

**MEMORANDUM CIRCULAR NO. 08**  
**SERIES OF 2021**

**SUBJECT: ENHANCED GUIDELINES ON PROJECT TO SUPPLEMENT  
PERSONNEL ECONOMIC RESOURCES (PROSPER)**

**I. Background Information**

It is estimated that close to twenty percent (20%) of DSWD employees have a total family income falling below, within or barely above the poverty threshold. Majority of these low-income employees are willing and able to pursue family micro-enterprise which yield sustainable additional income. Moreover, these low-income employees may have free time outside of regular work hours to either personally engage in productive work or directly supervise home-based micro-enterprises.

As the main agency of the government concerned with poverty alleviation, DSWD realizes the need to take concrete measures geared towards alleviating poverty among its employees. Thus, the Project to Supplement Personnel Economic Resource (PROSPER) is established as part of the Department's Employee Welfare Program

The program was formed in 1997 through the P1,000,000.00 funds provided by the Advocates for the Services and Resources in the Community (ASRC). The Field Offices of the Department were given their allocation of P50,000.00 each, while the Central Office (CO) had a share of P250,000.00.

**II. Project Description**

The project is designed to provide low interest loans to all DSWD personnel, regardless of employment status, including MOA workers with salary grade 22 and below for a productive endeavor. It aims to provide opportunities for additional income of the employees through the promotion of entrepreneurship through the provision of trainings and technical assistance in the management of business enterprise.

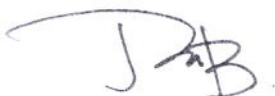
**III. Project Objectives**

**A. General**

To provide DSWD employees access to affordable credit facilities to finance their own micro-enterprise that will supplement their income.

**B. Specific**

1. To augment the income of employees through the generation of sustained supplemental or alternative sources of income through self-managed micro-enterprises.



2. To enhance productivity and entrepreneurial knowledge and skills of participants through the provision of appropriate technical assistance.
3. To put in place mechanisms that shall ensure sustainability of employees micro-enterprises

#### **IV. Project Management**

The PROSPER Project Implementation shall be the responsibility of the committee to be created in Central Office with a term of two (2) years in partnership with the Mutual Benefits Association (MBA) in Central Office or the counterpart Association/Credit Cooperative in the Field Offices.

Initial composition of the Committee in CO and FO are as follows:

##### **A. Composition of the Committee**

1. **Project Management Committee (PMC) – Central Office**
  - a. Director, FMS - Chairperson
  - b. Director, HRMDS - Vice-Chairperson
  - c. Technical Staff from the Sustainable Livelihood Program (SLP) - member
  - d. Technical Staff from Personnel Administration Division – member
  - e. Technical Staff from Cash Division – member
  - f. Technical Staff from Legal Service – member
  - g. Duly recognized SWEAP representative - member
2. **Project Implementation Committee (PIC) – Field Offices**
  - a. Assistant Regional Director for Operations (ARDO) – Chairperson
  - b. Assistant Regional Director for Administration (ARDA) – Vice-Chairperson
  - c. HRMO III – member
  - d. PDO III – member
  - e. Duly recognized SWEAP representative - member
  - f. Duly recognized Cooperative representative - member

A Special Order shall be issued to this effect and shall be revised accordingly after the expiration of the period, except for the Vice-Chair represented by the HRDMS Director at the CO or the ARDA at the FOs, for purposes of continuity and institutional memory.

##### **B. General Functions of the Committee**

The PMC shall have the following functions:

1. Act as the policy making body of the project;
2. Serve as PIC in the Central Office;
3. Review, evaluate, recommend, and approve loan applications and project proposals;
4. Be the Co-signatory of PROSPER Fund Account;
5. Monitor project implementation and recommend strategies/mechanisms for sustained and strengthened project



- implementation;
6. Conduct one-day business management skills training; and
  7. Prepare quarterly Project Status Reports for submission to the Office of the Secretary.

## V. Fund Management

The MBA in the Central Office or its counterpart Association/Credit Cooperative in the Field Offices shall be the Fund Manager of PROSPER Fund and shall have the following responsibilities:

1. Open an interest-bearing checking account under the account name of PROSPER
2. Be the principal signatory of PROSPER Fund account
3. Record financial transactions and maintain Books of Accounts
4. Prepare Financial Statements
5. Prepare Individual ledger card of borrowers
6. Prepare Monthly Bank Reconciliation Statement
7. Act as custodian of PROSPER pertinent documents and financial records

## VI. Implementing Procedure

### A. Qualifications of Loan Applicants

1. DSWD employees regardless of employment status including MOA/COS workers with SG 22 and below, who been engaged by DSWD for at least one (1) at the time of loan application; provided that, in case, his/her remaining contract period is only 3 months and below, the application must be supported by a certification from the head of the Office, Bureau, Service, or Unit where the she/he is connected with stating that the loan applicant has been showing, at least, satisfactory performance and that her/his contract is expected to be renewed in the ensuing year.
2. Net estimated take home pay should not be less than P5,000.00 after deducting the PROSPER loan; and
3. The loan will be used exclusively for productive purposes or entrepreneurial project.

### B. Loan Application (Process Flow – Annex A)

1. Employee files the Loan Application Form (LAF) (**Annex B**) to the Technical Staff from Personnel Administration Division (TS-PAD) of PMC or HRMO III of PIC.
2. The TS-PAD or HRMO III shall ensure that the P5,000.00 net take home pay of the borrower is met (estimated take home pay after deducting the PROSPER loan). The TS-PAD/HRMO III shall prepare and submit list a of potential borrowers every 20<sup>th</sup> of the month who will undergo an entrepreneurial skills training to the Technical Staff from SLP of PMC or PDO of PIC.

