	Institutional	Technical	Financial	Community Development
Ī				
Provincial Government	<ul> <li>Sector implementation is project-</li> </ul>	<ul> <li>Project identification is usually upon</li> </ul>	Income of the province comes from	Limited involvement of local com-
;	based arrangement by setting up a multi-	the request of the barangay/municipal oill-	local taxes, two, national weater state (2	manues encloses party with a second s
:	agency team/task force. There is no over-	cials and approval is done by the banguil-	provinces, and revenues would convolute	Active involvement of religious
	all mechanism and responsibility delinea-	ang rantatawigan (or).	- Budgeting is guided by DII G circuit	F
	tion among memoers waterein intertela-		har and another is burthe CD	· No setablished arrangement on CCI-
	tionships/ linkages are clearly shown.	Stration with procurement of indicidats		
	<ul> <li>There is no current provincial plan for</li> </ul>	done by the LGUs.	· Budgetary allocation to the sector	act-responsivences.
۰.	the sector except for the annual investment	<ul> <li>Majority of the wells constructed by</li> </ul>	comes from 20% development fund capital	There is little investigation of socio-
	plan that serves as the basis for project	DPWH is abandoned/non-operational due	expenditures for projects. However, the	cultural issues related to WAISAN; there
	funding and Local Devlopment & Invest-	to user's attitude which suggest the need of	allocation by sector is lumped under gen-	is not enough commonsense understanding
	ment Dian (I DID) as a "Shonning I jet" -	community progration.	cral headings so that allocation for	of the community at is working with. Lattle
	An alonation is builded antised of former	OPM is participated by brancav of-	WATSAN projects cannot be readily iden-	attention is given to or understanding of
	As planning is purget tentered, it accurs		stad in the licture	ethnic eronne which is a serious constraint
	on the completion of facilities resulting to	ticials with LUUS providing technical and		to an anominability
	haphazard planning and poor/absence of	matenal supply assistance upon request.	Counterpart lung of LOUS for sector	
	maintenance of constructed facilities	Dry-type sanitary toilet shall be con-	projects is usually for material purchase	BWSAs formed by the DPW h-UEU
	<ul> <li>Management is a process requiring -</li> </ul>	sidered in arcas where water is not avail-	and the community is providing their labor.	are mostly not functioning now. A case of
	imput at every level. At the barangay level,	able	Sometimes, the provincial government al-	one BWSA which was formed thrice, the
	facilities are to be managed by the com-	<ul> <li>Water quality mobilems such as coli-</li> </ul>	locates funds for WATSAN projects and	first by the DEO, then the last two times by
	munity Management at higher levels is	form contammation wilt water infinition	the municipal government put up its coun-	themselves is finally working and carning
	also necessary to effectively and efficiently	bioh iron and manoanese content. etc. are	terpart fund provided by the province.	income from water fee collection. The
	implement a plan and requires administra-	often encountered especially in shallow	<ul> <li>Cost recovery mechanisms by LGUs</li> </ul>	failure for the first two times was due to
	tion abilities and technical negotiation. fi-	unile menitano to abandonment of these	and the users are not in place. BWSAs and	low collection efficiency and money mis-
-	nance and economic chills	2.5	RWSAs charge water fees for O&M pur-	management
	Cultinations and eventimes of the		poses only and do not consider capital	<ul> <li>No formal system for community</li> </ul>
	CLAINING AND	- 7	costs Rates are usually based on acree-	narricination in site selection and project
	Provincial Utilice State, are something and		ment among accordation members	request participation at the grassroot level
		lectinologies are sometimes inappropriate	T and the second s	is only considered if willingness from the
	sponsionines I nis is important as ure		- LUGDUCS THE INCOMPOSITION AND	to outy outstand in minuter and the states of the states
	municipal government, having no perma-	able spares for pumps).	sociations are coursed unough me paran-	beneticianes is required to: project request
	nent staff for water supply, requires sup-	<ul> <li>More extensive data on groundwater</li> </ul>	gays but are limited and most often subject	from the provincial government. Process
	port from the provincial government.	resource is required to determine potential	to availability of funds.	is for barangay government to submit re-
	<ul> <li>Training has been irregularly organ-</li> </ul>	vields and chemical quality. Very limited	<ul> <li>Most of the provinces have accessed</li> </ul>	quest to MDC/PDC, but no regular process
	iand Course materials are complicated	dulling eventice/adminiment	development banks to finance infrastruc-	for barangay to formulate projects from
	and mounted a very wide range of tonics		ture projects and murchase of compment.	consultation and community participation.
-*	the province a very more tender of which	· Light Count is ministry without sig-	Examine anticipate and CIDA 1/NICEE	. Dil G's ernermented with social
	that are difficult to apport by the painter.	nificant training and equipment support at	rungu assistance e.g. carro uncert	prenaration by requiring beneficiants to
	half at ONE given time voisioning their	ine parangay/ association jevel	is trained in the restrict active	but up its courts contribution through cor-
		• Totlets in schools are not used be-		the second state of the second s
		cause there is no water. FW4SP design has		
		to be redesign		

Table S.7.1 Matrix of Current Practices and Issues from Rapid Assessment of Subject Provinces and Local Offices of Central Government Agencies

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<ul> <li>For monitoring and reporting, no arc- rangements are made to merge reports of innext fund is used for other sectors as well. To be tary information and difficulty of feedback.</li> <li>There are a few functional BWSAG.</li> <li>The DILC has field offices under certain anound, softs where are and optical or any information the range of the DILC as a result of devolution and difficulty in smooth implementation of devolution and difficulty in smooth implementation of a upport, not only technical support.</li> <li>The DILC has field offices down to municipal level.</li> <li>The DILC has field offices of the DILC as a result of devolution and decentralization of a devolution section and visits the fourties because this has been support, not only technical support.</li> <li>The DIC has field offices advant to municipal level.</li> <li>The DIC has field offices down to municipal level.</li> <li>The DIC has field offices advant to municipal level.</li> <li>The DIC has field offices advant to municipal devolution and decentralization of a devolutic prote</li></ul>	Areas	Institutional	Technical	Financial	Community Development
al Offices • are di project • aided • aided		<ul> <li>For monitoring and reporting, no arrangements are made to merge reports of line agencies/offices resulting in fragmentary information and difficulty of feedback. Lack of manpower to monitor.</li> <li>There are a few functional BWSAs, then majority needs reactivation through a joint effort of the Province and DILG.</li> </ul>		<ul> <li>IRA is not sufficient. 20% development fund is used for other sectors as well.</li> <li>LGU managed waterworks can directly source funds from the Land Bank for initial capitalization and operation. They can request funds from the Province, particularly the barangay "based waterworks.</li> </ul>	<ul> <li>In some BWSAs, the practice is to ban those who get water but are not paying.</li> <li>Participation of NGOs in the planning process is through their membership in the NDC/ PDC.</li> </ul>
<ul> <li>The DILG has field offices down to mu</li> <li>Increasing responsibilities of the DILG support, not only technical support.</li> </ul>	2. NEDA Regional Offices	arc di proje aided	gional offices is deficient. Not all information inder certain amount, such as funds from UNK primg) by the regional office to NEDA central fing is minimal compared to other regional off mitoring and evaluation system in regional lev ing system within its organization. In spite of	on the on-going projects is reported to central DEP. Japanese government grass-root assistanc office. ices causing difficulty in smooth implementati is a requisite including information on infras this, the central office has no complete or any i	office. Some multivhilateral assistance. Only foreign assisted and national of the work. Plans to start compute ructure status and investment. Mormation on region-specific projects
	3. DILG Regional Offices	The DILC has field offices down to mu     Increasing responsibilities of the DILC i     support, not only technical support.	micipal level. as a result of devolution and decontralization o	of authority to the LGUs, would require greater	logistic support, i.e., administrative
	4. DPWH - DEO			<ul> <li>The DEO has no more budget for WATSAN activities because this has been devolved to the LGUs. However, the peo- ple still approach the office and request for financial help for its O&amp;M.</li> </ul>	

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# 5.7.2 Institutional Aspect

# Table 5.7.2 Office/Agencles involved in WATSAN Project

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Office/Agencies	Nature of Involvement
Provincial Planning & Development Office	• Formulates of comprehensive development plans and policies for the PDC
	• Integrates and coordinates sectoral plans by functional groups and monitor and evaluate program(s)/project(s) implementation.
Provincial Engineering Office	• Assists in the construction, operation and maintenance of the WATSAN facilities
Provincial Health Office	Conducts water quality examination examination thru Sanitary Inspector
	Conduct health and hygiene education thru RHU
Provincial Accounting Office, Budget Office,	Responsible for provincial administrative works
Treasury Office, General Service Office	
Barangay/Municipal	Identifies projects
governments thru Municipal Planning & Development	Provides counterpart support during implementation
Office	Conducts water testing thru RSI
NGOs	Provides consultancy services especially in CO/CD works
DILG, Provincial Office	<ul> <li>Conducts/assists training especially on topics related to human resource development</li> </ul>
District Engineering Offices	Implements central government funded projects
of DPWH	Provides some assistance to Barangays
Water Districts	Provides water supply coverage in urban areas
Sangguniangs (LGU Council)	Adopts priority programs and projects and appropriates funds
Local Development Councils of LGUs	Institute multi-sectoral development of LGUs
Regional Development Council	Institute multi-sectoral development of the region

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# Sector Issues and Problems

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The implementation of the water supply and sanitation undertaken by the different agencics encounters issues and problems which primarily concerns with existing policy, existing institutional arrangement and management, access to financing institutions and capability building issues that needs to be addressed if LGUs are now given the full responsibility in project implementation.

## (1) Issues on Policy

1) Weak enforcement of laws, policies and regulations

The apparent weakness in the enforcement of water resources laws, rules and regulation could be seen in the prevalence of illegal tapping of urban and irrigation water by parties who do not possess permits, the unregulated exploitation of ground water resources through drilling without permits secured at NWRB or any deputized agencies for that matter, in inefficient use of limited resources available, pollution of water bodies and degradation of the environment.

# 2) ICC - Financing policy to devolved services

One of the constraints in the implementation of this policy is obviously seen in the varied level of capability and readiness of the LGUs to provide and manage reliable water supply and sanitation services and the lack of political will to pursue development initiatives without depending too much on grants assistance from the national government.

# 3) Economic regulation and market

While it has been established that there are significant advantages to adopting economic and market-based instrument, the actual policy shift has been slow. Most apparent is the lack of technical capabilities and data required to enable to design and implement these policy reforms. Political difficulties encountered under the current institutional and regulatory framework and the viewing of water as free and public good to one which has a price should be fully understood.

# (2) Issues on Institutional and Management Framework

1) Lack of integrated management and non-systematic approach to water resources For the water resources sector, the existing institutional and regulatory framework is the result of incremental developments for the past years, each in response to particular changes. This had led the absence of an integrated water resources management system that adopts a holistic approach in the organization of the system. Though NWRB is seen to be the over all coordinating and regulatory body for this sector, yet it lacks technical capabilities and still needs institutional strengthening to fulfill its functions.

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2) Too many agencies involved in the sector

These are more than twenty government agencies involved in different aspects of the water sector resulting inevitably in a fragmented approach to water management. With this number of agencies involved, it resulted to overlapping of work, varied types of data needed depending on the agency that implements which creates confusion at the LGU level.

# 3) Inter-agency coordination

For tri-agency program such as DPWH, DILG and DOH implementing water supply projects, weak coordination had been demonstrated. There was difficulty in synchronizing activities which deals on physical construction of facilities (DPWH) as to activities that entails training of provincial and municipal water and sanitation task forces and formation of BWSAs where target facilities will be constructed (DILG) and the installation of latrines and promotion of health and education programs (DOH).

4) Absence of an over all planing framework to guide investment activities.

As a result of too many agencies involved in the sector and the fragmentation of water resources management, there are no cross-sectoral water resource plans to integrate effectively the various water and land use activities. Water quality and quantity management, and proper utilization of surface and groundwater.

5) Lack of data management

The main problem concerning to data management are the inadequacy of the network coverage, outdated monitoring equipment, scattered data collection responsibilities, lack of continuous data records and lack of an integrated water resources data base. Most data collection efforts are project related and are usually discontinued once the project is terminated.

# 6) Accountability and responsiveness of stakeholders

A lot has been said about improving the delivery of water supply and sanitation services by LGUs in the light of the devolution policy of the government. However, little attention has been given on the extent of which these LGUs carried out their devolved functions and responsibilities to their constituents. While its true that some problems were attributed to varying levels of preparedness and capacity to implement projects at their level, it can also be due to lack of political-will and commitment of the LGUs to perform their tasks and accountabilities.

# 7) Absence of over-all coordination body

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Due to fragmental planning and implementation of sector projects, a number of agencies and offices had overlapping activities and functions. For the development of the sector to progress, there must be a body/agency/office that will serve as a focal point, responsible for all related initiatives.

## 8) Lack of available staff at the LGU level

In the light of devolved policy as enacted in the LGC and NEDA Board No.4 where LGUs could now implement all levels of water supply services, a need to develop their capability and interpersonal skills to ensure sustainability of projects. But is has been observed that the provincial and municipal planning staff who are supposed to be responsible for managing, coordinating, implementing training programs at the local levels and monitoring the performance of BWSAs/RWSAs are unable to devote full time due to lack of staff and too many job assignments with other projects.

## 9) Large demand for training

Various training programs have been developed and designed to suit the needs for training with different levels of approaches for foreign and locally funded projects. However, due to lack of funds to support the training programs, training opportunities were not fully delivered to the recipient LGUs. And, there is another issue on training that due to large number of barangays to be covered nationwide, some of these were not able to access training provided by the different agencies like DILG. This could also be attributed to the geographic location, accessibility to these areas and lack of initiative of the LGUs to request training which could then be prioritized based on immediate need.

#### (3) Issues on Financial Aspects

1) Access of the LGUs to other financing institutions

Most of the LGUs depend on their IRA to fund waters supply projects which often times limit them to implement only for level I facilities. Although the LGUs initiated to take risk in borrowing from banks to financed Level II or III systems, they are constraints to pursue the loan due to high interest rates imposed by the financing institutions, requirements needs the hold-out of their IRA, and some LGUs lack information where to access funding.

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2) Cost sharing arrangement

With the limited available funds to be used in implementing water supply and sanitation projects, cost sharing mechanism have been encourage to LGUs to feel sense of ownership of the system. However, the lack of political-will and lack of commitment of the leaders hinders the success of its implementation.

3) Varied level of preparedness of the LGUs

In the light of NEDA-ICC financing policy where no subsidy from the national government will be provided for Level II and III systems and 0 (zero) to 50 percent will be subsidized by national government but limited only to Level I for 5<sup>th</sup> and 6<sup>th</sup> class municipalities, it has been observed that most of the LGUs are dependent on grants/assistance provided by the national government or other funding institutions.

## 5.8 Community Development

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## (1) RESULTS OF THE BARANGAY KEY INFORMANT SURVEY FOR SAMAR

## I. BARANGAY

#### A. General

The barangay is the smallest political unit in the Philippines. It is headed by a barangay captain who is elected for a three-year term. Together with the barangay council, the barangay captain is responsible for running the affairs of the barangay. Water supply and sanitation sector projects are important to the barangay. Benefits are directly related to health and productivity, as well to improved economic activities in the community.

The key informant survey was conducted in three barangays representing three municipalities in Samar. The key informants were either an official of the barangay council, an official of the BWSA, or a recognized community leader. The purpose of the survey was to find out the degree and type of government assistance on the sector that cascades from the national government down to the barangay level. The barangays surveyed were: San Jorge (Anquiona), San Jorge (Rosalim) and Tarangnan (Sta. Cruz).

#### Community Organization

#### 1. Manner of Participation in Sector Development

The need for water supply and sanitation facilities is discussed within and prioritized by the Barangay Development Council (BDC). If the barangay is not able to finance the WATSAN project from its own funds, the BDC then endorses the project to the municipality. Again, the prioritization and funding of the endorsed project is discussed in the municipal development council (MDC). If the municipality can finance said project, then it does so, usually by providing technical and material support. The barangay is asked to contribute its share, which is usually in the form of free labor. If, however, the municipality cannot fund the barangays request, the project is once again endorsed, but this time to the province. The project is then discussed/prioritized and provided funding by the provincial development council. If implemented by the province, a counterpart is asked of the barangay and sector participation is in the form of free labor and/or donations in cash or in kind. 2. Existing Community Organization Serving /Acting as the Water Association

For some of the respondents, the BWSA is still the WATSAN organization that provides water service in the barangays surveyed, although many of them indicated that the barangay councils have demonstrated active participation in the provision of safe, portable water to their constituents.

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3. Role of the Barangay Council in O&M Assistance in the Form of Funds/ Manpower/Materials

Half of the respondents believed that the barangay councils are willing to mobilize the residents for the purpose of operating and maintaining WATSAN facilities, pay for the training of community members/volunteers on the operation and maintenance of WATSAN facilities.

## II. COMMUNITY PARTICIPATION

## A. General

The beneficiaries' participation is recognized as one of the determining factors in the success of the WATSAN sector plans on the community level. Participation by the barangay people is measured by their willingness to organize themselves into a water association and contribute their share towards its operationalization. This may come in the form of free labor, donations in kind or in cash, or their active involvement in the management, operation and maintenance of the WATSAN facilities.

# B. Socio-Economic Conditions

## 1. Average Monthly Income in the Rural Area

The average monthly income of the households in the barangays surveyed ranges from P1,000 to P2,500. The list of economic activities shows the following: livestock raising (poultry and piggery), vegetable gardening, and tending a sari-sari-store. The list shows that both genders are equally involved in these economic activities.

## 2. Waterborne/Water Related Diseases

Incidences of waterborne and water related diseases were reported in all the barangays surveyed. Most prevalent diseases are intestinal disorder, diarrhea, cholera,

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schistosomiasis, dysentery, typhoid fever and skin diseases. This high incidence of waterborne diseases is compounded by the lack garbage disposal system in the areas.

# C. Willingness to Participate

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## 1. Initiating the Organization of a WATSAN Association

Only two of the three barangays surveyed have a committee on water and sanitation within the barangay council. The key informants indicated that these two barangay councils are willing to participate in sector projects and in the operation and maintenance of WATSAN facilities and are willing to pay for and/or facilitate the training for the userbeneficiary volunteers on O&M. In the area of health and sanitation education, half of the interviewees believed that the barangay council has the capability to implement information dissemination activities.

#### D. Status of BWSAs/NGOs/CBOs/POs

## 1. Number of Barangay with Functional BWSAs

Only one barangay has BWSA organized in the community. This BWSA has its set of officers.

## 2. Status of NGOs/CBOs/POs

NGOs/CBOs are active only in Barangay San Jorge (Anquiona). The areas of concern are in livelihood, credit cooperative and carabao dispersal, livestock raising, and education.

## O&M Practices by Beneficiaries

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## 1. Facility Conditions

Surface water is widely used as source of water in the barangays surveyed although some also utilize groundwater especially in Barangay Tarangnan. Water facilities that were constructed in the barangay were mostly spring intake box. Deep wells/shallow wells were also constructed in Barangay San Jorge. Almost all of the systems/facilities are still functional but occasionally have problems. All of the respondents indicated that the water is safe for drinking.

## 2. Common Difficulties and O&M Problems Encountered

Common problems cited by the respondents range from defective pumps to lack of funds for the maintenance work. This can be attributed to the fact that only about 25% of the beneficiaries pay for their water supply.

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#### F. Water Charges Adopted and Collection Efficiency

### 1. Sufficiency of Collected Charges for O&M

Only the respondents of Barangay San Jorge (Anquiona) pay for the operation and maintenance of their water supply facilities. The respondents indicated that the residents pay a small amount, only from P 11.00 to P 20.00, for water supply and they believe that it is not sufficient for the O&M of the WATSAN facilities. Meanwhile, the respondents for the two other barangays, believe that their people may be willing to pay for heir water supply.

# 2. Current Practices with Affordability by Users and Manner of Fee Collection

The BWSA Treasurer was responsible for collecting the fees, according to the respondents from Barangay San Jorge (Anquiona).

## G. Requests by the Beneficiaries on O&M of the Facilities from LGUs and other Sources

1. Government Subsidies Requested by End Users

Almost all of the respondents were not aware of the government assistance extended to the barangays for the WATSAN sector.

## III. GENDER

## A. General

The survey results do not point to a severe lack of gender responsiveness to sector projects, but awareness of the key informants must be enhanced as to why both genders' participation is important in the WATSAN sector plans and implementation.

#### B. Gender in the Composition of the Barangay Council

In the three barangays surveyed, the total number of barangay council members is 22. Of this number, 16 were males and 6 females. Two of these barangay captains are male.

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## C. Gender in the Composition of the BWSA

Only the Barangay San Jorge (Anquiona) has a functional BWSA. This BWSA has a set of officers who meet once a month. All households are members of the association.

#### D. Gender in Participation in the O&M of the Water Facilities

Most of the key informants indicated that women actively participate in the O&M of the water facilities. Women act as the treasurer, take care of the collection, cleaning and beautification of the surroundings, and assist in O&M of facilities.

# E. Gender in Knowledge or Awareness of Sector Related Information

There is no gender bias when it came to awareness of sector related information. Both women and men were knowledgeable as seen from the answers to questions such as assistance extended by LGUs, facility conditions, and O&M practices.

## (2) **RESULT OF GROUP INTERVIEWS**

#### A. General

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Group interviews were conducted in two selected barangays representing two municipalities in the province of Samar. The objectives of the group survey/interviews were to identify potential service population and service level desired by the community, to assess the degree of involvement of both men and women in planning, managing, operating and maintaining WATSAN projects, and the willingness and capacity to pay of potential users.

The Project Team conducted the interviews on two sets of interviewees: an all female group and an all male group each consisting of a minimum of 10 and a maximum of 16 participants. None of the respondents belonged to the same household. Answers to the interview questions were made by raising of hands. The group interviews were conducted in the following barangays: Oyandic (Motiong) and Tenani (Paranas).

## B. Demographic Profile

## 1. Population

The aggregate population in the two barangays is 1,776, broken down as follows: Oyandic (Motiong) 576, and Tenani (Paranas) 1,200.

## 2. Households

As indicated by the respondents, there are 341 households in the two barangays, that is, Oyandic (Motiong) 121, and Tenani (Paranas) 220.

The figure represents an average of five (5) members per household.

