment at NORSU Mabinay Campus. We would like to ask your permission to get the overall student population and allow us to conduct a feasibility survey here in NORSU Mabinay Campus to be used on the mentioned feasibility study. Rest assured that whatever information gathered from the study will be treated with utmost confidentiality, professionalism and solely for educational purposes.

Thank you, GOD BLESS

Sincerely yours,
SEMACIO, JOEL
LINDAYAO, METCHELYN
GELLEGAN, ANGIE ROSE

CLARO, KRISTINE
CALLAO, EDLYN GRACE

Noted by:
MS. PAMELA CUECO
Feasibility Adviser
DR. CARLITO C. ACABAL
CBA Dean

Approved by:
MR. LESTER CABONIÉLAS
Proponent

ENGR. ARCIE S. NOGRA
Campus Administrator

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
Metchelyn C. Lindayao | Joel G. Semacio



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October 25, 2023

Dear Dr. Carlito D. Acabal,

We kindly request your permission to conduct a survey titled "Youth Growth, Banking, and Investment" among the students of BS Business Administration & BS Hospitality Management. This survey will be administered through Google Forms and aims to gather insights on financial literacy, banking practices, and investment interests among today's youth.

The data collected will be used solely for research purposes and will be kept confidential. We would greatly appreciate your support and coordination to ensure a smooth survey process that does not disrupt the students' academic commitments.

Please let us know if you require any additional information or have any questions. Your support in this research endeavor is invaluable in contributing to the financial well-being of our youth.

Thank you for your consideration.

Sincerely,

Semacio, Joel G.

Lindayao, Metchelyn C.

Gellegan, Angie Rose L.

Claro, Kristine K.

Callao, Edlyn Grace C.

Dr. Carlito D. Acabal

Dean, College of Business Administration

Mabinay Campus

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE**Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
Metchelyn C. Lindayao | Joel G. Semacio**



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October 25, 2023

Dear Dr. Gary I. Colina,

We kindly request your permission to conduct a survey titled "Youth Growth, Banking, and Investment" among the students of BS Elementary Education & BS Secondary Education. This survey will be administered through Google Form and aims to gather insights on financial literacy, banking practices, and investment interests among today's youth.

The data collected will be used solely for research purposes and will be kept confidential. We would greatly appreciate your support and coordination to ensure a smooth survey process that does not disrupt the students' academic commitments.

Please let us know if you require any additional information or have any questions. Your support in this research endeavor is invaluable in contributing to the financial well-being of our youth.

Thank you for your consideration.

Sincerely,

Semacio, Joel G.

Lindayao, Metchelyn C.

Gellegan, Angie Rose L.

Claro, Kristine K.

Callao, Edlyn Grace C.

Dr. Gary I. Colina

Dean, College of Education Mabinay Campus

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Metchelyn C. Lindayao | Joel G. Semacio



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October 25, 2023

Dear Mrs. Karen T. Perater,

We kindly request your permission to conduct a survey titled "Youth Growth, Banking, and Investment" among the students of BS Criminal Justice. This survey will be administered through Google Forms and aims to gather insights on financial literacy, banking practices, and investment interests among today's youth.

The data collected will be used solely for research purposes and will be kept confidential. We would greatly appreciate your support and coordination to ensure a smooth survey process that does not disrupt the students' academic commitments.

Please let us know if you require any additional information or have any questions. Your support in this research endeavor is invaluable in contributing to the financial well-being of our youth.

Thank you for your consideration.

Sincerely,

Semacio, Joel G.

Lindayao, Metchelyn C.

Gellegan, Angie Rose L.

Claro, Kristine K.

Callao, Edlyn Grace C.

Mrs. Karen T. Perater

Dean, CCJE Mabinay Campus

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Metchelyn C. Lindayao | Joel G. Semacio



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October 25, 2023

Dear Ms. Faith B. Patay,

We kindly request your permission to conduct a survey titled "Youth Growth, Banking, and Investment" among the students of BS Agriculture. This survey will be administered through Google Forms and aims to gather insights on financial literacy, banking practices, and investment interests among today's youth.

The data collected will be used solely for research purposes and will be kept confidential. We would greatly appreciate your support and coordination to ensure a smooth survey process that does not disrupt the students' academic commitments.