3. The TS-PAD/HRMO III shall prepare and submit a list of potential borrowers who will undergo an entrepreneurial skills training to the Technical Staff from SLP of PMC or PDO III or SLP RPMO's designated PROSPER Focal of PIC. The TS-PAD/HRMO III shall place control number to the LAF (example: LAF No. YY-MM-one series number for the year) and sign in Box A.
4. The TS-SLP/PDO III shall conduct Micro-Business Management Training with focus on:
  - 4.1 Entrepreneurial characteristic assessment to determine the focus of technical assistance to be given to the borrowers
  - 4.2 Basic micro enterprise training which will include project management, basic bookkeeping and financial statement preparation, Feasibility Study and Business Plan (**Annex C and Annex D**).
  - 4.3 Preparation of Individual Project proposal (**Annex E**)
5. The TS-SLP/PDO III shall evaluate the Project Proposal including site visit of the proposed business. The TS-SLP/PDO III shall sign in Box B of the LAF after evaluation and completion of the training and forward/recommend approval of the loan to the PMC/PIC Chairperson, together with the accomplished Loan Amortization Agreement (LAA) (**Annex F**) every 25<sup>th</sup> of the month.
6. The PMC/PIC Chairperson or the Vice-Chairperson shall review the PP and sign in Box C of the LAF and the LAA upon approval of the loan applications and forward these to the MBA or counterpart Association/Credit Cooperative.
7. The MBA Bookkeeper shall prepare the Disbursement Voucher (DV) and Check in the name of the respective borrowers
8. The MBA/counterpart Association/Credit Cooperative Chairperson shall sign in the DV, the check and forward to PMC/PIC Chairperson or Vice-Chair as alternate as co-signatory of the check.
9. The PMC/PIC Chairperson after co-signing the check shall forward the same to MBA Bookkeeper/counterpart association/cooperative for release to the borrower every 30<sup>th</sup> of the month. The borrower shall sign in Box D of the LAF and DV as acknowledgement receipt of the loan proceeds, and secure copies of the approved LAF and LAA.
10. The MBA Bookkeeper/counterpart association/cooperative shall copy furnish the TS-PAD/HRMO III of the approved LAF, DV, check and LAA as basis for the salary deduction in the monthly payroll in case the borrower failed to pay two (2) consecutive monthly amortization
11. The MBA Bookkeeper/counterpart association/cooperative shall now record the transaction in the Books of Accounts and prepare/maintain the individual subsidiary ledger card of the borrower.



12. Upon receipt of the loan repayments, the MBA Bookkeeper/ counterpart association/credit cooperative shall deposit the corresponding amount to the PROSPER Fund account, copy furnish the TS-PAD/HRMO III of the validated deposit slip with list of remittances as basis for posting the payment to individual ledger card of borrower and updating of balances.
13. In case of limited funds, loan applications shall be prioritized based on salary grade. Loan applicants with lower salary grades shall be given first priority provided that they have passed the eligibility requirements.
14. Application for Re-Loan will only be allowed upon full payment of the previous loan, and subject to availability of funds. Provided further that there are no approved loan applications lined-up for the period

### **C. Terms and Conditions of the Loan**

1. The loan term shall be based on the profitability of the project as shown in the project proposal or a period of Twelve (12) to eighteen (18) months depending on the committee assessment/recommendation.
2. For a starter loan, maximum of one (1) year and six (6) months, excluding grace period depending on the business cycle.
3. For expansion loan, one (1) year payment period excluding grace period.
4. The borrower is given maximum of Four (4) months grace depending on business cycle before the monthly amortization starts.
5. The loan shall be tagged as regular credit and may be paid directly by the borrower to the MBA Bookkeeper at the CO and to the Cooperative at the Regional Offices.
6. If payment has not been made for two (2) consecutive months, a demand letter shall be given to the borrower/debtor a day after the end of the 2<sup>nd</sup> month and if the borrower does not make any payment and did not coordinate with PMC or PIC to update the status of his/her account within 3 days upon receipt of the demand letter, the borrower will be tagged as in default and his/her required monthly loan amortization will be automatically deducted to his/her salary until the loan is completely paid. The two (2) months unpaid loan amortization will be amortized until the remaining amortization period through salary deduction.
7. A guarantor, who shall be a co-maker and is a permanent or contractual employee of the DSWD, shall be required for all COS/MOA workers who would like to avail of this loan. The guarantor shall be jointly and severally liable with the principal borrower in case of the latter's default. The co-maker shall be of higher/or with equal salary grade with that of the principal borrower and is allowed only once to act as co-maker. The co-maker's benefits and other perks shall also be included as guaranty in case the borrower absconds.

8. The co-maker will be compelled to pay the amortization in case of default after due process and exhausting all possible means to collect from the principal borrower.
9. The minimum loanable amount ranges from P10,000.00 to P25,000.00, while, the maximum loanable amount will range from P25,001.00 to P50,000.00.

Type of Loan	Loanable Amount	Additional Attachment
A – Beginner	P10,000.00 – P25,000.00	Feasibility Study, Business Plan, Loan Amortization Agreement
B – Expansion	P25,001.00 – P50,000.00	Proof of existing business, e.g. business permits, official receipts, sales invoices, photos, etc. (one (1) year operation) Feasibility Study, Business Plan, Loan Amortization Agreement

10. The amount of the loan shall be based on the type of enterprise that the employee is proposing such as, but not limited to what is indicated in **Annex G**
11. The interest on the loan shall be computed at 1% per month. An additional 1% processing fee due to MBA shall be deducted from the principal loan amount, while, the first monthly amortization of the loan shall commence after the grace period approved by the committee. No prepaid interest on loans shall be deducted from the approved loan amount, thus, the borrower shall receive the face value of the loan approved by the committee, less processing fee.
12. Earnings from loans shall accrue to the PROSPER Fund account, while, earnings from bank interest shall be used for operational expenses of the Committee.
13. If the borrower used the loan for purposes other than what is indicated in the approved project proposal, said borrower will be suspended for three (3) years on PROSPER loan application commencing after full payment of the loan. Moreover, at the discretion of the PMC/PIC and from the time of the discovery of the misapplication of the loan proceeds and as provided in the loan agreement, the loan balance may be subjected to collection via salary deduction for the remainder of the loan repayment period but not to exceed one (1) year, except when the resulting net pay would be lower than what the law provides where the repayment period will have to be adjusted to afford compliance.
14. In case of death of principal borrower, condonation or remission of loan balance shall be applied. However, at the discretion of the PMC/PIC, the Fund can submit a claim on the borrower's salaries, benefits and receivables still due from the DSWD at the time of such death, and/or a

claim on the assets of the business that was supported by the PROSPER Fund loan.

15. In case of the death of the co-maker or separation from the DSWD for whatever reason, the principal borrower has to submit a qualified replacement for the remainder of the repayment period. Otherwise, the PMC/PIC, as indicated in the loan agreement, may resort to actions that would protect the interest of the Fund, including - but not limited to – declaring the whole loan balance as due and prescribing a shorter repayment period and/or collecting the remaining balance via salary deduction at its discretion.

#### **D. Prosper Project Improvement and Enhancement**

Depending on the assessment and recommendation of the PDO, the TESDA, DTI, DA and other government agencies, private institutions may be tapped to provide trainings to further improve and enhance the products and services of PROSPER applicants.

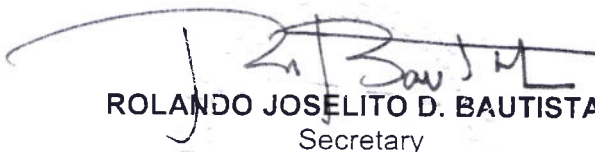
#### **VII. Project Monitoring and Evaluation**

The PMC in the Central Office and the PIC in Field Offices with the assistance of MBA and its counterpart and volunteers in Field Offices, shall be responsible for the monitoring and evaluation of the PROSPER implementation. **Annex H** provides for the tabulation of regular monitoring and evaluation reports.

