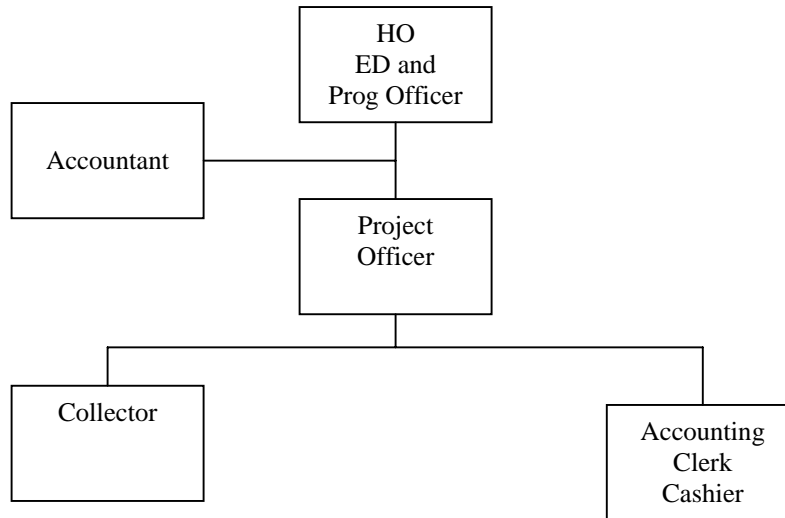


IV. MANAGEMENT

Organizational Chart



Management Functions

1. Executive Director and Program Officer
 - a. Provides direction to finance staff
 - b. Prepares and submits quarter progress report to Executive Committee
2. Project Officer
 - a. Overall in-charge of project implementation at the field level
 - b. Provides orientation seminar to prospective clients
 - c. Screens and approves loan application
 - d. Approves cash vouchers and other supporting documents for the releases of loans
 - e. Supervises the work of the project staff.
 - f. Prepares recommendations to Head Office for delinquent accounts
 - g. Prepares and submits monthly progress report
 - h. Conducts regular monitoring of clients
3. Accountant
 - a. Prepares monthly financial reports for review and approval of the Project Officer
 - b. Prepares vouchers and ensures that all necessary documents are complete prior to release of loans
4. Community Health Outreach Worker /Collector
 - a. Releases application forms to target clients and assists applicants in filling out of the application form
 - b. Screens applicants and prepares/submits recommendation to Project Officer for approval/disapproval
 - c. Prepares and submits schedule of loan releases
 - d. Prepares and submits the schedule of loan amortization of clients
 - e. Collects amortization from client and remit the same to Accounting Clerk Cashier for issuance of official receipts
5. Accounting Clerk Cashier
 - a. Receives cash collections and issues official receipts

- b. Maintains cash position report

V. SERVICE DELIVERY FLOW

- 1. Orientation
 - a. Applicant's Profile – Client applicant fills out the profile form
 - b. Seminar – the applicant attends a whole day seminar on values re-orientation, credit discipline, savings mobilization
 - c. Skills Training – Basis Business Management and Entrepreneurial Skill Enhancement
 - d. Application Forms – the Client applicant fills out the application form for review and screening of the authorized staff.
- 2. Screening
 - a. Screening of application shall be done one week after the applicant signs the application form. The one week gap will give the applicant to think about the project's policies, terms and conditions to be able to make a decision about the loan application.
 - b. The application shall be reviewed by authorized staff for recommendation to the Project Officer or the Credit Committee for approval / disapproval.

VI. CREDIT POLICIES

A. Selection Criteria

A. 1 Priority Sites

Areas covering the Integrated Population and Coastal Resource Management (IPOPCORM) as targeted project sites.

A. 2 Sectors and Individuals

- a. Women/Housewives in coastal communities
- b. Fisher folks
- c. Marginal farmers
- d. Indigenous people in coastal areas

A. 3 Nature of Alternative Livelihood to be Assisted

- a. Environment friendly livelihood activities
- b. Culturally friendly
- c. Cost/resource effective aimed on food security and good health
- d. Availability of inexpensive and locally available raw materials for production or processing
- e. Existence of potential market for the produced product
- f. Does not require complicated and high maintenance equipment and technology
- g. Easy to replicate or expand
- h. Financially viable
- i. May complement other products or projects within the area or adjacent areas

B. Membership Criteria

- a. At least eighteen (18) yeas of age
- b. Must be living in the project areas for at least 1 year
- c. Active project volunteer like peer Educators who have at least six initial contacts with clients

- d. Active project volunteer who have been actively participating in project meetings and trainings
- e. Community members who active in coastal resource management activities (i.e. participatory coastal resource assessment, mangrove planting, marine sanctuary management and among others)
- f. Community members who have not been involved in any destructive fishing practices
- g. Must have undergone training on entrepreneurial and livelihood development / enhancement
- h. Must be recognized in the community as someone who is honest, responsible and with good character
- i. Must be willing to attend organizational / community meetings and other related activities

VII. Loan Terms and Condition

Other Loan Conditions

- a. Interest – 2% per month or 24% annually; other charges (optional for NGO)
 - Service fee - 4%
 - Pre Capital Savings - 10%
 - Regular Savings - Php 20.00 per weekly collection
- b. Penalties
 - Fine - 1% on overdue amount of principal
 - Collection, arbitration and other delinquency related cost – chargeable to borrower.
- b. Overdue accounts

Basic Criteria	Refinancing	Restructuring	Re-Loan	Extension
1. Loan balance	Case to case basis	40%	20%	N.A.
2. Project	As is	As is	May change	As is
3. Loan amount	Can be increased	As is	Can be increased	As is
4. Repayment period	Maximum of 12 months based on gestation period of project	Maximum of 6 months based on gestation period of project	Based on gestation period of project	Maximum of 6 months extension
5. Loan Retention	5% of additional loan	None	5% of new loan	None
6. Service fee	2% of additional loan	2% of restructured loan	2%	None

VIII. BUDGET REQUIREMENT

IX. CASH FLOW MANAGEMENT

Cash flow projection shows the schedule of fund release, collection, income and repayment of Seed Capital to PO/NGO/Association.

X. MONITORING AND EVALUATION

The Program Manger shall be responsible in the conduct of regular monitoring. She will review the EED activity and submit report to the organizations Project Management Team.

The indicators are as follows, among others;

- No. of small environmentally friendly enterprise development (EED) models tested.
- No. of fisher folk and other coastal resource users who received training in EED or other alternative livelihood
- No. of fisher folk and other coastal resource users who received micro-credit for EED or other alternative livelihood
- Proportion of loans for EED alternative livelihood repaid borrowers
- No. of cell groups formed (if applicable)
- Amount of capital build-up collected
- Financial Performance Indicators
 - Repayment and collection rates
 - Delinquency rate
 - Aging of accounts
- Project Impact to beneficiaries
 - Socio-economic benefits
 - Sustainability
- Quarterly submission of LOAN RECEIVABLE STATUS REPORT