TABLE 1: TOTAL POPULATION OF BARANGA	YS AN	Ð
NUMBER OF HOUSEHOLDS		з,

the second s	1.1.1			· · · ·
BARANGAY (MUNICIPALITY)	M	F	T	NO. OF HH
<ol> <li>Oyandic (Motiong)</li> <li>Tenani (Paranas)</li> </ol>			576 1,200	121 220
TOTAL	1		1,776	341

## 3. Composition of Barangay Councils

There were 15 barangay council members in the two barangays. Of the barangay council members, 10 (67 %) were males and 5 (33 %) were females. The barangay captains in both barangays were males.

# C. Respondents' Profile

## 1. Number and Gender of Respondents

There were 53 respondents in the group interviews. Of these, 32 were females and 21 were males. Table 2 presents the number of respondents by gender for each barangay:

BARANGAY (MUNICIPALITY)	М	F	T
<ol> <li>Oyandic (Motiong)</li> <li>Tenani (Paranas)</li> </ol>	10	16 16	26 27
TOTAL	21	32	53

## **TABLE 2: NUMBER OF RESPONDENTS**

#### 2. Age Bracket

The majority of the respondents (22 or 42%) belonged to 26 to 45 age bracket, with females outnumbering males, 16 to 6. A total of 18 (9 males, 9 females) was under the 46 to 60 age bracket. Six respondents (2 males, 4 females) constituted the 25 and below age bracket, while seven respondents (4 males, 3 female) belonged to 61 and above age bracket.

AGE BRACKET	M	F	Т	%
25 and Below	2	4	6	11
26-45	6	16	22	42
46-60	9	9	18	34
61 and above	4	3	7	13
TOTAL	21	32	53	100

## TABLE 3: AGES OF THE RESPONDENTS

## 3. Level of Education

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Eighteen female respondents reached the elementary level; while 16 respondents (4 males, 12 females) completed it. Only four respondents (3 males, 1 female) went on to high school and eventually graduated from this level. Meanwhile, two respondents (1 male and 1 female) managed to reach college. Only one male respondent graduated from college. Twelve interviewees or 22% did not respond to this question.

# TABLE 4: RESPONDENTS' LEVEL OF EDUCATION

		`.		
EDUCATION LEVEL	M	F	T	%
1. Elementary Level		18	18	33
2. Elementary Graduate	4	10	10	30
3. High School Level	- · ·	-	•	· -
4. High School Graduate	3	1	4	7
5. College Level	1	1	2	7
6. College Graduate	1	-	- 1	÷ 1
7. Vocational	94 (F	· ·	: <b>-</b>	-
8. Post Graduate		-	-	· •
9. No Response	12	-	12	22
TOTAL	21	32	53	100

#### 4. Occupation

At the time of the interview, the majority of the respondents (21 males, 26 females) was engaged in either farming or fishing. Six female respondents listed their occupation as housewives.

OCCUPATION	М	F	Т	%
1. Farmer/Fisherfolk	21	26	47	89
2. Laborer	• •	-	-	-
3. Service Worker	-	1 <b>-</b>	-	•
4. Businessman/woman		-	- 1	-
5. Professional	-	-	-	-
6. Office Worker		-	- 1	-
7. Tech. Equipment Operator	-	-	•	
8. Others (Housewife)	- ·	6	6	11
TOTAL	21	32	53	100

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**TABLE 5: OCCUPATION OF RESPONDENTS** 

#### D. Socio Economic Profile

#### 1. Level of Education of Household Members

The respondents' answers indicated that more female household members reached and graduated from the elementary level. However, three male household members graduated from high school; while none of the female household members did. One male household member eventually completed college. Two household members (1 male and 1 female), on the other hand, pursued vocational courses.

EDUCATIONAL LEVEL	EDUCA HOUSEI MEMB	HOLD
	М	F
1. Elementary Level	-	. 18
2. Elementary Graduate	4	12
3. High School Level		1 1 <sup>1</sup> 4
4. High School Graduate	3	<b>-</b> 1.
5. College Level	_ 11	
6. Collège Graduate	. 1	
7. Vocational	1	1. . 1
8. Post Graduate	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	: <u>-</u> `
9. No Response	12	· -

**TABLE 6: LEVEL OF EDUCATION OF HH MEMBERS** 

#### 2. Employed Household Members

As a whole, more male members of the household were employed compared to the females. The most productive was those that belonged to the 26 to 45 age group where the males overwhelmingly outnumbered the females 16 to 1. Next was the 46 to 60 age bracket where 14 had jobs. There were eight members under the 25 and below age group and only four members under the 61 and above age category who were employed.

· · · · · · · · · · · · · · · · · · ·	RESPO	RESPONDENTS		
RESPONSE	Employed Mate Members	Employed Female Members	Total	
25 and Below	6	2	8	
25-45	16	1	17	
46-60	9	5	14	
61 and above	2	2	4	
Total	33	10	43	

## TABLE 7: EMPLOYED HI MEMBERS

## 3. Occupation of Household Heads and Other Members

3

As indicated by the respondents, there were 56 persons among the respondents' household who were productive or employed. The occupation of all the female household members and all the male household members, except for one, was farming and/or fishing.

Almost all the household members who were gainfully employed earned a monthly income of P5,000.00 and below. Only one male member carned P15,000.00 to P24,999.

М	F	T
	1.0.0	
38	17	55
-	-	-
· -	-	-
-		-
	-	-
- '	-	•
-	-	
1		1
39	17	56
	38	38 17    1 -

TABLE 8: OCCUPATION OF HILMEMBERS

**TABLE 9: AVERAGE MONTHLY INCOME OF HH MEMBERS** 

ITEM	M	F	<u> </u>	%
Below P 5,000.00	20	32	52	98
P 5,000 to 14,999	-	- 1	-	-
P 15,000 to 24,999	1	-	1	2
Above P 25,000	-	-	-	-
TOTAL	21	32	53	100

#### 4. Average Expenditures of Household

The majority of the respondents indicated that the average monthly expenditure of their household was below P 5,000.00. Only one male respondent reported that his household spent between P 5,000.00 to P 14,999.00 a month.

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ITEM	M	F	Т	%	
Below P 5,000	20	32	52	98	
P 5,000 to	1	.	1	2	
14,999	-	-	- 1	11 A.	
P 15,000 to	-	-	<b>.</b> .	<b>-</b> .	
24,999					
Above P 25,000					
TOTAL	23	32	53	100	

## TABLE 10: AVERAGE MONTHLY EXPENSES OF HII MEMBERS

## 5. Practices

Source of Drinking Water. Nincteen respondents (6 males, 13 females) indicated that their source of drinking water was from a communal faucet. There were 18 respondents who got water from a communal deep well. Other sources mentioned were: communal shallow well (8), and piped water supply (8).

**TABLE 11: SOURCES OF DRINKING WATER** 

SOURCES	- T	USER RESPONDENT		
	M	F		
1. Communal Shallow Well		8	8	
2. Communal Deep Well	10	8	- 18	
3. Communal Dug Well	-	-	0	
4. Communal Faucet	. 6.	13	19	
5. Private Shallow Well	1 2 1	· -		
6. Private Deep Well	· •		. I	
7. Piped Water Supply	5	3	8	
8. Private Dug Well				
9. Others	-	-	-	
TOTAL	21	32	53	

Responsible for Fetching Water. Of the female interviewees, 17 indicated that the male children were responsible for fetching drinking water while nine others said the husbands were. Only three said that the wife did the task.

The male respondents, on the other hand, unanimously said that all family members, regardless of gender, shared in the task of fetching water for home use.

FAMILY	USER RESPONDENT		
MEMBER	M	F	
1. Husband	16	9	
2. Wife	16	3	
3. Male Children	16	17	
4. Female Children	16	-	
5. Others	-	-	
6. Uncertain	-	-	

**TABLE 12: RESPONSIBLE FOR FETCHING DRINKING WATER** 

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Frequency of Fetching Water. Eighteen female respondents indicated that water was fetched twice a day as against five that said this was done three times a day. On the other hand, 16 male respondents indicated water was fetched for family consumption only once daily, compared to only one female respondent who said the same. Eight respondents, however, did not respond to the query.

	RESPO	NDENTS		1.
DURATION	M	F	Т	%
1. Once a Day	16		17	32
2. Twice a Day	-	18	18	34
3. 3x a Day	•	5	5	9
4. 4x a Day	-	-	• •	-
5. More than 5x days		5	5	9
6. No Response	5	3	8	16
TOTAL	21	32	53	100

TABLE 13: FREQUENCY OF FETCHING DRINKING WATER

Duration of Fetching Water. For 22 interviewees (6 males, 16 females), it took five minutes or less to haul water from source to home; while for 20 respondents (10 males, 10 females), it took much longer or about 30 minutes. As many as 11 respondents (6 females, 5 males) seemed uncertain and chose not to respond to the question.

	RESPON	DENTS		
DURATION	M	F	<u> </u>	%
1. Less than 5 Minutes	6	16	22	41
2. About 10 Minutes	-	- 1	-	-
3. About 20 Minutes	· ·			- 1
4. About 30 Minutes	10	10	20	38
5. More Than 30 Minutes	-	· · ·	· -	-
6. No Response	5	6 -	. 31	21
TOTAL	21	32	53	100

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#### TABLE 14: DURATION FOR FETCHING DRINKING WATER

*Problems with Source.* All of the respondents admitted that they have problems with the current water source. The female respondents, however, were equally divided on the issue, 16 saying they do not have any problems, and 16 agreeing with their male counterparts.

**TABLE 15: PROBLEM WITH SOURCE OF WATER** 

	RESPON	DENTS		
RESPONSE	M	F	T	%
1. No Problem	-	16	16	30
2. There are problems	21	16	37	70
TOTAL	21	32	53	100

#### E. Institutional

# 1. Presence of BWSA

All the male and a majority of the female respondents declared that there was a BWSA in their barangays. Twelve female respondents, however, did not respond to this question.

#### TABLE 16: KNOWLEDGE OF THE EXISTENCE OF BWSA

	RESPONDENTS			
RESPONSE	M	F	Т	%
1. Yes	21	20	41	77
2. No	-	-	-	- 1
3. No response	-	12	12	23
TOTAL	21	32	53	100

## 2. Membership to BWSAs

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All the male respondents were members of the BWSA. Of the female respondents, only 20 were members of the BWSA compared to 12 who were not.

	RESPONDENTS			
RESPONSE	M	F	T	%
1. Yes	21	20	35	66
2. No	- 1	12	18	34
TOTAL	21	32	53	100

TABLE 17: MEMBERSHIP TO THE BWSA

## 3. Involvement in the affairs of the BWSA

All the male respondents were actively involved in running the affairs of the BWSA. While 12 of the female respondents chose to be inactive, the majority, however, was quite active. In fact, comparing the responses of the active male and female respondents would show that there were more females involved as BWSA officers, collection officers, and even involved in repairing and maintaining WATSAN facilities.

	RESPON	DENTS		
RESPONSE	M	F	Т	%
		211		
1. As BWSA Officer	5	7	12	23
2. As Collection Officer	4	7 -	. H	21
3. Assist in the repair maintenance of facilities	2	4	6	11
4. Attend/ Facilitate Training	. 3	2	5	9
5. Not active	4	12	16	30
6. As Member	3	0	3	6
TOTAL	21	32	53	100

#### TABLE 18: HOW ACTIVELY INVOLVED ARE YOU IN THE AFFAIRS OF THE BWSA

## 4. Who maintains the facilities of the BWSA?

All the male respondents said that personnel from the BWSA were the ones maintaining the WATSAN facilities. Half the female respondents said that a professional caretaker was responsible for the maintenance of the BWSA facilities; while the other half said that it was someone the Barangay who maintained the BWSA facilities.

	RESPON	DENTS		
RESPONSE	M	F		%
1. Someone in the Barangay	-	16	16	30
2. Professional caretaker		16	16	30
3. Someone from the BWSA	21	-	21	40
4. No one	-		-	-
5. Don't know	-	-	-	•
TOTAL	21	32	53	100

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#### TABLE 19: RESPONSIBLE FOR MAINTAINING BWSA FACILITIES

# 5. Interested to be a member of BWSA

All the respondents did not respond to the question of interest to join a BWSA. This may be because all the male and the majority of the female respondents were already members of their respective BWSAs.

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TABLE 20: INTEREST OF RESPONDENTS TO JOIN BWSA

	RESPON	DENTS		·. ·
RESPONSE	M	F	Т	%
	1 1			1 C. 1
1. Interested		-		-
2. Not Interested	<b>-</b> -	-	-	-
3. No Response	21	32	43	100
TOTAL	21	32	53	100

## 6. How can respondents become actively involved in BWSA affairs?

All the male respondents professed willingness to contribute labor or be an officer of the BWSA as manifestations of their active involvement with the BWSA. One male respondent was ready to assist in collection of fees while another 10 will do repair/maintenance. The female interviewees, however, felt that being a member was enough to show active involvement in the affairs of the BWSA.

#### TABLE 21: HOW RESPONDENTS CAN BECOME ACTIVELY INVOLVED IN WATSAN PROJECTS

	RESPON	DENTS			
RESPONSE	<u>M</u>	F	T	%	
1. Contribute Cash	- 1			· •	
2. Contribute labor	21	0	21	30	
3. Be Officer	21	0	21	30	
4. Collection of Fees	1	0	1	1	
5. Do Repair/Maintenance	10	0	10	14	
6. Just Member	0	16	16	25	

# 7. Responsible for minor repairs of water facilities

More than half of the male respondents was uncertain about who was responsible for minor repairs for WATSAN facilities. Those who did said it was "someone" from the barangay. The female interviewees seemed to know better. One-half of the female interviewees said that professional caretakers took care of minor repairs; while the other half said some "other people," who were not from their barangay, did.

	RESPON	DENTS		
SOURCE OF WATER	M	F	Т	%
•		· · · · ·		
1. Female Member	-	-		
2. Male Member	•	-	-	-
3. Somebody in the Brgy.	10	-	10	19
4. Professional Caretaker	-	16	16	30
5. Owner of the Well	-	-	-	-
6. Uncertain	- 11	- 1	11	21
7. Others		16	16	30
TOTAL	21	32	53	100

TABLE 22: RESPONSIBLE FOR MINOR REPAIRS

#### F. Training Activities

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#### 1. Training Program attended in 1998

For the year 1998, the females outnumbered the males in attending training programs. Ten female respondents were participants to training compared to only three males. The rest of the respondents either did not attend or did not respond to the question.

	RESPONDENTS		•	
RESPONSE	М	F	<u> </u>	%
			· .	
1. Yes	3	10	13	25
2 No	18	-	18	34
3. No Response	-	22	22	41
TOTAL	21	32	53	100

TABLE 23: TRAINING ATTENDED BY RESPONDENTS IN 1998

#### 2. Kinds of Training Program

For the respondents who attended various training programs in 1998, Table 24 summarizes the training programs/seminars they had attended.

BARANGAY	MALE	FEMALE
1. Oyandic (Motiong )	Budgeting, Planning, Simple Accounting, BHW, Financial Aspect of BWSA (West Samar), Livelihood	
2. Tenani (Paranas)	None	Hilot, BHW, Community Forest Program

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## TABLE 24: TRAINING COURSES ATTENDED BY RESPONDENTS IN 1998

## 3. On BWSA Training

The majority of the respondents were aware of the training programs being conducted for BWSA members and wanted to attend these training. Only ten female respondents were not interested to attend any program.

TABLE 25: AWARENESS ON THE FOLLOWING TRAINING FOR BWSA
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TRAINING	YI	ES	N :	10	
PROGRAM	M	F	Т	M	
1. Caretaker's Training	7	15	-	-	22
2. Collection/Finance	7	15	- 1	-	22
3. Repair/O&M	7	15	-	-	22
TOTAL	21	45			66

## TABLE 26: WILLINGNESS TO ATTEND BWSA-RELATED TRAINING PROGRAMS

	RESPONDENTS		the second second		
RESPONSE	M	F	Т	%	
1. Yes	21	22	43	81	
2. No	-	10	10	19	
3. Uncertain	<u> </u>	-	-	-	
TOTAL	21	32	53	100	

## 4. Training on Health Education

Only six (all-female) respondents have attended health education and training programs. The majority of the respondents, or 21 males and 14 females, for a total of 35, has not participated in any health education and training. No response was elicited from 12 female interviewees. If given a chance, the respondents indicated their desire to attend WATSAN related training programs such as: Well Development, Repair and Maintenance, Health Livelihood, Dressmaking, WATSAN, Livelihood Training, Cooking, Hog Raising, Poultry, as shown in Table 28.

#### TABLE 27: PARTICIPATION IN HEALTH EDUCATION AND TRAINING

	RESPONDENTS				
RESPONSE	M	F	T	%	
1. Yes	-	6	6	11	
2. No	21	14	35	66	
3. No	- 1	12	12	23	
Response					
TOTAL	21	32	54	100	

#### **TABLE 28: TYPES OF TRAINING RESPONDENTS WISH TO ATTEND**

BARANGAY	MALE	FEMALE
. Oyandic (Motiong )	Well Development, Repair and Maintenance	Health, Livelihood, Dressmaking, WATSAN
2. Tenani (Paranas)	Livelihood Training	Dressmaking, Cooking, Hog Raising, Poultry

## 5. Desirable Training Period

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All the male respondents indicated that the length of training should depend on the training program/s to be conducted. The female respondents, however, gave more categorical answers – more than three days, 14; just three days, 1; less than one day, 6; one day, 4; and two days, 7.

#### **TABLE 29: DESIRABLE TRAINING PEERIOD**

· · · · · · · · · · · · · · · · · · ·	RESPC	NDENTS		
RESPONSE	M	F	Т	%
			1.1	1.1
1. Less Than 1 Day	· -	6	6	11
2. One (1) Day	-	4	4 .	8
3. Two (2) Days	_ ·	7	7	13
4. Three (3) Days	-	1 . 1	1 - <b>1</b>	2 '
5. More Than Three Days		14	14	26
6. Others	21		21	40
TOTAL	21	32	53	100

## Community Development

G.

#### 1. CBOs and contact person

All of the respondents were aware of NGOs working in their communities, some respondents indicated that there were community-based organizations doing different

development work in the barangays. Table 31 lists down these NGOs/CBOs and their contact persons:

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	RESPONDENTS			· · ·
RESPONSE	М	F	T	%
l. Yes	21	32	53	100
2. No	-	•	: • :	-
TOTAL	21	32	53	100

#### TABLE 30: ARE THERE NGOS WORKING IN THE BARANGAY

#### TABLE 31: NGOS/CBOS IN THE BARANGAYS

BARANGAY	AREAS OF CONCERN	CONTACT PERSON
1. Oyandic (Motiong)	WESADEF Foundation	Marife Pumayan
2. Tenani (Paranas)	TANDAYA Foundation	Charita Llanera Mr. Solomon Paller

## 2. Were the respondents consulted on their respective roles and responsibilities?

The majority of the female respondents indicated they were consulted and/or briefed on their proposed roles and responsibilities on the planning, design and construction of their water supply facilities. This was also true for the operation and maintenance and the financing aspects of the system. For the male respondents, all of them were consulted on the different aspects of project development stages such as planning, design, construction facilities, operation and maintenance and financing of their water system.

#### TABLE 32: WERE RESPONDENTS CONSULTED IN PAST WATSAN PROJECTS

BWSA	Y	ES
ACTIVITIES	M	F
1. Planning and Design	10	18
2. Construction Facilities	10	14
3. O&M of the System	10	14
4. Financing of the System	10	14
	ł	

## 3. Were the respondents consulted when the BWSA was formed?

While the majority of the male and female respondents indicated that they were consulted when the BWSA was formed in their respective barangays and at the time when the level/type of services and water fees were agreed upon, this did not constitute an overwhelming majority. Many of the respondents said that they were not adequately consulted.

	Yi	ES	N	0
ACTIVITIES	М	F	М	F
1. BWSA was formed in the Brgy.	21	18	0	14
<ol> <li>Water fee was decided upon</li> <li>Level or type of service</li> </ol>	21	18	, <b>0</b>	14
was agreed upon	10	14	13	18
4. Facilities were constructed	10	14	11	18

#### TABLE 33: WERE YOU CONSULTED WHEN:

#### 4. How did the respondents participate in past construction projects?

The majority of the male and female respondents did not participate in the construction of previous WATSAN facilities. Those who did were 10 males who contributed labor as against four females. Two interviewees (1 male, 1 female) donated sites for their community's WATSAN facilities.

## TABLE 34: PARTICIPATION IN PAST CONSTRUCTION PROJECTS

TYPE OF	RESPON	DENTS		
PARTICIPATION	M	F :-	1 <b>T</b> 11	%
1. Contributed Cash	° <b>-</b> .		•	-
2. Provided labor	10	4	14	16
3. Donated Site	1 1	1	2	4.
4. Provided Materials	- '	-	-	-
5. Others	-	-	-	
6. No Contribution	10	27	37	70
TOTAL	21	32	53	100

# 5. Will the respondents participate in future projects?

For future projects, however, the male and female respondents indicated that they would equally participate and/or contribute for certain activities such as in the formation of BWSA, the formulation of water rates, and in the selection of sites and levels of services. In the construction, the operation and maintenance of the facilities, the female respondents seemed not to be interested in providing any type of participation.

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### TABLE 35: WILLINGNESS/TYPE OF PARTICIPATION IN FUTURE PROJECTS

	Y	ES	NO	
PROJECT ACTIVITIES	M	F	M	F
1. Formation of BWSA	10	16	n	16
2. Formulation of water rates	10	16	1	16
3. Selection of sites and levels of services	10	16	11	16
4. Construction of facilities	10	0	1 H	16
5. Operation and maintenance	10	0	11	16

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## II. Financial Aspects

## 1. Do the respondents presently pay for their water supply?

All of the respondents claimed they paid for their water supply.

## TABLE 36: NUMBER OF RESPONDENTS PRESENTLY PAYING WATER FEE

	RESPONDENTS		RESPONDENTS	
RESPONSE	M	F	Т	%
			1.1.1	
1. Yes	21	32	53	100
2. No	-	-		
TOTAL	21	32	53	100

## 2. If so, how much per household per month?

The majority indicated that they paid about P5.00 a month. Eleven male respondents paid from P11.00 to P20.00; while 16 female respondents did not respond to the query.

	RESPON	DENTS		
WATER FEES	M	F	Т	%
Below P 5.00	10	16	26	49
P 6.00 to P 10.00	-	-	-	-
P 11.00 to P 20.00	11	-	11	21
P 21.00 to P 30.00	-	-	-	-
P 31.00 to P 40.00	· - ·	-	-	- 1
P 41.00 to P 50.00	-	-	-	-
Above P 50.00	-	-	-	- 1
No Pay/No Response	· -	16	16	30
TOTAL	21	32	53	100

## TABLE 37: PRESENT WATER FEES PAID

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#### 3. Is the water fee enough for O&M?

