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ADDENDUM/AMENDMENTS TO MOI NOS. 99[] & 100[] S. 1990, PRESCRIBING IMPLEMENTING GUIDELINES FOR IMPACT PROJECT DEVELOPMENT UNDER THE INTEGRATED RPO AND LOAN REPAYMENT TERMS OF ELDP

OWWA MEMORANDUM OF INSTRUCTION NO. 137 S. 1991, September 09, 1992

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In the interest of the service and to provide clear-cut policy guidelines to enhance the implementation of Impact Project Development of the Integrated Return Program for Overseas Contract Workers (IRPO) and for more responsive policies regarding ELDP repayment terms, the following guidelines are hereby prescribed:

IMPACT PROJECTS

I
Implementing Units

The program shall be implemented by the Reintegration Programs Department (RPD) through the Expanded Livelihood Development Division (ELDD) which shall be responsible in recommending program policies to the undersigned and the regional units and Operations Division (OD-RPD) for actual program implementation. The Social Reintegration Programs Division (SRPD) shall accredit Client Organization (CO) and shall assess their viability in undertaking group endeavors. The Finance Management Division (FMD) shall provide financing to the qualified CO.

II
Client Coverage/Qualifications

Impact projects shall be open to all organized groups. Total membership must at least be eighty percent (80%) overseas contract workers (OCW) or their dependents and shall occupy all key positions in the organization. The organized group shall be referred to as the Client Organization (CO). To be qualified, the CO shall have no existing obligations.

III
Program Components

A. Social Preparation - This component is envisioned to cluster enterprising OCWs for socio-economic endeavor, to serve as vehicle for OCWs' participation in community oriented undertakings. Social preparation shall entail the conduct and/or implementation of trainings/projects aimed at recruiting members and consolidating the group towards a single vision/goal.

A Community Development Officer (CDO) shall immerse in the community to closely assist in the organizational development until such time that the group is cohesive and ready to undertake livelihood projects.

B. Technical Assistance - This component shall assist the client in the documentation of their socio-economic project proposals. Subsequent project evaluation also falls under this component. Aside from the documentation

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and evaluation, appropriate trainings may also be availed of in this component. All this technical assistance is embodied in MOI No. 99.

C. Financing - Financial requirement for the program shall be sourced from the Expanded Livelihood Development Program Fund. All funds approved and subsequent releases for Impact Project Development shall be maintained under this account and shall be disbursed in accordance to its provision.

D. Industrial/Technical Information - This component aims to address further the need of our enterprising OCWs particularly in the area of technological information. Activities included in this component are as follows:

- Preparation of investment profiles of livelihood projects in both urban and rural areas; and

- Establishment and/or preparation of appropriate technology for urban and rural enterprises.

E. Market Development - This component shall assist OCWs in the identification of market tie-up. Linkages with the different government agencies and non-government (NG) agencies shall be undertaken to come up with a master list of suppliers and corresponding products to facilitate networking. It shall also establish a venue which shall showcase products of OCW entrepreneurs for product promotion.

IV
Process

A. Social Preparation - Three types of organizations shall be serviced under the program namely:

- Walk-in clients composed of loose groups of OCWs seeking assistance;

- Existing OCW groups registered with the Cooperatives Development Authority (CDA) or Securities Exchange Commission (SEC);

- OCW groups organized thru the Social Reintegration Programs (SRP).

For client types # 1 & 3, the entry point for organizing shall be socio-cultural factors and not economic considerations. Although the CO may opt to immediately venture into socio-economic endeavor this should not be used to encourage membership to organization. The CDO assigned shall ascertain compliance of the provision. In cases, wherein a group of OCW requested for assistance using socio-economic activities as entry point; the CO shall first implement organizational activities as pre-requisite to qualify for Impact Project Financing.

A participatory action research shall be conducted to identify the pressing needs of the OCWs which will then be validated through group discussions. The output of this activity are the following: organizational profile, community profile, and the organizational development plan. Incorporated therein are the various activities that the group may wish to venture to answer their felt needs.

The first stage of organizational development is core group formation. The CO who signified intention to be organized shall form a core group with assistance from the CDO as facilitator. The core group shall hold series of meeting with its prospective members to formalize their organization. A set of officer shall be elected and sworn into office and shall seek legal personality with the SEC or CDA.

For client type #2, assistance shall depend on specific needs of the group in terms of social preparation.