The SLP with assistance from the Personnel or any of the Committee members shall conduct monitoring activities of the individual projects on quarterly basis or as the need arises. The TS-SLP shall also conduct a Loan Utilization Check (LUC) within two (2) weeks after the loan is released to the borrower. The LUC will determine if the amount is utilized for productive purpose or entrepreneurial project.


#### **VIII. Effectivity**

This Circular shall take effect immediately and revokes previous orders and issuances inconsistent with it.

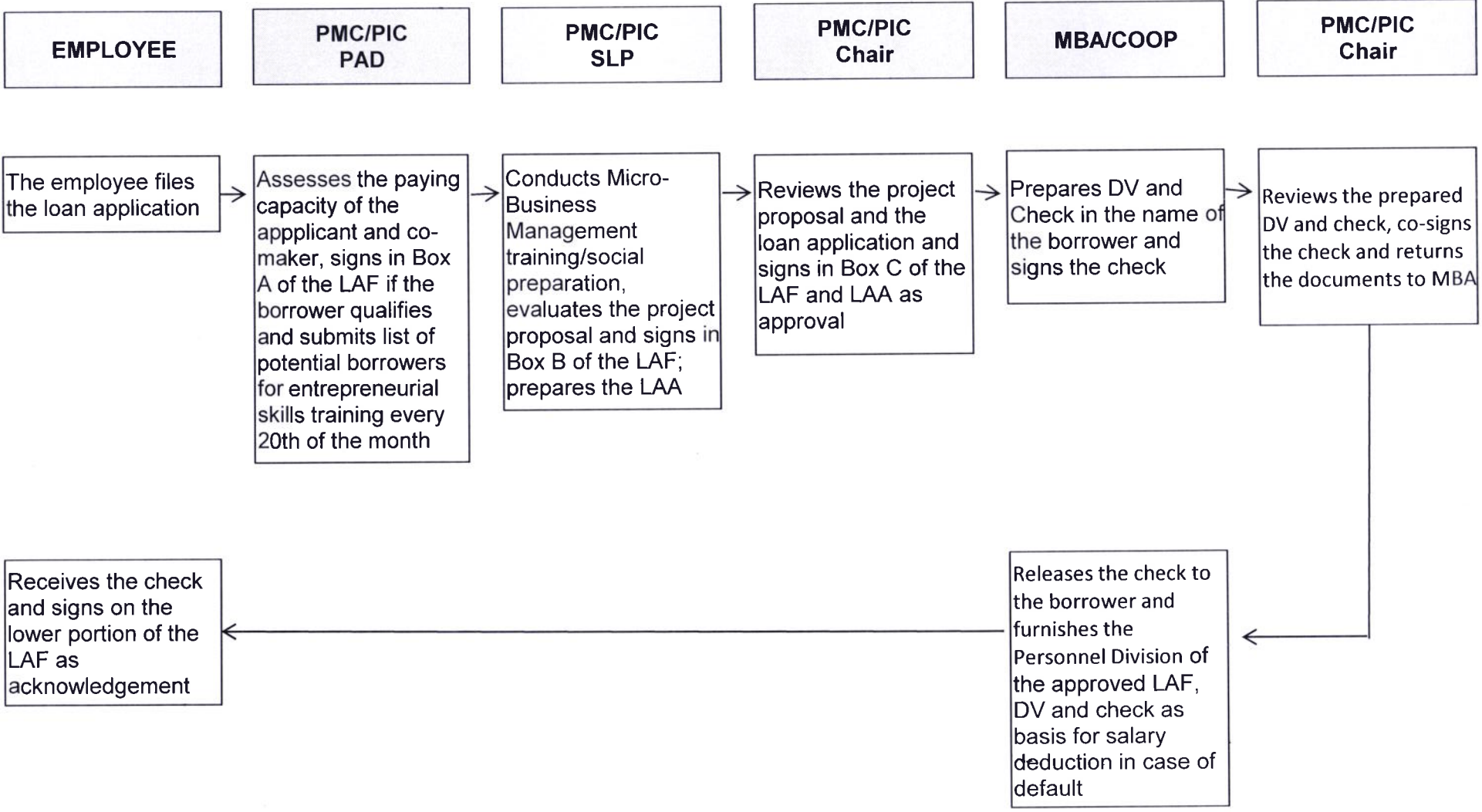
  
**ROLANDO JOSELITO D. BAUTISTA**  
Secretary

Date: 2021 AUG 12

**CERTIFIED TRUE COPY**

 11/2 'AUG 2021  
**MYRNA H. REYES**  
OIC-Division Chief  
Records and Archives Mgt. Division

LOAN APPLICATION PROCESS FLOW





# PROSPER LOAN APPLICATION FORM

Control No. \_\_\_\_\_

**PERSONAL DATA**

Name \_\_\_\_\_  
 Office \_\_\_\_\_  
 Employment Status \_\_\_\_\_  
 Salary Grade/Amount \_\_\_\_\_

**LOANABLE AMOUNT**

(please check one)

P10000                       P16000                       other amount  
 P12000                       P18000                      P \_\_\_\_\_  
 P14000                       P20000

**APPLICATION AGREEMENT and AUTHORIZATION TO DEDUCT FROM PAYROLL**

In consideration of the loan granted under this application, I promise to pay the amount to the Mutual Benefits Association (MBA) in accordance with the terms and conditions specified in **PROSPER guidelines** which I have read and understood clearly and to which I bind myself to pay the required monthly amortization hereon and thereby authorizes the DSWD through the Personnel Division to effect deduction from the payroll in case of default covering 2 consecutive months. It is understood that there is no need to execute separate "authority to deduct" in order to effect deduction from the payroll the payment for this loan.

\_\_\_\_\_  
 Signature of Borrower                      Date

As Co-Maker, I fully understand that I am under the same obligation as the principal borrower, and in case of default in payment for whatever reason, I promise to pay the liability of the principal borrower of this loan and thereby authorizes the DSWD through the Personnel Division to effect deduction from the payroll in the immediately preceding month. It is understood that there is no need to execute separate "authority to deduct" in order to effect deduction from the payroll the payment for the purpose.

\_\_\_\_\_  
 Name and Signature of Co-Maker                      Date

**TO BE FILLED UP BY THE PMC/PIC**

This is to certify that:

**Box A                      PAD**

The borrower and the co-maker have a monthly take home pay each of not less than P5,000 after deducting the monthly amortization

Recommending Approval:  
 \_\_\_\_\_

**Box B                      SLP**

The Project Proposal is feasible and that the borrower has completed the Micro-Enterprise Management Training/social preparation.