All the male respondents, and half of the female claimed that the fees being collected for the operation and maintenance the facilities were not adequate for operation and maintenance of the facilities. The rest of the female respondents was uncertain.

	RESPON	NDENTS			
RESPONSE	M	F	Т	%	
1	1.1	:			
1. Yes	1		-	. <del>-</del>	
2. No	21	16	37	70	
3. Uncertain		16	16	30	
TOTAL	21	32	53	100	

TABLE 38: ADEQUACY OF WATER FEE FOR O&M

Most of the respondents said that the reasons why fees being collected are not adequate could be that the water fee was low. Two male respondents said the reason could be that not all water users paid their fees while seven male respondents said the O&M cost was too high. On the other hand, 16 of the female respondents indicated that the water fee was low. The other 16 female respondents were uncertain.

TABLE 39: IF NOT ADEQUATE, STATE THE REASON/S

REASON/S	M	F	Т	%
1. Water fee is low	12	16	28	53
2. O&M cost is too high	7	-	7	13
3. Not all water users pay	2		2	4
their Water fee 4. Others/Uncertain		16	16	30
TOTAL	21	32	53	100

#### 4. Who shoulders the O&M of Facilities?

The majority of the respondents (53%) declared that it was the WATSAN Association who shouldered the operation and maintenance of the water supply facilities. A few others (28%) claimed it was the barangay council who shouldered the O&M while the remaining respondents (19%), most of them females, were uncertain.

	RESPON	DENTS		
PERSON	M	F	<u> </u>	%
1. Barangay Council	8	7	15	28
2. WATSAN Association	12	16	28	53
3. Private Owner	-	-	-	
4. Don't know	1	9	10	19
TOTAL	21	32	53	100

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#### TABLE 40: RESPONSIBILITY FOR SHOULDERING THE O&M COSTS

## 5. Are the people willing to pay for O&M of future facilities?

All the respondents expressed willingness to pay for the O&M of future facilities.

TABLE 41: RESPONDENTS' WILLINGNESS TO PAY FOR FUTURE FACILITIES

	RESPON	DENTS		**************************************
RESPONSE	M	F	<u> </u>	%
1. Yes	21	32	53	100
2. No				
TOTAL	21	32	53	100

6. How much are respondents willing to pay?

Half of the female respondents was willing to pay from P6.00 to P10.00; the rest below P5.00. As for the male respondents, 10 were willing to pay from P11.00 to P20.00, while 11 males were ready to pay from P21.00 to P30.00.

TABLE 42: AMOUNT RESPONDENTS ARE WILLING TO PAY

	RESPON	DENTS		
RESPONSE	M	F	Т	%
Below P 5.00	-	9	9	17
P 6.00 to P 10.00	-	16	16	30
P 11.00 to P 20.00	10	L	10	19
P 21.00 to P 30.00	11	-	11	21
P 31.00 to P 40.00	-	-	-	-
P 41.00 to P 50.00		1	<b>_</b>	
Above P 50.00	· ·	-	-	<b>.</b>
No Response	-	7	7	13
TOTAL	21	32	53	100

## 7. Are you willing to contribute for future projects?

All the male respondents and most of the female interviewees (75% of total respondents) indicated their willingness to contribute in cash or in kind for the construction of WATSAN facilities in their respective barangays. The rest of the female respondents

was not willing to contribute because they could not afford to pay or they believed the government must provide water for free.

	RESPO	RESPONDENTS		
RESPONSE	M	F	T	%
1. Yes	21	19	40	75
2. No	•	13	13	25
TOTAL	21	32	53	100

## TABLE 43: WILLINGNESS TO CONTRIBUTE FOR FUTURE FACILITIES

#### TABLE 44: 1F NOT WILLING, STATE THE REASON/S

REASON/S	<u> </u>	F	<u> </u>	%
1. Can not afford to pay	-	5	5	9
2. Gov't must provide water for free	-	2	2	4
3. Water service is not good.	-	-	-	-
4. Others (Specify)	-	- 1	-	· -
5. No Response	21	25	46	87
TOTAL	21	32	53	100

## 8. If so, what kind?

The male respondents opted to contribute labor or donate a site as their contribution for future WATSAN facilities. All the female respondents ironically just preferred to contribute labor, or their best effort should new facilities be required.

TABLE 45: TYPES OF CONTRIBUTION

	RESPON		
RESPONSE	M	F	Т
1. Will free provide labor	21	29	50
2. Will donate site	13	_	13
3. Will provide materials		-	-
4. Others	- 14		-

# 9. Reason/s for not Contributing

Those who were not willing to contribute stated two reasons: (1) they could not afford to contribute and (2) they did not have land/site to donate.

#### TABLE 46: IF NOT WILLING TO CONTRIBUTE, STATE REASONS:

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REASONS	M	F	Т
1. Cannot afford to contribute	10	13	23
2. No land/site to contribute	8	• /	8 -
3. Government should provide water for free	<u> </u>	<u> </u>	-

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#### J. Health and Sanitation

#### 1. Type of toilet

A high 57% of the respondents did not have sanitation facilities and used the bush or other open outdoor sites; 21% percent used private pit latrine; 13% used toilets that flushes to an on-site septic tank; and the remaining 9% used pour flush water toilets.

TABLE 47: TYPES OF TOILETS RESPONDENTS USE

	RESPO	NDENTS		
RESPONSE	M	F	Т	%
1. To be and Quilting to construct the state of the		1		12
<ol> <li>Toilet w/ flushes to septic tank on the site</li> <li>Toilet w/ flushes/ drops straight to sea</li> </ol>	0		- 0	13
3. Private pit latrine	2	9	11	21
4. Shared flush toilet w/ septic tank	<del>.</del> .	-	-	-
5. Public toilet	1 <b>-</b>	<b> </b>	-	-
6. Bush or other open outdoor site	8	22	30	57
7. Pour Flush Water	5		5	9
TOTAL	21	32	_53	100

## 2. Who got sick during the past year? What sickness?

Most of the respondents were uncertain as to the types of illnesses that afflicted their family members in the past year. The others claimed the illnesses were "somewhat" water-related as the illnesses were diarrhea, gastro-enteritis, and diseases of the skin. Influenza, which was not listed, was also one of the illnesses that many of the respondents complained about.

The women were the sicklier group (wife, female children and grandmother) in the family, having been afflicted with a variety of illnesses. In the male group, it was the grandfathers who were reported to have been more susceptible to illness.

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DISEASE	RESPON S	DENT	r	%
·	M	F		
1. Diarrhea		2	2	4
2. Kidney trouble	- '	-	- 1	-
3. Gastro-enteritis	-	2	2	4
4. Chotera	-	-	-	-
5. Typhoid fever	-	-	-	-
6. Malaria	-	-	-	-
7. Skin Disease	-	10	10	19
8. Schistosomiasis	-	-	- '	-
9. Others	6	7	13	24
10. Uncertain	15	11	26	49
ΤΟΤΑΙ	21	32	53	100

## TABLE 48: WATER ILLNESSES

# TABLE 49: HOUSEHOLD MEMBERS FREQUENTLY GOT SICK IN 1998

, THE THE PARTY OF THE PARTY IS THE PARTY OF T	RESPONDENTS			· · ·	
RESPONSE	M	F	Ť	%	
1. Husband	-	-	-	-	
2. Wife	7	8	15	28	
3. Father	-	-	-	-	
4. Mother	-	-	-	-	
5. Male Children	-	-	- 1	-	
6. Female Children	10	5	15	28	
7. Grandmother	6	9	15	29	
8. Grandfather	2	6	8	15	
9. Others	-	-	-	_	
TOTAL	25	28	53	100	

## 3. Health and hygiene practices

Most respondents recognized the importance of good health and hygiene practices. The male respondents learned about health and sanitation matters mostly from health clinics and hospitals while the female respondents learned this from health workers/inspectors, family and friends, as well as from health clinics, hospitals and schools.

# TABLE 50: DO YOU RECEIVE/GET INFORMATION ABOUT HEALTH AND SANITATION

	RESPONDENTS				
RESPONSE	M	F	T	%	
1. Yes	21	30	51	96	
2. No		2	2	4	
TOTAL	21	32	53	100	

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······································	RESPONDENTS				
RESPONSE	M	F	<u> </u>	%	
1. Radio	_	-	-	-	
2. Newspapers	-		-	-	
3. Television	-	-	-	-	
4. NGOs	- 1		-		
5. Family and Friends	-	8	8	15	
6. Health Sanitation/Clinics/Hospitals	21	8	29	- 55	
7. Health workers/ inspectors	-	8	8	15	
8. School	-	8	8	15	
9. Others/HMO		· ·			
TOTAL	21	32	53	100	

# TABLE 51: WHERE PEOPLE LEARNED HEALTH AND HYGINE EDUCATION

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# 5.8.5 Utilization of NGOs

# List of NGOs/CBOs for Samar

	Name of NGOs/PSOs/POs	Contact Persons	Address / TEL #
1.	Economic Development Foundation (EDF)	Violeta Cerezo Regional Director	No. 418 Singrose Compound Sagkahan Tacloban City
			Tel. (053) 325 6464 / 321 4151
2.	Eastern Samar Development	Evelyn Amit-Corado	146-B Kalipayan Road, Tacloban City
	Foundation, Inc. (ESADEF)	Executive Director	Tel. (053) 321 2947
3.	Community Extension & Research	Lino Aparente	187 Mabini Avenue, Catbalogan, Samar
	Foundation, Inc. (CERD)	Program Coordinator	Tel. (055) 756 0514
		01	Or C
		Ms. Genielend Chavez	Balud Calbayog City
		Program Coordinator	
4.	Samar Enterprise Resource Center	Antonio A. Yulo	Paulinian Building, Catbalogan, Samar
	Foundation, Inc. (SERCFI)	Operation Officer	Tel. (055) 756 0404 / 356 1404
5.	Samar People's Economic	Ernie Redaja	336 Ubanon District, Catbalogan, Samar
	Foundation, Inc. (SPECFI)	Executive Director or	Tel. (055) 756 0437 / 756 0282 / 3561437
		Mrs. Albina Valles	
	0101010	Vice-Chairperson	SPECFI Bldg., Ubanon, Catbalogan Samar
6.	CARITAS	Rev. Fr. Cesar Aculan	Paulinian Building, Catbologan, Samar
		Executive Director	Tel. (055) 756 0404 /251 2531
7.	TANDAYA Foundation, Inc	Rosario Mabong-Cabardo	160 Del Rosario Street, Catbalogan, Samar
		Executive Director	Tel. (055) 756 0185 / 356 1185
<b>S</b> .	Western Samar Development	Ma. Rosario Reyes-Balmes	Umbria Street, Calbayog City
	Foundation, Inc (WESADEF)	Executive Director	Tel. (055) 419 1328 / 91328
9	Philippine Business for Social	Elenio T. Yap	New Mahayag, Catbalogan, Samar
	Progress (PBSP)	Senior Program Officer or	Tel. (055) / 0918 683 0005
		Leo Dionisio H. Hitado	Fax. (055)
		Asst. Dir for Operations	
10.	Visayas Cooperative Development	Clarita P. Napoles	40 Sampaguita Street, Tacloban City
	Center (VICTO)	Regional Manager	Tcl. (053) 321 4396
$\mathbf{H}_{\mathrm{p}}$	Samar Center for Rural Education	Raul C. de Leon	Jacinto Street, Catarman, Northern Samar
	and Development, Inc. (SACRED)	Executive Director	Tel. (055) 554 1337.
12.	Calbiga Local Business Resource	Arthur Panganiban	Municipal Hall, Calbiga, Samar
	Center, Inc. (CLBRC)	Executive Director	, , , , , , , , , , , , , , , , , , , ,
13.	Gugma Han Maqueda Iguin Ondong	Basilio Zabala	No. 25 Brgy. Muñoz, Catbalogan, Samar
	han Samarnon (GIOS)	Executive Officer or	Tel. (055) 356 0114 / 0918 6831503 or
		Gerardo Malinao	2 <sup>nd</sup> Floor FPOP Bldg., Mabini St. Catbalog
		Chairperson	Samar
14.	WESAMAR	Mr. Efren Piczon	WESAMAR Bldg. Catbalogan, Samar
		Program Director	
15.	Farmer Sector Representative	Mr. Domingo Lasagas	Balugo, San Sebastian, Samar
17		PARCOM Member	
16.	Senior Citizen's Federation of	Mr. Francisco Amoyo	Zumarraga, Samar
	Samar	President	
17.	Fisherfloks Sector Representative	Mrs. Paulina Padayao	FPOP Bldg., Mabini St., Catbalogan, Samar
18.	Fil-Chinese Chamber of Commerce	Mr. Emmanuel Lao, Jr.	San Miguel Beer Bodega, San Roque St.,
	(Samar Chapter)		Catbalogan, Samar
19.	, 0	Ms. Rowena Urot	Tinambacan St., Calbayog City
	Person		
20.	Ç.	Ms. Loreta Badomaro	247 Nijaga St., Calbayog City
27	Kausawagan Maguada Pay Eco Suctem	Leonardo D. Sison	San Francisco St. Cathologon Same
22.		Chairperson	San Francisco St., Catbalogan, Samar
	Foundation	1 chonperson	

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#### 5.8.6 Existing Community Development Process

## Detailed Typical CD Process in Agusan del Sur

1) Make courtesy calls. Courtesy calls are made to barangay/sitio officials prior to the conduct of meetings with the community. Then, a series of meetings and community assemblies are done where the WATSAN program is introduced, its significance and impact taken up and the importance of organizing promoted. This is followed by a more detailed presentation/orientation of the project – its concept, features, history, stakeholders, and the CO process utilized. Depending on the level of community awareness regarding the program/project, two or three meetings/assemblies are needed before doing the baseline survey.

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2) Preparation of profile (secondary information) and survey forms.

(a) <u>General information</u>. Distance from barangay to poblacion, mode of travel, time and fare; no. of sitio/purok; dominant ethnic groups, common occupation of residents; demographic data (no. of household, male and female population) by sitio/purok, no, of dwelling structures, school buildings, other buildings, availability of electricity by sitio/purok.

(b) <u>Barangay WATSAN status</u>. Existing water supply system, by sitio/purok, by type and service level, no. of facilities (functioning), portability, no, of HH served, who installed, who operates, user charges, if any; HHs toilet facilities, by sitio/purok, no. of HHs with private toilets by type, no. IIII using shared toilets by type, no. of HII without toilets; no. of community waste disposal systems by sitio/purok, by method and wastewater system; no. of reported morbidity and mortality cases of water-borne/contact/vector-borne disease of barangay residents.

(c) <u>WATSAN related programs and project in the barangay</u>. Existing WATSAN program/project by type of activity, implementing organization/agency, sponsoring funding agency, specify years when operated in barangay, name of community association organized, if any; past WATSAN programs/projects by type of activity, implementing organization/agency, sponsoring funding agency, specify years when operated, name of community association organized, if any; community organizations in the barangay, WATSAN related groups/organization and other community organizations,

its name of group/organization, sitios where members are, sponsoring agencies, year organized and status; other barangay facilities.

(d) <u>Resources for barangay water supply and toilet facilities fabrication</u>. Brief description of water sources-undeveloped springs, streams and other water sources which can be tapped and developed, source which can be improve including estimated distance to center of IIHs to be served, availability of water, estimated flows during dry and wet seasons; water and well depths by sitio/purok, by season; availability of construction materials for water supply and toilet if available for free at barangay or at hardware/other stores, its sources, name and address of store, materials available, distance from barangay and means of transport for materials, sources of pumps and spare parts for pumps – name and address of dealer/store, types of pumps/parts available and distance from barangay; barangay residents with skills in water supply system construction and maintenance, type of skill, no. of persons and remarks; well drillers and water supply contractors who can be tapped for barangay works, their name address, services rendered and charging rates; local fabricators of toilet bowls, their name, location, type/description of toilet bowl.

- 3. Identify of community volunteers. As an initial step in community organizing, a core group of about 7 persons consisting of community leaders is formed. This is the formation of an informal community organization that will assist the CD worker in the preparation of CO strategies, community profiling, identification of project sites, and other work.
  - Conduct baseline survey. In the conduct of this survey, focus group discussion was applied and the result validated during barangay spot mapping. The barangay spot map reflects the location of structures (scaled) and different facilities/infrastructure. This serves as a planning tool in the development of WATSAN program for the area.
- 5. Inspect/Identify project sites and validates projects. An assembly is called again to present the results of the survey, its profile, assessment and needs. The CD team situates the community, i.e., where they are now in the sector. A member of the CD team will then facilitate the surfacing of thoughts from the group in terms of identifying the needs for WATSAN facilities, how project will be implemented in their area, how they facility will be designed and constructed, and how the community perceives their role in the project. In some cases, the community request technical assistance from the Center on site selection of identified areas.

6. Conduct technical and community consultative meetings of members and officers together with barangay officials. By this time, the one group has already specific projects to be implemented. Together with these interim officers, meetings with barangay officials are undertaken to determine local counterpart funding support to the program/project.

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- 7. Facilitate project implementation. After funding has been assured, the CD team facilites the implementation of the project through supervision and monitoring progress of construction. Contribution from the community comes in the form of free labor (pahina).
- 8. Consolidate BWSA Organization. The core group formulates the by-laws and policies of the organization and have these ratified by the members. The election of BWSA officers follows. A barangay resolution is passed endorsing the association and submitted to the Municipal Development Council/Sangguniang Bayan for registration/accreditation. Parallel to this activity is the completion of the facility and in most cases, the turn-over of the facility to the newly-organized BWSA, which can coincide with the swearing-in of BWSA officials.
- 9. Conduct training on skills and management to BWSA officials by the Center. The module includes topics on: human resource development (self and group awareness, communication skills, group facilitation and conducting meeting, effective community work, leadership skills and roles of officers and members, and conflict management); technical (hydrogeology and site selection, well construction and identification of handpump parts, equipment plumbing tools and materials for construction and repairs, hand pump principles of operations, maintenance and approach in trouble shooting, spring development, types of spring, their characteristics and method of developing, operation and maintenance of tank, spring box and distribution line, excreta, liquid and solid disposal system, water related diseases-prevention/control and water quality surveillance); financial management; project planning management; and action planning.
- 10. Undertake follow-up activities. The CD team after the construction of the WATSAN facilities undertakes follow-up activities such as monitoring and evaluation and the provision of recommendations/adjustments on the O&M of the facilities, where needed.

Source: DILG/WATSAN UNDP-PHI as modified by Province of Agusan del Sur

## 6. PAST FINANCIAL PERFORMANCE IN WATER SUPPLY AND SANITATION

6.2 LGU's Past Financial Performance

6.2.1 Sources of Local Funds

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## Table 6.2.1 Income and Expenditure of Samar, 1995-1999

Municipality	1995	1996	1997	1998	1999
Almageo		Т	T	Т	
Receipts		;			
Fax Revenues					
- Real Property Tax		110,000.00	9,918.60	1	
- Business Tax	1	83,000.00	65,000.00		
- Others					
IRA		5,546,627.00	7,536,581.69	i	
		94,600.00	26,359.52		
Other Revenue Source					
Sub Total	5,358,271.30	5,833,627.00	7,637,859.81	•	•
	1	5			
Expenditures		-	1		
Personal Services		3,607,015.52	5,280,067.20	1	
Maint, & Other Oper, Exp. (MOOE)		1,865,062.19	2,255,527.82		
Others	1. A				
Sub - Total	5,358,271.30	5,472,077.71	7,535,595.02	-	•
		· · · ·			
Net Operating Income		361,549.29	102 264.79	-	
Add: Borrowings					
-					
Sueplus	,			1	
Less: Capital Outlay		2010.000	102.264.25		
Net brome		361,549.29	102,264.79	<u>_</u>	
Basey					
Receipts					
Tax Revenues					
- Real Property Tax	100 C	938,898.09	77,548.02	78,613.94	
Business Tax		1.1.1	409,814.09	1,263,874.90	
- Others			107,050,41	219,772.03	
IRA		20,015,263.39	24,396,568 22	25,834,624.00	
	: · · · ·	137,564.46	200,241.15	200,587.45	
Other Revenue Source	22 602 662 40				
Sub - Total	22,598,552.40	21,091,725.94	25,191,221.89	27,597,472.32	-
and the second	·	· · ·	· · · ·		
Expenditures		1 11	100 B		
Personal Services		13,285,762.21	13,255,234.94	15 995 453.00	1. A.
Mainz & Other Oper, Exp. (MOOE)		\$ 448,495.22	9,277,330.95	8 603 762 95	
Others	and the states		1,585,033.52	450,133 \$9	
Sub - Total	21,787,185.96	18,734,257,43	24,117,599.41	25,049,354.84	
		1	'		
Net Operating Income	811,366.44	2,357,468.51	1,073,622.43	2,543,117.43	•
Add: Borrowings	-				
-	1.1.1.1.1.1.1.1				
Surplus					
Less: Capital Outlay					
Net Income	811,366.44	2,357,468.51	1,073,622.48	2,548,117.48	
3. Caldiga			100		
Receipts			i.		
Tax Revenues	1. A A A		· · · ·	1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 -	
- Real Property Tax		28,554.38	20,711.69	41,343.91	÷
- Business Tax		211,096.60	343,205.34	213,214.97	
- Others			896.25		
IRA	1	11,201,316.00	13,993,607.04	15,405,849,00	
		152,626.40	218,996.07	276,620.45	
Other Revenue Source			14,582,416.39	15,937,033.34	
Sub - Total	260,000,000.00	H,593,593.38	14,352,410.33	11,731,033.34	
					1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
Expenditures					1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
Personal Services	1. Sec. 1	5,797,745.32	8,174,439.10	10,313,339.12	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Maint, & Other Oper, Exp. (MOOE)		3,244,873.59	5,634,958.09	5,927,740.80	
Others		3,163,898.23	870,430.84	298,720.00	1 .
Sub - Total	260,000,600.00	12,206,517.14	14,679,828.03	16,539,790.92	
				:	
Not Onershiter Jacoma		<b>(612,923</b> .76)	(97,411.64)	(602,757.58)	. · ·
Net Operating Income		(012,923.00)	(	1002,000,000	1
Add. Berrowings					1
Surplus					1
Less: Capital Outlay			I		
Net Income		(612,923.76)	(97,411.64)	(602,757.58)	

