| **Savings Product** | **Capital Build-Up** | **Savings** |
| --- | --- | --- |
| **TERMS** | | |
| **Savings Purpose** | * Guarantee * Additional savings/funds * Emergency funds | |
| **Target Market** | * Low-income farmers (tenants and land owners) * Farmer-members of lead ARBOs * Farmer-members of other ARBOs in the ARC * Other farmers within the ARC | |
| **Savings Amount** | *(set by the cooperative)* | PhP20 per month |
| **Earnings** |  |  |
| How and When to Earn | Operational Self-Sufficiency *(Operating Income / Operating Expense)* greater than 120% | Compounded annually |
| Rate of Return | 7% per annum | 5% per annum |
| **Opening Requirements** | | |
| Documentary Requirements | ID | |
| Minimum Opening Deposit | *(set by the cooperative)* | PhP50.00 |
| **Minimum Balance Requirement** | Equivalent to three (3) times the loan amortization of the borrower | |
| **Withdrawal Policy** | * Withdrawal of less than PhP500.00 can be done on field * Withdrawal of more than PhP500.00 should be done in the lead ARBO office | |
| **PROCEDURES** | | |
| **Promotion** | * Word-of-mouth, flyers * Promoted during General Assemblies (GAs) * Account officers reach out to communities and visit potential clients * Barangay presentations * Personal visits to potential clients * Orientation sessions | |
| **Account Opening** | * Passbook | |
| **Deposit** | * Collected by the Account Officer * Fill-out deposit slip | |
| **Withdrawal** | * Fill-out withdrawal slip * Minimal amount for account closing for accounts closed in less than one (1) year | |
| **Information System** | * All deposits and withdrawal will be remitted to the cashier/treasurer, with receipt and ledger * Cashier/treasurer records in daily transaction report * Cashier/treasurer remits cash to bank | |
| **Bookkeeping** | * Passbook * Savings account ledger | |
| **PRODUCT INFORMATION** | | |
| **Total Number of Savers** | *(Total # of Members with CBU)* |  |
| **Total Amount** |  |  |