Please let us know if you require any additional information or have any questions. Your support in this research endeavor is invaluable in contributing to the financial well-being of our youth.

Thank you for your consideration.

Sincerely,

Semacio, Joel G.

Lindayao, Metchelyn C.

Gellegan, Angie Rose L.

Claro, Kristine K.

Callao, Edlyn Grace C.

FAITH B. PATAY

Dean, CAT Mabinay Campus

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVEEdlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
Metchelyn C. Lindayao | Joel G. Semacio



SURVEY QUESTIONNAIRE

Dear respondents,

Greetings in the name of the Lord!

This survey is part of our feasibility study that will serve as our requirements in BA 400. In view of this, our group is requesting for your cooperation by answering the questionnaire honestly. You can opt to cite a reason when there corresponds a blank. We ensure you that comments will not be attributed to specific individuals. Thank You!

Name: _____ Age: _____ Gender: _____

Civil Status: _____

Course: _____ Major: _____

INSTRUCTION: Please put a check (✓) in the box (☐) for the necessary information in each number. Thank You.

1. How much is your allowance in a week?

☐ 300 ☐ 500 ☐ 700 ☐ 1000 ☐

Other: _____

2. Do you think the establishment of youth growth banking and investment inside the campus will be helpful and advantageous to you?

☐ Yes ☐ No

3. You as a student which of the following services did you already experienced in other banks or cooperative?

☐ Savings Deposit ☐ Loan ☐ Seminar ☐

Others _____

4. Do you have personal banking savings account?

☐ Yes ☐ No

5. Do you consider opening your personal savings account here at NORSU Mabinay Campus?

☐ Yes ☐ No ☐ Maybe

6. Which would you prefer?

☐ Our youth growth banking and investment here in NORSU Mabinay Campus

☐ Outside bank or cooperative

7. If the youth growth banking and investment inside campus will be established, would you be willing to buy its services?

☐ Yes ☐ No ☐ Maybe

8. For BS Business Administration Students Only. * If you are a business student, would it be acceptable to you if the personal savings deposit will be required to all the business students?

☐ Yes ☐ No ☐ I am not BSBA student

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

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9. How much would you like to pay for the weekly personal savings deposits?

☐ 30.00 ☐ 50.00 ☐ 100.00 ☐ 150.00 ☐ 200.00 ☐

Others: _____

10. How you prefer want to pay for personal savings deposit?

☐ Daily ☐ Weekly ☐ Monthly

11. Do you think that the personal savings deposit will really ensure your future career?

☐ Yes ☐ No

12. Which do you prefer?

☐ Self-savings at NORSU Mabinay Campus ☐ Saving in a bank or cooperative

13. What would be the reasons or purpose if you would consider taking a loan?

☐ Tuition and Miscellaneous Fee ☐ Emergencies ☐

Business ☐ Others: _____

14. How much would you want to be the loan minimum? This could be 10% interest per month.

Minimum Loan	Weekly Interest (1%)	Maturity (1 month)
500.00	50.00	550.00
400.00	40.00	440.00
300.00	30.00	330.00
100.00	10.00	110.00

☐ 500.00 ☐ 400.00 ☐ 300.00 ☐ 100.00

COMMENTS & SUGGESTIONS:



Membership Form

YG BANKING AND INVESTMENT COOPERATIVE

Negros Oriental State University at Mabinay Campus

APPLICATION FOR MEMBERSHIP

Date of Membership: _____

Board of Directors,

I hereby apply for membership in the YG BANKING AND INVESTMENT COOPERATIVE agree to faithfully obey its rules and regulation as set down in its by-laws and amendments thereof and the decision of the general membership as well as those of the directors. I hereby pledge to subscribe ONE HUNDRED (100) SHARES with a total value of TWELVE THOUSAND PESOS (₱ 12,000.00). I pledge to pay my subscription of ₱ 12,000.00 in FOUR (4) years monthly installments of three hundred pesos (₱ 300.00). I agree that the minimum monthly contribution to the share capital is three hundred pesos (₱ 300.00) and I will continue to pay this amount until I have paid TWELVE THOUSAND PESOS (₱ 12,000). It is understood that I cannot withdraw my share capital during my membership. Payments made by me in excess of my share capital of ₱ 12,000 will be considered as my savings deposits.