Municipality	1	1995	1996	1997	1998	1999
Calbalogan	1		T	2 C A		
Receipts	1					
Tax Revenues		1				
- Real Property Tax			543,143.96	593,190.73	855,556.91	
-				5,499,952.20	1	
- Business Tax			5,710,740.40	3,479,932.20	6,589,585.00	
Others	1					
IRA	ł		20,269,187,00	28,101,778.25	30,651,533.06	
Other Revenue Source		· · · ·	2,760,600.19	11,000,000.00	3,930,524.61	
Sub - Total	1	10,147,222.76	29,228,676.55	45,190,921.18	42,060,192.58	-
					1	
Expenditures			E. B.			
Personal Services	- <u>-</u>	1	14,823,594.36	23,402,019.97	26,536,117.38	
Maint. & Other Oper. Exp. (M	00E)		11,456,040.69	12,460,895.46	14,283,809.82	
Others			1,147,118.28	10,554,325.80	\$31,757.86	
Sub - Total		10,305,6\$8.59	27,456,753.33	46,417,241.23	41,651,685.06	
out i totat		10,000,000			44,023,032.00	
Not Overstine Income		/169 446 011	1,771,923.22	(1,226,320.05)	450 514 53	÷.,
Net Operating Income		(158,465.83)	1,111,923.22	(1,220,320.03)	408,514.52	· · · · ·
Add Borrowings			1. State 1.			
Surplus					4	
Less: Capital Outlay					1. A	
Net Income		(158,465.83)	1,771,923.22	(1,226,320.05)	408,514.52	-
Daram						1. A.
Receipts						
Tax Revenues						
- Real Property Tax			535,310.08	39,654.17	58,406.29	
- Business Tax					254,512.41	
- Others				28,835.00	23,400.00	
IRA			11,575,184.85	15,279,244,46	16,623,966.12	
Other Revenue Source			46,590.50			
	1 A. A. A. A.	11 (41 ) 17 11	1	67,367.45	41,811.00	
Suo - Total		11,681,377.22	12,157,085.43	15,415,101.08	17,002,095.82	-
Expenditures	1					
Personal Services			9,322,364.29	5,431,919.18	12,963,199.63	
Maint & Other Oper, Exp. (N	100E)		2,761,871.31	2,357,679.21	3,312,797.93	
Others			1,056,198.50	1,218,644.47	1,467,200.16	
Sub - Total		11,165,933.46	13,140,434.10	9,008,242.86	17,743,197,72	
Net Operating Income	1	515,443.76	(983,348.67)	6,406,858.22	(741,(01.90)	· · · · · · · · · · · · · · · · · · ·
Add. Borrowings						
Surplus						
Less: Capital Outlay					1.1	· ·
• •		616 413 76	(003 349 (7)	(10( 059 22	111 101 001	
Net lucome		515,443.76	(983,348.67)	6,406,858 22	(741,101.90)	· · · ·
Gandara			1 ( 1 ( 1 ( 1 ( 1 ( 1 ( 1 ( 1 ( 1 ( 1 (			
Receipts			1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	17 A.		
Tax Revenues	÷	•				
<ul> <li>Real Property Tax</li> </ul>			33,936.43	31,256.69	38,000.79	
- Business Tax			133 401 40	61,845.67	163,968.30	
Others			20,595.95		15,925.18	
IRA			14,889,506.54	21,482,099 22	23,842,677.04	
Other Revenue Source	1.1.1		224,840.56		350 016.48	
Sub - Total		15,933,110.80	15,302,280.88	21,847,669.44	24,410,588.79	
Even diana	1997 - A.	1 . 1	i ta second			ļ
Expenditures			0 700 (37 63	12000 000 11		1.
Personal Services	1005		8,799,637.83		15,834,288.17	
Maint. & Other Oper. Exp. ()	100E)		3,597,455.31		4,320,386.87	
Others			2,772,209.22	4,106,143.13	4,459,858.37	
Sub - Total		14,951,691.07	15,169,302.36	22,040,552.37	24,614,533.41	1
		1				
Net Operating Income		981,419.73	132,978.52	(192,882.93)	(203,944.62)	•
Add Borrowings						
Surplus					ĺ	1
		1				1
Less: Capital Outlay						

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Municipality	1995	1996	1997	1998	1990
. Itinabangan					
Receipts					
Tax Revenues					
- Real Property Tax		28,263 51	35,557.63	38,467.05	
- Business Tax		59,828.05	43,204.00	78,579.35	
- Others		30,194.05	36,583.00	10,019,90	
IRA		11,931,444.18	14,781,851.34	16,442,420.00	
Other Revenue Source		150,101.17		185,011.94	
Stab - Total	14,042,173.06	12,249,830.96	14,897,195.97	16,744,478.34	
340 • 1044		(2,00,000,000	1,000,000,000	10,111,110.35	•
Expenditures					
Personal Services		8,216,714.33	9,885,525.50	12,854,563.84	
Maint & Other Oper, Exp. (MOOE)		2,120,614.16	2,887,855.59	1,426,335.52	
Others		1,431,564.35	1,558,517.57	2,165,993.63	
Sub - Total	14,042,173.06	11,768,892 84	14,331,898.66	16,446,898.04	
300 - 1000	04,042,045.00		14,551,070.00	10,440,020.04	•
Not Operating Income		480,938.12	565,297.31	297,580.30	
Net Operating Income	-	400,720.12	203,271.31	277,000.30	•
Add: Borrowings					
Surplus	2				
Less: Capital Outlay		480,938.12	\$65.002.21	222.000.10	
NetIncome		450,958.12	565,297.31	297,580.30	· · ·
3. Jiabong		1			
Receipts		1			
Tax Revenues		20,061,66			
- Real Property Tax	1 - A - A - A - A - A - A - A - A - A -	29,951.66	346,680.51	36,345.79	
- Business Tax		68,009.85		25,080.70	
- Others	19 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	209,249.07		49,790.40	
1RA		7,191,843.00	9,493,232.76	9,621,499.00	
Other Revenue Source		134,737.35	160,228.56	· -	
Sub - Total	-	7,633,790.93	10,000,143.83	9,732,706.89	-
			1		
Expenditures			E I	1. S.	
Personal Services		5,228,651.39	6,589,578.55	6,589,578.55	•
Maint, & Other Oper, Exp. (MOOE)		19,463.13	2,373,764.07	2,337,761.90	
Others		26,586.56	323,297.65	323,297.65	
Sub - Total	-	5,274,701.08	9,286,640.27	9,250,633.10	
	1	· · · ·		Í	
Net Operating Income	· -	2,359,089.85	713,501.56	432,063.79	•
Add: Borrowings			· ·		
Surplus		:			
Less: Capital Outlay					
Net lacome	÷ _	2,359,089.85	713,501.56	432,068.79	
9. Marəbut					
Receipts		1 A A A A A A A A A A A A A A A A A A A			
Tax Revenues	1		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
- Real Property Tax		8,951.08	(1,528.00	55,347.80	4.1
- Business Tax		77 245 86	48,500.87	132,747.53	1.1
• Others					
IRA		7,026,561.00	9,455,505,58	10,349,624.00	
Other Revenue Source		60,379.90	20,144.36	86 215 00	
Sub - Total	6,750,103.31	7,173,137.84	9,605,678.81	10,623,934.33	- t
303 - 10(a)	0,120,103.31	11121121	1,000,010,01	10,020,034.00	
Creandiburgs					
Expenditures		4,513,262.11	4,632,305.11	6,658,844.04	
Personal Services		2,387,585.53	2,386,706.53	3,922,511,25	
Maint, & Other Oper, Exp. (MOOE)				2,422,511,25	
Others	6 700 714 6	59,800,00	775,880.64	10 501 155 55	
Sub - Total	6,705,714.81	6,960,647.64	7,794,892.28	10,581,355.29	.:
		a		·	
Net Operating Income	44,338.50	212,490.20	1,810,786.53	42,579.04	
Add. Borrowings					
Sarplus					
Less: Capital Outlay				Į	
Net Income	44,388.50	212,490.20	1,810,786.53	42,579.04	

Municipality	1995	1996	1997	1998	1999
0. Matuguinao	T	T	1	Ĩ	
Receipts		. 1			
Tax Revenues	1		1. A		
Real Property Tax		11 434.15	7,541.70	8,290.06	
- Business Tax		16,852.65			
			17,197,99	13,103,00	
- Others		1,636.00		1,231.60	
iRA	:	9,367 217.00	8,109,254.85	10,128,728.00	
Other Revenue Source		18,157.00	15,317.00	21,581,13	
Sub - Total	9,082,893.00	9,415,346.80	8,149,311.54	10,172,933,79	-
		·			
Expenditures					
Personal Services		5,939,324.23	5,188,381.61	5,205,325,12	
Maint & Other Oper, Exp. (MOOE)		3,349,798.23	3,306 845.16	4,507,306 85	
Others					
Sub - Total	8,825,115.81	9,289,122.46	8,495,226.77	9,712,631.97	
300 - 1011	0,013,113.51	9,207,122.40	0,473,220,27	2,112,031.31	-
			(145 6)5 633		
Net Operating Income	257,777.19	126,224.34	(345,915.23)	460,301.82	•
Add. Berrowings		ļ			
Surplus	:	1	ł		
Less: Capital Outlay		·		1.1	
Net Income	257,777.19	126,224.34	(345,915.23)	460,301.82	· -
1. Mationg	t				
Receipts					
Tax Revenues	1	· .			
- Real Property Tax		78,223.08	131,000.00	34 4 70 22	
• •			131,000.001	26,629,32	
- Business Tax		44,932,82	1	55,630.43	10 1 A.
- Others		26,671.23	1	31,465.08	
IRA		8,535,528.38	10,859,970.98	12,578,152.62	
Other Revenue Source		100,701.80	128,500.00	157,287.60	
Sub - Total	8,952,666.00	8,786,107.31	11,119,470.98	12,849,165.05	-
· · · ·					
Expenditures					÷.
Personal Services		5,345,035.02	7,201,940.98	9,704,403.20	
Maint & Odier Oper, Exp. (MOOE)		2,990,891.03	3,451,415.75	2,454,731.66	
		2,720,021.03	5 45 45 5.75	4,454,551.00	
Others					
Sub - Total	8,952,665.43	8,335,926.05	10,653,356.73	12,159,134.86	
Net Operating Income	0.57	450,181.26	466,114.25	690,030.19	
Add: Borrowings					
Surptus					
Less: Capital Outlay			712,642.30	170,000.00	
Net Income	0.57	450,181.26	(245,928.05)	520,030.19	1
12. Pagsanghan					
Receipts			1.1		1
		1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	and the state of	9.000	
Tax Revenues					
- Real Property Tax	Į	69,974.50	27,644.80	81.577.88	
- Business Tax		37,222.00	38,609.00	15,755.60	l · ·
- Others		22,657.02	19,842.50	18,252.54	
IRA		5,100,712.70	6,743,694.99	7,281,841.01	· · ·
Other Revenue Source		37,382.80	54,397.73	29,960.00	9
Sob - Total		5,267,949.02	6,834,189.02	7,427,387.03	1
					1
Expenditures					
		3,633,393.80	4,586,247.18	6,809,402.48	
Personal Services		1,303,732.53	•		Į
Maint, & Other Oper, Exp. (MOOE)	Į			772,050.95	
Others		225,391.28	280,974.33	350,000.00	
Sub - Total		5,162,517.61	6,901,948.66	7,931,453.43	
Net Operating Income		105,431.41	(17,759.64)	(\$04,066,40)	-
Add: Borrawings	1	I	1		ł
Surplus	1	l			I
A cherking .	1	· ·	1	1	I ·
Less: Capital Outlay					

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Municipality	1995	1996	1997	1998	1999
Paranas (Wright)					
Receipts					
Tax Revenues					
Real Property Tax		858,351.36	41,060.05	85,263.92	
Business Tax	÷			194,831,23	
- Others					
IRA		16,272,904.36	20,390,161,20	23,729,776.97	
Other Revenue Source		209,900.35	318,515.59	747,690 20	
Sub - Total	16,286,622 21	17,341,156.07	20,749,736.84	24,757,562.32	
Olio - Dial		10,041,120.01	20,147,150.04	24,757,562.52	•
Expenditures					
Personal Services		10,772,735.35	14,263,566.98	15,996,413.39	
Maint & Other Oper, Exp. (MOOE)		4,190,274.65	3,976,457.03	4,557,267.02	
Others		2,502,330.70	3,074,619.20	2,534,142 57	
Sub - Total	16,232,137.33	17,465,340.70	21,314,653.21	23,087,822.98	
300 . 10(3)	10,232,037.33	17,403,340.70	21,314,033.21	23,007,022.93	•
Net Operating Income	54,484.88	(124,184.63)	1564 016 37	1 ((0 3)0 34	
Add: Borrowings	24,424.60	(124,184.05)	(564,916.37)	1,669,739.34	-
Surplus			· · · · · ·		
-		1			
Less: Capital Outlay Net Income	54,434.88	(124,184.63)	(664.0)( )7)	1 ((0 3)0 ) (	
. Pinabacdao	34,454.00	(124,184.03)	(\$64,916.37)	1,669,739.34	
		· · ·			
Receipts					
Tax Revenues		0.222.045			
- Real Property Tax	1.111	9,727.95	11,911.87	13,112.87	
- Business Tax		25,430.84		36,362.62	
Others					
IRA		6,904,198.96	10,700,195.30	11,711,836.78	
Other Revenue Source		55,224.82	93,026.00	49,236.00	4
Sub - Total	7,853,167.42	6,994,572.57	10,805,133.17	11,810,543 27	•
Expenditures					
Personal Services		5,097,299.89	6,254,922.31	7,522,220,47	
Maint, & Other Oper, Exp. (MOOE)	1	2,021,435.32	2,754,089.15	2,833,859.08	
Others	:	216,437.30	225,581.46	285,175.11	
Sub - Total	7,853,167.42	7,335,172.51	9,234,592.92	10,691,254.66	•
Net Operating Income	-	(340,599.94)	1,570,549.25	1,119,293.61	•
Add: Borrowings	•				
Surptus					
Less: Capital Outlay			in the second second		
Net Income		(340,599.94)	1,570,540.25	1,119,293.61	
5. San Jorge					
Receipts			-		
Tax Revenues					
- Real Property Tax		23,540.54	22,409.60	29,565.83	•
- Business Tax		50,718.28	59,991.60	•	
- Others		2,292.40	2,811.89	8,102,50	
IRA		9,136,892.98	11,744,543.07	12,877,643 90	
Other Revenue Source		89,443,84	82,902.00	73,011.30	
Sub - Total	8,769,500.00	9,282,883.04	11,912,662.47	17,938,323.53	-
				·	
Expenditures		100 A.S. 100		1. A.	
Personal Services		5,325,418.17	7,329,503.75	7,693,865.46	
Maiut, & Other Oper, Exp. (MOOE)		3,817,655.53	4,308,990.61	5,071,143.00	1
Others		65,700.00	79,575.00	129,746.12	1 1 1
Sub - Total	8,733,736 83	9,208,773.70	11,718,069.36	12,894,759.58	-
		1			
Net Operating Income	35,763.17	74,114.34	194,593.11	93,563.95	
Add. Borrowings	1	. I		1	
Surplus		1			
Less: Capital Outlay		i i			
			1 1	93,563.95	

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16. San Jose de Buan	1995	1996	1997	1998	1999
so. Sali ause de bora			T	i i i i i i i i i i i i i i i i i i i	
Receipts	1				
Fax Revenues			1		
- Real Property Tax		4,503.76	5,916.87	2,478,473.00	
- Business Tax		11,651.72	15,627,85	14,948.55	
- Others	1		17,021,03		
IRA		9,397,176.12	11,791,582.98	13,224,414.53	
Other Reveaue Source	: 1	14,083.03	12,431.00	10,007,714,00	
Sub - Total	9,254,211.43	9,427,414.63	11,825,603.70	15,717,836.08	
340 - IV(3)	7,234,211.43	7,427,414.DJ	11,623,003.70	15,111,630.03	
Expenditures		· · · ·			
		1 in merel	( ) ) ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	D 170 040 14	
Personal Services		3,662,924.60	6,323,170.56	8,379,840.21	
Maint, & Other Oper, Exp. (MOOE)	1.1.1	496,155.00	4,224,706.97	4,237,212.83	
Others		· · · · · · · · · · · · · · · · · · ·	969,195.00	137,409.00	
Sub - Total	9,252,440.78	4,159,079,60	11,517,072.53	12,754,462.04	
Net Operating Jacome	1,770.65	5,268,335.03	308,536.17	2,963,374.04	
Add Borrowings		I		ļ	
Surplus		· 1			;
Less: Capital Outlay					•
Net lucome	1,770.65	5,268,335.03	308,535.17	2,963,374.04	
17. San Sebastian					
Receipts					
Tax Revenues					
- Real Property Tax	I	11,967.68	15,000.00	12,296,22	
Business Tax		218,622.73	18,000.00	29.056.42	
- Others	· 1			38.201.50	
IRA		4,951,843.58	6,392,000.00	7,259,888.20	
Other Revenue Source	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	31,791.89		49,693.63	2
Sub - Total	4,694,425.00	5,214,225.87	6,425,000.00	7,339,135.97	. · ·
Sho - Iviai	1,000,000	v1	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	2,237,132,72	
Expenditures		1 I I			
Personal Services		1 411 100 00	4 510 000 00	5 130 233 10	
		3,423,100.90	4,539,000.00	5,230,572,30	1
Maint & Other Oper, Exp. (MOOE) Others		1,651,622.10	447,000.00	1,786,206.54	
Others Sub-Taul		157,500.00		253,000.00	+
Sub Total	4,694,425.00	5,232,223.00	4,986,000.00	7,274,778.84	
Net Operating Income	<b> </b>	{17,997.13}	1,439,000.00	114,357.13	
Add: Borrowings			· .		
Surplus		je sta me 🖡			
Less: Capital Outlay					
Net Income		(17,997.13)	1,439,000.00	\$14,357.13	ļ
(8. Sta. Margarita		1			
Receipts				1.00	
Tax Revenues	1		: .		l
- Real Property Tax		178 822.14	504,902.78	86,614.55	[
- Business Tax		2,091,119.62	1. A.	318,242.12	
- Others		-	in the second second	•	
I IRA	1.1.1	9,014,074.80	11,609,128 38	12,070,286.13	
Other Revenue Source		19,686.95		33,520.77	
Sub - Total	9,266,303.36	11 303 703 51	12,114,031.16	12,508,663.62	1
Expenditures				10 M	
Personal Services	:	5,829,141.55	8,465,455.94	8,783,160.32	
Maint & Other Oper, Exp. (MOOE)	Į	2,907,919.10	2,616,733.20	3,196,177.74	
Others	l í	1,162,479.25	487,067.52	252,649.50	
1 · · ·	9,224,895.18	9,899,539.90	457,007.32	12,231,987.56	
I Sub Total	7,227,073.18	2,022,237.9V	1,005,200.00	12,231,731.30	1
Sub - Total	₹		644 774 64	1 1000	
	ا مر عمد مر	1,404,163.61	544,774.50	276,675.06	
Net Operating Income	41,405.18				
Net Operating Income Add-Borrowings	41,405.18	ļ	2		
Net Operating Income Add: Borrowings Surplas	41,405.18		9		
Net Operating Income Add-Borrowings	41,405.18 41,405.18	1,404,163.61	9 544,774.50	276,676.06	

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Municipality	1995	1996	1997	1998	1999
Sta. Ríta		1			
Receipts				i	
Tax Revenues					
- Real Property Tax		63,864 28	96,107,97	102,206,03	
- Business Tax		85,586 52	18 795.00	85,716.72	
- Others		43,492.65	92 411.30	21,733.60	
IRA		11,937,768.00	15,323 243.00	15,471,841.00	
Other Revenue Source	1	131,063.57	117,096.74	247,517.75	
Sub - Total	10,734,158.05	12,316,775.02	15,647,659.01	15,929,018,10	
			12,047,057,01	13,727,013,10	-
Expenditures					
Personal Services	<i>i</i> .	8,032,093.12	10,691,293.28	12,867,320,11	
Maint. & Other Oper. Exp. (MOOE)		2,151,783.21	2,843,939.59	3,436,784.31	
Others		-,	161,891.50	207,163.75	
Sub - Total	10,715,514.83	10,183,876 33	13,702,124.37	1	
300 - 100	10,119,914,81	10,103,010 33	13,702,124.37	16,511,273.17	•
Net Operating Income	18,643.24	2,132,898.69	1,945,534.64	(69) 35( 03)	
Add: Borrowings	10,045.24	2,132,073.09	1,442,554,64	(582,255.07)	•
-					
Surplus Less: Capital Outlay					;
Net Income	18,643.24	2,132,898.69	1015 01 (1)	((0) ) (( ) )	
Sto. Nino	10,043.24	2,132,393.09	1,945,534,64	(582,255.07)	· .
Receipts					
Tax Revenues					
				100.000	
- Real Property Tax - Business Tax		27,437.34	192,323.84	308,273.50	
		151,855.30			
- Others		<pre></pre>			
IRA Olive Devenue Streets		6,207,485.27	7,829,787.17	8,478,755.00	
Other Revenue Source	6640,369,00	204,161.56	46,273.99	74,375.00	
Sub - Total	6,069,268.00	6,592,939.47	8,063,385.00	8,861,403.50	-
ti i i	· · · · · · · · · · · · · · · · · · ·				
Expenditures					
Personal Services		4,300,346.28	5,431,919.18	6,447,235.07	·
Maint & Other Oper, Exp. (MOOE)		2,235,500.03	2,357,679.21	2,620,035.93	
Others	and the second second				
Sub - Total	5,877,128.50	6,535,846.31	7,789,598.39	9,067,272.00	-
Net Operating Income	192,139.50	57,093.16	278,786.61	(205,868.50)	-
Add. Borrowings	19 A. 1				
Surplus					
Less: Capital Outlay			15,000.00	5,000,00	
Net Income	192,139.50	57,093.16	263,786.61	(210,868.50)	<u> </u>
Tagaput-an					
Receipts					
Tax Revenues			1		
Real Property Tax			32,696.40	21,940.86	
Business Tax			57,598.90	75,900.00	
- Others				· -	
IRA		1 A A	6,946,118.58	7,498,876.00	
Other Reveaue Source			· · -	97,749,69	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Sub - Total	5,051,427.00	•	7,026,413 88	7,691,466.55	· · ·
Expenditutes			10 A.		
Personal Services			5,195,553.64	5,786,084.79	
Maint, & Other Oper, Exp. (MOOE)			572,922.29	1,875,067.83	
Others			-	550,000.00	
Sub Total	5,051,055.75		5,768,475.93	8.211,152.62	
				-	
Net Operating Income	371.25	i - 1	1,257,937.95	(516,686.07)	
Add: Borrowings					
-	1				· · · ·
Sarphas				1	
Surplus Less: Capital Outlay					

