QUEDANCOR LIVELIHOOD AND INVESTMENT PROGRAMS FOR GOVERNMENT EMPLOYEES AFFECTED BY E.O. NO. 366

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1. Rationale

In cognizance of the challenges facing the government such as globalization, increasing demographic pressures and scarcity of resources, it is imperative for the national government to focus its efforts to improve its performance. To do this, there is ostensible need to institute reforms that would transform the bureaucracy into an efficient and result-oriented structure. This gave birth to the rationalization of functions and agencies of the executive branch under E.O. 366.

It is therefore necessary that affected personnel be ensured of better alternative for continuous income to maintain a decent living after government service. Thus, Quedancor provides entrepreneurial and investment opportunities through its various Livelihood and Investment Programs. These entail various livelihood programs of the Corporation, tailor-fitted to meet the skills and capabilities of the affected employees.

2. Objectives

2.1 Provide livelihood and investment opportunities for government employees who will be affected by the government's rationalization program; and

2.2 Establish rules, policies and procedures governing these programs.

3. Legal Basis

Executive Order (EO) No. 366 directing a strategic review of the operations and organizations of the executive branch and providing options and incentives for government employees who may be affected by the rationalization of functions and agencies of the executive branch.

4. Scope

This program shall cover start-up livelihood programs of Quedancor such as but not limited to the following:

4.1 Small and Retail Enterprises (SRE);
4.2 Swine Program;
4.3 Food and Agricultural Retail Enterprises (FARE)
4.4 INCOME Augmentation and Livelihood for Self-Reliant Farmers/Fisherfolk (IAL-SRF);
4.5 IAL for Urban and Rural Poor (IAL-URP);
4.6 Program for Banana;
4.7 Oil Palm Project; and
4.8 Special Program for Food Retailers and Wholesalers

In addition, eligible borrowers may avail under other QUEDANCOR programs not mentioned above subject to the existing policies and procedures.

5. Statement of Policies

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Loans to be booked under this program shall be in accordance with the appropriate program circular except for the following:

5.1 Eligibility Requirements

1.1.1 Must be a bona fide government employee affected by the rationalization program; and

1.1.2 Must have sufficient experience/knowledge of the proposed project or willing to undergo training/skills enhancement from the appropriate government agency (e.g. Training Education & Skills Authority (TESDA), Technical and Livelihood Research Center (TLRC), Agricultural Training Institute (ATI), etc.)

5.2 Loanable Amount

The loanable amount shall depend on the project cost or as provided for under the Quedancor program.

5.3 Loan Requirements

5.3.1 Application for Loan;

5.3.2 Two 2x2 recent photos;

5.3.3 Endorsement Letter from the Civil Service Commission (CSC), Department of Budget and Management (DBM) or concerned government agency; and

5.3.4 Project Feasibility Study/Project Proposal that incorporates the features of technology of an agri-fishery or any project eligible under this program, for loans above P150,000.00, if applicable.

5.4 Security Requirements

The loan shall be secured by any or combination of the following:

5.4.1 Two (2) qualified Co-Makers for loans up to P20,000;

5.4.2 Assignment of government bonds/securities, commercial/Quedancor shares of stocks or bank deposits/placements;

5.4.3 Assignment of receivables supported by a marketing contract, if applicable;

5.4.4 Chattel Mortgage (motor vehicle or machinery and equipment directly related to the project);

5.4.5 Real Estate Mortgage; or

5.4.6 Other acceptable securities.

In addition, the borrower shall issue post-dated checks (PDCs) corresponding to the loan amortization.

This circular shall take effect immediately.

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