Name and Signature of Applicant

Personal Data: (Please Print)

Name: _____ Gender: _____

Date of Birth: _____ Civil Status: _____

Course and Year: _____ Mobile Number: _____

Present Address: _____ Email Address: _____

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gelligan
Metchelyn C. Lindayao | Joel G. Semacio



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Permanent Address: _____

Number of Dependents: _____

Source of Income (if any): _____

Name and Signature of Applicant _____

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

Edlyn Grace C. Callao | Kristine K. Claro | Angie Rose C. Gellegan
Metchelyn C. Lindayao | Joel G. Semacio



Application Form for Loan

YG BANKING AND INVESTMENT
Negros Oriental State University of Mabinay Campus
APPLICATION FOR LOAN

Number: _____

I hereby apply for a loan for _____
PESOS for a period of _____ months, to be repaid in
_____ semi-monthly or monthly installments of
_____ PESOS (₱ _____). I
prefer the first payment to all due on _____. I desire this loan for
the following provident/productive purposes: (Explain fully)

Co-Makers or security offered: _____

I hereby certify that all statements made including those on the reverse
side hereon are true and complete and submitted for the purpose of obtaining
credit.

Date:

Name in Print and Signature:

Add:

This is to certify that the Maker and Co-makers of this application for a
loan have the following account balances with this credit cooperative.

At a meeting held on _____, we approved the above loan on the
amount and on the conditions requested by the applicant, except as to the
following (list any changes in amount terms):



RA 9299

Republic of the Philippines

June 25, 2004

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EVSAT (1968)

CVPC (1983)

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Phone: (63) (35) 225-9400 Fax: 225-4751 Email: president.office@norsu.edu.ph www.norsu.edu.ph



The Committee's action is recorded in the minutes of _____.

Loan Officer

CO-MAKER'S STATEMENT

Name of Co-maker _____

Address _____ Phone _____

Employer _____ Address _____

Position _____ Monthly Salary P _____

Wife's/husband's name _____ Dependents,

No. _____ Real Estate owned at reasonable market value P

Location _____

References _____

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Certificate of Time Deposits