The social preparation shall be incomplete without appropriate trainings. The CDO together with the organized group shall assess the needs of the organization which can be met through the conduct of training programs. Training programs geared towards developing and strengthening the organization shall include but not limited to Leadership Training, Basic Course on Cooperatives, Group Building Seminars and Program/Project Planning and

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Development.

B. Application for Accreditation - Interested CO shall apply for accreditation to qualify for assistance under the IRPO. If the group met the criteria for accreditation as stipulated in MOI No. 113, Series of 1991, a certification of accreditation shall be issued by the SRPD.

C. Group Strengthening - As specified in MOI No. 113, Series of 1991, the organization must have conducted organizational activities. This shall serve as benchmark in determining the viability of the group for bigger undertaking. To be included in the assessment are the following factors:

- Frequency of the monthly meetings/attendance;
- Extent of knowledge on the By-laws and Constitution; and
- Involvement/interaction of the general membership.

The cohesiveness of the group may be reinforced through trainings based on the result of the Training Needs Analysis (TNA). A request for training shall be coordinated by the responsible committee with the CDO.

D. Project Documentation and Evaluation - The CDO and the Project Officer (PO) shall assist the CO in the project identification/selection and project feasibility preparation. Initial evaluation to determine project feasibility and social desirability shall be undertaken at the regional level while the final evaluation shall for the project shall be conducted by the ELDD. The capability of the CO to undertake the group project shall be assessed by the SRPD prior to the project's final evaluation. The Project Review Committee (PRC) shall make the final decision based on the recommendation made by the ELDD.

E. Loan Application - This involves the CO's formal act of signifying its intention to avail under the Impact Project Financing. It also includes the completion of the project documents.

F. Loan Approval - The Project Review Committee (PRC) shall be composed of the Program Manager (PM), Deputy Administrator (DA), Administrator (ADM) who shall deliberate on the approval/disapproval of the proposal. Level of approval of the proposal shall be based on the amount requested.

Loan Requested	Approving Authority
P300,000 - below	PM
300,001 - 500,000	PM and DA
500,001 - 1,000,000	

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PM, DA, and ADM

more than 1M

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G. Legal Documentation - Legal documentation shall be initiated by the concerned regional units immediately after loan approval. Procedure to be followed shall be based on the decentralized IRPO.

H. Loan Release - A Notice of Loan Approval shall be provided to the C. Orgs. through the OWWA units copy furnish the FMD who shall prepare the corresponding voucher upon request of the ELDD. The DV shall be processed in accordance with the procedure set forth in MOI No. 99, series of 1990.

I. Project Implementation/Monitoring - The project shall be implemented by the CO with supervision from the PO. The PO and CDO shall see to it that the project fund were utilized as requested.

V
General Policies

A. Project Qualification/Criteria - Impact Project shall be confined to group loans with the following qualifications, to wit: (1) that the group has the potential to launch small ventures out of the original project industry and/or (2) that the project has a potential to have significant impact on the community especially with regard to employment generation and fostering of self-reliance among the project participants.

Criteria for Impact Project Financing

- Impact Project shall reach the greater number of beneficiaries aside from radiating significant positive influence in community development.

- Impact Project shall have the potential to establish either forward or backward linkages. Backward linkages are ventures that shall service the needs of the original projects while forward linkages resulting from the operations of the original projects.

B. Incentive Package -

1. Rebate - Should the organization pay their amortization on time, 50% of the total interest paid shall be reimbursed to the organization as an incentive to the group for them to pay their amortization promptly. One delay of amortization payment automatically disqualifies the group from this incentive, except in cases of force majeure and fortuitous events. The rebate shall be given upon full settlement of the account.

2. Interest - All loans granted under this program shall bear an interest rate of 12 per cent per annum.

3. Collateral/Security Requirements - The appraised value of the total amount of securities offered (personal and project assets) must be more than or equal to the proposed loanable amount.

4. Debt to Equity Ratio = 90:10

5. Repayment - Repayment period shall be based on the project type but not to exceed five (5) years.

The Industrial/Technical Information and Market Development Components of the Program may also be availed by individual availees under IRPO.

Impact projects in the pipeline upon issuance of the MOI shall be exempted from strict compliance of item IV - PROCESS.

For strict compliance.

Adopted: 9 Sept. 1991

(SGD.) ATANACIO V. MARONILLA
Administrator

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[*] See I NAR 4 pp. 468-77.

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