



**ABSTRACT**

Amidst many software being studied and proposed, the *Bayer Employees Credit Cooperative Loan And Investment Monitoring System* has its own combination of unique features. The system is intended to handle the computations for the loan interests and amortizations, deductions of payments made and computation of the patronage refund. For the shares, it will keep a record of subscribed shares of a member and payments. As a solution to the problems encountered using the existing system of the cooperative, the computation of the paid-up shares (total shares of a member), its paid-up capital (actual value of the shares) and the yearly interest refund were supplemented. The Savings Account (including deposits and withdrawals) and Time Deposit (including its interest and maturity) features were also added to the proposed system. The generation of reports like the statement of account and the loan account report were also included.

The proponents used Spiral Methodology. This supports parallel development efforts, allowing several phases to progress simultaneously. It can speed project development by allowing incremental delivery to users, and can encourage periodic review during the course of the project for fine-tuning, as necessary, during the latter phases of development.