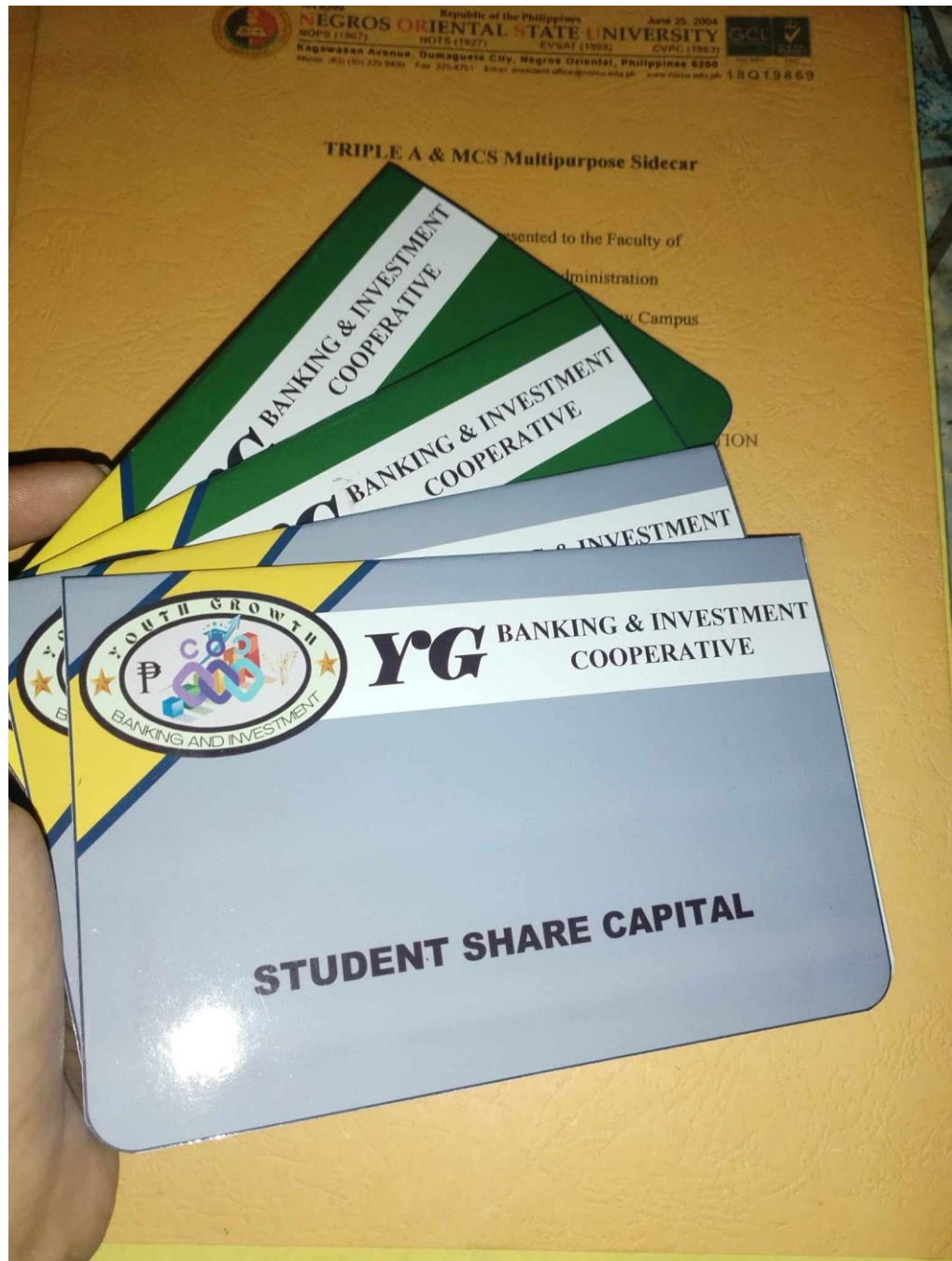
	Negros Oriental State University, Mabinay Campus Mobile No. 0993-897-7649	
No: _____		Issued On: _____ Due On: _____
Certificate of Time Deposit		
This certifies that Mr./Ms. _____ has deposit this Banking and Investment the sum of THREE HUNDRED PESOS ONLY (€ 300.00) for the period of _____ months bearing an interest at the rate of 36% of the total deposit. This certificate is a liability of YG Banking and Investment and is subject to the terms and conditions set at the back of the certificate.		
_____ Treasurer	_____ General Manager	_____ Depositor

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Passbook of the Cooperative



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Metchelyn C. Lindayao | Joel G. Semacio



Name: **EDLYN GRACE CABUAL CALLAO**
Mobile Number: **09480370001**
Email Address: **edlynngacecallao@gmail.com**
Address: **BULWANG, MABINAY, NEGROS ORIENTAL**

PERSONAL INFORMATION:

Sex: **FEMALE**
Marital Sex: **SINGLE**
Nationality: **FILIPINO**
Date of Birth: **NOVEMBER 4, 2000**
Place of Birth: **BULWANG, MABINAY, NEGROS ORIENTAL**
Religion: **ROMAN CATHOLIC**
Height: **5'2 ft.**
Weight: **41 kg.**
Father's Name: **EDGAR SILAW CALLAO SR.**
Mother's Name: **HELEN CABUAL CALLAO**

EDUCATIONAL BACKGROUND:

PRIMARY: **BULWANG ELEMETARY SCHOOL**
BULWANG, MABINAY, NEGROS ORIENTAL
SECONDARY: **BENEDICTO P. TIRAMBULO MEMORIAL**
HIGH SCHOOL
PANIABONAN, MABINAY, NEGROS ORIENTAL
TERTIARY: **NEGROS ORIENTAL STATE UNIVERSITY**
(NORSU)
Bachelor of Science in Business Administration
Major in Human Resource Management
MABINAY CAMPUS
NORTH POBLACION, MABINAY, NEGROS
ORIENTAL

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Name: **KRISTINE KADUSALE CLARO**

Mobile Number: **09207028067**

Email Address: **kristineclaro945@gmail.com**

Address: **TARA, MABINAY, NEGROS ORIENTAL**

PERSONAL INFORMATION:

Sex: **FEMALE**

Marital Sex: **SINGLE**

Nationality: **FILIPINO**

Date of Birth: **MAY 10, 2002**

Place of Birth: **BAGTIC, MANJUYOD, NEGROS ORIENTAL**

Religion: **ROMAN CATHOLIC**

Height: **5'4 ft.**

Weight: **52 kg.**

Father's Name: **RICO BALDOZA CLARO**

Mother's Name: **MARINA AGDOL KADUSALE**

EDUCATIONAL BACKGROUND:

PRIMARY: **LOCAY ELEMENTARY SCHOOL**

LOCAY, MANJUYOD, NEGROS ORIENTAL

SECONDARY: **LA CONCOLACION COLLEGE**

BAIS CITY, NEGROS ORIENTAL

TERTIARY: **NEGROS ORIENTAL STATE UNIVERSITY
(NORSU)**

Bachelor of Science in Business Administration

Major in Human Resource Management

MABINAY CAMPUS

NORTH POBLACION, MABINAY, NEGROS
ORIENTAL

YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

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Name: **ANGIE ROSE LINDAYAO GELLEGAN**

Mobile Number: **09305428787**

Email Address: **angierosegellegan@gmail.com**

Address: **MAYAPOSI, MABINAY, NEGROS ORIENTAL**

PERSONAL INFORMATION:

Sex: **FEMALE**

Marital Sex: **SINGLE**

Nationality: **FILIPINO**

Date of Birth: **March 15, 2002**

Place of Birth: **MAYAPOSI, MABINAY, NEGROS ORIENTAL**

Religion: **IFI (Aglipay)**

Height: **4'11ft.**

Weight: **43 kg.**

Father's Name: **GERMIE ABRASALDO GELLEGAN**

Mother's Name: **GENILINE ABORDO GELLEGAN**

EDUCATIONAL BACKGROUND:

PRIMARY: **CAMPO-ALING ELEMETARY SCHOOL**
MAYAPOSI, MABINAY, NEGROS ORIENTAL

SECONDARY: **MAYAPOSI COMMUNITY HIGH SCHOOL**
MAYAPOSI, MABINAY, NEGROS ORIENTAL

TERTIARY: **NEGROS ORIENTAL STATE UNIVERSITY**
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Phone: (63) (35) 225-9400 Fax: 225-4751 Email: president.office@norsu.edu.ph www.norsu.edu.ph

Name: **METCHELYN CADALIN LINDAYAO**Mobile Number: **09393686387**Email Address: **metchelynindayao@gmail.com**Address: **MAYAPOSI, MABINAY, NEGROS ORIENTAL**

PERSONAL INFORMATION:Sex: **FEMALE**Marital Sex: **SINGLE**Nationality: **FILIPINO**Date of Birth: **AUGUST 26, 2002**Place of Birth: **MAYAPOSI, MABINAY, NEGROS ORIENTAL**Religion: **ROMAN CATHOLIC**Height: **5'3 ft.**Weight: **45 kg.**Father's Name: **LOLITO ABORDO LINDAYAO JR.**Mother's Name: **MARICHEL CADALIN LINDAYAO**

EDUCATIONAL BACKGROUND:

PRIMARY: MAMPALASAN ELEMENTARY SCHOOL
MAMPALASAN, BAGTIC, MABINAY, NEGROS
ORIENTAL

SECONDARY: MAYAPOSI COMMUNITY HIGH SCHOOL
MAYAPOSI, MABINAY, NEGROS ORIENTAL

TERTIARY: NEGROS ORIENTAL STATE UNIVERSITY
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YOUTH GROWTH BANKING AND INVESTMENT COOPERATIVE

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Name: **JOEL GONZAGA SEMACIO**
Mobile Number: **09654720747**
Email Address: **semaciojoel08@gmail.com**
Address: **MAYAPOSI, MABINAY, NEGROS ORIENTAL**

PERSONAL INFORMATION:

Sex: **MALE**
Marital Sex: **SINGLE**
Nationality: **FILIPINO**
Date of Birth: **FEBRUARY 08, 2001**
Place of Birth: **MAYAPOSI, MABINAY, NEGROS ORIENTAL**
Religion: **BAPTIST**
Height: **164 cm.**
Weight: **65 kg.**
Father's Name: **JESSIE ONGCOY SEMACIO**
Mother's Name: **MERIAM CABUGNASON GONZAGA**

