



## Sustainability of Oro Integrated Cooperative: A Case Study

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### Abstract

Rural and urban areas in Cagayan de Oro City are largely disconnected. Oro Integrated Cooperative is one of the credit cooperatives in the city connected the areas and people through loans and other services. The aim of this study was investigate the sustainability of Oro Integrated Cooperative. Descriptive research design was used to determine its sustainability and survival. There were 25 respondents and most of them noted that the cooperative was sustainable and strong. Leadership, commitment, and dedication were among the values noted by most of the respondents as an important contribution to cooperative sustainability. There was a continuous increase in membership since 2009, growing to 17,822 members by 2012, despite beginning with only 24 members and PhP88 in capital. Management maintained a system of accounting and reporting and the growth in assets derived from the increase in Deposit Liabilities, Share Capital and General Reserved Fund. At the end of 2012, it grew by 38%, from PhP963 million in 2011 to PhP1.329 billion. Loan Releases in 2012 surpassed their target by 18%. For the first half of the year, it had a deficit in loan releases target but it was recovered in the third quarter. The bulk of loan releases were commercial, financing, salary, and agricultural. Recommendations were to maintain adequate accounting records of all transactions, members must protect their interest, and implement computerization.