



RETURN ON INVESTMENT

Every Move Counts.

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1. ABOUT THE COMPETITION

1.1. Background

The **Junior Finance Association (UP JFA)** is a student organization at the **University of the Philippines Diliman** dedicated to developing students' knowledge and skills in finance through academic, professional, and industry-oriented initiatives. Through its programs and partnerships, UP JFA provides students with opportunities to engage with financial concepts, industry professionals, and real-world applications.

Return on Investment (ROI) 2026 is UP JFA's **finance case competition** designed to challenge college students nationwide to apply financial analysis to real-world business decisions.

1.2. Competition Overview

The **Return on Investment (ROI) Competition** is a three-phase financial case competition designed to develop participants' financial decision-making through progressively challenging cases.

The competition will be conducted through a **three-stage selection process** consisting of:

Stage 1: Research Phase (Preliminaries)

Stage 2: Optimize Phase (Semifinals)

Stage 3: Invest Phase (Finals)

In the **Preliminaries**, participants will conduct initial market research and diagnose the industry and market landscape based on the information provided. Teams will submit a **one-page Market Diagnostics**, with the **Top 10 Teams** advancing to the Semifinals.

In the **Semifinals**, the company, business problem, and investment opportunity will be revealed. The Top 10 Teams will develop a **five-page investment analysis** supported by financial models, computations, and relevant assumptions. The submissions will be evaluated to determine the **Top 5 Finalists**.

In the **Finals**, the Top 5 Teams will present and defend their investment decisions before a panel of judges. A **case twist** will then be introduced, requiring teams to adapt their recommendations and present their revised conclusions within a limited preparation period. The **Champion** will be determined following the final presentations.

The competition will also feature a **Knowledge Enhancement Webinar Session (KEWS)** to provide relevant financial knowledge and case briefings. A **Networking Dinner** will be held alongside the Finals as a supplementary activity, providing finalists with opportunities to network with speakers, judges, and representatives from sponsor companies.

1.3. Objectives

The **Return on Investment (ROI) Competition** aims to:

- **Develop:** Practical financial decision-making through progressively challenging case phases;
- **Apply:** Bridge financial theory and real-world application through cases, workshops, and industry-led learning;
- **Expand:** Provide students nationwide access to competitive finance opportunities; and
- **Connect:** Create meaningful interaction between students, finance professionals, and institutions.

1.4. Official Topics*

ROI 2026 will cover topics related to financial analysis, investment evaluation, and strategic decision-making in the context of real-world business challenges. The competition will cover the following areas:

1. **Industry and Market Analysis** – industry structure, market trends, competitive landscape, consumer demand, and relevant macroeconomic factors.
2. **Financial Statement Analysis** – assessment of financial performance, profitability, liquidity, solvency, and operational efficiency.
3. **Investment Appraisal** – evaluation of investment alternatives using appropriate financial models and capital budgeting techniques, including NPV, IRR, and payback period.
4. **Financial Modeling and Forecasting** – development of financial projections, scenario analysis, sensitivity analysis, and assessment of key assumptions.
5. **Risk Analysis and Management** – identification and evaluation of financial, operational, market, and external risks.
6. **Strategic Financial Decision Making** – allocation of limited resources and selection of investment strategies.

**The topics listed above serve as general areas of study and analysis. Specific concepts, data, and requirements will depend on the information and instructions provided in each phase of the competition.*

2. TERMS AND CONDITIONS

2.1. Eligibility

The competition is open to **bona fide undergraduate students** currently enrolled in recognized **Higher Education Institutions (HEIs) in the Philippines**.

Participants must:

- be enrolled throughout the duration of the competition; and
- be eligible to participate in all stages of the competition;

2.2. Team Competition

- Each team shall consist of **three (3) to five (5) students**.
- Team members must be enrolled in a Higher Education Institution (HEI); therefore, **cross-institution teams are allowed**.
- Each team shall designate **one (1) Team Leader** as its official point of contact.
- Each participant may join **only one (1) team**.

*Teams shall maintain their registered composition throughout the competition. Changes to **team membership**, including the addition, removal, or replacement of members, shall only be permitted **before the registration deadline** and **subject to approval by the Organizing Committee**.*

*Any change in the **designated Team Leader** must likewise be communicated to and approved by the Organizing Committee.*

2.3. Registration

Interested teams shall complete the official registration process and submit all required information and documents through the registration link provided by the Organizing Committee.