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Municipality	1995	1996	1997	1998	1999
Talaloka			1	1	
Receipts					
Tax Revenues					
- Real Property Tax		25,048.47	13 033.63	20,992.68	
- Business Tax		41,106.33	49,534 81	10,000	
- Others		17,261.80	34,636,22		
IRA		5,095,951.60	6,433,755.00	7,313,024.60	
Other Revenue Source			0,435,755,00		
Sub - Total	4 000 000 00	35,142.13		36,482.60	
5%0 + 100a)	4,890,000.00	5,214,510.31	6,530,964.66	7,370,499.83	•
Expenditures					
Personal Services		3,657,057.77	4,678,720.95	5,020,477.66	
Maint & Other Oper, Exp. (MOOE)	1.1.1	1,533,370.58	1,669,118.35	1,778,709.73	
Others			9,800.00		
Sub - Total	4,700,627.18	5,190,428.35	6,357,639.30	6,799,187.39	-
· ·					
Net Operating Income	189,372.82	24,081.96	173,325.36	571,312.49	
Add: Borrowings					
Surplus		,			
Less: Capital Outlay	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -		, <sup>1</sup>		·
Net Income	189,372.82	24,081.96	173,325.36	571,312.49	· · ·
Tarangaan	107,374,00	24001.70			
Receipts				1	
-					
Tax Revenues				<u></u>	
- Real Property Tax		39,130.38	30,903.18	97,883.75	1 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1
<ul> <li>Business Tax</li> </ul>		55,045.77	66,650.04	44,471.54	
- Others	1		N -		1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
IRA		8,640,444.68	11,338,051.16	12,385,998,10	
Other Revenue Source		125,460.89	124,439.13	111,814.01	
Sub - Total	8,205,933.00	8,860,081.72	11,560,043.51	12,640,167.40	•
	:		:		
Expenditures	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -			1	-
Personal Services		6,543,906.09	7,144,012.68	8,770,863.56	
Maint & Other Oper, Exp. (MOOE)		2,821,981.24	2,898,901.19	4,260,360.65	
Others		181,902.21	970,000.00	378,800.00	N
Sub - Total	8,198,122.31	9,547,789.54	11,012,913.87	13,410,024.21	
200 - 1003	8,193,122.31	9,347,789.34	11,012,913.07	13,410,024.21	-
	70.070	((0) 202 (0)		4340.054.011	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
Net Operating Income	7,810.69	(687,707.82)	547,129.64	(769,856.81)	· · · ·
Add Borrowings					
Surptus			100 B		
Less: Capital Outlay		, · · ·			
Net lacoine	7,810.69	(687,707.82)	547,129.64	(769,856.81)	
. Villareat					
Receipts				(1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,	1. S.
Tax Revenues					1 St. 1
- Real Property Tax		27,678.49	27,133.99	45,634.13	
- Business Tax		31,248.00	69,152.25	47,599.90	at a second
- Others		64,041.55	46,614.06	7,643.11	
IRA		11,524,402.78	11.802,392.01	12,807,390.34	
		•			
Other Revenue Source		96,272.99	81,019.29	84,427.74	
Sub - Total	10,926,872.71	11,743,646.81	12,026,316.60	12,992,695.22	•
	· ·			1	
Expenditures		1 ·		1	
Personal Services	1	7,612,816.87	8,603,286.38	9,425,300.08	
Maint & Other Oper, Exp. (MOOE)	1 - 1 - 1	4,011,062.11	4,101,194.80	3,439,082.22	Į
Others	· · ·	1,368,700.00	144,320.87	· ·	t
Sub - Total	10,926,835.33		12,848,802.05	12,864,382.30	I .
Net Operating Income	37.38	(1,248,932.17)	(822,485.45)	128,312.92	
	51.38	(1,240,732.17)	(022,403.43)	140,512.72	· ·
Add: Borrowings					1
Surplus			l		1
Less: Capital Outlay		l		[	
Net Income	37.38	(1,243,932.17)	(822,485.45)	128,312.92	

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Flunicipality	1995	1996	1997	1998	1999
5. Zumarcaga			· · ·		
Receipts			1		
Tax Revenues					
- Real Property Tax	· · ·	13,448.74	13,970.38	14,519.75	
- Business Tax		37,793.00	20 43 1.55	41,375 26	
- Others		•	6,000.00		
IRA		6,828,157.00	8,806,836.02	9,495,039.87	
Other Revenue Source	1 · 1	65,237.06	67,220.02	77,341 24	
Sub - Totat	6,436,423.00	6,944,640.80	8,914,510.97	9,628,326.12	-
		1			
Expenditures					
Personal Services		4,351,313.55	5,772,140.91	6,293,276.66	
Maint & Other Oper, Exp. (MOOE)		1,498,475.12	1,810,520,87	2,346,589.24	
Others				876,584.60	
Sub - Total	6,114,531.49	5,849,788.67	7,582,661.78	9,516,449.90	
		1. A.		1	
Net Operating Income	321,893.51	F,094,852.13	1,331,849.19	111,876.22	
Add: Borrowings					
Şurplus	÷	ALC: 4			
Less: Capital Outlay					
Net Income	321,89).51	1,094,852.13	1,331,849.19	111,876.22	

## 6.2.2 Availability of Funds

Table 6.2.2 Past Internal Revenue Allotment for the Province	ce of	Samar
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	ltem	1995	1996	1997	1998	1999
1.	IRA to all municipalities (National total)	18,768,952,000	19,607,715,553	24,849,000,000	28,245,815,434	31,830,589,345
2.	IRA by Municipality	459,001,881	493,211,576	592,167,992	356,557,108	423,493,463
1	Atmagro	5,027,263	5,456,627	7,536,581	8,628,743	10,269,430
2	Basey	18,662,105	20,015,265	24,396,569	27,194,341	32,456,760
3	Calbayog City	232,678,284	249,260,625	280,198,089	0	
4	Calbiga	10,444,137	11,201,313	13,993,608	16,216,683	19,300,196
5	Catbalogan (Capital)	18,586,718	20,209,187	28,101,779	32,264,770	38,371,577
6	Daram	10,706,203		15,279,244	17,498,914	20,769,910
7	Gandara Hinabangan	13,912,648		21,482,100	25,097,561	29,952,477
8 9	Jiabong	10,843,426	11,981,444	14,781,851	17,307,810	20,679,893
10	Marabut	6,659,094	7,191,843	9,607,280	10,937,172	12,924,833
11	Matuguinao	6,513,269	7,026,561	9,455,506	10,894,341	12,949,137
2	Motiong	8,860,378 7,942,953	9,428,461	8,673,514	10,043,631	11,953,619
3	Pagsanghan	4,715,729	8,535,537	10,827,437	12,477,005	14,817,378
4	Paranas (Wright)	15,345,045	5,100,713 16,386,748	6,743,695	7,657,191	9,049,312
15	Pinabacdao	6,405,281	6,904,197	20,373,096 10,700,196	23,821,109	28,439,505
6	San Jorge	8,516,200	9,116,896	11,744,547	12,328,246 13,601,108	14,623,588
7	San Jose De Buan	8,820,011	9,397,175	11,791,584	13,897,720	15,172,944 16,687,945
8	San Sebastian	4,574,425	4,951,844	6,392,894	7,263,465	8,592,598
19	Santa Margarita	8,389,333	9,048,870		12,070,286	14,320,319
20	Santa Rita	11,073,804	11,937,768	15,322,928	16,286,153	19,372,293
21	Santo Niño	5,719,268	6,209,485	7,829,788	8,925,007	10,599,775
22	Tagapul-An	4,872,976	5,270,120	6,946,118	7,875,078	9,292,942
23	Talalora	4,708,105	5,095,951	6,433,755	7,313,026	8,654,774
24	Tarangnan	8,009,203	8,640,444	11,338,051	13,481,460	15,471,256
25	Villareal	10,710,928	11,524,403	11,802,392	13,481,460	15,969,557
26	Zumarraga	6,305, <b>095</b>	6,828,158	8,806,837	9,994,828	11,801,445
•	% Share by Municipality	100.00	100.00	100.00	100.00	100.00
1	Almagro	1.10	1.11	1.27	2,42	2.42
2	Basey	4.07	4.06	4.12	7.63	7.66
3		50.69	50.54	47.32	0.00	0.00
4	Calbiga	2.28	2.27	2.36	4.55	4.56
5 6		4.05	4.10	4.75	9.05	9.06
07	Gandara	2.33	2.35	2.58	4.91	4.90
8		3.03 2.36	3.02	3.63	7.04	7.07
9	<b>O</b>	1.45	2.43 1.46	2.50	4.85	4.88
10		1.43	1.40	1.62 1.60	3.07 3.06	3.05
11		1.93	1.91	1.46	2.82	3.06 2.82
12		1.73		1.83	3.50	3.50
13	Pagsanghan	1.03	1.03	1.14	2.15	2.14
14	Paranas (Wright)	3.34	3.32	3.44	6.68	6.72
15	Pinabacdao	1.40	1.40	1.81	3.46	3.45
16		1,86	1.85	1.98	3.81	3.58
17		1.92	1.91	1.99	3.90	3.94
18		1.00	1.00		2.04	2.03
19		1.83	1.83		3.39	3.38
20		2.41	2.42		4.57	4.57
21 22	Santo Niño	1.25	1.26		2.50	2.50
22 23		1.06	1.07		2.21	2.19
23 24		1.03 1.74			2.05	2.04
25		2.33	1.75 2.34		3.78 3.78	3.65
ور بد		1.37	1.38			3.77 2.79
26						
26	zumanaya	1.01	1.00	1.10	2.00	2.13

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Loan Features	<ul> <li>Terms of Credit. The MDF is, at present, the only source of credit finance that is offering long-term finance with a maturity period of 15:25 years. The interest rate is currently set at 2 percent above the weighted average interest rate of 61:90 day domestic time deposits. No collateral is required since the [KV intercept mechanism guarances: the loan repayment. Aside from and a grant, which effectively lowers the LGU's borrowing costs. The interest is the terms and conditions set by the lender through the MDF. Because of the liberal terms of the MDF has been extremely attractive to LGUs. Funding Limitations, the MDF. Because of the liberal terms of the MDF has been extremely attractive to LGUs.</li> <li>The interested demand for MDF credits by other developing countries: <ul> <li>the increased demand for MDF credits by other developing countries:</li> <li>the increased demand for MDF assistance to the Philippines due to the increased demand for MDF assistance to the Philippines due to the increased demand for MDF assistance to the Philippines due to the increased endered for MDF assistance of the increase in the worldwide demand for MDF assistance and the increase in ecountry.</li> <li>First, the worldwide demand for MDF assistance and the increase in ecountry.</li> <li>First, the worldwide demand for MDF assistance and the increase in ecountry.</li> </ul> </li> </ul>	•
Elligible Projects	The MDF was created as a revolving fund and made available to LGUs in undertaint, the mage are composed from the 1980s when the GFIs stopped fending to the LGUs on accounts. During this time, the MDF channeled some #7.9 billion of long-term finance to LGUs. LGU projects that have benefited from assistance from the MDF include: • public markets • telephone systems • telephone	:
Prequalification	The MDF operates under the direction of a Policy Governing Board chaired by the DOF with three other Government agencies as members, i.e. the National Economic and Development - Xuthority. (NEDA), the Darament of Interior and Local Government (DILG) and the Department of Budget and Management (DBM). The MDF consists of two major units, the Financial Unit, braded by the Executive Director of the BLGF and the Darament and the Department of Budget and Management (DILG) and the Department of Budget and Management (DILG) and the Department of Budget and Management (DILG) and the Dopertment of Budget and Management (DILG) and the Dopertment of Sudget and Management (DILG) and the Dopertment of Sudget and Management (DILG) and the Dopert and the Doperty Tax collection.	
Objectives	Multilateral lending sources for LGU projects have principally come from three main sources, the World Bank (ADB) and the Overseas Economic Cooperation Fund of Japan (OECF). The funds have been channeled through the MDF, a revolving fund created by a Presidential Decree in March 1984 to consolidate the fragmented and uncoordinated borrowing and grant system to the LGUs. The MDF is administered by the Bursu of Local Covernment Finance (BLCF) under the DOF. Before the creation of the MDF, the donor agencies required a central agency for monitoring the foreign loans: and grants. With the establishment of the MDF became the conduit for foreign loans: and grants. The MDF also played the role of a monitoring unit and project accounting support for foreign funds directed to the LGUs.	
Financing	1. Municipal Development Finance (MDF)	

## LGU's Present Financing Sources and Management Participation in the Sector 6.4

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Financing	Objectives	Prequalification	Elligible Projects	Loan Featurcs
MDF (contd)			other sources of funding, the Government, in implementing its new vision for LGU financing, is discussing with the multilateral financing agencies, re-focusing MDF assistance toward less ereditworthy LGUs.	Assessment The MDF continues to be a major source of concessionary credit finance for LGUs. Since its first loan (Municipal Development Propert 1 of the World Bank), the MDF has been actively contributing to the economic development of LGUs by providing long- term financing for LGU projects. It is the long-term feature of MDF loans and the concessionary rate that has attracted the LGUs. Lately, however, some LGUs have voiced concern regarding the <u>long processing time of MDF loons</u> . Therefore, steps need to be taken to streamline the approval process. At the same time, consistent with the new vision of the process. At the same time, consistent with the new vision of the process. At the same time, consistent with the new vision of the process. At the same time, consistent with the new vision of the process. At the same time, consistent with the new vision of the process. At the same time, consistent with the new vision of the process. At the same time, consistent with the new vision of the process. At the same time consistent with the new vision of the process. At the same time to constitue to power class dent at a structure and the favorable terms of MDF lending, the MDF is being undertaken with World Bank assistance. Because of the favorable terms of MDF lending, the MDF is expected to continue to be attractive to LGUs for financing basic services.
2. Local Water Administrati on (LWUA)	<ul> <li>In order to promote, develop and finance local water utilities, optimize public service water operations, and facilitate the improvement of local water services, the Local Water Utilities Administration (LWUA) was created in September 1972 under the Provincial Water Utilities Act. The LWUA is a specialized lending institution, which provides financing to water services for water supply development, expansion improvement. LWUA has evolved to be primarily a financing agency with the following functions.</li> <li>provide loans to qualified local water utilities for their capital expenditure programs; such as water quality, design and construction of new or additional facilities for water supply, treatment, transmission and distribution, and for wastewater collection, treatment and disposal.</li> </ul>			

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(contd)	- function technical accietance and			
	for the second manual second -			:
	personnei training programs (ur vous			
	water utilities;	:		<b>2</b>
	<ul> <li>effect systems integration, joint</li> </ul>			- ·
	1			
	Investments, water uponter annexation			
	and de-annexation.	· · · · ·		
	LWUA has, over the years, on-lent funds	· · · · · ·		
	from ODA sources at concessionary rates.			<u>-</u>
	LWUA has extended loans to rural			
	waterworks and sanitation associations.			
	which are non-stock, non-profit.	-•		
	cooperative associations, and franchised to			-
	operate rural water supply systems in [			
	remote areas where access to a water			/- -
	district is difficult. Many water districts			
	have benefited from low-interest. long-			
	term loans of up to 25 years with ample			
	The survey here here and	:		
		: .		
	Iunding source constraints from its nonor			
	agencies. LWUA has not been able to			
	accommodate funding requests from all			
	the water districts. As a result, some			
	water districts (Bulacan, Metro Cebu,			
	Pilerto Princesa and Batanes have turned			
	a climatic cause of francing the second	-		-
	to alternative sources of initialiting sources			
1				NDD Varianamantal Cardie Socilition
3. DBP	Provide loans to qualified LGUs - for	To quality under the Program, the province,	L. Kevenue-generaung projects	
	projects which will enhance and facilitate	sity shail:	include, but not untited to puetre	the second s
	the delivery of basic services to their	I. have beneficiary population of at least	markets, slaughter-houses, transport	Environmental projects are actuarly cligiole under all of
	constituents and at the same time, capture		terminals, municipal water systems,	
~1	sizeable deposits from LGUs	2. perform important local, commercial,	storage/refrigeration facilities, and	environmental credit lunging. I hese are the Environmental
		transportation, industrial, educational or	hospital/health facilities which are	Initization Support Credit Program (or EISCP), and the
		similar activities;	sclf-liquidating;	Industrial, Pollution Control Loan Project (or IPCLP). Both are
	 :	3. have gross annual average revenues of at	2. Projects under the PCCD-CEP are	ns to support investment project
		least #3.0 million over the last three years;	primarily designed for income	industrial enterprises in promoting the protection and
	· · ·	4. have balanced or surplus prospective	generation by barangay residents	enhancement of the quality of the environment.
		income streams for the next three years	who will be organized into 4 to 0	T
		(computation to be validated by the	member groups which will be	Environmental Initastructure Support Creater rogram
			Tunded by the LUUS but of the JOAN	ETCAD is by far the most successful of all DBP's
		5. have no adverse indings irom ounts and	proceeds itom of its line when	environmental credit facility. The orniect is actually just on its 1
		major suppliers over to the EUC and the	cover 40 pre-identified barangays	and 1/2-vear pilot stage with 5 Billion Yen (equivalent to about
			located at the 20 priority provinces.	1.4 Billion Pesos) funding from the OECF. Total loan approvals
	:			has reached #1.3 Billion, aimost exhausting the total fund.

Loan Features	With the success of EISCP, DBP is working with Japan's OECF to continue to extend a second tranche of the credit facility on a larger scale. Industrial Pollution Control Loan Project Industrial Pollution Control Loan Project The KCW of Germany. Although smaller in amount, the IPCLP also offers concessional rates to industries, particularly the small or medium scale industries, who are intending to invest in environmenial projects. More or less, both EISCP and IPCLP carry the same features. terms and conditions More or less, both EISCP and IPCLP carry the same features terms and conditions More or less, both EISCP and InCLP carry the same features terms and conditions More or less, both EISCP and Industrial Pollution Control Loan Project Dom ID Million (United Facility) <i>Amount:</i> Yen 5.158 Billion (United Facility) <i>Amount:</i> Yen 5.158 Billion (United Facility) <i>Loan Project</i> <i>Amount:</i> Yen 5.158 Billion (United Facility) <i>Loan Denomination:</i> Pesos <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose:</i> <i>Purpose</i>	:
Elligible Projects	For the expanded operation, 4,000 out of 42,000 barangays will be targeted annually. 3. Non-revenue generating projects include but are not infinited to construction of heavy equipment which are not intended to generate revenues but to enhance efficiency in the provision of services to their constituents. 4. The project to be financed shall be for project to be financed shall be included in the approval of local development plan and public included in the approval of local development program of local development program of local development program of moto by the local council as evidenced by the relevant enabling resolution	
Prequalification	<ul> <li>6. have shown efficiency in the collection of real estate and other local taxes based on the steady growth rates over the last three (3) years</li> </ul>	
Objectives		
Financing	3. DBP	

		Objectives	Prequalification	Elligible Projects	Loan reatures
<ul> <li>Interestment in pollution rectaction in pollution rectandons</li> <li>Interestment in pollution rectaction in the concentration static fraction enclose restance and/or rectaction is the concentration rectaction in the concentration rectaction r</li></ul>	seurce sP (contd)				<ul> <li>Eligible Projects</li> <li>Four basic types of pollution control projects:</li> <li>Pollution treatment</li> <li>Pollution minimization / clean technology</li> <li>Toxic and hazardous waste substance management</li> <li>Solid waste management</li> </ul>
All loan spylications are accept leving units the evalencemental terms and a diverse accept interest and conduct initial terms and a pipilications go through the usual credit applications go through the usual credit applications go through the usual credit projects. Sometimes, credit avaitations projects. Sometimes, credit avaitations project. The new thing here, notes projects. Sometimes, credit avaitations project. The new thing here in this project. The new thing here in this project. The new thing here is a project. The pro- section of credit avaitations of credit avaitations. EXU also menutors progress of the project maximum-learn infines. Bio maximum-learn infines. Bio of clear 150, of the conting of clear 150, of the conting					Investment in pollution reduction including improvement of occupational situation and/or the reduction of raw material inputs to cover waste minimization technology in industrial processes. THE CREDIT LOAN PROCESS
The Lending Units them request the En Unit (EXU) for technical appensial an projects. Sometimes: readit evaluation are donte stimultaneously. EXU ont on are donte stimultaneously. EXU on to are donte stimultaneously. ExU on the project. The new trinking herer in this project. The new trinking here in this project. The new trinking here in this clearly prosented. Along with the new trinking here in the project. The new trinking here in the project. The new trinking here in the project. The new trinking here is the new trinking here. I. Revenue-Cenerating Project maintoin respectively, subject with COM, and writh a mini- project attest 19% of the total pro- project attest 19% of the total pro- project the total pro- project attest 19% of the total pro- project attest total pro- test to					All loan applications are accepted through the Lending Units at the Head Office and DBP Branches. The staff of these lending units have undergone training and are now familiar with the common environmental terms and practices. Lending Units advise applicants of the types of projects that are eligible for financing and conduct initial review of loan documents. All loan applications go through the usual credit evaluation at this stage.
А <b>то</b> а. <u>Win</u>					The Lending Units then request the Environmental Management Unit (EMU) for technical appraisal and evaluation of proposed projects. Sometimes, credit evaluation and technical appraisal are done simultaneously. EMU not only conducts paper review of the project but also site visits and inspection of the proposed project. The new thing here in this process, is that from mere evaluation of credit approval. The projects, that from mere contings are now integrated into the CA submitted to proper authorities for credit approval. The project's impact and benefits are thus clearly presented Along with the Account Officers. EMU also monitors progress of the project.
1. Revenue-Generating Project maximum loan limits shall million, respectively, subject WINCOM, and with a minit of at least 15% of the total project p	· · · · · · · · · · · · · · · · · · ·				
PCCD-CEP <sup>1</sup> Projects – Business Center			.,		<ol> <li>Revenue-Generating Projects - The minimum- maximum Joan limits shall be A1 million and A50 million, respectively, subject to periodic review by WINCOM, and with a minimum equity participation of at least 15% of the total project cost.</li> <li>PCCD-CEP Projects - A1.5 million per Barangay Business Center</li> </ol>