Recommending Approval:  
 \_\_\_\_\_

Name and Signature                      Date

**Box C                      FMS**

The application for loan has been reviewed and has conformed with the PROSPER loan requirements.

Approved:  
 \_\_\_\_\_

Name and Signature                      Date

Loan proceeds received by: \_\_\_\_\_  
 Signature over printed name                      Date

**NOTE:** This form shall be prepared in triplicate copies to be distributed as follows:  
 Copy 1 - PROSPER Management Committee  
 Copy 2 - Mutual Benefits Association  
 Copy 3 - Borrower

**Pag-aaral ukol sa Posibilidad na Negosyo  
(Pangalan ng Proyekto)**

**Panagalan ng Kumpanya  
Pahatirang Sulat  
Petsa**

## **Talaan ng Nilalaman**

Pahina

### **1. Pangkalahatang Impormasyon**

- 1.1 Hangarin
- 1.2 Saklaw ng Pag-aaral
- 1.3 Pangkalahatang - Ideya
- 1.4 Palagay at Hadlang
- 1.5 Paglapat
- 1.6 Pamantayan sa Pagsusuri
- 1.7 Sanggunian
- 1.8 Punto ng Pakikipa-ugnayan

### **2. Pagsasaalang-alang**

- 2.1 Layunin
- 2.2 Oras at Mapagkukunang Gastos
- 2.3 Mga lugar na maaring posible

### **3. Mga rekomendasyon**

- 3.1 Rekomendasyon
- 3.2 Pag-apruba

## **1. Pangkalahatang Impormasyon**

### **1.1 Hangarin**

Ilarawan ang layunin ng pag aaral at magbigay ng detalyadong pamamaraan kung paano ito isinaalang-alang ng binuong samahan. Siguraduhing magbigay ng anumang nauugnay na impormasyon o background sa sekyong ito. Mahalaga na ang paglalarawan na ito ay makakakuha ng pinakamahalagang aspeto ng iminungkahing proyekto pati narin kung paano ito makikinabang sa panloob at panlabas na mga stakeholder.

### **1.2 Saklaw ng Pag aaral**

Ilarawan ang saklaw ng posibilidad na pag aaral na may kaugnay sa proyekto.

### **1.3 Pangkalahatang-ideya**

Magbigay ng isang maikling pangkalahatang-ideya, isama ang mga sumusunod:

- Responsabling Samahan
- Pangalan ng Proyekto
- Mga Alituntunin ng Proyekto
- Kategoriya ng Proyekto
- Katayuan sa Pagpapatakbo
  - Pagpapatakbo
  - Sa Ilalim ng Pag-unlad
  - Sumasailalim sa isang pangunahing pagbabago
- Proyekto na naa-ayon sa kapaligiran o mga espesyal na kondisyon

### **1.4 Palagay at Hadlang**

Kilalanin ang mga palagay o kuro-kuro at hadlang, maaring kabilang ang ilang halimbawa ng:

- Pagkakaroon ng impormasyon at mapagkukunan
- Pagpapatakbo ng maayos patungkol sa iminungkahing proyekto

- Panahon ng paghahambing ng mga kahaliling sistema
- Limitasyon sa Pananalapi
- Mga Hadlang sa kapaligiran

### **1.5 Paglapat**

Ilarawan ang pamamaraan o estratehiya na ginagamit (hal. Survey weighing, bench marking and simulation) upang masuri ang ipinanukalang proyekto

### **1.6 Pamantayan sa Pagsusuri**

Tukuyin ang mga pamantayan na naaangkop sa proseso ng pag-unlad na gagamitin upang matukoy ang pinaka malapit na pagpipilian. Ang mga nasabing pamantayan ay karaniwang kasama ang mga sumusunod: gastos, prioridad, paglalaan ng mahabang oras, gumamit ng tamang pamamaraan o anumang stratehiya.

### **1.7 Sanggunian**

Magbigay ng isang isang listahan kaugnay sa mga ginamit sa paghahanda ng dokumentong ginawa.

### **1.8 Punto ng Pakikipag ugnayan**

Gamit ang tsart sa ibaba, magbigay ng isang listahan ng mga kaugnay sa organisasyon na maaring kailanganin ng gumagamit ng dokumento para sa mga layunin ng pag sasa-ayos ng mga impormasyon at pagkakaroon ng pagkakakilalan sa bawat kasapi nito.

Pangalan	Posisyon	Kagawaran	Impormasyon contact

## **2. Pagsasaalang-alang**

### **2.1 Layunin**

Pag-aralan at idokumento ang layunin ng pagganap ng iminungkahing proyekto. Ang ibang halimbawa ay maaaring mabawasan ang pinagkukunan at gastos sa kagamitan, dagdagan ang pagiging produktibo, automasyon at pagsunod sa mga regulasyon.

### **2.2 Oras at Mapagkukunan ng Gastos**

Magkaloob ng makatotohanang pagtatantya para sa parehas ng oras at gastos sa pangkalahatang aktibidad na tatagal upang sa pamamagitan nito ay masunod ang tamang oras at panahon. Kapag tinatantya ang lahat ng gagamitin sa naturang pagsasanay tandaan, ito ay may maayos ang resulta at sa kasalukuyang ay magkakaroon ng mas mabuting pag sasanay para sa mga kawani nito.

### **2.3 Mga Lugar na maaring Posible**

Para sa mga lugar na posible, magbigay ng pagsuporta at rekomendasyon para sa mga sistema upang sa ganun ay hindi ito lumagpas sa mga alternatibong proyekto.

- **Teknikal**

- Ipaliwanag ang anumang mga teknikal na koserbasyon upang maisaayos ang dapat gawin tungkol sa mga proyekto, parehas tecknolohikal at ligal upang matantya o di lalabis na pag-gastos.

- **Ekonomiya**

- Ang mga pinansyal na prodyeksyon ay isang pangunahing aspeto ng mga bagong pamantayan sa pagpili ng proyekto. Magbigay ng isang paglalarawan na pang pinansyal na prodyeksyon upang matukoy ang inaasahang paglago ng makabagong hakbangin para matantya ang mga karagdagang gastos. Ang sekyong ito ay nagbibigay din ng palagay kung saan nakabatay ang inilarawang prodyeksyon sa pananalapi ng ilang mga proyektong pinansyal na nais mong isaalang-alang.

- Halaga ng kita sa kasalukuyan - Net present value (NPV)
- Pagkalkula ng halaga - Cost-benefit calculations
- Pagbabalanse - Balance sheets

- **Ligal na mga Kinakailangan at Obligasyon sa Pagtugon sa Buwis**

- Alamin kung ang mga iminumungkahing proyekto ay nakasalungat sa mga ligal na kinakailangan at obligasyon sa pagtugon sa buwis.

