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EDUCATIONAL LOAN PROJECT FOR DISPLACED MARINE RADIO OFFICERS (MROS)

OWWA MEMORANDUM OF INSTRUCTION NO. 003, June 01, 1999

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In the interest of the service and in view of the immediate need to respond to the specific problem of the displaced marine radio operators, the following general policies, guidelines and procedures are hereby prescribed to pilot test the Educational Loan Project for Displaced Marine Radio Officers (MROs):

I.
Nature and Purpose
The Educational Loan for Displaced Marine Radio Officers (MROs) is an interest-free monetary assistance extended to displace Radio Operators who wish to take up a course leading to Bachelor of Science in Marine Transportation (BSMT). The end goal of the assistance is to re-tool and upgrade the skills of the MROs in order to continue their career and employment as seafarers.

This project will be treated separately from the existing Educational Loan Program for Filipino Seamen.

II.
General Policies
A. Coverage

This program shall cover only those displaced Marine Radio Operators (MROs) who have at least one (1) OWWA contribution.

B. Amount/Charges/Penalties

A special educational loan window with a maximum amount of P21,000 per beneficiary will be opened to assist the MROs in competing a degree in Bachelor of Science in Maritime Transportation (BSMT).

An administrative handling charge of 4% of the loanable amount shall be added to the principal amount of loan. There shall be a penalty charge of 1% monthly for delayed payment.

C. Terms of Payment

The loan shall be payable, with a grace period of four (4) months, in ten (10) equal monthly installments starting on the fifth month after completion of the course. Failure to pay three (3) consecutive monthly installments shall render the entire obligation due and demandable.

D. Other Conditions

In case the loan grantee decides to stop, for whatever reason, the loan repayment shall commence after two (2) months from the time he stopped attending school. No deferment shall be allowed.

The grantee is required to submit his official grades one (1) week after his graduation.

III.

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Documentary Requirements
a. Seaman's service record book/Proof of OWWA contribution;

b. Proof that the applicant was an MRO (seaman's book or contract);

c. School Registration form with Assessment;

d. Co-maker's payment guarantee, income tax return and withholding tax certificate duly processed by the BIR or Certificate of Employment and office ID. The Certificate of Employment must include the position of the co-maker, salary and length of service. Co-maker's income per annum must be P60,000.00 or more; and

e. Accomplished application form.

IV.
Application Procedure
1. The Manpower Development Benefits Department (MDBD) evaluates the applicant's credentials.

2. If qualified, the Training Assistance Division (TAD) issues application forms and other documents relevant to the loan.

3. Receiving Officer of TAD evaluates all documents.

4. The Officer-in-Charge of TAD recommends approval of loan.

5. The Officer-in-Charge of the Manpower Development Benefits Department (MDBD) shall then approve/disapprove application of loan.

V.
Loan Releases
The loan check shall be in the name of the school where the grantee is enrolled, fifty percent (50%) of which shall be released on the start of classes and the other 50% one (1) month before the end of the nine (9)-month course subject to submission of a certificate containing that he satisfactorily completed the requirements of the course issued by the school.

VI.
Loan Payments
Loan payments shall be made directly to OWWA. The Accounting Division of the Financial Management Department will issue order of payments to MROs. On the other hand, the Collection Division of the Cash Department will then issue official receipts to them upon payment.

VII.
Program Management
The MDBD-PPO shall manage the implementation of the pilot testing of the project while undertaking continuous study on the needs of displaced MROs. After the development of the program package for the displaced MROs, the said educational loan project will be treated as a regular loan assistance until terminated.

VIII.
Effectivity.
This Memorandum of Instruction shall take effect immediately.

Adopted: 01 June 1999

(SGD.) ELEUTERIO N. GARDINER

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