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<ul> <li>b. Torna on the second secon</li></ul>		Colecutor	Prequalification	Elligible Projects	LOAN FEATURES
<ul> <li>b. Term of Paymon:</li> <li>a. <u>Window</u> III Learns</li> <li>f. Revenue-Controportion and the projection of the</li></ul>	DBP (contd)				b. Loans Secured by Deposits Total project cost but not to exceed 50% of the ADB deposits of the past six- month period reckoned from the preceding month which shall be maintained during the term of the loan and covered by a "Hold Out Agreement".
<ul> <li>a. Window III Lorent Scheme and the kerner system of a strain by sever a strain by severe a strain by sever a s</li></ul>					b. Terms of Payment:
<ul> <li>a studie i de destruction de servicional de la serviciona de</li></ul>		•			<ol> <li>Window III Loans</li> <li>Revenue-Generating Projects – The term of the loan</li> </ol>
<ul> <li>1. Cherprotect.</li> <li>1. PercoccEP in the loss of the protect.</li> <li>1. PercoccEP in the loss of the protect.</li> <li>1. PercoccEP in the industries of the protect of the</li></ul>					shall be kept within project requirements and projected cashiftows. Maximum term of the loan is
<ol> <li>Chechecter Proceeder Beatness Carrer aurerby. The Beatness Carrer is maximum of grace period psy beat proceeder is maximum of grace period psy beat plus wor (2%) them "AMA"</li> <li>A. Window III. Loans Secured by them "AMA"</li> <li>A. Window III. Loans in the plus wor (2%) them "AMA"</li> <li>Be Crased Conto (2%) them "AMA"</li> </ol>					12 years inclusive of a maximum grace period of 2 years. The loan shall be payable monthly, quarterly accession conventive Accession on the cash screttilion
<ul> <li>and the second second</li></ul>	۰.				
<ul> <li>a. Mundex Canter is maximum of pair privation of grade privation of grade privation of grade privation of grade privation of the payable monthly range of the payable monthly range of the plas wor (2%) then "AAAAA"</li> <li>b. Leans Secured by D. P. P. P.</li></ul>					
<ul> <li>b. Loans Secured by Depayable monthly payable monthly payable monthly in the payable monthly in the payable monthly interest Rate:</li> <li>a. Window III Loans January I and July inter plus two (2%) them "AAAM" PCCDP-CEP - The be passed on to it lending rate by BBC by Loans Secured by prescribed in ALM. Prescribed in ALM. Prescribed in ALM. Revised Guidelines in Component shall be on monoder shall be on the passed on</li></ul>			· · · · · · · · · · · · · · · · · · ·		Business Centers to their respective group memoris is maximum of 2 years inclusive of up to 6 months grace period payable monthly.
<ul> <li>c. Interest Rate:</li> <li>a. <u>Window III Joons</u> January 1 and July nate plus two (2%) them "AAAA"</li> <li>be passed on to the prescribed in ALM Revised Guidefines)</li> <li>d. Drawdown shall be on Drawdown shall be on the monored shall be on</li> </ul>					<ul> <li>b. Loans Secured by Deposits – Maximum of five (5) years payable monthly</li> </ul>
<ul> <li>a. Window III Loans</li> <li>January 1 and July</li> <li>Tate plus two (2%)</li> <li>them "AAAA"</li> <li>PCCDP-CEP - The</li> <li>be passed on to the funding rate by BBC</li> <li>b. Loans Secured by</li> <li>prescribed in ALM</li> <li>Revised Guidelines</li> <li>d. Drawdown:</li> <li>Drawdown shall be on to monote shall be on to monote stall be on to the monote stall be on the mo</li></ul>					c. Interest Rate:
rate plus two (2%) then "AAAA". PCCDP-CEP - The be passed on to "t lending rate by BBC b. Loans Secured by prescribed in ALM Revised Guidelines: d. Drawdown: Drawdown shall be on two morevets thall be on					a. Window III Loans - Variable and reviewable every January 1 and July 1 based on prevailing 91-day T-Bill
PCCDP-CEP - The be passed on to th lending rate by BBC b. Loans Secured by prescribed in ALM Revised Guidelines 1 d. Drawdowns: Drawdown shall be on hoon morevet shall be on					rate plus two (2%) provided that the rate is not higher then " $A A A A$ ".
b. Loans Secured by prescribed in ALM. Revised Guidelines a. Drawdowus: Drawdowus shall be on hoan morevet shall be on		· · · · · · · · · · · · · · · · · · ·			PCCDP-CEP - The LGU shall be charged 12% p.a. to
6. <u>Loans Secured or</u> prescribed in ALM Revised Guidelines <b>d. Drawdowus:</b> Drawdowus shall be on hoon morved shall be on					
Revised Guidelines 1 d. Drawdowns: Drawdown shall be on					-1
d. Drawdowu: Drawdown: shall be on tran moreveds shall be or	·	· · · · ·	· · · · · · · · · · · · · · · · · · ·		Revised Guidelines from Loans Secured by Deposits.
the intervents shall be en			· · · · · · · · · · · · · · · · · · ·		d. Drawdown: Drawdown shall be on one time or in multiple basis. The
be opened by the LGU w		· · · · · · · · · · · · · · · · · · ·			loan proceeds shall be credited to a special project account to be opened by the LGU with DBP, withdrawais of which shall

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Loan Features	e. Collateral Requirements:	For Window III Loans:	Loans with maturities beyond 5 years shall be secured by: Devisioned freet well constant more solution revised	values based on existing UEF policy, subject to timu verification by UBP;	b. Such other collateral or security arrangement he accommise to DRP	Loans with maturities of up to 5 years shall be on best cifor	basis. In addition, the following shall be obtained:	a. Assignment of specified portion/amount of the LGU's internal Revenue Allorment (IRA) in favor of DBP in	an amount at least equivalent to one (1) amortization	payment which shall be numbered while the jour is outstanding. For PCCD-CEP Projects, this would be	b. Assignment of profits or income from the project to be		insurance broker.	For Loans Secured by Deposits:	Project assets and deposit agreement with a minimum balance of 200% of the outstanding balance of the loan and shall	מונסדומהכמווץ כל מקסווכם זה והבי וסעון זה גווב בעבות עי עכושי	<ul> <li>f. Other Conditions         <ul> <li>a. The LGU shall include appropriation for debi- amortizations in its annual hindert in accordance with</li> </ul> </li> </ul>	the LGC until the loan shall have been fully paid. b. The LGU shall maintain Special Depository Account	under the General Fund, where repayment of obligations to DBP shall take precedence after	penses of the proje is have been satisfi	of the General Fund.	•	
Elligible Projects				 		:						 											:
Prequalification																							
Objectives				· ·			•	- - - - - - - - - - - - - - - - - - -	· · · ·	: • : • :		· · · · · · · · · · · · · · · · · · ·				-				 			
Financing	DBP (contd)		-									 		:					· .				· · · · · · · · · · · · · · · · · · ·

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			GU shall open a CASA account for the ass
	•		IRA with the understanding that DBP shall
			against this deposit account. A minimum balance
			equivalent to one amortization payment share on
			d The LGU shall execute a Deed or Undertaking making
			e. The LGU shall maintain a debt service cover of at least
			1.2 times. Debt service coverage is defined as yearly
			revenue from all sources less operating costs and
			maintenance expensiones, divocu of junity ever
			f. The LGU shall maintain constitute a Local
			Prequalification, Bids and Awards Committee (PBAC).
			which shall primarily be responsible for the conduct
			and prequalitication of contractors, prounty, evaluation of hids and recommendation of awards concerning the
			Project, with at least one (1) DBP representative as an
			observer
			g. The LGU shall constitute a local recipical Continueur
· · · · ·			technical assistance to the local PBAC, with at least
· · · · · · · · · · · · · · · · · · ·			one (1) DBP representative
•			h. The LGU shall commit to establish a project office with
			full-time staff and operating budget for project
	-		i. The LGU shall constitute and commission a competent
			consultancy firm to be tasked with validating and
	-		certifying the acceptability and compliance with the
• . • .	-		approved specifications of all acquired matchais and
	· · · · · · · · · · · · · · · · · · ·		The LGU shall only encage the professional services of
· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·		
	-		customary for industrial development operations and
	•		projects similar to the financed project, which services
•	:		must be reasonably priced, considering the quality and
			competence of the parties rendering them and in case of more than the costs of
		:	werks, the formation quarty and without the DBP
	· · · · · · · · · · · · · · · · · · ·		k. The LGU shall submit resolution passed by the
	· •••••		appropriate Sanggunian Board (Panlalawigan,
			Panlunsod or Pambayan) expressly authorizing the following

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Elligi	Prequalification	ctives
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Financing	Objectives	Prequalification	Elligible Projects	Loan Features
DBP (contd)				<ol> <li>The loan being contracted by the local Chief Executive;</li> <li>The Authorny of the Local Chief Executive (Governor or Mayor) to negottate and enter into the contract of the loan applied for and to morgage or assign to otherwise into a collateral agreement to secure the payment of the loan applied for;</li> <li>The continuing assignment of the LGU's applicable portion of its IRA, really axes and all other revenues to DBP until the loan is fully paid;</li> <li>The continuing assignment of profits or income from the projecteconomic undertaking to be financed until the loan is fully paid;</li> <li>Authorization to the DBM for it to tremit the IRA for deposit to the account of the LGU with DBP where its IRA and revenues shall be deposited during the term of the IGU's deposite account to cover payments of its loan obligation with the Bank</li> </ol>
4. Philippine National Bank (PNB)	Purpose of the Loam:         1. To finance the establishment, development, or expansion of income generating projects such as:         a) Revenue-Generating/Cost         Savings         Savings         Savings         Savings         Savings         Vater System         Asphalt Plant         Vater System         Commercial System         Slaughterhouse         Stains Procurement         Trading throws         Orans Procurement         Prosting System	Prospects for Commercial Bank Lending to LGUs. Recently, commercial banks' attitude toward LGU financing has undergone a transformation. Some commercial banks now necconize that LGUs represent a potential market for credit lending because of the large financing requirements of LGUs associated with the devolution of basic services and infrastructure requirements. Other reasons for the attractiveness of LGUs as a growing market for commercial lending are: nanket for commercial lending are: nanket for commercial lending are national wealth: Presence of a legal framework for LGU financing: floxibility and expanded borrowing powers of LGUs under the LGC;		<ul> <li>Eligible Borrowers:</li> <li>Municipality</li> <li>City</li> <li>Province</li> <li>Province</li> <li>Pround of the Loan</li> <li>Requirement (10%) but not to exceed the aggregate of five time (5x) the sum of the 20% portion of the Annual regular income and the Annual Internal Revenue Allotment (1RA) share of the LGU.</li> <li>Term of Loan</li> <li>Maximum of seven (7) years provided that amortization shall be payable on a monthly or quarterly basis. A longer term may be considered by PNB Board of Directors, if justified.</li> <li>Interest rates shall be prime rate based subject to periodic interest resetting.</li> </ul>

<ul> <li>PNS (cond)</li> <li>B) Offers</li> <li>Implant</li> <li>Implant<!--</th--><th>Financing</th><th>Objectives</th><th>Prequalification</th><th>Elligible Projects</th><th>Loan Features</th></li></ul>	Financing	Objectives	Prequalification	Elligible Projects	Loan Features
<ul> <li>Irrepair - Irrepair - Some Solve Solve Some Solve Solve</li></ul>	(contd)	b) Others	<ul> <li>increasing financial sophistication</li> </ul>		Collaterals
<ul> <li>Renovation Const. Of City instruments, and constant of the Cut BOL BOL Town's Numicipal Laurance (Capital Purchase of tos instruments), and in the project upscine of LCU BOT Spont Commercial Folding (article article a</li></ul>		<ul> <li>Irrigation</li> </ul>	of some LGUs (some provinces are		<ul> <li>Assignment of applicable regular medicie of the two internal Revenue Allotment share of LGU and</li> </ul>
<ul> <li>Capital Torn's Annuclual</li> <li>Hall</li> <li>Hall</li> <li>Purchase of loss</li> <li>Pointer al Footing</li> <li>Sports Commercial Indireg</li> <li>Posting Libra</li> <li>Posting Libra<td>•</td><td>Renovation/Const. Of City/</td><td>exploring private totelgin interests</td><td></td><td>Revenue generated by the project financed.</td></li></ul>	•	Renovation/Const. Of City/	exploring private totelgin interests		Revenue generated by the project financed.
<ul> <li>Purchase of loss financing LGU infrastructure</li> <li>Purchase of loss financing LGU in attention attention of the LGU BOT spectro metanomenological in the processory propriet of the LGU BOT programmer of the LGU BOT programer of the LGU BOT programmer of the LGU BOT programmer of the</li></ul>	.:	Capital Lown S WUNICIPAL	the growing market opportunity in		<ul> <li>Chattel Mortgage of Equipment Financed by the Loan.</li> </ul>
<ul> <li>Reclamation</li> <li>Reclamation</li> <li>Sport Complex</li> <li>Sport Complex</li> <li>Sport Complex</li> <li>Sport Comment/Building</li> <li>Sport Comment/Building</li> <li>Equipment/Building</li> <li>Equipment/Building</li> <li>Plassing and a Commercial leading to LCU 30T</li> <li>Respiral Building</li> <li>School Building</li> <li>To finance acquisition of property will provide the report and faculy via the part, the part, the part, the part of the forms</li> <li>School Building</li> <li>To finance acquisition of property will provide the report and the part of the forms</li> <li>School Building</li> <li>To finance acquisition of properticity was a may of factor interest and with the commercial bank were concreated with the intribution of revenue &amp; non-revenue the forms</li> <li>Rescary accreants for the forms</li> <li>Accommon of revenue &amp; non-revenue terming provide the report of the forms</li> <li>School Building</li> <li>Rescary accreants a provide the report and the part of the forms</li> <li>School Building</li> <li>School Building</li></ul>		Purchase of lots	financing LGU infrastructure		<ul> <li>Real Estate of Local Government Units.</li> </ul>
<ul> <li>Sports Complex</li> <li>Sports Complex</li> <li>Diagonstic</li> <li>Equipment/Building with Pay</li> <li>Read Construction/ Repair</li> <li>Read Construction of Property.</li> <li>Commercial loans to LGUs will finally</li> <li>Read manue acquisition of Property.</li> <li>Read manue acquisition of the items.</li> <li>Read manue acquisition of the items.</li></ul>		Reclamation	requirements (some P20 billion are		
<ul> <li>Diagnostic</li> <li>Diagnostic</li> <li>Diagnostic</li> <li>Diagnostic</li> <li>Diagnostic</li> <li>Raud Construction/Repair Raud Construction/Repair Nards</li> <li>Hespital Building with Pay Nards</li> <li>School Building</li> <li>Commercial Joans to LCUs will also get a wards</li> <li>School Building</li> <li>Commercial Joans to LCUs will finally hant machinery, equipment, and necessary accessories for the preceding so LCUs will finally necessary accessories for the preceding so LCUs will finally rectaminy of the preceding socion develop.</li> <li>Stabination of revenue &amp; non-revenue molanion of revenue &amp; non-revenue enumeration of the items commercial banks were control of the items commercial and the preceding socion develop.</li> <li>Stabination and an and an antional and (PNB) mastern with it revision of adhering control and and an adhering control and an adhering control and and a philatic</li> <li>Stabination and an adhering control a develop.</li> <li>Stabination and an adhering control and an adhering control and adhering control adhering control adhering control adhering control adhering contre control adhering contre control adh</li></ul>		Sports Complex	in the project pipeline of LGU BUI		Standard Conditions
<ul> <li>Equipment/Building</li> <li>Equipment/Building</li> <li>Equipment/Building</li> <li>Acad Construction? Repair</li> <li>Acad Construction? Repair</li> <li>Acad Construction? Repair</li> <li>Acad Construction? Repair</li> <li>School Building</li> <li>Wards</li> <li>School Building</li> <li>Acad Construction? Repair</li> <li>School Building</li> <li>Acad Construction</li> <li>School Building</li> <li>Acad School Building</li> <li>To finance acquisition of property.</li> <li>Internation of the items</li> <li>commercial bables were conterned with the financies or equipment, and interpret tak private</li> <li>for the second of the items</li> <li>contract of the Acad School Building</li> <li>Commercial Incluing to LGUs with finality interpret tak private</li> <li>commercial lending to LGUs with finality interpret tak private</li> <li>commercial Bables (PNB)</li> <li>commercial lending to LGUs with finality interpret tak private</li> <li>commercial Bable (PNB)</li> <li>commercial lending to LGUs with finality interpret tak private</li> <li>commercial Bable (PNB)</li> <li>commercial lending to LGUs with finality interpret tak private</li> <li>commercial Bable (PNB)</li> <li>commercial lending to LGUs with the commercial lending to LGUs with finality interpret tak prior to commercial lending to LGUs with the commercial lending to LGUs bable</li> <li>contract and the procetive dearons of file"</li> <li>contract and the proset.</li> <li>contract and the terms</li> <li>contract and tak to Bable (PNB)</li> <li>contrac</li></ul>		Diagnostic	Projects).		4. Contraction of a Decolution of the Sanceuniane Bar
<ul> <li>Road Construction (Repair Hospital Building with Pay Wards</li> <li>School Building with Pay Wards</li> <li>School Building with Pay School Building with Pay Wards</li> <li>School Building with Pay School Building with Pay For finance acquisition of property plant, machinery, equipment, and the past, the past, the plant, machinery, equipment, and the practice for the commercial banks, it is exported that private functions of the preceding section cummerial leans to LGUs will finally commercial leans to LGUs will finally functions of revenue &amp; non-revenue momercial leans to LGUs will finally commercial leans to LGUs will finally develop.</li> <li>School Bank (PNB).</li> <li>Mittonis of revenue &amp; non-revenue momonism of the forceding section develop.</li> <li>School Bank (PNB).</li> <li>School So Table arget.</li> <li>School So Table arget.</li> <li>School So Table arget.</li> <li>School Stool, Ita on so of Took is chool and context anomy the larget.</li> <li>School So Table arget.</li> <li>School All 4 biltion as of end-March 1997</li> <li>School All 4 biltion as of end-March 1997</li> <li>School Paule arget.</li> <li>School Paule arget.</li> <li>School Table arget.</li> <li>School</li></ul>		Equipment/Building	Commercial lending to LGUs will also get a		Pantimeson of a Association of the Source of Costanta
<ul> <li>Hospital Building with Pay Contacted Works in the past, the Wards</li> <li>School Building with Pay Commercial Joans to LGUs as the past, the Wards</li> <li>School Building with Pay Commercial Joans to LGUs as the past, the mast and the mack of a guarantee facility will provide the recardent with the past, the mast and manufacture commercial Joans to LGUs as the past, the mast and the mack of a guarantee facility was a major factor that machinery, equipment. As the guarantee facility will provide the recardent with the mast, molecular and metersal part, machinery, equipment. As the guarantee facility will provide the recarding to LGUs as commercial banks, it is expected that private facility will provide the recarding to LGUs will finally frequentiation of the preceding section develop.</li> <li>Maximum of the preceding section develop.</li> <li>Ilippine National Bank (PNB).</li> <li>Matter and project in one loan package.</li> <li>Ilippine National Bank (PNB).</li> <li>Matter and project in one loan package.</li> <li>PNB is and project.</li> </ul>		Road Construction/ Repair	boost from the establishment of the LOU		Local Chief Executive (LCE) as the author
Wards     Wards     Exercise of a guarance & concerned with the commercial banks were concerned with the plant, machinery, equipment, and plant, machinery, equipment, and national plant, machinery, equipment, and recenting valiporte the repayment. As the guarantee concerner is the plant, machinery, equipment, and facility will provide the repayment. As the guarantee for the implementation of the items of regurantee concerners for the inplementation of the items of regurantee concerners for the inplementation of the items commercial banks, it is expected that private implementation of the items commercial banks, it is expected that private implementation of the items commercial banks, it is expected that private implementation of revenue & non-revenue numerated in the preceding section develop.     b)       Kit     inplementation of the items     b)       Commercial banks     inplementation of revenue & non-revenue numerated in the preceding section develop.     b)       Kit     inplementation of revenue & non-revenue numerated in the preceding section develop.     b)       Commercial bank (PNB)     connencial lending to LGUs will finally     connencial banks       Contrast with holds     contrast in solution of revenue & non-revenue develop.     c)       Contrast with holds     contrast in solution of cumption of revenue & non-revenue develop.     c)       Contrast with holds     contrast in solution of revenue & non-revenue develop.     c)       Contrast with holds     contrast in solution of cumptions included and a plant, included and and a plant, included and and a plant uplit the quality of life".     c)       Contrast and in p		<ul> <li>Hospital Building with Pay</li> </ul>	Cuarantee Corporation, which whi Summers		signatory. The resolution should also contain
<ul> <li>School Building To finance acquisition of property that inhibited commercial lending to LGUs as plant, machinery, equipment, and near in the generative of repayment. As the guaranteer plant, machinery, equipment, and nearest accessary accessores for the commercial banks, wit's expected that private the main provide the repayment. For more the near and the preceding section develop.</li> <li>a finance acquisition of preceding section develop.</li> <li>a monitorial bank (PNB).</li> <li>a monitor provide that private that private that private that private the preceding section develop.</li> <li>a monitor of revenue &amp; non-revenue and the private that private that private the preceding section develop.</li> <li>a monitor of revenue &amp; non-revenue and the private that private the preceding section develop.</li> <li>a monitor of revenue &amp; non-revenue and the private that private the preceding section develop.</li> <li>a monitor of the preceding section develop.</li> <li>a monitor project in one laan peckage.</li> <li>a monitor of the preceding section develop.</li> <li>a monitor project in one laan peckage.</li> <li>a monitor of the preceding section develop.</li> <li>a monitor of the preceding section develop.</li> <li>a monitor of the preceding section develop.</li> <li>a monitor project in one laan peckage.</li> <li>a monitor project in one laan peckage.</li> <li>a monitor of the preceding section develop.</li> <li>a monitor of the preceding section develop.</li> <li>a monitor project in one laan peckage.</li> <li>a monitor project in a softenent project in a softenent project in the preceding section develop.</li> <li>a softenent project in the preceding section develop.</li> <li>a softenent project in the preceding section</li></ul>		Wards	contractual tours to LOOS for the past are		
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recessary accessories for the multimetrical banks, it is expected that private multimetration of the items numerated in the preceding section develop. In the preceding section develop. The multimetrical ending to LGUs will finally the time project in one loan package. The multimetrical ending to LGUs until finally the quality of life" of the provement in socio-civic vors that uplift the quality of life" to samourting to PIOP billion as of each while the project in the preceding to LGUs until the provident in socio-civic vors that uplift the quality of life" to samourting the largest, most active to samourting to PIOP billion as of a billion as of end-March 1997 a different projects.			for the world movide the renorment "comfort"		and all other revenues until the loan is fully paid:
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ination of revenue & inon-revenue img project in one loan package. prine National Bank (PNB). stent with its mission of achieving during involvement in socio-civic vors that uplit the quality of life", UB is among the largest, most active tions lending to LGUs. Until y a GF1, PNB, which was ized in May 1996, has total of 1996. Its loans to LGUs have d of 1996. Its loans to LGUs have d all 4 billion as of end-March 1997 S different projects.		enumerated in the preceding section	develop		of all its IRA thru, PNB for deposit to the LGU's
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		Note:			~
		Combination of revenue & non-revenue			Treasurer to remit to PNB applicable portion of th
ri 		generating project in one loan package.			LGU's realty taxes and other revenues on a mont
ri 					-
ri 		Philippine National Bank (r/ND).			-
A 4		Consistent with its mission of achieving			maintain the LGU's deposit account with PNB
ہ ۲		an "enduring involvement in socio-civic			wherein the project's revenues, the LCU's IKA a
il and so of the second s		endeavors that uplift the quairly of life .			other revenues shall be deposited until the loan s
n as of f s have f treh 1997		the PNB is among the largest, most active			fully paid and the XNB to debit the LCU deposit
on as of s'have trch 1997 2		institutions lenging to LOUS. Unut			
×		recently a CP1, PNB, Which was			
ri		privatized in May 1990, no total			include in its amual budget its loan obligations w
~		resources amounting to #197 billion as of			PNB.
		the end of 1996. Its loans to LGUs have			
		reached Pll.4 billion as of end-March 1997	-		2. Submission of the LGU's letter-authorization to the Di
to the LOU's account with PNB until the loan is fully paid, duly acknowledged /received for DBM. Manila.		for 225 different projects.			for the latter to remit all IRA directly to PNB for depos
paid, duly acknowledged /received for DBM. Manila.			-		to the LGU's account with PNB until the loan is fully
					paid, duly acknowledged /received for DBM, Munila.