- **Pagpapatakbo**

- Suriin kung gaano katibay/kahusay ang isang iminungkahing proyekto na lutasin ang mga problema, at samantalahin ang mga oportunidad na na matukoy ang pag-iwas dito upang hindi maging sagabal sa pagpapatakbo sa iminungkahing proyekto para maging maaayos ang pagpapaunlad ng sestimang ginamit.

- **Mga Pinagkukunan**

- May mga maraming proyekto na maaring may mga pangangailangan para sa karagdagang mga kawani o para sa isang samahan na magkaroon o mapalawak ito upang makamit ang pagbabago. Mahalaga ang mga pagsasa alang-alang na ito sa kadahilanan na maaring magresulta ito sa pagtaas ng gastos o pangangailangan ng isang organisasyon. Sa ganitong paraan ay dapat nating malaman kung paano matutugunan ang mga pangangailan katulad ng nabanggit sa unang pangungusap.

- **Marketing**

- Kinakailangan sa bahaging ito kung ang mga proyekto ay nasasangkot sa paglikha ng isang bagong produkto o serbisyo o naayon sa panahon o kung anu ang mashigit na pangangailang ng mga tao. Suriin sa pamamagitan ng Marketing Plan Methodology upang sa ganun ay mgkaroon ng mataas na libel ang ating gagawing produkto o serbisyo.

- **Pananaliksik sa Merkado**

- Pag-aralan ang mga lugar ng pamilihan para sa mga produkto o mga serbisyo na isinasaalang-alang ng samahan.

- **Pag-skedyul**



- Ang seksyon ito ay hindi nagpapabatid na isama ang detalyadong iskedyul upang mabuo ang pagpapalano sa panahon na ginawa ito upang aprubahan ang inisyatibo nito. Ang sekyong ito ay maaring magsama ng ilang mga target milestone at time frames para sa pagkumpleto bilang isang patnubay lamang.
- Sa Pag apruba ng proyektong ito maaring lumikha ng isang iskedyul upang magamit sa paglilista ng mga indibidwal na gawain, magtalaga ng mangangasiwa at magbabalangkas ng simulain mula umpisa hanggang sa dulo na may kasamang petsa.

### **3. Mga Rekomendasyon**

#### **3.1 Rekomendasyon**

Ang bahaging ito ay pag bubuod ng resulta ayon sa naging pag-aaral sa napiling proyekto at maipaliwanag kung bakit ito ang napili sa paggamit sa pagbuo nito o hindi inirekomendang ipagpatuloy ito.

#### **3.2 Pag Apruba**

\_\_\_\_\_  
Project Development Officer II

\_\_\_\_\_  
Petsa

\_\_\_\_\_  
Project Management Head

\_\_\_\_\_  
Petsa

## Paggawa ng Business Plan

Ang paggawa ng Business Plan ay gabay ng isang entrepreneur sa pag-papatakbo o pag-papadaloy ng kanyang sariling negosyo at nararapat na gawan ng Business Plan ang kada negosyo ng naaayon sa paraang nais ng nag mamay-ari nito.

Kailangang malinaw sa entrepreneur ang lahat ng aspeto ng kanyang negosyo at isa sa mga pamamaraan para makamit ito ay mailagay ang larawan sa isipan sa pag-implemanta ng negosyo sa Business Pan.

Ang apat na bahagi ng Business Plan ay ang mga sumusunod:

1. Marketing Plan – Dito nakasaad ang mga pamamaraan kung paano ibebenta ang produkto o serbisyo;
2. Technical Plan – Dito nakasaad kung paano gagawin at ibabagi ang ibebentang produkto o serbisyo;
3. Organizational Plan – Dito nakasaad kung paano organisahin ang mga taohan upang magawa ang produkto at serbisyo na ibebenta sa merkado;
4. Financial Plan – Dito nakasaad ang pananalapi at puhunan.

### Dapat malaman sa paggawa ng Business Plan:

- I. Ano ang Layunin o goal ng iyong negosyo? Ang layunin o goal ay aspeto na nag bibigay ng malinaw na direksyon sa nais makamit ng inyong negosyo. Kailangan ang layunin ay SMART goal. Ang SMART goal ay acronym para sa Specific, Measurable, Achievable, Realistic, and Timely.

#### Ang SMART goals ay ang mga sumusunod:

- S**pecific : dapat malinaw kung ano, saan, kailan at paano ang sitwasyon ay magbabago;
- M**easurable : kayang sukatin ang mga layunin at benefisyo ;
- A**chievable : kayang makamtan ang mga layunin  
(kung alam ang pagkukunan at kapisidad na kaya ng komunidad);
- R**ealistic : kayang makamit ang mga nasasaad sa layunin; at
- T**ime-bound : may nakatakda na oras o panahon kung kailan matatapos ang bawat isa.

- II. Banggitin kung bakit mo naisip ang negosyong nais mong gawin, at ang mga pamamaraan na iyong gagawin para sa palaguin ang iyong negosyo.

### Marketing Plan

- III. Mahalagang maipaliwanag mo ng komprehensibo ang iyong inaalok na produkto o serbisyo sa merkado o mamimili at mahalagang malaman nila ang mga benepisyong maidudulot nito sa pag tangkilik sa iyong produkto at

serbisyo. Kailangang maipaliwanag mo ang proseso kung paano gamitin ang iyong produkto.

Sa bahaging ito ng Business Plan, kailangan mong bangitin ang kalamangan ng iyong produkto at serbisyo sa ibang nagbibigay nito (mga kakumpitensya) Dito mo rin kailangan sabihin ang kabutihan at kahinaan ng iyong serbisyo o produkto.

- IV. **Demographic Profile** – para sa pagkakaroon ng katuparan at maging mas epektibo ang marketing efforts na gagawin mo, kailangang malaman mo ang demographic profile ng mga mamimili at mga tatangkilik sa produkto at serbisyo mo katulad ng edad, kasarian, kinikita, gaano sila kadami at iba pa.

Tukuyin mo ang maaring mamimili mo, ano ba ang produkto mo? Panlalake ba ito, pambabae, pang teenager, pangbata, nais mo bang magtindahan, matinda ng damit, dapat mong ma-grupo o ma-segment ang iyong mamimili batay sa edad, at kasarian,

Saan mo itatayo ang iyong negosyo? Paano mo ipo-promote ang iyong negosyo? Anong klasing advertisement ang gagawin mo? Magkano ang maaari mong gastosin sa advertisements mo?

