

AMENDMENTS TO MOI 099 — ON CAPITAL BUILD-UP SCHEME FOR NON-COLAT AND LOAN CEILING FOR MICRO ENTERPRISE FINANCING AND ADDENDA TO GROUP LOANS AND REPAYMENT TERM ON EXPANDED LIVELI...

OWWA MEMORANDUM OF INSTRUCTIONS NO. 0100, October 09, 1990

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In view of the consensus reached in the initial Regional Consultation Workshop on the implementation of ELDP, the following amendments and addenda are hereby prescribed:

Amendments —

1. Under the Capital Build-up Scheme, the beneficiary shall be required to open a joint savings account between this office and himself instead of a non- withdrawable savings account. The Project Officer shall be the counter-signaturee on all withdrawals.
2. Instead of a loan ceiling of P500,000 — as stipulated in our MOI 099 specifically on the Micro-Enterprise Financing, the loanable amount shall be P5,000 and above.
3. Legal documentation items 10-13 shall not form part of project document requirements to be submitted upon application but these shall be prepared/submitted immediately after loan approval.
4. Collateral requirement under Home Appliance item #2 is Deed of Sale or Donation.

Addenda —

1. The repayment term for the program shall be as follows:

1.1 Non-collateral Loan Window

Loans intended for working capital shall have a repayment term of six (6) months; except for agri-business projects.

Loans intended for the purchase of fixed assets shall have a repayment term of a maximum of one (1) year.

1.2 Micro-enterprise Financing

Loan intended for working capital shall have a repayment term of one (1) year; except for agri-business projects.

Loan intended for the purchase of fixed assets shall have a repayment term of a maximum of two (2) years.

1.3 Small Enterprise Financing

Loans intended for working capital shall have a repayment of a maximum of one (1) year; except for agri-business projects.

Loans intended for the purchase of fixed assets shall have a repayment term of a maximum of five (5) years.

2. Loan requirement for Group loan whose membership range from 2-5 overseas contract workers are as follows:

1. Partnership Agreement;
2. A certificate of Good Standing in the community issued by the Barangay Chairman;
3. A written and official recommendation from OWWA Regional Office that the group is cohesive enough for a collective undertaking;
4. Special Power of Attorney authorizing the group head to mortgage personal and real estate properties of group members.

For strict implementation.

Adopted: 09 Oct. 1990

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Administrator

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