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<ul> <li>MNL control.</li> <li>Cita, meda "repres of propres that we must be not be not confiction by Lice and "propres and some systems, and provide under the two must systems, construction of the trans of transmitter of the trans of transmitter of the trans of the trans of the trans of transmitter of the trans of the trans of transmitter of the trans of transmitter of the trans of the trans of the trans of transmitter of the trans of the trans of transmitter of the trans of transmitter of the trans of the</li></ul>	The types of projects that were list to each suming projects that were list to each sum group and marked, it anyon entrained, and acquisition of the types projects and acquisition of the types projects and acquisition of the types projects and acquisition of the types however the project support of the types however the project support to the types of the types however the project support the types of the types however the project support to the types of the types however the project support to the types of the types however the types of the type of the type of the type however the types of the types of the type of the type however the type of the type of the type of the type however the type of the type of the type of the type however the type of the type of the type of the type of the type however the type of the	<ul> <li>The representation of the logener and a commerciant of th</li></ul>	ŀ			Prequalitication		
<ol> <li>the 20% imit provide under ite law m serving of han obligations have not by exceeded.</li> <li>Legalo costs of the Lam Agreement are been posted at a constrained of the lam Agreement are been posted at at environment of the box manual of the lam Agreement are been posted at at a constrained of the lam Agreement and all other documents of the powers of the power of the powers of the powers of the power of the</li></ol>	<ol> <li>the 20% imit provide under he law in sprovide under he law Agreement is exercise, of han obligations like an agreement is exercised.</li> <li>table copies of the Lam Agreement is exercised by the bank Agreement is the bank agreement agre</li></ol>	<ol> <li>the 20% imit provide under he law in seven the constraint of the lam Agreement is a component is a component seven of the lam Agreement is the component is a component seven the Automatphychychy is a component seven the Automatphychychychychychychychychychychychychych</li></ol>		re lent to				Submission of
<ul> <li>Schwigt of loan obligations have not be growing of loan obligations have not by growing and security and security of loan obligations have not by security and security of loan structure of the loan structure of loan struc</li></ul>	<ul> <li>proving of bar obligation have been poored at competion of the last Agreement second at competion and the bar obligation for have been poored at competions prior by the last and the bar obligation of the last Agreement of the last Agreement at a second part of the last Agreement of the last and the bar obligation of the</li></ul>	<ul> <li>according of loan obligation by the four obligation by the four Agreement and the four Agreement and the four Agreement and the four Agreement and the four agreed at complete and origination of the loan Agreement and the four agreed at a second by the second by the four agreed at a second by the four</li></ul>	LGUs include income-genera	ating and				at. the 20% limit nowided under the law in
<ul> <li>by Vy vy</li></ul>	<ul> <li>by Vy Vy</li></ul>	<ul> <li>by y very service of the second of</li></ul>	ving projects such as c within markets	transmort				scrucing of loan obligations have not b
<ul> <li>b) and b) and</li></ul>	(1)       (	1       1	slauchterhouses.					exceeded;
<ul> <li>Solution of the second secon</li></ul>	<ul> <li>P. Bank W. Ba</li></ul>		generators, water systems, co	nstruction				
A we	W       W         Solution       Solution         Solution	Average     Average	projects and acquisition c	of heavy				Security Agreement have been posted at the
<ul> <li>and the Bark start st</li></ul>	<ul> <li>and the second second</li></ul>	C12 C12 C12 C12 C12 C12 C12 C12	equipment. Other projects sup	ported by				conspicuous place in the Municipality/City Ha
<ul> <li>CGR, R. Mank, Sank, S</li></ul>	<ul> <li>A sum to the second s</li></ul>	<ul> <li>Approximation</li> <li>Parks</li> <li>Park</li></ul>	PNB lending include: telecomm	unications	:			
			facilities, grains procurement,	and post-				
			harvest facilities. Lending to	the NCR	•			
			accounted for \$6% of the tot	al amount				
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vi o v o v o i d			I uren presents accounted for	0 CO 70 0				
vi o ri o ri o ri o ri o ri o ri o ri o ri o ri	· · · · · · · · · · · · · · · · · · ·		hillion) Visuas 10% (P.1 bi	lion) and				Agreement and all other documents executed by the
vi v v v v v v v v v v v v v v v v v v	· · · · · · · · · · · · · · · · · · ·		the rest was for Mindanao.	8% (20.8	·			LCE in the implementation of the loan.
			hillion). On a ner project bas	sis. Luzon			-	
ά το	م شرق نه بر به بر	ζ, <u>, , , , , , , , , , , , , , , , , , </u>		llion per				
			project: Mindanao: 922.2 millio	on and the				consent of PNB which consent will not be unreasonab
			Visavas at P20.6 million per proj	ect.				withheld.
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Objectives	Prequalification	b) amount of the LC in case of cash LC computed
		 at the prevating setting rate on the LU opering date. 1) LGU to execute a chattel mortgage on the equipment
		 For Construction/Development Loans () Releases shall be suggered basis which are to be made only upon presentation of progress report and billing centified by the project engineer and the Municipal/City/Provincial Engineer and approved by
		 <ul> <li>the project owner and to be validated by the Bank appraisers.</li> <li>2) Where the contract calls for a mobilization outlay, such amount for initial release shall not exceed 15% of the approved loan.</li> <li>3) Submission of a duly nomized certification that all government policies, rules and regulations in the powerment policies.</li> </ul>
		 award of the project to the contractor large own complied with. 4) PNB shall have the option to buy or lease space of its choice for a branch site within the project to be financed.
		 Terms of Credit. Eligible loans for PNB financing under its LCU financing program include those, which finance the establishment, development or expansion of income-generating projects. Other, projects, that quality include infration, construction of municipal halls, sports complex, medical diagnostic equipment, road construction, hospitals and school buildings.
		The maximum loanable amount can be as much as 100% of the project requirements but will not exceed the aggregate of five times the sum of the 20% portion of the annual regular income and the IRA share of the LGU. The term of the loan is generally

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Financing Source         Objectives           Ford         Source           PNB (cond)         Objectives           PNB (cond)         Created in 1963, the Land Bank of the Bank of the philippines (LBP), one of the top five universal banks in the country with total resources of some P134 billon, has been there are a social mission of promoting countryside development and has been amount the philippines. Though LBPs, main in the Philippines. Though LBPs, main	Decording		
		Elligible Projects	Loan Features
of the since			up to 7 years, but the Board of Directors may consider a longer term if justified. The interest rate is prime rate-based subject to periodic interest resetting. Collateral requirements can include the assignment of applicable regular income of the LGU. IRA share and the revenues generated by the project financed. Other collateral include the chattel mortgage of equipment financed by the loan and real estate mortgage on pathimonial property of LGUs.
portfolio of loans is in the agrarian sector, it has a very active LGU financing program consistert with its mission. Foremost in LBP's LGU financing program is its "Total Development Options - Unified Land Bank Approach to Development or TODO-UNLAD program." The program offers a comprehensive package of loans that links farmers' cooperatives, private companies, rural banks, non-governmental institutions and LGU around an income generating project in a specific area The Land Bank's LGU program has financed projects in various sectors amounting to over All.6 billion as of March 1997, primarily in infrastructure, bus terminals, public markets relecommunications, housing, water systems, road construction and traffic systems.	Pre-Release Requirements           In Pre-Release Requirements for regular documentary requirements for regular documentary requirements for regular documentary requirements for regular documents shall be required.           S. It a Borrowing Resolution, the following a documents shall be required.           A documentary requirements for regular documents shall be required.           A borrowing Resolution, the following all previous representations and variantics and all the terms and conditions of the loan, and authorizing the Local Chief Executive to sign all documents.           Designating to the loan;           A Authorizing to the loan;           A Authorizing the Eucoal Chief Executive to sign all documents.           Designating the mortgage/assignment for certain personal and/or real properties and sign all documents.           Authorizing the mortgage/assignment for certain personal and/or real more properties and sign all documents.           Authorizing the mortgage/assignment for certain personal and/or real more properties and sign all documents.           Authorizing the conversion of suld properties to public user or service;           Committing not to contract other are to impair the LGU's paying capacity for the duration of the loan;           Directing the LGU's paying capacity for the appropriate books of the LGU;		Terms of Credit. As mentioned in the previous paragraph, Land Bank lends to provinces, cuises and municipalities that are rated medium-grade on higher. Using this criterion, some 960 LGUs are eligible for Land Bank assistance. Eligible loans finance local infrastructure and other socio- econômic development projects under LGUs' local development plans. The maximum loan amount is based on the requirement of the project but does not exceed the "Net Borrowing Capacity" calculated for LGUs as defined in the Local Government 'Code. LGUs' typically will not exceed 5 years and the maximum grace period on principal is two years. Interest rate charged is the prevaining market rate. Collateral requirements can include a holdout on LGU deposits: real estate property, machinery' and equipment and a decd of assignment on IRA, regular taxes' or net income. The LGU lending program requirements and procedures of Land Bank are reproduced in Annex 4.

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Financing	Objectives	Prequalification	Elligible Projects	Loan Features
Source LBP (contd)	Majority of Land Bank lending to LGUs has been directed to infrastructure financing (61%). These projects included integrated development projects in Metro Manila and Metro Cebu consisting of roads. reclamation, ports, schools, municipal and commercial buildings, etc. The next major exposure of Land Bank was in heavy machinery (15%), which are used by LGUs in carrying, out, their development and infrastructure projects to 7% and the rest were for sport complexes, public markets, bus terminals and others. To assist Land Bank in making their investment decisions, it in has developed a creditworthiness ranking system for LGUS. This system classifies LGUs into four credit categories Land Bank utilizes a set of criteria for rits	<ul> <li>Designating LBP as the LGU's major depository bank for 18A and for its other deposits which designation shall be revoked while the loan obligations remains outstanding and directing the LGU Secretary to provide a copy of this Resolution to DBM or other IRA-administering office;</li> <li>Appropriating the amount for loan repayment on the LGU is amual budget until the loan, interest and other charges are fully paid;</li> <li>Undertaking by the LGU to secure from DBM a written certification of its commitment to withhold the LGU's and other charges are fully paid;</li> <li>Authorizing LBP to deduct for secure from deduct amounts from any deposits or funds of the LGU's and apply the same to the payment of the same to the payment of the same to the payment of the LGU with LBP and apply the same to the payment of the same to the payment of the same to the</li></ul>		
		the loan or interest an deemed ne dessing Requ Sanggunia the Local of a loan with		
	policy is limited to LUCs with a medium- grade or higher classification	<ul> <li>b. Budget for the Current, Y car</li> <li>c. COA Audited Financial Statements for the past 3 years</li> <li>d. List of Elected Officials and Key officers</li> <li>e. Schedule of LGU's IRA for the past 2 years</li> <li>f. Feasibility Study</li> </ul>		
		<ul> <li>Aregular Documents to construction</li> <li>h. For Projects involving Construction</li> <li>Cost estimates :</li> <li>Plans and specifications</li> </ul>		

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<ul> <li>manifer part of the public investment program.</li> <li>protect to be all flagmont exoting evolution investments program.</li> <li>must be part of the public investment program.</li> <li>Material Covernment Cuarantee. In order to the material program.</li> <li>Material Covernment Cuarantee. In order to the material program.</li> <li>Material Covernment Cuarantee. In order to the province of the public investment is proventeed.</li> <li>proventeent.</li> <li>proventeent is not empowered to gramman program program.</li> <li>proventeent is a supramited. Journal proventee of provinges Actin proventee of proventee of the material program space of the public investment space of the public investment space of the public investment space of an LCU house of space of an LCU house of an LCU house of an LCU house proverse of an the county.</li> <li>prometer counter floaded in the public investment space of an LCU house proverse of an the county of the transment space of an the county of the public investor of an the county of an end of the public investor of an end of an e</li></ul>	<ul> <li>manily adors to a block investment program.</li> <li>protect to be all chaptors require endorsement approval</li> <li>most be province, city require endorsement approval</li> <li>Protein Government Calarastee In order to investment program.</li> <li>Protein Governmenter and proventee of province pro</li></ul>	<ul> <li>Internally valors require information optimization in the project to be financed through a lood formation is beared for periodic investment program. Board Stream Secure Endonces However, and Security and the positive secure information source (Lose marker) and the most secure endonces and concenter of the second formation. The transmission source of the positive second positive markers and source positive second positer second positive second positive second positive second po</li></ul>	Financing Source	Objectives		Elligible Projects	Loan Features These bonds were issued on a treable basis with interest rates
			MBF (contd)	· · · · · · · · · · · · · · · · · · ·			ranging from 14 - 16%. The term of the issues ranged from 2
					for the province, city or municipality, and the		years. All issues carried the guarantee of AlOL except the
					project to be infanced unrough a bond troution		process is presented by the Multimational Investment
					Rond flotations require endorsement approval		Corporation, one of the major underwriters in the mul
			• .		of the BSP.		bond market. Since the bonds floated were of relatively
				:			size and short in maturity, it is clear that additional incenti
					National Government Guarantee. In order to		needed to promote development of a product municipul
					enhance the market prospects of sbond		market. In this regard, the Government is being when Emmi
							through its policy initiative, wew vision and rough through
				•			IOF LUU FINANCING, to Initiate policies that will were
<ul> <li>procriment is not envolved, the rational process for surface bond (search bond) issues: by unter or RA, story (preger, bond) issues: and processes and processes and processes the service and story (processes) is a non-service processes. The service and the service of the servic</li></ul>	accomment is a comment is a monoil proving kase is prunente of RA, state is a quarantee to RA, state is a provincip of the state is provinci of the state is provincip of the state is a	procrement: s and empowert after tational protection is may empower do grant a runte or RA. Set of Openetic boot covereign puttients in the source of power and covereign puttients in the source of power and covereign puttients in the source of the source of the premenetic controlled institutions and powerment framedial institutions of an LOU of the size and the original of an LOU of the size and the original powerment comparation frame framedia powerment power and of power power framed in the country on HUCG parameter. Just institute of power power prover framedial colores when and the size and power of LOUS the frames when the sould preved of LOUS the frames and other should preved to the antional users in the sould preved frame framedial power and preved and otheranceuter equirement.					municipal cond market
<ul> <li>puentrer to Log Caregro barrowski to grani a puentrer to Log Caregro barrowski za prei a puentrer for R.A. 4800 (Zenergro Barrowski Ab witter of R.A. 4800 (Zenergro Barrowski Ab puentrer to Landon Linear of government-sound of poertments or compatibility. J. Statistical institutions, Witter S.D. (2014)</li></ul>	<ul> <li>guornneter (b. 1. and tempovered (b. granti, a legamenter (b. 1. and tempovered (b. granti, a legamenter (b) (Interes 1. loss) (a responsed of guornneters (b) (and (b) (Interes 1. loss)) (a responsed of guornneters (b) (and (b) (Interes 1. loss)) (a responsed of guornneter (framedial institutions, within megad (b) (a real bord (for loss)) (b) (a real bord (for loss)) (b) (b) (b) (b) (b) (b) (b) (b) (b) (</li></ul>	<ul> <li>guerantere foi Loid Greegeri Johannia Lastera kyi tvirteo rik A. 4860 (Greegeri Johannia Lastera kyi virteo rik A. 4860 (Greegeri Johannia Lastera kyi poremmetra: o tauna kai sisaanee a lasterationa sada poremmetra: o tauna kyi sisaanee a lasterationa sada poremmetra: o tauna kyi sisaanee a lasterationa sada poremise kyi sisaanee a matakana lasterationa poremise kyi sisaanee a matakana poremise kyi sisaa kyi sisaa fanatera caparatani dilatto kyi sisaa fanati si poremise kyi sisaa kyi sisaa fanati si kyi sisaa kyi si sisaa kyi si baaratera ti ya kyi sisaa kyi siyaa kanatera poremise kaya kaya kanatera baaratera kyi kaya kaya kanatera baaratera kaya ha ka downi kaya nearatera baaratera kaya ha ka downi kaya nearatera baaratera (Louda kaya kaya kathy, and baaratera kaya ha ka downi kaya kathy, and baaratera kaya kaya kathy, and baaratera kaya kaya kathy, and baaratera kaya kathy and baaratera kaya k</li></ul>		· · ·			-
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Financing	Objectives	Prequalification	Elligible Projects	Loan Features
MBF (contd)		In addition, the Government's fiscal policy is to limit extension of guarantees in order to protect its fiscal position. Because of the absence of a National Government guarantee, one can surmise that only the most creditivorthy LGUs would be able to successfully float the first few non-housing municipal bond flotations.		
7. Build- Operate- (BOT) (BOT)	BOT or "Build-Operate-Transfer" is a project-financing scheme that uses private investment to undertake infrastructure projects mistorically financed and implemented by the public sector. BoT schemes are generally characterized by the participation of the private sector state private sector from the major sponsor of the project. The private sector proponent is given the rights and privileges by the public sector (the LGU) to build and operate the facility, transferring the facility to the LGU after the concession period. One very important characteristic of BOT schemes, by virtue of requiring ittle or no upfort investment, construction and operating ittle or no upfort investment, with BOTs, local government units and accelerate the implementation of infrastructure project. With BOTs, local government units and excelerate the implementation of infrastructure from the National Government units and excelerate the implementation of infrastructure from the National Government units and excelerate the implementation of infrastructure project.	Legal Framework of the LGU BOT Scheme. The Local Government Code of 1991 allows the LGUs to tap both Government and private sources, of capital to finance basic services, local infrastructure and other development projects. Realizing that the philippines had a highly successful BOT program at the national level, the LGC made specific and liberal provisions for the use of BOT schemes by LGUs. Section 302, of the LGC states, "Local government units may enter into contracts with any duly pre- qualified individual contracture for the financing, construction, operation and maintenance of any financially viable infrastructure facility, under the build-operate- transfer agreement, subject to the applicable provisions of RA 6957, as amended by R.A. 7718 (the BOT Law). Coverage of LGU BOT Scheme and LGU BOT spheme has been unlized to finance other infrastructure projects at the mational level (transpiration, information cethology and water). Under the BOT aw, LGUs would be able to utilize the BOT aw, LGUs would be able to utilize the BOT aw, LGUs would be able to utilize the BOT scheme in many sectors so long as they are revenue-generating.		<ul> <li>Characteristics:</li> <li>A private company or consortium is given the nght to build and operate a facility previously provided for by the government</li> <li>The private company is responsible for financing, design' constructing, operating and maintaining the project:</li> <li>Lenders look to the projects assets and revenue stream for repayment. Concession period is agreed typically (20-25 years) after which the facility is transferred to the LGU.</li> <li>Advantages:</li> <li>BOT offers an alternative source of financing.</li> <li>Advantages:</li> <li>LGUS bernefit from a project with a typical no or very little misal investment.</li> <li>BOT schemes offer proper allocation of risks.</li> <li>BOT projects usually result in better and reliable service and consistent supply:</li> <li>Long concession period and contractual agreements assure projects usually tresult in better and reliable service and consistent supply:</li> <li>BOT projects may stimulate local capital market development.</li> </ul>

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Objectives rrequalitication of solicit investor interest in the project and undergo the processing procedures infatarreure requirements in the LGUs such prescribed under the BOT Law and the management, commercial centers, public markets, slaughterhouses, and recreastin LGU project implemented under a BOT scherne is the Mandaluyong Public Market. Concerning countrywide LGU BOT projects, there are a number of projects in an advanced development stage. These projects are in the following areasi bulk water supply solid wate management, public markets, slaughterhouse, integrated bus, terminals, and i commercial complexes. The largest projects are the Batangas Water Supply Project Silon, the Metro Cebu Water Supply Project (S050 million). There are cight project sin an advanced stage of development with a project consisting of i commercial centers, public markets, a waster incovject Silon addition, which are in various stages of processing of i commercial centers, public markets, a waster incovject bino.
Aware of the funding problems besetting The establishment of the LGUGC was the LGUGC was the LGUS, particularly their limited access necessinated by the inability of LGUs to access to commercial finance, the Development private sector funding chiefly because of the Bank of the Philippines (BAP) and the perception of lack of creditworthiness and Bankers Association of the Philippines political succession risk. To mitgate these (BAP) took the initiative in establishing "perceived" risks, the DBP, and the BAP, the LGU Guarantee Corporation composed of some 53 different universal and (LGUGC).