- V. **Kumpetensiya** – Dapat mong kilalanin ang mga negosyong nag offer ng produkto at serbisyong katulad ng inaalok mo sa merkado. Sila ang iyong kakumpitensya, Huwag matakot o mag-alala, bagkos maging motibasyon mo ito para pag-igihan pa ang negosyo mo.

**Mga bagay na dapat malaman sa kakumpetensiya:**

1. Distansya o layo ng kakumpetensiya, tukuyin pang ilang kalye, ilang bahay ang layo mula sa negosyo mo;
2. Ano ang produkto at serbisyong inaalok nila na maaaring kumpitensiya mo? Kumikita ba sila? Magkano? Kung nalugi sila bakit at paano?
3. Ano ang mga materyales na ginamit nila para sa produkto at serbisyo? Magkano ito?
4. Ano ang pamamaraan ng kanilang pagbebenta o strategy at pag-advertise sa kanilang produkto? Ano ang tingin ng mga mamamili sa kanilang serbisyo at produkto o sa madaling salita reputasyon. Paano sila nag pe-presyo sa kanilang produkto at serbisyo? Alamin kung paano sila mag mark-up at mag mark-down sa kanilang presyo.
5. Gaano kadami ang kanilang inbentaryo at gaano sila kadalas magpalit nito.

- VI. **Presyo ng iyong produkto o serbisyo** – magkano ang produkto at serbisyong iaalok mo? Sa paglapat ng preso, ilagay lahat ng gastos, halaga ng materyales, transportasyon sa pagkuha ng materyales at iba pa. Ilang

porsyento ang iyong ipapatong/ mark-up? Sa pagpresyo, isa-alang-alang kung magkano ang halaga ng iyong mga kakumpitensya, pwedi mong babaan ang presyo, pwedi ring taasan, as long na competitive parin at hindi ma sisira ang kumpitasyon at mayroon ka rin namang kikitain.

- VII. **Paraan ng pag bebenta at pag alok ng iyong produkto at serbisyo** – ang mahalaga sa negosyo ay ang dami ng makaka-alam na ikaw ay may negosyo, mas marami, mas maganda, mahirap palaguin ang negosyong walang nakaka-alam o nakaka-kilala sa iyo.

Ngayon ay mayroon na tayong new normal, ang dating ginawa na pagbibigay ng brochures sa daan ay maari pa din, kaya lang kailangan ng konting ingat dahil sa COVID 19, ang kadalasang ginagamit ngayon sa pag papakilala sa produkto ay sa facebook, youtube, Instagram, o sa madaling salita ay social media lahat.

**Maganda pa ring alamin at sagutin ang mga sumusunod:**

1. Paano mo ipapakilala ang iyong produkto at serbisyo? Ano ang platform mo?
2. Sa bahay ba ang pwesto mo o kukuha sa publikong lugar? Kukuha kaba ng tindera?
3. Paano makakarating ang produkto mo sa mamimili? Kailangan mo bang mag tie-up with the delivery provider?
4. Kailangang makakuha ka ng feedback ukol sa produkto o serbisyo mo.

**Technical Plan o Production Plan**

- VIII. Sa dakong ito dapat mong alamin ang mga materyales na kakailanganin mo para sa pag-gawa ng iyong produkto. Makukuha ba sa malapit ang materyales o pupunta ka pa sa kabilang ibayo. Ang dapat na ilagay dito ay ang materyales na gagamitin sa produkto, ang ibang gamit sa opisina tulad ng silya lamesa ay hindi rito kasama. Sinu-sino ang supplier at isaad bakit sila ang iyong napili.

- IX. Kailangan mong alamin ang proseso ng paggawa ng iyong napiling produkto at alamin din ang kagamitan o equipment na kakailanganin mo. Isulat ang proseso, ang pagkaka sunod-sunod nito at ilagay sa flowchart o diagram upang madaling sundan kapag iba na ang gagawa.

**Organization Plan**

- X. Ang napili mo ba ay maging sole proprietor, kung ganon sa pag gawa mo ng organization plan ay dapat mong isali bilang isa sa mga tauhan ng iyong negosyo ang sarili mo, bilang may ari at tagapamahala. Kung partnership

naman isulat din ang pangalan ng iyong mga kasosyo at kung saan sila naka tira.

- XI. Bilang ng mga manggagawa – dapat mong alamin at tukuyin ang bilang ng manggagawa at empleyado ng iyong negosyo, batay sa kanilang kakayahan, ang posisyon o dapat nilang gampanan para maayos na mapatakbo ang negosyo. Sa kada posiyon, ilan ang kailangan mong tauhan o manggagawa para matukoy mo ang budget sa pasweldo at kanilang benepisyo.

## Financial Plan

- XII. Napakahalaga ng pananalapi sa ano mang negosyo. Ang pera ay scarce resource at nauubos, kaya nararapat lang na mapag-isipan at gastusin lamang nang naaayon sa pangagailangan.

Sa dakong ito nang ating Business Plan, mayroon kayong dapat alamin. Gaano ba ang laki ang kailangan mong puhunan para masimulan mo ang naisip mong negosyo?

Mayroon tayong tatlong bagay na dapat malapat at ito ay sa pamamagitan ng pag-estimate o pag-forecast sa mga sumusunod: Permanenteng puhunan o fixed capital; Puhunan para sa aktwal na operasyon o working capital; at Pananalaping kailan bago ang pag sisimula ng negosyo o pre-operating capital.

**Permanenteng puhunan o fixed capital** – ito ay inilalagak nang minsanan lamang para sa mga gagamitin sa negosyo at ito ay gagamitin ng pangmatagalan. Ang halimbawa nito ay ang mga sumusunod: lupa at *building*, gastos sa pagpapatayo o pagpapaayos ng *building*, mga makina at *equipment*, at mga *appliances* at *furniture*.

**Puhunan para sa aktwal na operasyon ng negosyo o working capital** – halaga ng pananalaping kailangan sa pang-araw-araw na pagpapatakbo sa napili mong negosyo. Gagamitin mo itong pambili ng materyales, pampasahod ng mga manggagawa at empleyado, at pambayad ng elektrisidad, tubig, telepono, at transportasyon. Ang bubuksan mong negosyo ay maaari na makapagbigay lang nang break-even o sapat lang na benta mo na matatapatan ang iyong gastos, kaya nararapat lang na gumawa ng *estimate* ng *working capital* para sa anim na buwang operasyon o higit pa. Sa madaling salita, maglaan ka ng *working capital* hanggang sa magsimula nang kumita ang iyong negosyo at kaya nang tumakbo sa sariling kita.

**Pre-operating capital naman** – ito ay gastusin o puhunang kailangan bago pa man magsimula ang iyong negosyo. Ito ay mga gastusin sa pagrerehistro ng iyong negosyo at pagkuha ng mga *permit* o lisensya (barangay at mayor's

permit, DTI). Kung nagpatulong ka sa abogado o *accountant* sa pagpapatayo ng negosyo, isama rin ang *professional fees* nila.

