



EXECUTIVE SUMMARY

According to Cooperative Development Agency (CDA), there are 22,555 cooperatives in the entire Philippines, and Region IV (e.g., CALABARZON) is ranked with the highest number of registered cooperatives - 11.65 percent or 2,629. Apparently, 1.4 percent comprise the 325 cooperatives in various cities and municipalities in the Province of Cavite. This scenario denotes that cooperative has been booming and viable for more prospective market demand and business opportunities.

The main subject of this strategic management plan is the “Investreneur Multi Purpose Cooperative (IMPC)”, a multi purpose cooperative in the Province of Cavite. IMPC is one of the oldest cooperatives in the Province of Cavite at 35 years of service since 1978. It started from an initial member’s share capital of PhP52,500.00 to substantial amount of PhP39,439,203.00 as of FY 2012. It has substantial total asset, member’s equity, and net surplus of PhP56,959,163.00, PhP53,489,351.00, and PhP1,022,326.00, respectively as of FY 2012. It offers diversified products and services, namely: deposits of share capitals and savings in various financial and bank institutions, provident loans, productive loans, insurances, and goods and services from three (3) substantial investments, namely: *JETTI* gasoline station, *EXPRESSPAY*, and *FINDS* convenience store. This denotes that IMPC has viable cooperative direction and business operations to make them recognized cooperative, financially stable, and capable to invest in lucrative enterprises in the near future.



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This paper determined the key success factors needed to compete in the financial services industry, particularly in the cooperative sector. Using the Competitive Profile Matrix (CPM), the performance of IMPC as an institution was compared to its two (2) major competitors. CPM results showed that IMPC is strong over its one competitor in terms of viable cooperative direction and business operations. However, IMPC has room for improvement in dedicated leadership and effective management and technological advancement and innovativeness. Aside from the CPM, external environment analysis was evaluated to establish the key economic, market, competition, socio cultural, technological, legal political, and environmental factors that affect the institution and its enterprises. The External Factor Evaluation (EFE) Matrix was used and results revealed a total score of 3.29 for IMPC, which is above the average of 2.5, meaning the firm is doing relatively well by taking advantage of the external opportunities and by minimizing or avoiding the threats.

On the other hand, the Internal Factor Evaluation (IFE) Matrix was used in determining the performance of IMPC in terms of taking advantage of its strengths and countering its weaknesses. The IFE matrix results revealed that IMPC has a weighted score of 2.59 which is above the average of 2.5, meaning the firm is internally strong.

To have diverse strategic options for IMPC, strategies formulated were based primarily on the results of the Threats Opportunities Weakness Strengths (TOWS) Matrix, Internal-External (IE) Matrix, Strategic Position and Action Evaluation Matrix (SPACE), and Grand Strategy Matrix (GSM). Based on the results from the foregoing matrices, IMPC should focus in product development.



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After careful analysis of the internal and external environment of IMPC, the researcher recommended that the product development with specific strategies such as IMPC needs to explore investment on personal, beauty, (e.g., dealership of perfume/cologne, beauty soap, etc.) and health care products (e.g., dealership of alternative supplements, tea, etc.), introduce extended/additional loans, explore investment on food business (e.g., food kiosk, restaurant, canteen, etc.), and explore investment on water station and laundry shop, in order to improve an asset yield to generate income from 1.78 percent to more than 4 percent and, at the same time, to achieve a rate of return on member's share from 1.31 percent to 4 percent inflation rate.

On the other hand, in order to increase the membership by 70 percent at the end of FY 2018, IMPC should need to entice employees of micro-small-medium enterprises (MSMEs) in Cavite and nearby towns of Batangas and Laguna, market associate membership within the community, and create effective marketing package for the community (e.g., Ppt, presentation, leaflets, brochures, etc.), etc. More so, in order to increase the sales of JETTI and suffice the sales of FINDS, IMPC should need to develop and implement an extensive and effective marketing program.

Action Plans and a monthly performance assessment review were defined. It was recommended to monitor the implementation of the strategies to ensure that the activities are on track to attain the institution's objectives.



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With the foregoing Strategic Plans, it is expected that INVESTRENEUR MULTI PURPOSE COOPERATIVE (IMPC) will significantly prosper its business and maintain a highly lucrative operations in the next five (5) years.