The registration form shall require the following information:

- **Team Information:** Team name and participating Higher Education Institution (HEI);
- **Team Leader Information:** Full name, email address, mobile number, and other required contact details;
- **Team Member Information:** Full names, degree programs, year levels, email addresses, and other required participant details;

Registration Link: <https://tinyurl.com/ROI2026SignUps>

Registration Deadline: **October 22, 2026**

2.4. Competition Timeline

Phase	Event	Date	Mode
Pre-Event	Registration Period	October 5-22, 2026	Online Form
Phase 1	Opening and Briefer of Phase 1 + Case Release + Keynote Speaker	October 24, 2026	Online Synchronous
	Submission of Concept Note	October 31, 2026	Email
	Announcement of Top 10	November 6, 2026	Email and Post
Phase 2	Knowledge Enhancement Webinar (KEW) for Top 10 + Instructions for Phase 2 Release	November 7, 2026	Online Synchronous
	Submission of Phase 2	November 14, 2026	Email
	Announcement of Top 5	November 20, 2026	Email and Post
Phase 3	Final Submissions, Dates, Case Presentation Tips	November 21, 2026	Online Synchronous
	Submission of Presentation Slides	November 26, 2026	Email
	Finale: Presentation and Networking Event	November 28, 2026	In-Person

The schedule of activities outlined herein is subject to change, when necessary, at the discretion of the Organizing Committee. Any revisions shall be formally announced through a **Competition Advisory** and disseminated through the Organizing Committee's official communication channels.

2.5. Mechanics

The **Return on Investment (ROI) Competition** shall follow a phased competition structure spanning approximately two months. Participants will progressively advance through the **Preliminaries, Semifinals, and Finals**, with each phase requiring a more comprehensive application of financial and business analysis.

Stage 1 - Research Phase (Preliminaries)

The competition shall begin with an opening briefing, release of the Phase 1 case materials, and a keynote session. Participants shall be introduced to the industry and general business context without disclosure of the specific company or investment opportunity.

Teams shall conduct initial market research to understand the industry, identify relevant trends, and diagnose key opportunities and threats. Each team shall submit a **one-page Concept Note** containing:

Teams shall submit a **one-page Market Diagnostics** containing:

- Case Overview
- Industry/Market Analysis
- Problem Diagnosis

All preliminary submissions shall be evaluated using the prescribed judging criteria. The **Top Ten (10) teams** shall advance to Stage 2.

Stage 2 - Optimize Phase (Semifinals)

The **Top Ten (10) teams** shall proceed to the Semifinals, where the company's specific business problem and investment opportunity shall be revealed.

A **Knowledge Enhancement Webinar (KEW)** shall be conducted for the Top Ten (10) teams to provide relevant financial concepts, case guidance, and instructions for the Phase 2 case release.

Teams shall determine whether and how the company should pursue the identified opportunity, which may involve a new business venture, expansion, merger or acquisition, or other capital-intensive opportunity.

The case materials may include:

- Company Background
- Company Financial Statements
- Investment Opportunity Details
- Other Relevant Financial Data

Teams shall submit a **five-page Case Study and/or Investment Plan** containing:

- Executive Summary
- Problem Statement
- Strategic/Investment Alternatives

- Recommendation and Implementation
- Expected Outcome

An appendix may be included for supporting computations, financial models, assumptions, and other relevant analyses.

The Top Ten (10) teams shall be evaluated using the prescribed judging criteria, with the **Top Five (5) teams** advancing to the Finals.

Stage 3 - Invest Phase (Finals)

The **Top Five (5) teams** shall participate in the Final Round through an in-person presentation and defense before a panel of judges.

Part A - Final Presentation and Question-and-Answer

- Each team shall be given **ten (10) minutes** to present its investment decision.
- This shall be followed by a **five (5)-minute Question-and-Answer session** with the judging panel.

Part B - Case Twist

- A new scenario or information shall be revealed to all finalist teams.
- Teams shall be given **thirty (30) minutes** to analyze the new information and adapt their conclusions.
- Teams shall submit a revised presentation consisting of a maximum of **two (2) slides**.
- Each team shall be given **five (5) minutes** to present its revised conclusion.

The Final Round shall be evaluated using the prescribed judging criteria. The team with the **highest overall score** shall be declared the **ROI Champion**.

Following the competition proper, an **Awarding Ceremony and Networking Dinner** shall be held as supplementary activities. The Top Five (5) teams shall have the opportunity to network with speakers, judges, and representatives from sponsor companies for professional and industry exposure.

2.6. Submission Requirements

All submissions shall comply with the following requirements:

Requirement	Specification
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Language	English
File Format	PDF
Template	Prescribed template issued by the Organizing Committee
Citation Style	APA 7th Edition

The prescribed format for the **Concept Note** will be revealed once the competition starts. The template for the **Case Study Paper** shall be released to the **Top Ten (10) teams** upon their advancement to the Semifinals.

2.7. Competition Policies

2.7.1. Use of Artificial Intelligence

Participants may utilize artificial intelligence (AI) tools as supplementary aids for research, brainstorming, organization of information, language refinement, and similar support functions.