### XIII. Ngayon gumawa naman tayo ng budget para sa mga sumusunod:

1. *budget* sa pagbebenta (*marketing*);
2. Paggawa ng produkto (*production*), at
3. Pangkalahatang pamamalakad (*general/ administrative expenses*).

**Kabilang sa *marketing budget*** - ang panggastos sa pagbebenta tulad ng sa distribusyon o *delivery*, upa sa pag-iimbakan ng iyong mga paninda (*storage*) at *promotion* at *advertisement* ng iyong produkto. Sa ngayon ang isa sa mga platform na nagagamit ng libre at mabilis ay ang facebook, youtube, Instagram, at twitter.

***Production budget*** - isama ang halagang pambili ng mga materyales at *components* ng produkto at pasahod sa mga manggagawa at kaukulang nilang benepisyo. Isama rin dito ang *manufacturing overhead costs* — mga gastusin sa *maintenance* ng mga makina at *equipment*, at ang konsumo sa tubig at kuryente, gas at iba pang ginagamit na panggatong (*fuel*) na gamit sa *production*.

***General/administrative expenses*** – ito ang gastos sa administrasyon o pamamahala, pasahod sa mga kawani ng opisina, Pambayad sa mga legal na pangangailangan at *accounting*. Ito ay ginagawa kada buwan ng implementasyon ng negosyo sa unang taon ng negosyo at mag-adjust nang paghahanda kumporme sa pangangailangan.

Matapos malaman ang mga nabanggit, oras na para mag hanap ng puhunan, irehistro ang negosyo, pag isipan kung sa bahay ka mag-uumpisa, sa garahe o mangungupahan, desisyonan kung ikaw lang ba sa umpisa o maghahanap kana ng mga tauhan.

Ang plano ay hindi naka-cast in stone, maaari itong mabago kumporme sa mga kakailanganing pagbabago para ma-improve ang implementasyon ng negosyo mo.

#### Aktwal na Mangyayari

Ipalagay natin na sa puntong ito ay nagawa mo na ang lahat ng mga nabanggit. Handa ka na ngayon na ipatupad ang iyong mga plano. Oras na upang lumikom ng puhunan, i-rehistro ang negosyo, humanap ng tamang lugar o puwesto, bumili ng mga kagamitan at *supplies*, manguha at magsanay ng mga tauhan, at simulan ang operasyon. Sa puntong ito, lahat ng isinulat mo sa plano ay kailangan nang maipatupad.

Dapat mo ring tandaan na ang plano ay isang gabay lamang. Hindi ito permanente. Dapat maging bukas ang iyong isipan sa iba pang mga pamamaraan at alternatibo kung sakaling may mangyari bukas o makalawa na di mo inaasahan. Sa madaling salita, humanda kang lumihis sa plano kung kinakailangan.

DEPARTMENT OF SOCIAL WELFARE AND DEVELOPMENT  
MUNGKAHING PROYEKTO  
(Part - I)

**I. PANGKALAHATANG IMPORMASYON:**

A. Pangalan ng Proyekto: \_\_\_\_\_

B. Lokasyon ng Proyekto: \_\_\_\_\_

K. Indibidwal/grupo/samahan nagmumungkahi ng proyekto:  
\_\_\_\_\_

D. Maaasahan umpisa ng pagsasagawa ng proyekto:  
\_\_\_\_\_

E. Pangangailangan kapital ng proyekto: \_\_\_\_\_

**II. LAYUNIN NG PAGTATAG NG PROYEKTO:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**III. MGA IMPORMASYON UKOL SA PROYEKTO:**

A. Pamamahala ng Proyekto: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

B. Produksyon: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

K. Pangangalakal: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

D. Pondo: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

#### IV. MGA BAHAGI NG PROYEKTO:

##### A. Tauhan

Pangalan	Kasanayan	Gawain	Bayad O Upa

##### B. Produksyon

###### 1. Mga kinakailangang Hilaw na Sangkap

Bilang	Yunit	Uri	Halaga ng Bawat Isa	Kabuuang Halaga
TOTAL				

###### 2. Mga Kinakailangang Kagamitan

Bilang	Yunit	Uri	Halaga ng Bawat Isa	Kabuuang Halaga
TOTAL				

###### 3. Mga Iba Pang Gastos

- a. Pamasaha P \_\_\_\_\_
  - b. Upa sa Puwesto/permit P \_\_\_\_\_
  - k. Gas, ilaw, tubig at iba pa P \_\_\_\_\_
  - d. Iba pa P \_\_\_\_\_
- Kabuuang Halaga: P \_\_\_\_\_**



K. Pagbebenta

Mamimili	Bilang/Dami	Uri	Halaga ng Bawat Isa	Kabuuan ng Halaga ng Benta	Kailan Kailangan
<b>TOTAL</b>					

D. Kailangang Pondo/Pinansyal  
(Ref.)

IV. A. Tauhan	P	_____
IV. B.1 Hilaw na Sangkap	P	_____
IV. B.2 Mga Kagamitan	P	_____
IV. B.3 Iba pang Gastusin	P	_____
<b>Kabuuang Halaga:</b>	P	_____
Bawas: Hawak na Pera	P	_____
<b>Kailangang Pondo/Kapital</b>	P	_____

**V. PAGKUKUWENTA NG TUBO**

Inaasahang kita sa bawat panahon ng benta (K)	P	_____
Idagdag: Ibang kita/benta	P	_____
<b>Kabuuang Benta</b>	P	_____
 Awasin: MGA GASTUSIN	P	_____
(Ref.) IV.B.1 Hilaw na Sangkap	P	_____
IV.B.2 Mga Kagamitan (Dep. Cost)	P	_____
IV.A Pasahod/Labor Cost	P	_____
IV.B.3 Iba pang gastusin	P	_____
<b>Kabuuang Benta</b>	P	_____
 Awasin: hulog sa hiniram na puhunan	P	_____
<b>Natirang Kita/Hawak na Pera</b>	P	_____

Inihanda ni:

\_\_\_\_\_  
PEO III

\_\_\_\_\_  
Nagmumungkahi

\_\_\_\_\_  
PEO III

**DSWD-Project to Supplement Personnel Economic Resources (PROSPER)**

**LOAN AMORTIZATION AGREEMENT**

**I. THE PARTIES.** This PROSPER Loan Amortization Agreement is made by and between this date \_\_\_\_\_:

**Borrower:** \_\_\_\_\_, with address \_\_\_\_\_  
\_\_\_\_\_ and agrees to pay:

**Lender:** DSWD-PROSPER Management Committee, with address at DSWD, IBP Road, Constitutions Hills, Quezon City.

HEREINAFTER, the Borrower and Lender ("Parties") agree to the following:

**II. LOAN AMOUNT.** PhP \_\_\_\_\_ for business proposed as \_\_\_\_\_.

**III. INTEREST AND CHARGES.** The Loan Amount shall bear an interest rate of 1% per month straight line method and one-time additional 1% processing fee due to Mutual Benefits Association (MBA) which will be deducted to the principal amount.