EDUCATIONAL BACKGROUND:

PRIMARY: **PEDRO GOBUYAN SR. MEM. ELEM. SCHOOL**
MAYAPOSI, MABINAY, NEGROS ORIENTAL
SECONDARY: **MAYAPOSI COMMUNITY HIGH SCHOOL**
MAYAPOSI, MABINAY, NEGROS ORIENTAL
TERTIARY: **NEGROS ORIENTAL STATE UNIVERSITY**
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NORTH POBLACION, MABINAY, NEGROS
ORIENTAL



This photo shows when we meet Professor Lister Cabonilas to our feasibility proponent entitled “Youth Growth Banking & Investment Cooperative here in NORSU Mabinay Campus”.



This photo shows when we have a title defense for our feasibility study with our instructor in feasibility study Ms. Pamela R. Cuenca.



This photo shows when we do canvas for the fixtures for our feasibility study at City Mall in Kabankalan City.



This photo shows when we canvas for our equipment and machineries at Kabankalan City and take a picture with the manager.

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This photo shows when we make the chapter 1 in our feasibility study and assigning of aspects to the members.



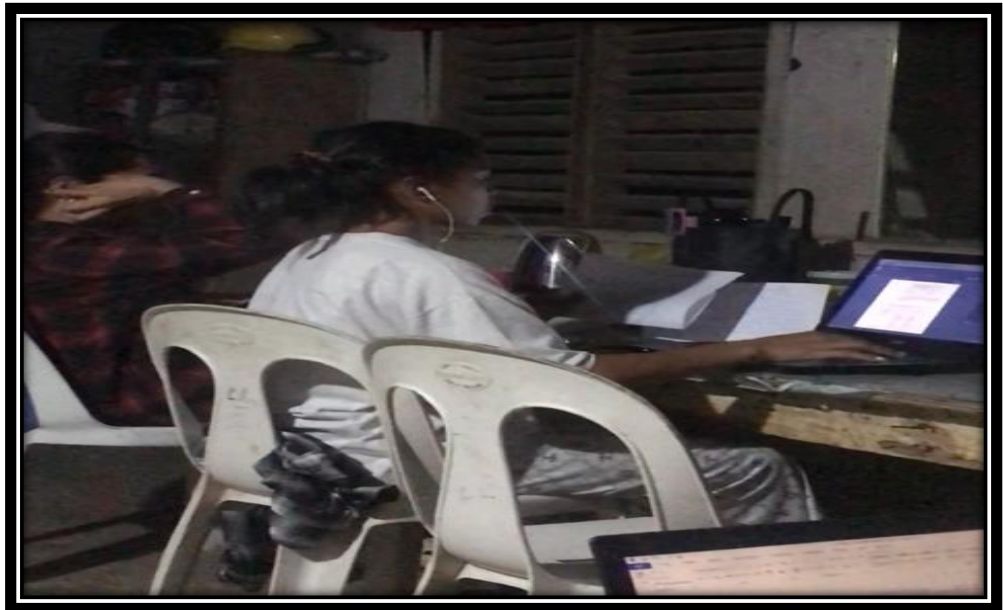
This photo shows when we conduct a survey questionnaire for our feasibility study to the students of different colleges at NORSU Mabinay Campus.

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The photo shows when we tally the results of our survey at the grandparents' house in one of our group members.



The photo shows when we finalized all the parts our feasibility study before to be critique by our instructor Ms. Pamela R. Cuenca.

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This photo shows when we let us Ms. Pamela R. Cueco to have pre-oral defense in our feasibility study at accreditation room.



This photo shows when we are waiting to be called our designated number for our final defense in our feasibility study. Members are studying and finalizing some parts of the PowerPoint presentation.

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This photo shows the actual final defense at accreditation room with our proponent and the panelist. Panelist are asking questions and recommendation on our feasibility study that need to change and improve.



This photo shows when we successfully defended our feasibility study intitled Youth Growth Banking & Investment Cooperative with the panelist and our proponent, also our instructor in feasibility study.

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This photo shows when we take a photo after we defend our feasibility study with handsome and generous friend John Arche Lim for letting us to borrow his laptop and assessing us all the time when we need to print our feasibility handout.



This photo shows taking a selfie with full of happiness when are going home after we already defend our feasibility study.

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