The use of AI, however, shall not substitute for the participants' own **analysis, judgment, and decision-making**. All financial computations, interpretation of case information, assumptions, strategic recommendations, and investment decisions must be developed and understood by the participating team.

Participants shall be responsible for verifying the accuracy of any information generated or assisted by AI and for properly citing sources used in their submissions. The Organizing Committee may conduct appropriate checks to assess the originality and authenticity of submitted work.

Participants may also be required to explain or defend the content of their submissions, including their research, assumptions, financial analyses, and recommendations. Inability to demonstrate sufficient understanding of submitted work may be considered in determining compliance with this policy.

2.7.2. Academic Integrity

All participants are expected to uphold academic and professional standards in preparing and presenting their work.

Submissions must accurately represent the team's research, analysis, calculations, sources, and conclusions. The fabrication, manipulation, or misrepresentation of data, financial information, references, or other case materials shall not be permitted.

All information obtained from external sources must be appropriately acknowledged using the required **APA 7th Edition** citation style. Participants shall likewise refrain from presenting previously submitted, published, or externally prepared work as original work for the competition.

2.7.3. Code of Conduct

Participants shall maintain professional and respectful conduct throughout all stages and official activities of the ROI Competition. This includes:

- observing the rules, procedures, instructions, and deadlines established by the Organizing Committee;
- demonstrating respect toward fellow participants, judges, speakers, organizers, partners, and guests;
- maintaining appropriate conduct during briefings, webinars, case activities, presentations, and the Networking Dinner; and
- refraining from any behavior that may disrupt the competition or compromise its fairness and integrity.

2.7.4. Grounds for Disqualification

The Organizing Committee may impose appropriate sanctions on any participant or team found to have violated the competition policies or requirements.

Violations may include, but are not limited to:

- plagiarism or unauthorized use of another party's work;
- fabrication, falsification, or deliberate manipulation of data or financial information
- misrepresentation of information, sources, or qualifications;
- improper use of AI or other forms of unauthorized assistance;
- unauthorized collaboration or communication during restricted competition activities;
- failure to comply with submission requirements, official instructions, or prescribed deadlines; and
- conduct that compromises the fairness, credibility, or integrity of the competition.

Depending on the nature and severity of the violation, the Organizing Committee may impose a **warning, submission rejection, score deduction, removal from a competition stage, or disqualification from the ROI Competition.**

3. JUDGING AND AWARDS

3.1. Judging Process

The **Return on Investment (ROI) Team** and the **JFA Education & Research Department** will be reviewing the Executive Summaries submitted for the **Preliminary Round**.

The ROI Team will invite speakers for the KEWS composed of individuals []. The speakers will also serve as the judges for the Semi-Final Round and Final Round. Should the judges be unable to meet the deadline for judging, the Education & Research Department will serve as the judges for the round.

The judges shall evaluate submissions using the official judging criteria.

3.2. Awards and Recognition

The following awards and cash prizes shall be conferred:

- Champion: Php 12,000
- 1st Runner Up: Php 8,000
- 2nd Runner Up: Php 6,000

4. GENERAL PROVISIONS

4.1. Acceptance of the Guidelines

Participation in the Return on Investment Competition constitutes full acceptance of these Competition Guidelines.

4.2. Authority of the Organizing Committee

Should circumstances warrant, the Return on Investment Team may issue clarifications, additional guidelines, or amendments to these Competition Guidelines to ensure the orderly conduct of the competition. Any such updates shall be promptly communicated to all registered participants through the official communication channels of the ROI Team.

4.3. Decisions of the Judging Panel

The decisions of the judging panel from the ROI Team, JFA Education & Research Department, and invited speakers shall be final and binding. Any appeals or requests for reconsideration shall not be entertained.

4.4. Intellectual Property

Participants shall retain ownership of their original submissions.

By participating, participants grant the ROI Team and UP Junior Finance Association a non-exclusive, royalty-free license to reproduce, publish, display, and use submitted materials for educational, advocacy, documentation, and promotional purposes with appropriate attribution.

4.5. Privacy Notice

The personal information collected by the Return on Investment Team shall be processed in accordance with Republic Act No. 10173, also known as the Data Privacy Act of 2012, and other applicable laws and regulations.

4.6. Force Majeure

Should any unforeseen circumstances that may affect the conduct of the competition arise, the ROI Team may modify, postpone, or suspend, any part of the competition. Any such changes shall be communicated to all registered participants through the official communication channels of the ROI Team.

5. CONTACT INFORMATION

For any questions or concerns regarding the Return on Investment competition, participants may contact:

- **Gmail:** roi.2026.upjfa@gmail.com
- **FB:** [UP JFA ROI 2026](#)