**IV. GRACE PERIOD.** Depending on business cycle, the loan is granted (check applicable period)

- 1 month       2 months       3 months       4 months

**V. PAYMENT.** The Loan Amount shall be due and payable, including the principal and any accrued interest, under the following re-payment plan: (check one)

- Monthly payment of PhP \_\_\_\_\_ for \_\_\_\_\_ months, beginning on \_\_\_\_\_, 20\_\_\_\_ and to be paid every 30<sup>th</sup> day of the month directly to MBA until the balance is paid ending on \_\_\_\_\_, 20\_\_\_\_.
- Monthly payment of PhP \_\_\_\_\_ for \_\_\_\_\_ months, beginning on \_\_\_\_\_, 20\_\_\_\_ and to be paid thru salary deduction until the balance is paid ending on \_\_\_\_\_, 20\_\_\_\_.

**VI. DEFAULT.** If payment has not been made for 2 consecutive months, a demand letter shall be given to the borrower a day after the end of the 2<sup>nd</sup> month and if the borrower does not make any payment and did not coordinate with PMC or PIC to update the status of his/her account within 3 days upon receipt of the demand letter, the borrower will be tagged as in default and his/her required monthly loan amortization will be automatically deducted to his/her salary until the loan is completely paid. The two (2) months unpaid loan amortization will be amortized until the remaining amortization period through salary deduction.

**VII. CO-MAKER/GUARANTOR.** The co-maker is a guarantor who is a permanent or a contractual employee of the DSWD guarantees to be jointly and severally liable to pay the loan in case of default after due process and exhausting all possible means to collect from the principal borrower. The co-maker's benefits and other perks shall also be included as guaranty in case the borrower absconds

IN WITNESS WHEREOF, the Parties have executed this Agreement as of the undersigned dates written below.

\_\_\_\_\_  
Borrower's Name and Signature /Date

\_\_\_\_\_  
Lender's Name and Signature/Date

\_\_\_\_\_  
Co-Maker/Witness Name and Signature/Date

\_\_\_\_\_  
Witness Name and Signature/Date

## PROSPER TYPES OF ENTERPRISE

- |  |                          |
|--|--------------------------|
| 1. Trade and Commerce  | <u>P10,000 – P25,000</u> |
| a. Sari-sari Store   |                          |
| b. Buy and Sell/Vending                                      |                          |
| • Fish   |                          |
| • Dry Goods/RTW  |                          |
| • Pork Meat/Dressed Chicken                                  |                          |
| • Processed/Cooked Food                                      |                          |
| • Rice/fruits/Vegetables                                     |                          |
| 2. Cottage Industry/Manufacturing                            | <u>P10,000 – P25,000</u> |
| a. Dressmaking   |                          |
| b. Curtain/Pillows and Rugs Making                           |                          |
| 3. Livestock   | <u>P10,000 – P25,000</u> |
| a. Hog Raising/Fattening                                     |                          |
| b. Poultry   |                          |
| c. Fish Pond   |                          |
| 4. Transportation and Other Services                         | <u>P10,000 – P25,000</u> |
| a. Trisikad  |                          |
| b. Beauty Parlor   |                          |
| c. Dealership of Beauty Products and other personal apparels |                          |

## PROJECT MONITORING AND EVALUATION REPORTS

REPORT	ASSIGNED	FREQUENCY	DESTINATION	DEADLINE
Bank Reconciliation Statement	MBA Bookkeeper  Counterpart Association/Credit Coop. Bookkeeper	Monthly	PMC Chairperson  PIC Chairperson	Every 20 <sup>th</sup> of the following month
Schedule of Interest Income and Accounts Receivable	MBA Bookkeeper  HRMO III and counterpart Coop	Monthly	PMC Chairperson  PIC Chairperson	Every 20 <sup>th</sup> of the following month
Individual monitoring ledger card/sheet of borrowers	MBA Bookkeeper  HRMO III and counterpart Coop	Monthly	PMC Chairperson  PIC Chairperson	Every 20 <sup>th</sup> of the following month
Financial Statement (Income Statement and Balance Sheet)	MBA Bookkeeper validated by TS-CD  Counterpart Association/Credit Coop. Bookkeeper	Quarterly	PMC Chairperson  PIC Chairperson	Every 20 <sup>th</sup> of the month following the quarter
PROSPER Fund Status Report (Annex B.1)	TS-SLP and Vice-Chairperson of the PMC  PIC Chairperson	Quarterly	PMC Chairperson	Every 20 <sup>th</sup> of the month following the quarter
PROSPER Project Status Report	Chairperson and Vice Chairperson of PMC	Quarterly	Secretary of DSWD	Every 20 <sup>th</sup> of the month following the quarter

**PROSPER FUNDS STATUS REPORT**

As of \_\_\_\_\_

**A. Financial Status**

Region	_____	Start-Up Capital	_____
No. of Beneficiaries	_____	Capital Growth	_____
		Interest Income from:	
		Loan	_____
		Bank (net)	_____

**B. Project Status**

1. No. of Successful Projects
2. Enumerate at least 5 successful projects with brief description of its operation

Prepared by:

Noted by:

\_\_\_\_\_  
CO - PMC Vice-Chair  
FO - PIC Chairperson

\_\_\_\_\_  
CO - PMC Chairperson  
FO - Regional Director

## Annex I

### LISTS OF ACRONYMS

ASRC	Advocates for the Services and Resources in the Community
CO	Central Office
COS/MOA	Cost of Services/Memorandum of Agreement
DA	Department of Agriculture
DTI	Department of Trade and Industry
DV	Disbursement Voucher
FO	Field Offices
HRMO	Human Resource Management Officer
LAA	Loan Amortization Agreement
LAF	Loan Application Form
LUC	Loan Utilization Check
MBA	Mutual Benefits Association
PAD	Personnel Administration Division
PDO	Project Development Officer
PIC	Project Implementation Committee
PMC	Project Management Committee
PROSPER	Project to Supplement Personnel Economic Resources
SLP	Sustainable Livelihood Project
SWEAP	Social Welfare Employees Association of the Philippines
TESDA	Technical Skills and Development Authority
TS-PAD	Technical Staff from Personnel Administration Division
TS-SLP	Technical Staff from Sustainable Livelihood Program