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	and once the financing and the contractors are in place, the project can commence. However, joint ventures do not have any specific legal framework at the moment such as the one for BOTS, which makes the arrangement subject to potential legal difficuties. In comparison, BOT with its own specific law and implementing, rules and regulations, mitigating, the Tikelihood of a protracted legal challenge if legal issues arise.	guarantee loans participating mem various capital inn various capital inn the joint venture and the BAP is get far, twenty jocal bi have signed up have signed up have signed up have signed up have the flar avarety of expand the and credit avarety flar avarety of reduce the LG improve the flar avarety of reduce the LG interest in partic program as inve LGUGC will n guarantee applicat program as inve LGUGC will n guarantee applicat program as inve LGUGC will n guarantee facily the LGU database, and de financial institute financial institute program as inve LGUGC will n guarantee program to the financial institute financial institute financial institute program to the default by the LGU can be called of underaken by the The guarantee for the guarantee financial financial financial financial financial financial institute financial financial institute financial financial institute financial financial institute financial financi	The LGUGC is expected to enhance the flow of commercial funds to the LGUs and play a "catalytic" role by providing. guarantee on loans and credits granted to LGUs from commercial funding sources and to municipal bond flotations. Ultimately, the LGUGC will enable LGUs to expand their ability to issue a variety of eredit instruments, reduce their flancing costs and improve their portaring flexibility. The LGUGCs implementing necoporation was completed in Marel 1998. It is expected that the guarante facility will begin operations by the mid part of 1998.
	initially, the LGUGC can provide a credit guarantee of up to 85% of the LGU loan until guarantee of up to 85% of the LGU loan until	initially, the LGUGC can provide a credit guarantee of up to 85% of the LGU loan until a credit rating mechanism is put, in place	
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en by the leading financial institution. antree facility will have a gearing ratio		can be called or a	
· · · · · · · · · · · · · · · · · · ·	•	financing for the LC	
s for the LOU project. In case of whe LOU on the loan, the guarantee called or a restructuring strategies and by the leading financial institution; antee facility will have a gearing ratio		bank under the BA	
	ions from the appropriate	guarantee application	
• III	sceive and process the	LGUGC will recei	
• • • •		program as investin	
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see, and develop internal LGU credit system. Next, the LGUGC will accredit ital institutions which have expressed at in participating in the guarantee an as investing banks. Finally, the DC will receive and process the number the BAP, which will provide and for the LGU project. In case of they the LGU on the loan, the guarantee of called or a restructuring careforse account to the guarantee and by the teading financial institution.		sten, the LGUGC	
the LGUGC will setup an LGU ase, and develop internal LGU credit system. Next; the LGUGC will accredit ital institutions which have expressed at in participating in the guarantee an ais investing banks. Finally, the an ais investing banks. Finally, the acc will receive and process: the access in the approximate under the BAP, which will provide ing for the LGU project. In case of it by the LGU or the loom, the guarantee e called or a restructuring exercise also by the leading financial institution.	•	I no corporation is cap	· · ·
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<ul> <li>for a variety of credit instruments.</li> <li>for a variety of credit instruments.</li> <li>orporation is capitalized at #500 million. As a first the orperation of the assess and the revenue operation of the assess and the revenue operation of the assess and the revenue operation of the assess and the revenue operations. Similar to managem responsibility for investments remain with a system. Next, the LGUGC will serve and the guarantee operations which have expressed in process: the institutions which have expressed the guarantee operations in the assess of the utility and to investments in the assess of the utility and to investments in the investments in the investments in the assess of the utility and to investments in the assess of the utility and to investing banks. Finally, the contraction is investing banks. Finally, the maintain the assess of the utility of the provide under the BAP, which will provide under the BAP, which will provide under the EQU on the logicut. In case of the LGU on the logicut in exercise the output sector the operate and transfer the facility to the dovernee.</li> <li>BOT contracts give the private sector the operate and transfer the callity to the dovernee.</li> <li>BOT softenres) is a fixed period of the tight will have a grantigration.</li> <li>It is important that the LGU study understand the private sector.</li> </ul>	icase the assets of a utility and takes on u	local capital mar	
<ul> <li>local capital market by creating a market</li> <li>local capital market by creating a market</li> <li>for a variety of credit instruments:</li> <li>opportation is capitalized at #500 million</li> <li>opportation is capitalized at #500 million</li> <li>opportation is capitalized at #500 million</li> <li>an LGUGC will serve an LGU</li> <li>the LGUGC will serve and process: the</li> <li>in participating in the guarantee</li> <li>an is investing banks. Finally: the</li> <li>and evelop internet in exchange for fixed conception is investing and maintain the assets of the utility and to investments which mark into the guarantee</li> <li>at in participating in the guarantee</li> <li>at in participating in the guarantee</li> <li>at investment in the appropriate for the LGU project. In case of the utility and to investment after a fixed period of the track of the facility to the operate and transfer the facility to the distribution.</li> <li>b) resting banks. Finally: the contraction is investment in exchange for fixed concepting to the LGU project. In case of the track operate and transfer the facility to the distruction for a fixed period of the track of the LGU project. In case of the track operate and transfer the facility to the distribution.</li> <li>b) restine is investing for the LGU project. In case of the track operate and transfer the facility to the distruction for the track operate and transfer the facility to the distruction.</li> <li>b) restine and transfer the under the track period of the track operate of the track operate of a the private sector.</li> </ul>		risks (e.g. politic     econtribute to the	part of 1998.
<ul> <li>risks (e.g. political risk) of lenders; and</li> <li>common risks (e.g. political risk) of lenders; and for a wurety of credit instruments;</li> <li>for a wurety of credit instruments;</li> <li>for a wurety of credit instruments;</li> <li>for a wurety of credit instruments;</li> <li>the corporation is capital of PSO million with a first ware a first with paid up capital of PSO million. As a first with paid up capital of PSO million is a the revenue operations. Similar to a managem responsibility for investments to the revenue operations which have expressed in participating; the provide in participating; the comment is in vestments; but LGUGC will sector by an LGU credit instruments; in the guarantee operations for the zector by the compactor in participating; in the guarantee program is investing banks. Finally, the LGU contacts and the revenue program is investing banks. Finally, the LGU on the loan, the guarantee program is investing banks. Finally, the LGU on the loan, the guarantee bank under the BAP, which will provide financial institution. The culture involves the ourgist actor in the guarantee contacts which have expressed the guarantee bank under the BAP, which will provide financial institution. The guarantee and transfer the fractity to the Government after a fixed period of time guarantee applications (for the LGU on the loan, the guarantee and transfer the fractity is the guarantee and transfer the second to the guarantee and transfer the second to the guarantee and transfer the fractity is the guarantee and transfer the second to the guarantee and transfer the fractity is the guarantee and transfer the fractity is the guarantee and transfer the guarantee and transfer the fractity is the guarantee and transfer the guarantee and be called or a restructure and transfer the guara</li></ul>	Responsibility for investments remain	•	facility will begin operations by the mid
<ul> <li>begin operations by the mid-</li> <li>reduce the credit and other perceived</li> <li>reduce the credit maturents of reders; and</li> <li>commbute to the development of the instruments.</li> <li>commbute to the development of the instruments.</li> <li>commbute to the development of the instruments.</li> <li>The corporation is capital article at #500 million. As a first for a variety of credit instruments.</li> <li>The corporation is capital of #250 million. As a first set, the instance of the mastes frame with paid up capital of #250 million. As a first set, the instance of the instance of the instant of t</li></ul>		flexibility of 1	1998. It is expected that the guaranter
<ul> <li>Rexibility of the LGUs;</li> <li>reduce the credit and other perceived inity of the LGUs;</li> <li>reduce the credit and other perceived inity of neurophonsibility for investments remarks remarks and the development of the community. In the community and takes on the focus of a utility and takes on the formation of the assets of a utility and takes on the formation of the assets of a utility and takes on the formation of the assets of a utility and takes on the formation of the assets of a utility and takes on the formation of the assets of a utility and takes on the formation of the assets of a utility and takes on the comparation of the assets and the revenue operations which have expressed institutions which have expressed institutions which have expressed institutions which have expressed institutions which we expressed institutions when the appropriate base is investing banks. Finally, the equivalence and transfer the formations from the appropriate base in the LGU on the loan, the guarantee applications from the appropriate base where and transfer the facility to the provise francial institutions.</li> <li>BOT schemes in excluse and intervalence of a state of a state of a state of a state of the provise francial institution.</li> <li>BOT schemes in excluse and intervalence of a state of a</li></ul>	nancial	• improve the	incorporation was completed in March
<ul> <li>improve the operating and financial fibration oper through performance objectives) for a manual flexibility of the LGUs;</li> <li>induce the credit and other perceived induced in fibration of the credit and other perceived induced to the credit and other perceived induced to the contracts allow the induced to the credit instruments; remained covernments; is not a covernment in the compariant induced at 8500 million is capital performance objectives) for a manual performance objectives for a manual provide approximation is capital performance objectives) for a manual performance objectives for a manual for a variety of credit instruments; remained over a first instruments; in the corporation is capital of P250 million is capital of</li></ul>		•	laws are being drafted, and forma
<ul> <li>reduce the LGUs financing costs:</li> <li>improve the operating and financial high of the LGUs financial iso of the LGUs financial iso of the LGUs investments: and through performance objectives) for a management to the development of the community of the development of the community of the development of the community of commune objectives) for a management to the development of the commune of the common of the comment of the commune of the common of the comment of the common of the comment of the common of the comment of the comment of the commune opplications which have expressed intervention of the comment of the comme</li></ul>	issues arise	and credit av	I rules and monitations suidelines and by
<ul> <li>and credit availability:</li> <li>reduce the LGUS financing costs:</li> <li>improve the operating and financial instruments contracts all exponsibility for investments and reduce the credit and other perceived in site (c.g. political risk) of lenders; and risks (r.g. political risk) of lenders; and risks of the LGUS will setup an LGU credit matuments.</li> <li>The corporation is capitalized at #500 milion with pad up capital of #250 milion. As a first for a variety of credit instruments.</li> <li>The corporation is capitalized at #500 milion with pad up capital of \$250 milion. As a first for a variety of credit instruments.</li> <li>The corporation is capitalized at 2000 milion with pad up capital of \$420 milion is capital practical risk is borne by the eulity and takes on the format second milion with pad up capital instruments.</li> <li>The corporations: which have expressed interaction in participant and process. Finally: the LGU contexponate and process. Finally: the LGU project. In case of the risk of the redit of a terminating of the LGU project. In case of the risk of the risk of the capital of the redit of a terminating corfice of a risk of the redit of a terminating corfice of a risk of the redit of a terminating corfice of a risk of the redut of a terminating corfice of a risk of the redut of a terminating corfice of a risk of the redut of a terminating corfice of a risk of the redut of a</li></ul>	LGUs' borrowing capacity protracted legal challenge if legal	expand the	tests and migrove when personal
<ul> <li>expand the LGUs' borrowing capacity protracted legal challenge if legal challenge if legal challenge if legal similar to the purposes of servec contracts allow the improve the operating and financial financial financial financial instruction extracts and other performance objectives) for a minimum to the LGUs' financing contracts allow the instance the credit and other performance objectives) for a minimum to the LGUs remains and financial instruments.</li> <li>enduce the credit and other perceived field instruments and financial field other performance objectives) for a minimum to the credit and other performance objectives) for a minimum to the companies of a utility and takes on the local capital market by greaming a market by greaming a market by creaming and minimum the operations of the assets and the traveule with paid up capital of P200 million. As a first step, the LGUGC will secret and second million market by creating and the contract and second more the LGU will receive and process: the comparise of the utility of the contraction of the assets and the traveule performance objectives) for a market by the CUGC will secret and more the provide financial institutions which have expressed financial institutions which have expressed for the LGU will receive and protect.</li> <li>Durder the LSU, which will provide financial institutions for the guarantee applications from the guarantee protections from the guarantee protections from the guarantee protections from the guarantee applications from the fourth exercise and the financial institution be guarantee applications from the guarantee applicating</li></ul>	minertranting the likelihood of a		credit instruments, reduce their financin
<ul> <li>panks. The specific objectives of the LGUs' borrowing capacity protracted legal challenge if legal</li></ul>	with its own specific law and private sector.	have signed up	develop their ability to issue a variety o
<ul> <li>how sgred up as partopang, memoring, with its, own specific objectives of the LGUGC minigating, the itleihood of a mangement contracts have a longer term more copard it to be purposes of service contracts and credit availability.</li> <li>expanded form, management contracts have a longer term insurves the coparation of the utility.</li> <li>expanded form, management contracts and regulations, minigating, contracted legal challenge if legal provide form, management contracts and reduce the credit and other portections of the CUGS.</li> <li>enduce the credit and other portection of the utility of the CUGS for an angement contracts and reduce the credit and other portections.</li> <li>enduce the credit and other portection of the utility and takes on the part of the dotting and the towners.</li> <li>enduce the credit instruments:</li> <li>for a varrety of credit instruments.</li> <li>for a varrety of credit i</li></ul>	schemes have the legal inamework considered to o	far, twenty local b	to expand their borrowing capacity
<ul> <li>ther, yenny of the LGUCG mane served and regulations, have singer bands. The specific objectives of the LGUCG implementing rules and regulations.</li> <li>expande the LGUG fearering casts:</li> <li>expande the LGUG fearering casts:</li> <li>extra of credit and other parceived legal challenge if legal similar to the purposes of service contracts and credit and other parceives of the LGUCG implementing rules and regulations.</li> <li>expande for a mode contract and contracts and c</li></ul>	difficulties. In comparison, BOI		Ultimately, the LGUGC will enable LGU.
<ul> <li>far, wenty local banks and three foreign banks.</li> <li>with 'is 'own specific law' and 'moneton or 'arger or a larger operational to and 'free total'.</li> <li>expand the LGUs' formacing costs:</li> <li>expand the LGUs' financing costs:</li> <li>improve the operating and 'francial states and 'regulations.</li> <li>improve the operating and 'francial states and 'regulations.</li> <li>improve the operating and 'francial states' or 'incuston's states and 'regulations.</li> <li>improve the operating and 'francial states' or 'incuston's states' or 'increases' or 'and's or 'incuston's states' or 'incuston's states' or 'increases' or and 'regulation's 'incuston's states' or 'incuston's states' or 'increases' or a unity and 'a contracts a low 'increases' or a unity or 'increases' incompares' the unity' the expension's states' or 'increases' or a unity or 'increases' or a unity and unitables, and 'operations'.</li> <li>The corporation is capitalized at #500 million with pad' up captalors.</li> <li>Similar to a unity and unitables, and 'operation's states' and 'is a states' or 'is a states' or 'is a states' or 'is a unity or 'increases' or a</li></ul>	arrangement subject to potential legal	the competitive ac	
<ul> <li>the competitive scale of CUCs</li> <li>the competitive scale of CUCs</li> <li>the rarkets repecting private scales reach. So efficienties in comparison. BOT capacity of heal banks and three foreign must scales reach. So efficiently in the markets repecting banks and three foreign must scales ratio. The purpose is to unline considered to be more cost-efficiency in private scale ratio. The specific objectives of the LOUCSC implement contracts have a longer term forming parts. The specific objectives of the LOUCSC implement contracts have a longer term metange must scale ratio. The specific objectives of the LOUCSC implement contracts have a longer term forming parts. The specific objectives of the LOUCSC implement contracts have a longer term insport to the LOUS financial parts. The specific objectives of the LOUCSC implement contracts have a longer term insport to the LOUS financial parts. The specific objectives of the LOUCSC will sector and organizes in the mide instrument of the avariety of mercal and other performance objectives) for a mission of the LOUS. The specific must be appropriate to the credit and other performance objectives) for a mission of the LOUS will sector at the point of the saces of the mide instruments. The comparise at a bot minimized at the contract is the LOUCSC will sector at a longer of the saces of the mide instruments. The comparise at a dependent and the parameter in the mide instruments of the squarmeter instruments of the squarmeter instruments. The comparise at the contract is the squarmeter instruments of the squarmeter instruments. The squarmeter is the contract instruments of the squarmeter instruments. The squarmeter instruments is the squarmeter instruments. The squarmeter instruments instruments instruments instruments. The squarmeter instruments instruments instruments. The squarmeter instruments instruments instruments instruments instruments. The squarmeter instruments instruments instruments instruments instruments instruments instruments. The squarmeter inst</li></ul>	coared towards accelerating as the one for BOTS, which makes the	and the BAP is a	and to municipal bond flotations.
<ul> <li>and the BAP's spared trought societaring as the one for BOTS, which makes the contracts are solver-duration of access of LOUG markess, especially private sector, solver interval access of LOUG markess, especially private sector, solver interval, and markes, especially private sector, solver interval, and markes, especially private sector, constituent of the unity of environments with the market market of the LOUG markets, espection objection points on the section objection point of the unity of the LOUG markets, espection objection optimizations in the markets, espection objection optimizations and by and financing and financing and financing and financing and financing and financing the markets, responsibility for markets, responsibility of markets, responsibility of markets, responsibility for markets, responsibility for markets, responsibility for markets, responsibility for markets, responsibility of markets, responsibility for markets, responsibility and framedial market by responsibility for marketmarks, responsibility and framedial for the LOUCC will secture and responsibility for marketmarks and the operation of the guarantee protocol of the assets of the unity and for anterdial market by responsibility for marketmarks and the operation of the guarantee protocol of the guarantee protocol of the assets of the unity and columnet and and the operation of the guarantee protocol of the guarantee protocol of the date of the date of a reflecting t</li></ul>	content projects of LOOSe retrieved to the moment such	The ious capital inv	guarantee on loans and credits granted th
<ul> <li>The joint verture partnership between OBP legal framework at the moment such the competing between OBP beyond a fear of the SMP is space (owners) reader of the SMP is reader of the SMP i</li></ul>	ventures do not have any specific	various capital inv	and play a "catalyne" role by providing a
<ul> <li>windows carefully and investment projects of LCUs.</li> <li>wenty ica stands according to the SAPS, which makes the some vary in the type of private sector particly and the SAPS according to the SAPS. Which makes the species of LCUs is an competitives. In comparison, BOT shrinks the projection potential static markes the section state and the SAPS according to the SAPS and three Sare of the SAPS according to the SAPS according to the SAPS and three Sare of the SAPS according to the SAPS and three Sare of the SAPS according to the Sare of the SAPS according to the Sare of the Sare of the SaPS according to the SaPS and SaPS according to the SaPS according to the SaPS and SaPS according to the SaPS according to the SaPS according to the SaPS and SaPS according to the SaPS and SaPS according to the SaPS according to the SaPS and SaPS according to the SaPS according to the SaPS and SaPS according to the SaPS according to the SaPS and SaPS according to the SaPS according to the SaPS and SaPS according to the SaPS accordi</li></ul>	can commence. However, joint		flow of commercial tunds to the LOUs
<ul> <li>perincipating member commercial banks for can commerce. However, joint de of investment pott period of private sector participating the BAP? is contrasting to the BAP. In the private sector. Contrast to the BAP. In the BAP. Which will provide the BAP. Which will prove the contrast the BAP. Which will prove the BAP. Which will prove the contrast the BAP. Which will prove the B</li></ul>	U Guaranty Corporation to and once the financing and the and eredits granted by contractors are in place, the project	suarantee loans	The LOUGC is expected to enhance the
<ul> <li>established the LGU Guaranty Corporation to guarantee loons: and credits granted by contractors are in place, the project guarantee loons: and credits granted by contractors are in place, the project various granted by contractors are in place, the project and the BAPP is geared towards accentring, and the BAPP is geared towards accentring, and the BAPP is geared towards accentring, are one for BAPTS with makes the the competitive access of LGU's to financial many proversection by an additional legal framework at the moment such the competitive access of LGU's to financial many processes of LGU's to financial markets and the BAPP is geared towards accentring, and the BAPP is geared towards accentring, and the BAPP is granted or a synchron accentric and the LGU's borrowing capacity the Tikelihood of a market, sector and financial flexibility of the LGU's financial capital market by creating a market is reacting and financial flexibility of the LGU's financial capital market by creating and financial flexibility of the LGU's finance and credit manual of the LGU project and financial institutions which have access of the LGU project and financial institutions is and financial institutions is a provided legal challenge if legal finance of the LGU project and financial financial institutions is and financial institutions is and financial institutions in the guarantee program for the LGU project.</li> </ul>		established the LG	

Auction Date: April 15, 1999 Jesue Size: B5.0 billion	\$				Project Selection/Evaluation Criteria NDC is open to partnership with the private	
Interest Rate: 7.875%				· · ·	sector. The projects should conform with the following set of suidelines:	
Reception : Oversubscribed amount rendered is five times the P5.0 billion	1 amount 5.0 billion		-		1. The project should be for agri-agra	
bonds available, with significant	icant :	` · .			development.	
participation by the foreign banks.	banks.	:			2. It should be in accordance with any or in the should be in accordance of developments	
	-	•			such as the Development Plans of the	
•					NEDA. DRIVE and Regional Growth	
		•		-	Areas Development of DTI, Investment	
		•			Priorities Program of BOI, Priority	
•		· · ·		• • •	investment Program of DA, DAR and	
		•	•	· ·	NDC, or, the Sectoral Development	
	•		. •		Plans mandated by law.	
•		· · ·			3. It should be larger than those classified	
•					under the Small and Medium	
		•			Enterprises with a project cost greater	
		· .			than P60 million.	
÷.			•		4. It should be ready for implementation	
					with identified specific site, with	
					definite proponent and is accessible to	
			· · ·		major infrastructure.	
	·				scleenon	
•.					diversity of products, sectors, and	
			•		geographical location.	
				•	6. Preference will be given to project that	
		-	•		utilize proven modern technology and	
	··- : ··	· · ·			have proven modem technology and	
					have program for technology transfer to	-
					the tarmers and/or project beneficiaries.	
					7. The project should directly or indirectly	
				• • •	benefit farmers and marginalized	•
					communities in line with the "ERAP	
					Para sa Mahirap thrust.	
					8. It should have an IRR of at least 18%	
			•	•	with reasonably short payback period	
					and an economic rate of 15% based on	
		•	•		NEDA's Economic Evaluation	
			•••		Procedure.	
			•		9. The proponents should be able to show	
					its financial capability and ability to	
					ca.	
			•	• • •	10. The project should have a clear exit	
					mechanism for NDC.	
		•	1		11. It should be environment-triendly and	•
					have necessary environmental controls.	

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